

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

<u>COMPANY</u> ACCESS INSURANCE COMPANY	<u>FILING NUMBER</u> ACSS-126523845
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files rates, rules and forms for its new Private Passenger Auto Program.
Effective Date April 23, 2010.

<u>COMPANY</u> ACE AMERICAN INSURANCE COMPANY	<u>FILING NUMBER</u> ACEH-126548202
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files a rate/rule filing for their Commercial Property program. The Company proposes revisions to the rating rules for Equipment Breakdown coverage endorsements, applying only to their Medical Risk business. Currently there is no Medical Risk Equipment Breakdown premium written in Mississippi, and therefore no rate effect from this filing.
Effective Date April 15, 2010.

<u>LEAD COMPANY</u> AMERISURE MUTUAL INSURANCE COMPANY	<u>FILING NUMBER</u> AMRS-126517095
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Other Companies
Amerisure Insurance Company

files a workers comp filing for both Amerisure Mutual Insurance Company (AMIC) and Amerisure Insurance Company (AIC) to adopt the new NCCI Loss Costs in Mississippi. The company is not filing any changes to their loss cost multipliers. The filing includes a request to replace NCCI Premium Discount Table 7 with Table 9 and a revision to the minimum premium multiplier from 245 to 255. The overall impact of this proposal is a decrease of 9.5% (-7.7% for AMIC and -13.5% for AIC). The companies are not changing their LCM's.
Effective Date July 1, 2010.

<u>COMPANY</u> ARCH INSURANCE COMPANY	<u>FILING NUMBER</u> WESA-126500415
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files rates, rules and forms for its new Alternative Asset Management Liability (GL) Program.
Effective Date April 2, 2010.

<u>LEAD COMPANY</u> ASSURANCE COMPANY OF AMERICA	<u>FILING NUMBER</u> ZURC-126464855
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Other Companies
Maryland Casualty Company
Northern Insurance Company of New York
American Zurich Insurance Company

files revised rates and rules for their Precision America, Precision Premier, and Precision Specialty Contractors programs (Commercial Multi-Peril (CMP) and Commercial Auto). The overall rate level change is an increase of 4.9%.
Effective Date April 9, 2010 for New, July 1, 2010 (Renewal).

COMPANY

BEAZLEY INSURANCE COMPANY, INC.

FILING NUMBER

BEAZ-126482237

files a rates, rules & forms filing to expand their portfolio of forms and to update their currently approved MPL Secure: Miscellaneous Professional and Network Security Liability Insurance Policy Rating Plan. This will result in a 2.7% overall increase. Effective Date April 20, 2010.

COMPANY

DELOS INSURANCE COMPANY

FILING NUMBER

DLSN-126526147

files rates, rules and forms for its new Commercial Auto Program to begin offering Auto Dealers and Service Garage Programs. Effective Date April 9, 2010.

COMPANY

DIAMOND STATE INSURANCE COMPANY

FILING NUMBER

PENN-126566742

files a filing for its Commercial Auto program, introducing an animal liability exclusion and decreasing eligibility requirements for its schedule rating plan from three vehicles to one. The company proposes a 1% credit for policyholders electing the optional animal liability exclusion. Effective Date June 1, 2010.

COMPANY

DIRECT GENERAL INSURANCE COMPANY OF MS

FILING NUMBER

DRCT-126446461

files revised rates and rules for their Personal Auto program. The overall proposed rate level change is an increase of 2.0% Effective Date April 21, 2010 (New) June 4, 2010 (Renewal).

COMPANY

FIRST COMP INSURANCE COMPANY

FILING NUMBER

FICI-126509704

files revised rates (2 LCMs) for their Workers' Compensation program. The company has proposed an LCM of 1.25 to apply to non-construction classification codes and a 1.65 LCM to apply to construction classification codes. There is no rate impact associated with this filing. Effective Date May 1, 2010.

LEAD COMPANY

GARRISON PROPERTY & CASUALTY INSURANCE CO.

FILING NUMBER

USAA-126416157

Other Companies

United States Automobile Association
USAA Casualty Insurance Company
USAA General Indemnity Company

files revised rates and rules for their Private Passenger Auto program. The overall rate level affect is 0.0%. Effective Date July 1, 2010.

COMPANY

GEICO INDEMNITY COMPANY

FILING NUMBER

GECC-126530861

files to introduce nine additional underwriting groups to the two they currently have for their Motorcycle program. There is no rate impact associated with this filing.

Effective Date April 15, 2010 (New) May 27, 2010 (Renewal).

COMPANY

GREAT AMERICAN SECURITY INSURANCE COMPANY

FILING NUMBER

GACX-126534265

files for their new Quick ProSM Policy which provides professional liability coverage for damages arising out of actual or alleged acts, errors or omissions in the performance of professional services by the insured.

Effective Date April 15, 2010.

LEAD COMPANY

HANOVER AMERICAN INSURANCE COMPANY

FILING NUMBER

HNVR-126495404

Other Companies

Massachusetts Bay Insurance Company

The Hanover Insurance Company

files various Automobile Liability coverage endorsements and associated rates and rules including an Agency Book Transfer Rule. The Agency Book Transfer Rule gives guidance for determining a modification factor, the Agency Book Transfer Factor, which caps the premium fluctuation caused by the transfer of a book of business at 0% to 3%.

Effective Date April 9, 2010.

COMPANY

HARLEYSVILLE MUTUAL INSURANCE COMPANY

FILING NUMBER

HRLV-126551944

files a workers comp filing to adopt the new NCCI Loss Costs. The company is proposing no change to their current loss cost multiplier of 1.50.

Effective Date March 1, 2010.

LEAD COMPANY

HARTFORD CASUALTY INSURANCE COMPANY

FILING NUMBER

HART-126537088

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

files rates, rules & forms to introduce a new Virginia Graeme Baker Pool and Spa Safety Act Inspection Errors and Omissions Liability Coverage.

Effective Date May 1, 2010.

LEAD COMPANY

HARTFORD CASUALTY INSURANCE COMPANY

FILING NUMBER

HART-126542067

Other Companies

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

files a rate/rule filing for their Spectrum Legacy program. The Company proposes an increase in their minimum premium. The rate impact of this filing is 0.4%.
Effective Date May 12, 2010.

LEAD COMPANY

INSURANCE SERVICES OFFICE, INC.

FILING NUMBER

13479

Other Companies

PP-2010-BRLA1

files to revise advisory prospective loss costs to its Personal Auto Insurance program. The Company shows a decrease to loss costs by a total of 2.6% for all coverage combined.
Effective Date January 1, 2011, New and Renewals.

LEAD COMPANY

INSURANCE SERVICES OFFICE, INC.

FILING NUMBER

13477

Other Companies

PP-2010-REL1

files a revision to its Deductible relativity factors for its Private Passenger Auto Physical Damage coverage. There is no material changes on the Collision relativities. The loss cost impact for Comprehensive coverage is +12.1%. The total loss cost impact for the two coverages is an increase of 3.8%.
Effective Date January 1, 2011, New and Renewals.

LEAD COMPANY

INSURANCE SERVICES, INC.

FILING NUMBER

13478

Other Companies

PP-2010-IRLA1

files a revision to its Increased Limits Factors for the Private Passenger Auto Bodily Injury and Property Damage coverages. The estimated impact of the changes is an increase of 1.5%.
Effective Date January 1, 2011, New and Renewals.

COMPANY

LANCER INSURANCE COMPANY

FILING NUMBER

LNCR-126384471

files an initial rate and rule filing for its Commercial Auto program to begin Garage Non-Dealer. The Company proposes to adopt ISO loss costs without modification.
Effective Date May 1, 2010.

LEAD COMPANY
LIBERTY INSURANCE CORPORATION

FILING NUMBER
LBPM-126461900

Other Companies

Liberty Mutual Fire Insurance Company
The First Liberty Insurance Corporation

files revisions to their Personal Passenger Auto filing resulting in an overall increase of 5.2%.

Effective Date May 24, 2010 new and June 28, 2010 renewals.

COMPANY
LIBERTY INSURANCE UNDERWRITERS, INC.

FILING NUMBER
LMUG-126558132

files an initial filing for its Daily Auto Rental program. The program provides Commercial Auto, General Liability, Commercial Property and Garage Liability coverage to entities renting vehicles. The program also offers Supplemental Liability coverage sold to vehicle renters at the rental counter. The program is ISO - based and according to the company it is modeled after an approved Tower Insurance Company of New York program.

Effective Date April 20, 2010.

COMPANY
LYNDON PROPERTY INSURANCE COMPANY

FILING NUMBER
PRTB-126523663

files for their Contractual Liability program that covers auto warranties through the Vehicle Service Contract Reimbursement Insurance Policy. The overall impact is 3.6%. Rates are determined on a countrywide basis. This is a single premium policy, and therefore there is no rate impact on any existing business.

Effective Date April 9, 2010.

COMPANY
MENDAKOTA INSURANCE COMPANY

FILING NUMBER
MEND-126519510

files revised rates for their Personal Auto program. The overall rate level change is a decrease of 4.0%.

Effective Date May 22, 2010.

LEAD COMPANY
MISSISSIPPI STATE RATING BUREAU

FILING NUMBER
13438

Other Companies

MSRB-DP-2009-RLA1

MSRB-DP-2009-OMAN1 (13439) RULES

files to move its Dwelling program from filed rates to loss costs with this filing. The overall impact is measured solely as the change in loss costs resulting in an overall 3.3% rate increase. The filed changes include:

Dwelling Fire (Statewide) Decrease -23.9%; Extended Coverage (Statewide) Increase +29.4%

Extended Coverage changes by Zone:

Middle Zone	Decrease	-1.8%
Seacoast Zone	Increase	+35.0%
Inland Zone	Decrease	-11.4%

Actuary suggests the MID should consider limiting the loss cost change for the Seacoast Zone to 35% due to the impact of the revision in the hurricane loss cost methodology.

Effective Date November 1, 2010, New and Renewals.

COMPANY
NATIONAL INTERSTATE INSURANCE COMPANY

FILING NUMBER
NTNL-12523918

files initial rates and rules for their new Zero Deductible Program for Personal Automobile.

Effective Date April 20, 2010.

LEAD COMPANY
NORTH AMERICAN ELITE INSURANCE COMPANY

FILING NUMBER
NRTH-126508443

Other Companies

North American Specialty Insurance Company

Westport Insurance Corporation

files a new endorsement Combined Deductible - Application of the Deductible to a Combination of Autos and Cargo. This endorsement allows for combined deductible for tractor, trailer and/or cargo, rather than separate deductibles that would normally apply. The companies also file a new manual rule page for this endorsement. There is no rate impact from this filing.

Effective Date May 1, 2010.

COMPANY
OCCIDENTAL FIRE & CASUALTY COMPANY OF NC

FILING NUMBER
OCCD-126542389

files rates, rules and forms for its new Other Liability - Occurrence Only Program (Five Star Public Auto Program).

Effective Date May 1, 2010.

COMPANY

FILING NUMBER

OCCIDENTAL FIRE & CASUALTY COMPANY OF NC

OCCD-126542378

files rates, rules and forms for its new Commercial Auto Program (Five Star Public Auto Program).

Effective Date May 1, 2010.

COMPANY

FILING NUMBER

OLD REPUBLIC INSURANCE COMPANY

LDDX-126564571

files a revised Terrorism Exclusion Endorsement for its Directors and Officers program. The company is updating its form with regards to the 2007 Terrorism Risk Insurance Program Reauthorization Act and updating its manual page to reflect the new endorsement version.

Effective Date May 1, 2010.

COMPANY

FILING NUMBER

ONEBEACON INSURANCE COMPANY

PERR-126538794

files rates/rules/forms for their new Real Estate Professionals Errors & Omissions Program.

Effective Date April 20, 2010.

COMPANY

FILING NUMBER

QBE INSURANCE CORPORATION

QBEC-126344621

files rates, rules and forms for its new Commercial Auto program for risks with rental business.

Effective Date April 13, 2010.

COMPANY

FILING NUMBER

SAFECO INSURANCE COMPANY OF NORTH AMERICA

LBRM-126527298

files revised rates and rules for their Tenant Homeowners program. The overall rate level change is a decrease of 0.1%.

Effective Date August 14, 2010 (New) October 20, 2010 (Renewal).

COMPANY

FILING NUMBER

SHELTER MUTUAL INSURANCE COMPANY

SHEL-126544298

files a filing for its Dwelling Fire program. This filing is largely meant to clean up the current manual by providing greater detail of coverage to the insured. Several of the general rules have been revised and rearranged to provide more clarity. New liability options such as Personal Injury Liability and Permitted Business Occupancy are also being added and use the same rates as the Company's homeowners program.

Effective Date September 19, 2010.

COMPANY

SOUTHERN INSURANCE COMPANY

FILING NUMBER

TRGR-126414225

files initial rates and rules for the Commercial Property program for private and public hospitals. This program will use ISO forms but proprietary rates. The company states that all rates are based on exceptions to the Commercial Lines Manual and Inland Marine Handbook. An explanation was provided as to how policies will be rated using the existing ISO Division 5 Commercial Property program and existing independent rates for their Public Entity program approved in Mississippi in 2007.

Effective Date April 2, 2010.

COMPANY

SOUTHERN INSURANCE COMPANY

FILING NUMBER

TRGR-126414544

files initial rates and rules for the Commercial Burglary and Theft program for private and public hospitals. This program will use ISO forms but proprietary rates. The company states that all rates are based on exceptions to the Commercial Lines Manual and Inland Marine Handbook. The company provided an explanation as to how policies will be rated using the existing ISO Division 3 Commercial Crime program and existing independent rates for their Public Entity program approved in Mississippi in 2007.

Effective Date April 2, 2010.

COMPANY

STATE FARM FIRE AND CASUALTY COMPANY

FILING NUMBER

SFMA-126475027

files to propose a new wind mitigation discount plan for Homeowners and Rental Dwelling Programs.

Effective Date May 1, 2010.

COMPANY

STONINGTON INSURANCE COMPANY

FILING NUMBER

PERR-126537998

files a filing for its Commercial Umbrella program, proposing updates to their Umbrella Enhancement endorsement in accordance with their reinsurance agreements. Changes include language updates, coverage clarifications, and the removal of the duty to defend in instances of the underlying policy having a separate defense limit. The company also proposes a 4% decrease in program rates.

Effective Date April 20, 2010.

LEAD COMPANY

UNITED SERVICES AUTOMOBILE ASSOCIATION

FILING NUMBER

PERR-126495031

Other Companies

USAA Casualty Insurance Company

USAA General Indemnity Company

Garrison Property and Casualty Insurance Company

files to replace their Personal Umbrella Program. They propose a new rating plan that simplifies the rating formula and introduces structures that will improve the Companies' ability to offer a fair and competitive rate. This filing will result in an overall rate level change of 0%.

Effective Date July 1, 2010 for new and September 1, 2010 for renewal.

COMPANY

UNITED WISCONSIN INSURANCE COMPANY

FILING NUMBER

ACCD-126545744

files a Large Deductible Program for their Workers Compensation line of business. Under these programs, the insured agrees to reimburse the insurer for losses up to the deductible. The target premium for an insured is based on a formula that considers expected ground up losses, excess loss % and expenses.

Effective Date May 1, 2010.

NEW COMPANY

InsureMax Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective April 1, 2010.

COMPANY NAME CHANGES

New Hampshire Indemnity Company, Inc. changed its name to 21st Century Security Insurance Company effective April 1, 2010.

AIG National Insurance Company, Inc. changed its name to 21st Century National Insurance Company effective April 1, 2010.

AIG Premier Insurance Company changed its name to 21st Century Premier Insurance Company effective April 1, 2010.

TransUnion National Title Insurance Company changed its name to WFG National Title Insurance Company effective February 16, 2010.