

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

**COMPANY**

**FILING NUMBER**

**ALFA GENERAL INSURANCE CORPORATION**

**ALFA-126531785**

files to introduce a Tier rating factor to their Dwelling Protection program. The factor will apply to new business only and allow them to offer coverage to homeowners that previously did not meet their underwriting guidelines. Tiering will be dropped after the third consecutive year with the Company.

Effective Date September 1, 2010 New Business.

**LEAD COMPANY**

**FILING NUMBER**

**ALFA INSURANCE CORPORATION**

**ALFA-126531777**

**Other Companies**

Alfa General Insurance Corporation

files to introduce a Tier rating factor to their Owner Occupied Homeowners program. The factor will apply to new business only and allow them to offer coverage to homeowners that previously did not meet their underwriting guidelines. Tiering will be dropped after the third consecutive year with Company.

Effective Date September 1, 2010 New Business.

**COMPANY**

**FILING NUMBER**

**ALFA INSURANCE CORPORATION**

**ALFA-126531779**

files to introduce a Tier rating factor to their Tenant Dwelling program. The factor will apply to new business only and allow them to offer coverage to homeowners that previously did not meet their underwriting guidelines. Tiering will be dropped after the third consecutive year with the Company.

Effective Date September 1, 2010.

**LEAD COMPANY**

**FILING NUMBER**

**AMERICAN ZURICH INSURANCE COMPANY**

**ZURC-126576603**

**Other Companies**

American Guarantee & Liability Insurance Company

Zurich American Insurance Company of Illinois

Zurich American Insurance Company

files a filing for its Commercial Auto program delaying adoption of recent ISO forms, rules and loss costs. The company also submits independent forms and rules. There is no rate effect due to the filing.

Effective Date October 1, 2010.

**LEAD COMPANY**

**AMERICAN ZURICH INSURANCE COMPANY**

Other Companies

American Guarantee and Liability Ins. Co.

Zurich American Insurance Co. of IL

Zurich American Insurance Company

files rates, rules and forms for their new combined Management and Professional Liability Insurance Policy - the Financial Institutions Select. This will provide Professional Errors and Omissions Liability Coverage.

Effective Date May 18, 2010.

**FILING NUMBER**

ZURC-126598613

**COMPANY**

**AMICA MUTUAL INSURANCE COMPANY**

files revised rates and rules for their Homeowner program resulting in a proposed rate level change of 9.8%.

Effective Date August 1, 2010.

**FILING NUMBER**

AMMA-126522039

**COMPANY**

**AMICA MUTUAL INSURANCE COMPANY**

files revised rates and rules for their Private Passenger Auto program. The overall proposed rate level change is an increase of 3.9%.

Effective Date August 1, 2010.

**FILING NUMBER**

AMMA-126522035

**COMPANY**

**ARGONAUT GREAT CENTRAL INSURANCE COMPANY**

files additional forms and rates and rules for its Commercial Package book. The company proposes merging its currently approved Great Protector II Pkg Program and Retail Grocers Pkg Program into a new program called Argo Select Pkg Program. The proposed program will adopt the following ISO loss cost circulars: CR-2008-RLC08, GL-2009-BGL1, CF-2008-RLC07, CM2009-RLC09. The company will also utilize some new independent forms, and a limited number of independent rules, most of which are based upon previously approved rules. The overall rate impact is an increase of 1.7%.

Effective Date June 1, 2010, New and July 15, 2010 Renewals.

**FILING NUMBER**

ARGN-126592980

**COMPANY**

**AXA INSURANCE COMPANY**

files to revise the minimum premium for its General Liability program from \$100 to \$500. The revised minimum premium will apply to both Other Liability and Products Liability. The rate level effect of this change is an increase of 0.03%. The company provided justification based on an average cost of issuing a policy (\$1,700 to \$2,200, which is inclusive of large accounts). The proposed minimum premium would provide five hours of policy preparation time at a fully loaded cost approximating \$100 per hour.

Effective Date May 15, 2010.

**FILING NUMBER**

AXLM-126580211

**COMPANY** **FILING NUMBER**  
**AXIS INSURANCE COMPANY** **PERR-126521218**  
files revised rates, rules, and forms to augment the current Media Liability Professional Errors & Omissions program introduced in 2007. The changes include revisions to endorsements, new coverages, new limits, rating factors, etc. The Company is rebranding program name to AXIS Pro-Media Liability program. There is no rate impact to existing policyholders.  
Effective Date April 30, 2010 New and Renewals.

**COMPANY** **FILING NUMBER**  
**BEAZLEY INSURANCE COMPANY, INC.** **BEAZ-126545862**  
files revised rates for their AFB Architects & Engineers Media Tech Professional Errors & Omissions Liability program. The overall rate level change is an increase of 3.6%.  
Effective Date May 1, 2010.

**COMPANY** **FILING NUMBER**  
**BROTHERHOOD MUTUAL INSURANCE CO.** **BRTH-126401573**  
files to adopt ISO's loss costs for its Business Auto filing. This filing results in no overall rate revision.  
Effective Date August 1, 2010 for new and renewals.

**COMPANY** **FILING NUMBER**  
**COAST NATIONAL INSURANCE COMPANY** **BRWS-126540563**  
files revised rates and rules for their Personal Auto program. The overall proposed rate level change is a decrease of 2.110%.  
Effective Date June 3, 2010 (New) July 3, 2010 (Renewal).

**COMPANY** **FILING NUMBER**  
**COASTAL AMERICAN INSURANCE COMPANY** **MERL-126493733**  
files initial rates, rules and forms for their new Homeowner program.  
Effective Date May 1, 2010.

**COMPANY** **FILING NUMBER**  
**COLONIAL SURETY COMPANY** **MRTN-126594814**  
files rates, rules and forms for its new Errors & Omissions Program designed to provide coverage for service providers for employee benefits programs as well as investment advisors, insurance agents, third party administrators, and enrolled actuaries.  
Effective Date May 14, 2010.

**COMPANY** **FILING NUMBER**  
**COURTESY INSURANCE COMPANY** **COUR-126480270**  
files rates and forms for its new Excess Wear and Tear Contractual Liability program that covers those who lease vehicles for charges included in their lease.  
Effective Date April 29, 2010.

**COMPANY**

**CUMIS INSURANCE SOCIETY, INC.**

**FILING NUMBER**

**CUNX-126580958**

files a rate/rule/form filing for their Product and Business Liability program (Commercial Package). The Company submits a large number of revisions to their current forms as well as new forms and endorsements. A base rate change for Mortgage Recording Coverage is included in the filing. The proposed increase of +10% is based on an indication of +20%. The indication is calculated using five accident years of Countrywide experience, from 2005 to 2009. Premium is adjusted to on-level, with basic support provided. Loss and ALAE are developed, loss trend and ULAE load are all provided. The selected frequency trend of 3.0% is based on an indicated 21.5% and the selected severity trend of 3.0% on an indicated 5.5%. A Permissible Loss Ratio (PLR) of 70.7% is based on reasonable expense and profit & contingencies provisions. The overall rate change is an increase of +0.1% and on the Mississippi Ratemaking Worksheet that the largest cumulative effect on any individual class of insured is an increase of +1.8%. The overall countrywide effect is reported to be an increase of 0.2%.  
Effective Date October 1, 2010.

**COMPANY**

**DARWIN NATIONAL ASSURANCE COMPANY**

**FILING NUMBER**

**DRWN-126472710**

files rates for its initial Management Liability Program.  
Effective Date May 12, 2010.

**COMPANY**

**DARWIN NATIONAL ASSURANCE COMPANY**

**FILING NUMBER**

**DRWN-126480847**

files a rate filing for its Forcefield Management Liability program. The company's rates and rating factors are based on an analysis of competitors programs. The company removed the ranges of rates and replaced them with specific rates for all affected rules.  
Effective Date May 13, 2010.

**COMPANY**

**DELOS INSURANCE COMPANY**

**FILING NUMBER**

**DLSN-126550701**

files rates, rules and forms for its Commercial General Liability Program. The company is offering its country-wide Auto Dealer and Auto Service Program in Mississippi.  
Effective Date May 18, 2010.

**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 revision to its Commercial Auto program. Company is adopting recent ISO loss costs with updated loss cost multipliers. The rate impact is estimated at a decrease of 8.9% overall, varying by company from decrease of 15.9% to 7.8%.

Effective Date November 1, 2010.

**FILING NUMBER**

LWCM-126571962

**COMPANY**

**EVEREST NATIONAL INSURANCE COMPANY**

**FILING NUMBER**

EVST-126433766

files rates, rules and forms for its new Allied Healthcare Medical Professional Liability Program.

Effective Date April 29, 2010.

**LEAD COMPANY**

**FEDERATED MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

FEMC-126542890

Other Companies

Federated Service Insurance Company

files a change to their Commercial Property Type of Business Factors which result in an overall decrease of -1.8%.

Effective Date May 15, 2010 for new and renewals.

**COMPANY**

**FLORISTS' MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

FLWR-126452440

file new and revised rates/rules/forms for their Business Package Policy. These changes will result in an overall impact of -2.7%.

Effective Date May 4, 2010.

**LEAD COMPANY**

**GENERAL CASUALTY COMPANY OF WISCONSIN**

**FILING NUMBER**

QBCL-126560866

Other Companies

Regent Insurance Company

files to adopt new ISO loss costs for its commercial general liability program, implementing revised loss cost multipliers, and revising several independent rules. The overall rate impact of this filing is a 9.8% increase.

Effective Date September 1, 2010 New and Renewals.

**LEAD COMPANY**

**GENERAL CASUALTY INSURANCE COMPANY**

Other Companies

Regent Insurance Company

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files changes to their package modification factors in their commercial liability program. The company also files manual format changes and an overhaul to company forms. The overall rate impact of this filing is a 10.7% decrease. There are two companies associated with this filing and General Casualty Insurance Company will have a 13.4% decrease and Regent Insurance Company will have a 17.8% increase.

Effective Date September 1, 2010.

**FILING NUMBER**

**QBCL-126593190**

**LEAD COMPANY**

**GEORGIA CASUALTY & SURETY COMPANY**

Other Companies

Association Casualty Insurance Company

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files rates, rules and forms for their Commercial Liability Umbrella Policy Program.

Effective Date August 1, 2010.

**FILING NUMBER**

**CLBA-126497980**

**LEAD COMPANY**

**GREAT AMERICAN INSURANCE COMPANY**

Other Companies

Great American Assurance Company

Great American Insurance Company of New York

Great American Alliance Insurance Company

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files revised rates for the Equipment Breakdown Coverage for their Builder Risk Plus and builder Risk Renovation programs. The overall rate level change is a decrease of 8.0%.

Effective Date May 4, 2010.

**FILING NUMBER**

**GACX-126526953**

**COMPANY**

**HANOVER INSURANCE COMPANY**

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files a rate/rule/form filing for their new Hanover Design Professionals Architects and Engineers Professional Liability policy (Professional Errors and Omissions Liability). The rating plan is based on a blend of approved competitor rates, and manual rates are included. There are several manual rules that incorporate ranges of credits/debits instead of assigning specific rating factors to individual risks. There is no rate effect as this is a new program. The company amended their Individual Risk Characteristics rule to limit aggregate credits/debits at 40%. The company has also addressed the rules that originally included ranges of rates and replaced them with specific rates.

Effective Date May 12, 2010.

**FILING NUMBER**

**HNVR-126554683**

**LEAD COMPANY**

**HARTFORD CASUALTY INSURANCE COMPANY**

**FILING NUMBER**

**HART-126385658**

**Other Companies**

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

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files a form, rate and rule filing for its Spectrum commercial package program. In addition to several form changes, the company is adding a rule referencing its Building Limits - Automatic Increase Revision form. The company is also introducing new limit options for its Reimbursement of Legal Expenses Coverage For Court or Review Board coverage and made a minor revision for its Reimbursement of Legal Expenses for Disposal of Medical Waste coverage rule.

Effective Date May 4, 2010.

**LEAD COMPANY**

**HARTFORD CASUALTY INSURANCE COMPANY**

**FILING NUMBER**

**HART-126600319**

**Other Companies**

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

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files a rate revision for their Errors and Omissions and General Liability Program resulting in an overall increase of 30%.

Effective Date August 1, 2010 for new and renewals.

**COMPANY**

**LIBERTY INSURANCE CORPORATION**

**FILING NUMBER**

**LBPM-126521877**

files rates, rules and forms for their new Homeowners Program. The Elements Homeowner Program adds new predictive variables, deductibles, deductible options and new discounts. The new program uses by-peril rating.

Effective Date June 21, 2010.

**COMPANY**

**LIBERTY INSURANCE UNDERWRITERS INC.**

**FILING NUMBER**

**LMUG-126562726**

files rates, rules and forms for an ISO-based Commercial Property Program.

Effective Date April 29, 2010.

**COMPANY** **FILING NUMBER**  
**LUBA CASUALTY INSURANCE COMPANY** **13485**

files a rate and rule filing for its Workers Compensation program, proposing adoption of updated NCCI loss costs with a 1.200 Loss Cost Multiplier. The effect of the filing is estimated at -13.0%.

Effective Date May 4, 2010.

**COMPANY** **FILING NUMBER**  
**MEDICAL PROTECTIVE COMPANY** **MDPC-12655496**

files rates, rules, and forms for an initial filing of its Optometrists, Chiropractors, and Podiatrists Professional Liability program.

Effective Date May 1, 2010.

**COMPANY** **FILING NUMBER**  
**NATIONAL AMERICAN INSURANCE COMPANY** **NTAC-126545145**

files revised rates and rules for its Oil Lease Operator's Program. There is no rate impact associated with this filing.

Effective Date May 12, 2010.

**COMPANY** **FILING NUMBER**  
**NATIONAL CASUALTY COMPANY** **SCTT-126605698**

files rates, rules and forms for their initial Workers Compensation Program.

Effective Date May 12, 2010.

**LEAD COMPANY** **FILING NUMBER**  
**NATIONWIDE MUTUAL INSURANCE COMPANY** **NWPC-126555794**

Other Companies

Nationwide Property & Casualty Insurance Co.

files various changes to their Personal Auto Program resulting in a decrease of -8.0% for Nationwide Property & Casualty Insurance Company and 0% for Nationwide Mutual Insurance Company.

Effective Date July 9, 2010 for new and renewals.

**COMPANY** **FILING NUMBER**  
**NAVIGATORS INSURANCE COMPANY** **NAVG-126501892**

files to introduce their new Design Professionals Liability Program, which is intended to provide errors and omissions coverage for professional architects, engineers and design consultants. The program is based off of the approved A & E program for St. Paul/Travelers. There are a number of rules outside of the scheduled rating section of the manual that incorporate ranges of credits/debits instead of assigning specific rating factors to individual risks. The Company has amended their manual to remove the ranges of relativities and base rates and replaced them with specific factors.

Effective Date Upon Approval.



**LEAD COMPANY** **FILING NUMBER**  
**NIPPONKOA INSURANCE COMPANY, LTD (U.S. BRANCH)** **TRVD-126574334**

**Other Companies**

The Charter Oak Fire Insurance Company  
The Phoenix Insurance Company  
The Travelers Indemnity Company  
The Travelers Indemnity Company of America  
The Travelers Indemnity Company of Connecticut  
Travelers Property Casualty Company of America

files a form, rate and rule filing transitioning St. Paul Fire and Marine Insurance Company and affiliates business to The Travelers Indemnity Company and affiliates. The filing establishes a new Financial Institutions program. The company intends to (a) rate risks and provides manual pages with rating guidelines.  
Effective Date February 1, 2011.

**COMPANY** **FILING NUMBER**  
**PHARMACISTS MUTUAL INSURANCE COMPANY** **PHAR-126577436**

files changes to their Commercial Auto filing to adopt the most recent set of loss costs, CA-2010-BRLA1 this will result in an overall decrease of -3.0%.  
Effective Date July 1, 2010 for new and renewals.

**COMPANY** **FILING NUMBER**  
**REPUBLIC UNDERWRITERS INSURANCE COMPANY** **TRGR-126572217**

files a Dwelling program rate filing resulting in an overall 20.2% increase. The program was introduced in June 2008, however based on comparisons with competitors who have taken rate increases, the Company's rates appear inadequate. The company provided rate comparisons to support the changes by territory, tier and other factors.  
Effective Date May 15, 2010 New Business, June 15, 2010 Renewals.

**COMPANY** **FILING NUMBER**  
**SAFECO INSURANCE COMPANY OF AMERICA** **LBRM-126587257**

files rate changes to their personal umbrella program, with an overall proposed impact of -1.47%. The Company is proposing base rate decreases for underlying automobile attachment points of 250/500, 300/300, and 300 CSL and a base rate increase for underlying automobile attachment point of 100/300.  
Effective Date June 12, 2010 New and July 24, 2010 Renewals.

**COMPANY** **FILING NUMBER**  
**SPARTA INSURANCE COMPANY** **REGU-126585414**

files revised LCM based on higher production costs than expected at the company's inception in 2008. The company's proposed revised loss cost multiplier is 1.567 and the current LCM is 1.432 resulting in an overall increase of 9.4%.  
Effective Date September 1, 2010 for new and renewals.

**COMPANY**

**FILING NUMBER**

**TOWER INSURANCE COMPANY OF NEW YORK**

**TWRG-126541881**

files a Commercial Property filing introducing a new endorsement, new limit and deductible options for flood and earthquake and other minor changes for Ordinance and Law and Time Element coverages. The Company confirmed that there is no premium in the program to date, so there is no rate level impact of the proposed program changes.

Effective Date May 4, 2010.

**LEAD COMPANY**

**FILING NUMBER**

**UNITED GUARANTY MORTGAGE INDEMNITY CO.**

**RESD-126428466**

Other Companies

United Guaranty Residential Insurance Company

files a rate revision for its Mortgage Guaranty program. The rate impact of the proposed changes is estimated at +1.1%.

Effective Date May 10, 2010.

**COMPANY**

**FILING NUMBER**

**UNITED STATES LIABILITY INSURANCE COMPANY**

**USLI-126545025**

files an initial filing for its proposed Medical Providers Employment Practices Liability program. According to the company, the proposed rating plan is based on the Company's current EPL program, with differences based on competitor comparison.

Effective Date May 6, 2010.

**NEW COMPANY**

Sunshine State Insurance Company received their MS Privilege License and Certificate of Authority effective May 1, 2010.