

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
ADVOCATE, MD INS. OF THE SOUTHWEST, INC.	13501

files revised rates for its Medical Malpractice Program resulting in an overall decrease of 15.1%.
Effective Date July 1, 2010.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN AUTOMOBILE INSURANCE COMPANY	FFDC-126554072

Other Companies
Associated Indemnity Corporation
Fireman's Fund Insurance Company
National Surety Corporation
The American Insurance Company

files a rate/rule/form filing for their American Business Coverage program in their Businessowners program. Specifically the company is proposing a new endorsement intended to provide Garagekeepers Liability to insureds providing valet services to their customers. Rates are determined using ISO comp and collision rates and deductible factors.
Effective Date June 2, 2010.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN FAMILY HOME INSURANCE COMPANY	AMMH-126607976

files revised rates for their Mobile Home Physical Damage program. The overall proposed rate level change is an increase of 13.9%
Effective Date December 1, 2010.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN FAMILY HOME INSURANCE COMPANY	AMMH-126605256

files revised rates, rules and forms for their Manufactured Home program. The overall proposed rate level change is an increase of 10.10%.
Effective Date December 1, 2010.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN HARDWARE MUTUAL INSURANCE CO.	MTRS-126606217

files a rate/rule filing for their Commercial General Liability program. Specifically the Company is filing to adopt current ISO rates and rules and revise their LCM to 1.423, resulting in a rate level decrease of -10.3%. Currently, the Company has no policyholders in Mississippi.
Effective Date November 1, 2010.

COMPANY

ARCH INSURANCE COMPANY

FILING NUMBER

WESA-126508894

files rates and forms for a new Debt Cancellation Contracts program. The coverage will provide reimbursement to automobile dealerships who offer consumers the opportunity, under certain conditions, to return a vehicle and cancel their outstanding balance, as well as for dealerships who offer to waive the fee for excess wear and tear on leased vehicles up to a \$5,000 limit.

Effective Date June 14, 2010.

COMPANY

ARGONAUT INSURANCE COMPANY

FILING NUMBER

ARGN-126574623

files rates, rules and forms for their commercial umbrella and excess program. This filing constitutes a new program that will provide Excess Liability coverage for the Company's recently approved janitorial and social services program. This program will utilize ISO rates and rules with excess coverage premiums determined as a percentage of the underlying general liability premium.

Effective Date June 17, 2010.

COMPANY

ARMED FORCES INSURANCE EXCHANGE

FILING NUMBER

ARMD-126603493

files revision to its Dwelling Policy Program resulting in an overall increase of 5.82%.

Effective Date August 30, 2010 for new and renewals.

LEAD COMPANY

ASSURANCE COMPANY OF AMERICA

FILING NUMBER

ZURC-126600645

Other Companies

Northern Insurance Co. of NY

Maryland Casualty Company

files rates, rules and forms for their Precision America Habitational Program as part of their Businessowners Program. The program will provide various property and liability coverages to apartment complex building owners and condominium associations.

Effective Date August 15, 2010.

LEAD COMPANY

ASSURANCE COMPANY OF AMERICA

FILING NUMBER

ZURC-126615015

Other Companies

Northern Insurance Co. of NY

Maryland Casualty Company

files rates, rules and forms that will provide umbrella above the general liability and auto liability limits for their new Precision America Habitational Umbrella Program.

Effective Date August 15, 2010.

COMPANY **FILING NUMBER**
COLUMBIA MUTUAL INSURANCE COMPANY **CLBA-126669980**
files a rate, rule form filing for their Businessowners program (CMP). The company proposes expanding their Employment-related Practices Liability coverage limits to \$100,000 and modifying the rating methodology for this optional coverage. They also propose increasing the minimum policy premium from \$450 to \$500. The filing has no premium effect, as the program currently has no Mississippi policyholders.
Effective Date October 1, 2010 NB, November 1, 2010 Renewals.

COMPANY **FILING NUMBER**
COMPANION COMMERCIAL INSURANCE COMPANY **CMPX-126580341**
files revised LCM's for Trucking, Logging and Waterworks classes for their Workers' Compensation program. The overall rate level change is an increase of 7.7%.
Effective Date July 1, 2020.

COMPANY **FILING NUMBER**
COMPANION PROPERTY & CASUALTY INSURANCE CO. **CMPX-126580294**
files revised LCMs for Trucking, Logging and Waterworks classes for their Workers' Compensation program. The overall rate level change is an increase of 3.7%.
Effective Date July 1, 2010.

COMPANY **FILING NUMBER**
CUMIS INSURANCE SOCIETY, INC. **CUNX-126607475**
files additional and revised forms, rates, and rules for its Fidelity Bond and Plastic Card program. The impact of the filing is estimated at +5.5%.
Effective Date October 1, 2010, New and Renewal.

LEAD COMPANY **FILING NUMBER**
EMCASCO INSURANCE COMPANY **EMCC-126600718**
Other Companies
Employers Mutual Casualty Company
EMC Property & Casualty 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 17.5%.
Effective Date July 1, 2010.

LEAD COMPANY **FILING NUMBER**
FEDERAL INSURANCE COMPANY **CHUB-126347288**
Other Companies
Pacific Indemnity Company 2.300%
Vigilant Insurance Company 1.000%
files revised rates and rules for their Private Passenger Auto Program.
Effective Date July 26, 2010 new and September 9, 2010 renewal.

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

Other Companies

Federated Service 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 an increase of 3.9%.

Effective Date July 1, 2010.

FILING NUMBER

FEMC-126497934

COMPANY

FRANK WILSON CRUM INSURANCE, INC.

files initial LCM (1.400) and adopts NCCI's current loss costs for their new Workers' Compensation program.

Effective Date July 1, 2010.

FILING NUMBER

FWCI-126330614

LEAD COMPANY

GENERAL CASUALTY CO. OF WISCONSIN

Other Companies

Regent Insurance Company

files revised rates, rules and forms for their Commercial Auto Program resulting in an overall increase of 5.4%.

Effective Date September 1, 2010 for new and renewals.

FILING NUMBER

QBCL-126330063

LEAD COMPANY

GENERAL CASUALTY COMPANY OF WISCONSIN

Other Companies

Regent Insurance Company

files their initial filing for the commercial contractors program. The company has documented that the rates were developed from ISO loss costs and has provided a comparison of the proposed rates to ISO rates.

Effective Date September 1, 2010.

FILING NUMBER

QBCL-126601123

LEAD COMPANY

GENWORTH MORTGAGE INSURANCE CORPORATION

Other Companies

Genworth Residential Mortgage Assurance

files a rate and rule filing for its Mortgage Guaranty program. The company proposes two new surcharges, one for loans on condos and co-ops, and the second for two-unit properties. The company provides a simple analysis showing higher loss ratios for these segments of business. The overall impact on the total book is estimated at +1.9%.

Effective Date June 3, 2010.

FILING NUMBER

GEFA-126582895

LEAD COMPANY
GREAT AMERICAN INSURANCE COMPANY

FILING NUMBER
GACX-126554987

Other Companies

Great American Assurance Company
Great American Insurance Company of New York
Great American Alliance Insurance Company
Great American Security Insurance Company
Great American Spirit Insurance Company

files revisions to their E-Commerce commercial multi-peril program. The two changes proposed in this filing are the addition of a multiple insuring agreement multiplier and addition of a new optional telecommunications errors and omissions liability endorsement.

Effective Date June 28, 2010.

COMPANY **FILING NUMBER**
HOUSING AUTHORITY PROPERTY INS., A MUTUAL CO. **HAPP-126526684**

files an initial filing to adopt AAIS's commercial output program with minor company rule changes. The program is rated on a deficiency point basis and no loss cost multipliers are needed with the program.

Effective Date July 1, 2010.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **13488**

files a revision to their Employment Practices Liability Program's loss costs. The change in loss costs is a 13.2% decrease from the previous loss costs. The provided analysis includes a switch from accident year evaluation to report year evaluation due to the claims made nature of this line, as well as a switch to analysis of basic limits experience.

Effective Date October 1, 2010.

COMPANY **FILING NUMBER**
KANSAS BANKERS SURETY COMPANY **KBSC-126635508**

files initial rates, rules and forms for its Cost of Replacing Compromised Bank Cards Policy under the Fidelity line of business. This policy covers the expense incurred by banks when credit or debit cards have mass security compromises and new cards have to be re-issued to a large number of card holders. This product was developed at the requests of the banks and represents a new product that has no historical loss support. The rates and rating program were developed based on management's experience.

Effective Date June 14, 2010.

LEAD COMPANY

LIBERTY MUTUAL FIRE INSURANCE COMPANY

Other Companies

The First Liberty Insurance Corporation

files revised rates for their Homeowners program. The overall proposed rate level change is an increase of 10.04%.

Effective Date September 23, 2010 (New) October 28, 2010 (Renewal).

FILING NUMBER

LBPM-126602593

COMPANY

MERITPLAN INSURANCE COMPANY

files a rate and rule filing for its lender-placed hazard program. The company proposes several changes which are overall neutral in rate effect, but vary by insured from +5.1% to -1.6%. The proposed changes include new rating relativities for loan-to-value and square footage and protection class is no longer utilized. Additionally, minor territory revisions are proposed along with new deductible options and an ex-wind option is introduced that substitutes 1,000 for the hurricane and tornado/hail territory relativities.

Effective Date June 30, 2010.

FILING NUMBER

BALB-126650962

COMPANY

MOUNTAIN LAUREL ASSURANCE COMPANY

files initial rates, rules and forms for their Personal Umbrella program.

Effective Date September 1, 2010 (New) October 31, 2010 (Renewal).

FILING NUMBER

PRGS-126645068

COMPANY

NATIONAL UNION FIRE INSURANCE COMPANY

files their initial filing for its FREA program, a professional liability program designed for energy auditors. Expenses for this program are based off National Union Fire IEE figures. The rates are judgmentally selected to be 30% of the rates currently charged for FREA Home Inspectors.

Effective Date June 5, 2010.

FILING NUMBER

AGNY-126607399

COMPANY

NATIONWIDE AGRIBUSINESS INSURANCE COMPANY

files revised rates and rules for their Commercial Farm program (CMP). The overall proposed rate level change is a decrease of 8.0%.

Effective Date September 1, 2010.

FILING NUMBER

NWCM-126670763

COMPANY

NCMIC INSURANCE COMPANY

files introducing and revising endorsements and the part time discounts in their chiropractic medical malpractice program. The revision to the manipulation under anesthesia endorsement is supported via an analysis of the historical losses for this coverage for the Company countrywide.

Effective Date October 01, 2010.

FILING NUMBER

NCMA-126593893

COMPANY

NORTHLAND INSURANCE COMPANY

FILING NUMBER

TRVC-126592256

files rates, rules and forms for a Commercial Auto program. The program is primarily marketed to independent owner operators and fleets transporting goods for hire, under contract, or for themselves.

Effective Date July 1, 2010.

COMPANY

PENN MILLERS MUTUAL INSURANCE COMPANY

FILING NUMBER

PENM-126587441

files, rates, rules and forms for its new PennEdge Program. The new program is intended to provide a portfolio of coverages to businesses, including coverage for Commercial Auto, Liability, EPLI, Umbrella and Capital Assessts.

Effective Date June 17, 2010.

COMPANY

PHILADELPHIA INDEMNITY INSURANCE COMPANY

FILING NUMBER

PHLX-126619094

files forms, rates and rules for its Cyber Security Liability program. This is a new program that applies to professional liability coverage and is designed to provide coverage for the first or third party loss or claims arising from an insured's computer network security exposures. The program will be available as part of a package program or on a monoline basis. The rates for this program are based on the Hartford Insurance Company's rating plan, approved in Pennsylvania (filing #B25494001). For coverage not included in Hartford's rating plan, the Company developed rating factors as an additional percentage of the base rate. Since this is a new program filing it will not have any rate level effect.

Effective Date June 10, 2010.

LEAD COMPANY

REPUBLIC MORTGAGE INSURANCE COMPANY

FILING NUMBER

LDRD-126589770

Other Companies

Republic Mortgage Insurance Company of North Carolina

Republic Mortgage Insurance Company of Florida

files rates for an initial Mortgage Guaranty program for lenders working with persons affiliated with the military.

Effective Date June 15, 2010.

COMPANY

SECURIAN CASUALTY COMPANY

FILING NUMBER

MNNL-126575790

files new rates/forms for its Payment Waiver Contractual Liability Policy (Other Liability). The filing introduces new forms that will extend the debt cancellation contracts they currently offer, to service agreements offered by companies to customers.

Effective Date June 16, 2010.

COMPANY

FILING NUMBER

SENTRY SELECT INSURANCE COMPANY

SEPX-126649526

files to adopt ISO 2010 revisions and revise its loss cost multipliers for its Truckers - Motor Carrier Non Passenger Commercial Auto program. The company is also making several formatting and minor wording changes to its manual and forms for this program for clarity and consistency. The effect of the proposed decreased loss cost and company loss cost multiplier on the Liability segment is 0.0%. The effect of the proposed decreased rates and the company loss cost multiplier on the Physical Damage segment is -4.5%. The combined overall effect of both segments is -1.0%.

Effective Date July 1, 2010.

COMPANY

FILING NUMBER

SOUTHERN PIONEER PROPERTY & CASUALTY INS. CO.

STHP-126609151

files rate and rule changes to their Garage Liability Commercial Auto Program. These changes include a change in the rating algorithm, rating factors, base rates, and introducing new coverage options and an insurance credit scoring model. The largest percentage of change is to the Stacking Uninsured Motorist rate. The estimated overall rate impact of all changes is a 22.9% increase.

Effective Date June 15, 2010, New and Renewals.

COMPANY

FILING NUMBER

SPARTA INSURANCE COMPANY

REGU-126582506

files revised LCM for their Workers' Compensation program. This LCM will be used with the company's Retrospective Rating Plan. The overall proposed rate change is an increase of 7.1%.

Effective Date September 1, 2010.

COMPANY

FILING NUMBER

STARNET INSURANCE COMPANY

PRFL-126614443

files initial rates, rules and forms for its General Liability Program for insureds engaged in the upstream, midstream and downstream sectors of the oil and gas industry.

Effective Date June 28, 2010.

COMPANY

FILING NUMBER

U.S. SPECIALTY INSURANCE COMPANY

PERR-126648370

files rates, rules and forms for its new Special Event Liability Program. This program will encompass both Commercial General Liability and Commercial Inland Marine coverages.

Effective Date June 17, 2010.

COMPANY **FILING NUMBER**
UNITED STATES LIABILITY INSURANCE COMPANY **USLI-126517175**

files to revise its Directors & Officers, Employment Practices Liability and Fiduciary Liability programs. The overall rate effect of the proposed changes is 0%. For the D&O program, the Company proposes to revise coverage options to include the options for Defense Within the Limits and Shared Aggregate Limit.
Effective Date June 3, 2010.

COMPANY **FILING NUMBER**
UNIVERSAL UNDERWRITERS INSURANCE COMPANY **ZURC-126611430**

initial filing for a Contractual Liability program providing reimbursement to lenders on losses from GAP coverage on Mercedes Sprinter vehicles. According to the company, proposed rates are based on their existing program with modifications due to loan and vehicle attributes.
Effective Date June 3, 2010.

COMPANY **FILING NUMBER**
USAA GENERAL INDEMNITY COMPANY **USAA-126648808**

files revised rates for their Homeowner program. That involves a revision to the underwriting rules that assign tier placement. The company is adding a category of Retired or Separated military personnel to assign a lower-rated tier for applicable insureds. The overall rate level change is a decrease of 7.7%.
Effective Date July 17, 2010 (New) 10/01/2010 (Renewal).

COMPANY **FILING NUMBER**
WESCO INSURANCE COMPANY **GMAX-G126658961**

files initial rates and rules for their new Contractual Obligation Liability program for General Motors vehicles.
Effective Date July 19, 2010.

COMPANY **FILING NUMBER**
21ST CENTURY NORTH AMERICA INSURANCE COMPANY **AGMK-126650913**

(formerly American International Insurance Company) files changes to its Private Passenger Auto programs (Program 32, Program 35, Program 46, and Program 48). The Company proposes expansion from 27 symbols to 75 symbols based on ISO Personal Auto Circular LI-PA-2008-050. Company, also, files all manual pages for the programs in new Company's name. There is no rate level affect due to proposed changes.
Effective Date June 28, 2010, New and August 4, 2010, Renewals.

NEW COMPANY

Frank Winston Crum Insurance, Inc. received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective June 1, 2010.