

**Mississippi Insurance Department  
Property/Casualty Rate Filing Bulletin  
March 2010**

<u>COMPANY</u>	<u>FILING NUMBER</u>
<b>ACE AMERICAN INSURANCE COMPANY</b>	ACEH-126481180
files forms and rating rules to expand primary general liability for underground resources and equipment to be used when writing the primary Commercial General Liability on risks involved with gasoline recovery from casing head or natural gas, oil or gas lease operations. or oil and gas wells. Effective Date March 3, 2010.	

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
<b>ACE FIRE UNDERWRITERS INSURANCE COMPANY</b>	ACEH-126492974
<u>Other Companies</u> ACE Property and Casualty Company Pacific Employers Insurance Company Bankers Standard Insurance Company	
files to adopt NCCI's 03/01/2010 loss costs with revised LCM's for their Workers' Compensation program. The overall proposed rate change is a decrease of 9.8%. Effective Date April 5, 2010.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<b>AEGIS SECURITY INSURANCE COMPANY</b>	AEGS-126501435
files initial rates, rules and forms for a new Homeowners program for the standard market. Effective Date April 5, 2010.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<b>AMERICAN ALTERNATIVE INSURANCE COMPANY</b>	AATX-G126472970
files to adopt the current AAIS Agricultural General Liability program rules and supplemental rating information. Effective Date March 15, 2010.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<b>AMERICAN ALTERNATIVE INSURANCE COMPANY</b>	AATX-G126462966
files initial rates and rules for its new Agriculture Output Program by adopting AAIS loss costs for Commercial Property and Crime. Effective Date April 5, 2010.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<b>AMERICAN ALTERNATIVE INSURANCE CORPORATION</b>	ATSI-126478092
files to adopt NCCI's loss costs dated 03/01/2010 and revised LCMs for their Workers' Compensation program. The overall rate level change is a decrease of 8.8%. Effective Date March 1, 2010.	

**COMPANY** **FILING NUMBER**  
**AMERICAN BANKERS INSURANCE COMPANY OF FL.** **ASPX-126495982**  
files their triennial compliance filing required by Bulletin #2000-8 for their CIRCLE lender placed property program. The program significantly grew in 2007 from \$10,000 in premium to over \$3 million. The loss ratios over the past 2 years have been around 50% which is reasonable for this coverage. The company is adding Vacancy endorsements that can be extended to manufactured homes.  
Effective Date May 1, 2010.

**COMPANY** **FILING NUMBER**  
**AMERICAN FAMILY HOME INSURANCE CO.** **AMMH-126524828**  
files revised rates, rules and forms for its Dwelling Fire Program resulting in an overall increase of 9.66%.  
Effective Date June 1, 2010 new and renewals.

**LEAD COMPANY** **FILING NUMBER**  
**AMERICAN FIRE AND CASUALTY COMPANY** **OHCB-126499347**  
Other Companies  
Liberty Mutual Insurance Company  
Ohio Casualty Insurance Company  
files initial rules for their Surety "Merit Rating Plan" program.  
Effective Date June 1, 2010.

**COMPANY** **FILING NUMBER**  
**AMERICAN MINING INSURANCE COMPANY** **AMMI-126522098**  
files a rate/rule filing for its Commercial General Liability program. The company believes that it is unreasonable to use the same rates for Coal Mining and other mining types and proposes new base rates for Coal Mining risks. ISO loss costs and the company's loss cost multiplier will continue to be used for insureds doing other types of mining. The company is also proposing new minimum premium rules. The company provides supporting indication exhibits indication a premium increase of +18.2%. The proposed base rate and minimum premium changes are expected to produce an overall impact of +15.0%.  
Effective Date May 1, 2010.

**COMPANY** **FILING NUMBER**  
**AMERICAN MODERN SELECT INSURANCE COMPANY** **AMMH-126395822**  
files a rate & rule filing proposing changes to rules, territories, base rates and rate factors as well as adding additional optional coverages to their DP-1 and Vacant programs. The indicated rate change is 19.6% with an overall impact of 10.9%.  
Effective Date March 15, 2010.

**COMPANY** **FILING NUMBER**  
**AMERICAN ZURICH INSURANCE COMPANY** **ZURC-126487388**  
files to introduce a new coverage for use with their Property Portfolio Protections program resulting in a per occurrence coverage limit.  
Effective Date May 1, 2010.

**LEAD COMPANY** **FILING NUMBER**  
**AMERICAN ZURICH INSURANCE COMPANY** **ZURC-126334260**  
Other Companies  
American Guarantee and Liability Insurance Co.  
Zurich American Insurance Co. of IL  
Zurich American Insurance Company  
files rates, rules and forms for their new Manufacturer's Errors and Omissions Coverage Program.  
Effective Date March 18, 2010.

**LEAD COMPANY** **FILING NUMBER**  
**AMGUARD INSURANCE COMPANY** **AMGD-126533328**  
Other Companies  
EastGUARD Insurance Company  
NorGUARD Insurance Company  
files revised LCM's for their Workers' Compensation programs. The overall rate level change is an increase of 4.8%.  
Effective Date May 5, 2010.

**COMPANY** **FILING NUMBER**  
**AMICA MUTUAL INSURANCE COMPANY** **AMMA-126485781**  
files its credit model to be used with their Homeowner program. There is no rate change associated with this filing.  
Effective Date August 1, 2010.

**COMPANY** **FILING NUMBER**  
**AMICA MUTUAL INSURANCE COMPANY** **AMMA-126485784**  
files its credit model to be used in their Personal Umbrella program. There is no rate change associated with this filing.  
Effective Date August 1, 2010.

**COMPANY** **FILING NUMBER**  
**AMICA MUTUAL INSURANCE COMPANY** **AMMA-126485777**  
files their credit model for use in its Private Passenger Auto program. There is no rate impact associated with this filing.  
Effective Date August 1, 2010.

**COMPANY**

**AMICA MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

**AMMA-126522045**

files to use their approved credit model on new and renewal business for the Other Liability-Personal Umbrella program. The overall proposed rate level affect is a decrease of 0.6%.

Effective Date August 1, 2010.

**COMPANY**

**ARGONAUT INSURANCE COMPANY**

**FILING NUMBER**

**ARGN-126465156**

files rates, rules and forms for its new Commercial Specialty Auto Program to target janitorial services program.

Effective Date March 3, 2010.

**COMPANY**

**ARGONAUT INSURANCE COMPANY**

**FILING NUMBER**

**ARGN-126519548**

files initial rates, rules & forms for their Commercial Specialty Package program, which is intended to target accounts in the janitorial services field. The Company is filing to adopt current ISO rates and rules, with a few company-specific exceptions.

Effective Date April 5, 2010.

**COMPANY**

**AXIS INSURANCE COMPANY**

**FILING NUMBER**

**PERR-126446820**

files rates, rules and forms for its initial Miscellaneous Professional Liability Program.

Effective Date March 17, 2010.

**COMPANY**

**BEAZLEY INSURANCE COMPANY**

**FILING NUMBER**

**BEAZ-126504137**

files forms, rate and rule revision to expand portfolio of forms and to update the currently approved AFB Technology and Professional Liability Insurance Program. The filing contains several newly drafted optional endorsements and two revised endorsements to provide greater flexibility when offering coverage to an insured.

Effective Date April 5, 2010.

**LEAD COMPANY**

**BITUMINOUS CASUALTY CORPORATION**

**FILING NUMBER**

**LDRX-126498237**

Other Companies

Bituminous Fire and Marine Insurance Company

files to adopt ISO's latest loss costs and revised LCM's for their General Liability, Other Liability- Claims Made program. The overall rate level change is a decrease of 0.4%.

Effective Date March 15, 2010.

**COMPANY**

**FILING NUMBER**

**BRIDGEFIELD EMPLOYERS INSURANCE COMPANY**

**LBRM-126495276**

files its initial filing for the Workers Compensation preferred tier to its sister company, Bridgefield Employers Casualty Insurance Company (BCIC). The company files to adopt NCCI loss costs and its proposed loss cost multiplier of 0.989. This is a new program. The proposed rates for the new tier are 25% less than those in BCIC. The company will maintain the same rules and rating factors as the standard program, with some exceptions. The filing includes a Large Deductible Plan that presents ranges of rates and rating factors.

Effective Date April 5, 2010.

**LEAD COMPANY**

**FILING NUMBER**

**BRIERFIELD INSURANCE COMPANY**

**FCCS-126530298**

Other Companies

FCCI Insurance Company

files a rate, rule & form filing for their Commercial Farm Program in order to adopt current ISO forms and rules, as well as to submit new Company forms, rates and rules. There is currently no premium in Mississippi.

Effective Date September 1, 2010.

**COMPANY**

**FILING NUMBER**

**CAROLINA CASUALTY INSURANCE COMPANY**

**MNLM-126433812**

files new endorsements and changes to their rating rules regarding their program for Lawyers' Professional Liability Insurance.

Effective Date March 18, 2010.

**LEAD COMPANY**

**FILING NUMBER**

**CHUBB INDEMNITY INSURANCE COMPANY**

**CHUB-126508762**

Other Companies

Federal Insurance Company

Great Northern Insurance Company

Pacific Indemnity Company

Vigilant Insurance Company

files to adopt NCCI's 03/01/2010 loss costs with revised LCM's for their Workers' Compensation program. The overall rate level change is a decrease of 5.0%.

Effective Date April 5, 2010.

**COMPANY**

**FILING NUMBER**

**CHURCH MUTUAL INSURANCE COMPANY**

**CHMU-126532586**

files to add Limited Flood Coverage to their CMP program. The new coverage rates were determined using data provided by NFIP adjusted for coverage differences. The NFIP rates are also adjusted for overall rate inadequacy of 4% and use of manual rate adjustment plans.

Effective Date June 1, 2010.

**LEAD COMPANY**

**CINCINNATI CASUALTY COMPANY**

Other Companies

The Cincinnati Insurance Company

files to adopt NCCI's 03/01/2010 loss costs with revised LCMs for their Workers Compensation program. The overall proposed rate change is an increase of 0.3%.  
Effective Date March 1, 2010.

**FILING NUMBER**

CNNA-126491584

**COMPANY**

**CORNHUSKER CASUALTY COMPANY**

files initial NCCI loss cost adoption and LCM (1.41) for their new Workers' Compensation program.  
Effective Date May 1, 2010.

**FILING NUMBER**

CORN-126535125

**COMPANY**

**CRANBROOK INSURANCE COMPANY**

files rates, rules and forms for its new Commercial General Liability Program.  
Effective Date March 3, 2010.

**FILING NUMBER**

KMPC-126467627

**LEAD COMPANY**

**EMCASCO INSURANCE COMPANY**

Other Companies

Employers Mutual Casualty Company

files a filing for their Businessowners program. The companies file to adopt the following from ISO: revised loss costs, transition rule, limit of insurance relativities for Building and BPP coverages and revised territory definitions to be defined by zip codes. The companies also plan to revise their loss cost multipliers company, territory and coverage. The estimated overall effect is -7.0%  
Effective Date March 15, 2010.

**FILING NUMBER**

EMCC-126477849

**LEAD COMPANY**

**EMPLOYERS INSURANCE COMPANY OF WAUSAU**

Other Companies

Wausau Underwriters Insurance Company

Wausau Business Insurance Company

Liberty Mutual Insurance Company

Liberty Mutual Fire Insurance Company

LM Insurance Corporation

The First Liberty Insurance Corporation

Liberty Insurance Corporation

files to adopt NCCI's 03/01/2010 loss costs with revised LCM's for their Workers' Compensation program. The overall proposed rate level change is a decrease of 5.9%.  
Effective Date March 1, 2010.

**FILING NUMBER**

LWCM-126460011

**COMPANY** **FILING NUMBER**  
**EVEREST NATIONAL INSURANCE COMPANY** **EVST-126490007**  
files to increase the limits offered for defense costs related to board complaints brought against mental health practitioners who are insured by the company.  
Effective Date May 1, 2010.

**LEAD COMPANY** **FILING NUMBER**  
**FARMLAND MUTUAL INSURANCE COMPANY** **FARL-126461860**  
Other Companies  
Nationwide Agribusiness Insurance Company  
files to adopt NCCI's 03/01/2010 loss costs with revised LCMs for their Workers' Compensation program. The overall proposed rate level increase is 6.5%.  
Effective Date July 1, 2010.

**LEAD COMPANY** **FILING NUMBER**  
**FEDERATED MUTUAL INSURANCE COMPANY** **FEMC-126494358**  
Other Companies  
Federated Service Insurance Company  
files rate revision to Business Owners Policy (BOP) Type of Business Factors, with a proposed effective date of 5/15/2010. The proposed overall change is +3.999%, and the largest overall effect on any insured is +9.945%.  
Effective Date May 15, 2010.

**LEAD COMPANY** **FILING NUMBER**  
**FEDERATED MUTUAL INSURANCE COMPANY** **FEMC-126515554**  
Other Companies  
Federated Service Insurance Company  
files to make changes to their General Liability Type of Business Factors. The overall rate impact for Federated Mutual Insurance Company is -0.47% and for Federated Service Insurance Company is -2.176%.  
Effective Date May 15, 2010.

**COMPANY** **FILING NUMBER**  
**GENERAL STAR NATIONAL INSURANCE COMPANY** **GNST-126396387**  
files a Professional Errors and Omissions Liability filing to achieve a selected 8% across the board rate increase. This filing concerns Real Estate Appraisers.  
Effective Date June 1, 2010.

**LEAD COMPANY** **FILING NUMBER**  
**GEORGIA CASUALTY AND SURETY COMPANY** **CLBA-126504451**  
Other Companies  
Association Casualty Insurance Company  
files revised rates and rules for their Commercial Automobile program. The overall proposed rate level change is a decrease of 21.0%.  
Effective Date July 1, 2010.

**LEAD COMPANY**

**GREAT AMERICAN ASSURANCE COMPANY**

Other Companies

Great American Insurance Company of New York

files a \$2 million occurrence limit for business owners policies. The Company previously only had a \$1 million occurrence limit for their business owners program.

Effective Date April 1, 2010.

**FILING NUMBER**

GACX-126498086

**LEAD COMPANY**

**GREENWICH INSURANCE COMPANY**

Other Companies

XL Specialty Insurance Company

files initial rates, rules & forms for its Commercial Output Program. The Company is proposing to adopt the most recent AAIS Commercial Output Program rates, rules & forms.

Effective Date March 3, 2010.

**FILING NUMBER**

XLAM-126446338

**LEAD COMPANY**

**GUIDEONE ELITE INSURANCE COMPANY**

Other Companies

GuideOne Mutual Insurance Company

files to adopt NCCI's 03/01/2010 loss costs with a revised LCM for their Workers' Compensation program. The overall proposed rate level change is a decrease of 3.8%.

Effective Date March 15, 2010.

**FILING NUMBER**

GDEA-126475354

**COMPANY**

**HALLMARK INSURANCE COMPANY**

files rates, rules and forms for its initial Personal Auto Program.

Effective Date March 10, 2010.

**FILING NUMBER**

PHXN-126385088

**COMPANY**

**HANOVER AMERICAN INSURANCE COMPANY**

files additional endorsements for their general liability program. The endorsements have no rate impact.

Effective Date April 1, 2010.

**FILING NUMBER**

HNVR-126510006

**COMPANY**

**HANOVER INSURANCE COMPANY**

files rates, rules and forms for its new Miscellaneous Professional Liability Program.

Effective Date March 3, 2010.

**FILING NUMBER**

HNVR-126467386



**LEAD COMPANY**

**HARTFORD CASUALTY INSURANCE COMPANY**

**FILING NUMBER**

**HART-126445186**

**Other Companies**

Hartford Insurance Company of the Midwest  
Hartford Underwriters Insurance Company  
Property and Casualty Insurance Company of Hartford  
Trumbull Insurance Company  
Twin City Fire Insurance Company  
Hartford Accident and Indemnity Company  
Hartford Fire Insurance Company

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files revised rating changes to the risk size factors, construction factors, and base rates in their Property Choice Commercial Multi-peril program, with proposed rate level impacts varying by Company from -11.7% to +15.8%, and an overall proposed rate level impact of 0.6%. The Company states that the new proposed location risk size factors and construction factors were based on ISO factors. The base rate changes were proposed to make the overall impact rate neutral.

Effective Date July 1, 2010 new and Renewals.

**LEAD COMPANY**

**HARTFORD CASUALTY INSURANCE COMPANY**

**FILING NUMBER**

**HART-126509132**

**Other Companies**

Hartford Insurance Company of the Midwest  
Hartford Underwriters Insurance Company  
Property and Casualty Insurance Company of Hartford  
Twin City Fire Insurance Company  
Hartford Accident and Indemnity Company  
Hartford Fire Insurance Company

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files revised rates on their independent class group rate product in their General Liability program. The Metal, Plastic and Tech classes are the only ones with rate adjustments, constituting around \$8,200 in total statewide premium. The rate impact of these changes is an increase of 16.6%.

Effective Date June 1, 2010.

**COMPANY**

**HARTFORD INSURANCE COMPANY OF THE MIDWEST**

**FILING NUMBER**

**HART-126537518**

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files to introduce a new -25.0% tier in their Workers' Compensation program. The overall rate level affect is a 0.1% decrease.

Effective Date July 1, 2010.

**LEAD COMPANY**  
**INSURANCE SERVICES OFFICE, INC.**

**FILING NUMBER**  
13443

Other Companies  
CA-2010-BRLA1

files a loss cost revision for its Commercial Auto program resulting in an estimated -7.5% rate level effect.

Effective Date July 1, 2010, New and Renewals.

**COMPANY**  
**LIBERTY MUTUAL INSURANCE COMPANY**

**FILING NUMBER**  
LWCM-126524620

files revised rules for its Surety program. There is no rate change associated with this filing.

Effective Date June 1, 2010.

**COMPANY**  
**LUMBERMEN'S UNDERWRITING ALLIANCE**

**FILING NUMBER**  
LMBR-126496460

files to adopt NCCI 03/01/2010 loss costs with a revised LCM of 1.469 for their Workers compensation program. The overall rate level change is a decrease of 16.5%.

Effective Date April 1, 2010.

**COMPANY**  
**LYNDON PROPERTY INSURANCE COMPANY**

**FILING NUMBER**  
PRTB-126396366

files a rate and rule filing for its recreational vehicle service contractual liability program. The company proposed a rate increase of 15.0% on new motor homes and new surcharges for motor homes and travel trailers from various manufacturers. The company has no policies in Mississippi, but includes a rate indication based on countrywide data that shows a needed 15.2% increase.

Effective Date April 5, 2010.

**COMPANY**  
**LYNDON PROPERTY INSURANCE COMPANY**

**FILING NUMBER**  
PRTB-126520102

files a rate revision for their Contractual Liability program that covers auto warranties through the Vehicle Service Contract Reimbursement Insurance Policy. The overall impact of the change is 5%. Rates are determined on a countrywide basis, and the Company provided a countrywide rate level indication in support.

Effective Date April 2, 2010.

**COMPANY**  
**LYNDON PROPERTY INSURANCE COMPANY**

**FILING NUMBER**  
PRTB-126478695

files revised rates and rules manual for its Prizm Auto Vehicle Service Contract program (Contractual- Other Liability).The impact of this revision is an increase of 11.9%.

Effective Date April 1, 2010.

**COMPANY** **FILING NUMBER**  
**MARKEL AMERICAN INSURANCE COMPANY** **MRKA-126376051**  
files rates/rules/forms for its new Renter's Protection program. Program provides tenant homeowners coverage on a broader form than the standard HO-4 renter's policy and provides many options to increase coverage as well as the limits within the policy. Coverage and rates were patterned after similar competitor programs.  
Effective Date March 3, 2010.

**COMPANY** **FILING NUMBER**  
**MARKEL INSURANCE COMPANY** **MRKB-126482320**  
files rates, rules and forms for its new Automobile Dealers Program in its Interline Book.  
Effective Date April 1, 2010.

**COMPANY** **FILING NUMBER**  
**MGIC INDEMNITY CORPORATION** **MRTG-126522617**  
files a revision to their mortgage guaranty program that results in an overall -14.62% rate level effect. The changes only affect future contracts, so there is no premium effect on existing policies. The Company is expanding their program to allow higher-quality loans with lower LTV ratios to be eligible.  
Effective Date May 1, 2010.

**COMPANY** **FILING NUMBER**  
**MISSISSIPPI FARM BUREAU CASUALTY COMPANY** **SFBC-126480018**  
files revised rates for their Homeowner program. The overall proposed rate level change is an increase of 3.5%.  
Effective Date May 1, 2010.

**COMPANY** **FILING NUMBER**  
**MISSISSIPPI FARM BUREAU CASUALTY COMPANY** **SFBC-126482378**  
files revised rates for their Dwelling Package program. The overall proposed rate level change is a decrease of 5.1%.  
Effective Date May 1, 2010.

**COMPANY** **FILING NUMBER**  
**MISSISSIPPI FARM BUREAU CASUALTY COMPANY** **SFBC-126482428**  
files revised rates for their Manufactured Home program. The overall proposed rate change is a decrease of 4.1%.  
Effective Date May 1, 2010.

**COMPANY** **FILING NUMBER**  
**MISSISSIPPI FARM BUREAU CASUALTY COMPANY** **SFBC-126482151**  
files revised rates for their Dwelling Package 1 program. The overall proposed rate level change is a decrease of 10%.  
Effective Date May 1, 2010.

**LEAD COMPANY** **FILING NUMBER**  
**MISSISSIPPI STATE RATING BUREAU** 13407  
Other Companies  
Forms BP-2009-OBPFO-Mississippi, 13408

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files rules and forms for a new Green Upgrades coverage extension to the Businessowners program.  
Effective Date August 1, 2010.

**COMPANY** **FILING NUMBER**  
**NATIONAL INTERSTATE INSURANCE COMPANY** NTNL-126480284

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files rates, rules and forms for its Businessowners Program.  
Effective Date March 22, 2010.

**COMPANY** **FILING NUMBER**  
**NATIONAL LIABILITY AND FIRE INSURANCE COMPANY** METP-126383124

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files rates, rules and forms for a new lawyer's professional liability program for Mississippi. The Company has based their program nationwide off of Zurich. Since no Zurich filings were available in Mississippi the base rates are based from a comparison of three other competitors.  
Effective Date March 3, 2010.

**COMPANY** **FILING NUMBER**  
**NATIONWIDE AGRIBUSINESS INSURANCE COMPANY** NWCM-126509245

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files initial rates and rules for their Farm Umbrella coverage.  
Effective Date April 1, 2010 (New) June 1, 2010 (Renewal).

**LEAD COMPANY** **FILING NUMBER**  
**NATIONWIDE ASSURANCE COMPANY** NWSP-126493271

Other Companies  
Victoria Fire and Casualty Company

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files rules and rates for their new Motorcycle program. The new program provides broader eligibility and enhanced segmentation for motorcycle, snowmobile, and off-road vehicle customers. There will be no conversion of existing policyholders from either company into the new program.  
Effective Date April 17, 2010.

**LEAD COMPANY** **FILING NUMBER**  
**NATIONWIDE ASSURANCE COMPANY** NWSP-126445891

Other Companies  
Victoria Fire and Casualty Company

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files rules and rates for their new Recreational Vehicle program. The new program provides broader eligibility and enhanced segmentation for motor home and travel trailer customers. There will be no conversion of existing policyholders from either company into the new program.  
Effective Date April 17, 2010.

**LEAD COMPANY** **FILING NUMBER**  
**NATIONWIDE MUTUAL FIRE INSURANCE COMPANY** **NWCM-126476844**

Other Companies

Nationwide Mutual Insurance Company

Nationwide Property & Casualty Insurance Company

files a new General Liability endorsement for mini-warehouses. The endorsement provides two coverages: Customers' Property Legal Liability Coverage and Sale and Disposal Liability Coverage.

Effective Date May 1, 2010 for new business and June 1, 2010 for renewal.

**COMPANY** **FILING NUMBER**  
**NAVIGATORS INSURANCE COMPANY** **NAVG-126337301**

files rates, rules and forms for its new Not-for-Profit Directors & Officers Liability Program.

Effective Date June 1, 2010.

**COMPANY** **FILING NUMBER**  
**NAVIGATORS INSURANCE COMPANY** **NAVG-126483801**

files rates and rules for its Monoline Excess and Umbrella Program.

Effective Date March 17, 2010.

**COMPANY** **FILING NUMBER**  
**ONEBEACON INSURANCE COMPANY** **BEAC-126488141**

files a revised LCM for their Workers' Compensation program. The overall rate level change is a decrease of 0.2%.

Effective Date April 15, 2010.

**COMPANY** **FILING NUMBER**  
**PENN MILLERS INSURANCE COMPANY** **PENM-126495473**

files to non-adopt NCCT's 03/01/2010 loss costs and to introduce a new LCM (1.31) for its Workers' Compensation program. The company's current LCM will be applied to certain classes and the new LCM will be applied to the remaining classes. The overall rate level change is a decrease of 5.8%.

Effective Date March 15, 2010.

**COMPANY** **FILING NUMBER**  
**PHARMACISTS MUTUAL INSURANCE COMPANY** **PHAR-126471512**

files a new Equipment Breakdown Coverage endorsement within their Homeowners program. They are proposing to charge \$25 per location for this coverage.

Effective Date May 1, 2010 New and Renewals.

**COMPANY** **FILING NUMBER**  
**PMI MORTGAGE ASSURANCE COMPANY** **PMGP-126509570**

files a new payment option in their PMAC Standard Rate Program. The new option is a split payment with a lump sum initial payment followed by monthly payments through the term. The premiums for this option were derived from the current Super Single payment rates using a stated % load for the initial payment, with the monthly premium payments determined using the discount rates used in developing their other multi-pay options. This only affects new policies, so there is no rate level effect.  
Effective Date March 18, 2010.

**COMPANY** **FILING NUMBER**  
**PRAETORIAN INSURANCE COMPANY** **QBEC-126468252**

files to adopt Redland Insurance Company's Commercial Risks Program that is currently filed and approved. Both companies are wholly-owned subsidiaries of Praetorian Financial Group.  
Effective Date March 31, 2010.

**COMPANY** **FILING NUMBER**  
**PROFESSIONALS DIRECT INSURANCE COMPANY** **HNVR-126534889**

files a rate/rule/form filing for their ProDirect Select Lawyers Professional Liability program. Changes include revisions to the base rates, increased limit factors, and firm size factors, as well as an expansion in their credits form part-time practitioners and the addition of a premium transition rule. There are currently no policies in force in Mississippi.  
Effective Date April 15, 2010.

**COMPANY** **FILING NUMBER**  
**PROFESSIONALS DIRECT INSURANCE COMPANY** **HNVR-126485404**

files a rate/rule/form filing for their ProDirect Premier Lawyers Professional Liability program. There are currently no policies in force in Mississippi.  
Effective Date April 15, 2010.

**COMPANY** **FILING NUMBER**  
**RIVERPORT INSURANCE COMPANY** **BERK-126455643**

files rates and forms for the risk purchasing group, Sports and Recreation Providers Association, directors and officers' liability coverage.  
Effective Date May 1, 2010.

**COMPANY** **FILING NUMBER**  
**RLI INSURANCE COMPANY** **RLSC-126515015**

files a Landlord and Tenant Lease Deposit Bond program for use in MS. These bonds are provided in lieu of a deposit by the renter at their option. The bond premium is 17.5% of the deposit. The rates are developed from a similar program provided by Bankers Insurance Co. and RLI has the experience needed to underwrite this program.  
Effective Date April 1, 2010.

**COMPANY** **FILING NUMBER**  
**SAFECO INSURANCE CO. OF AMERICA** **LBRM-126381308**

files revised rates and rules for its Dwelling Fire Program resulting in an overall increase of 13.3%.

Effective Date July 10, 2010 New August 19, 2010 Renewal.

**COMPANY** **FILING NUMBER**  
**SENTINEL INSURANCE COMPANY** **HART-126489739**

files rates for Hired and Non-Owned Auto coverage for their Commercial Multi-Peril program. This is a new coverage so there is no rate impact.

Effective Date March 24, 2010.

**COMPANY** **FILING NUMBER**  
**SHELTER MUTUAL INSURANCE COMPANY** **SHEL-126105367**

files revised rates, rules & forms for their Dwelling Fire and Allied Lines program. The overall proposed rate level change is a decrease of 0.6%.

Effective Date June 20, 2010.

**COMPANY** **FILING NUMBER**  
**SOUTHERN INSURANCE COMPANY** **TRGR-126414206**

files initial rates and rules for their Commercial Multiple Peril program for private and public hospitals. This program will use ISO forms but proprietary rates.

Effective Date March 18, 2010.

**COMPANY** **FILING NUMBER**  
**SOUTHERN INSURANCE COMPANY** **TRGR-126484433**

files revised rates for its Commercial Umbrella program. The overall proposed rate level change is a decrease of 11.6%.

Effective Date April 5, 2010.

**COMPANY** **FILING NUMBER**  
**STARNET INSURANCE COMPANY** **BEUW-126350036**

files rates, rules, and forms for its Equine Liability program.

Effective Date April 1, 2010.

**COMPANY** **FILING NUMBER**  
**STATE AUTO PROPERTY AND CASUALTY INS. CO.** **SAMM-126490827**

files to revised the Garagekeepers Collision and Comprehensive coverage rates/rules under their BusinessOwners' Choice Program. There is no rate impact associated with this filing.

Effective Date June 1, 2010.

**COMPANY** **FILING NUMBER**  
**TRAVELERS HOME AND MARINE INS. CO.** **TRVA-126516778**

files changes to its Quantum Auto Program resulting in a decrease of -3.00%.  
Effective Date April 9, 2010.

**COMPANY** **FILING NUMBER**  
**TRUCK INSURANCE EXCHANGE** **FARM-126430927**

files revised rates for its Homeowner Program. The proposed overall rate level change is an increase of 15.0%.  
Effective Date March 16, 2010.

**COMPANY** **FILING NUMBER**  
**WESTCHESTER FIRE INSURANCE COMPANY** **ACEH-126408188**

files rates, rules and forms for its ACE EXPRESS Private Company management Indemnity Package program. The filing broadens the eligibility of the program to include not-for-profit organizations. Rates for existing classes of business are not being revised.  
Effective Date March 15, 2010.

**COMPANY** **FILING NUMBER**  
**WESTPORT INSURANCE CORPORATION** **ERCB-126400223**

files forms and rules for its Industrial Risk Insurers Specialty Property program. The coverage is for large commercial risks.  
Effective Date April 5, 2010.

**COMPANY** **FILING NUMBER**  
**ZURICH AMERICAN INSURANCE COMPANY** **ZURC-126418622**

files revised rates for their Commercial Storage Tanks and Dealer & Repair (Pollution Liability) Program. The overall rate level change is an increase of 25.2%.  
Effective Date April 1, 2010 (New) May 1, 2010 (Renewal).

### **NEW COMPANIES**

Privilege Underwriters Reciprocal Exchange received their license to write business in Mississippi effective February 1, 2010.

ProAssurance Casualty Company received their license to write business in Mississippi effective March 1, 2010.

### **COMPANY NAME CHANGES**

Commercial Loan Insurance Corporation changed its name to PMI Mortgage Assurance Company effective November 11, 2009.

American International South Insurance Company changed its name to Chartis Casualty Company effective December 1, 2009.