

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

COMPANY

FILING NUMBER

AIPSO

APST-126691470

files to adopt ISO's most recent loss costs for its residual market Commercial Automobile program. The overall rate effect is estimated at -6.3% for Liability and 0.0% for Physical Damage.

Effective Date November 1, 2010 (New) December 1, 2010 (Renewal).

COMPANY

FILING NUMBER

ALFA GENERAL INSURANCE CORPORATION

ALFA-126531766

files a rate revision for its Dwelling Protection program resulting in a statewide overall increase of 17.1%.

Effective Date September 1, 2010, New and Renewals.

LEAD COMPANY

FILING NUMBER

ALFA INSURANCE CORPORATION

ALFA-126531732

Other Companies

Alfa General Insurance Corporation

files changes to their Homeowners programs for HO forms 3,5,4 and 6 including revised base rates and an increase in auto/home discount. The average statewide change due to rate revision for HO forms 3 and 5 is an increase of 11.4%. The largest increase by zone is capped at 30%.

Effective Date September 1, 2010, New and Renewals.

COMPANY

FILING NUMBER

ALFA INSURANCE CORPORATION

ALFA-126531760

files a rate revision for its Tenant Dwelling program resulting in a statewide overall increase of 22.3%.

Effective Date September 1, 2010, New and Renewals.

COMPANY

FILING NUMBER

AMERICAN BANKERS INSURANCE COMPANY OF FL.

ASPX-G126668232

files initial rates and forms for their new Bankruptcy Repayment Protection (BRP) Program.

Effective Date October 1, 2010.

COMPANY

FILING NUMBER

ARCH INSURANCE COMPANY

WESA-126684836

files an initial filing for a new coverage for its approved Guaranteed Auto Protection program. The new coverage provides reimbursement to the lender for dealer mark-up fees returned to the borrower. The company includes no quantitative support for the flat \$55 charge for the coverage.

Effective Date July 8, 2010.

COMPANY

FILING NUMBER

AXIS INSURANCE COMPANY

PERR-126690491

files an initial rate, rule and forms filing for their technology and professional liability program. This program offers errors and omissions coverage for insureds in the performance of technology or professional services for hire or wrongful acts committed by the insured that result in technology products not performing as intended.

Effective Date July 21, 2010.

COMPANY

FILING NUMBER

BERKLEY INSURANCE COMPANY

MNLM-126447554

files an initial rate, rule and forms filing for their Non-Profit Management Liability Insurance program. Rates and rules for this program were based on the Carolina Casualty Insurance Company Non-Profit Management Liability program.

Effective Date July 21, 2010.

LEAD COMPANY

FILING NUMBER

BRIERFIELD INSURANCE COMPANY

FCCS-126698786

Other Companies

FCCI Insurance Company

National Trust Insurance Company

files to revise rates and rules for its Workers Comp program. The company is revising its deviation for logging classes from -10% to -15%. The company is also submitting reformatted rating manuals. The overall impact of this filing is -1%.

Effective Date December 1, 2010.

LEAD COMPANY

FILING NUMBER

BRIERFIELD INSURANCE COMPANY

FCCS-126699942

Other Companies

FCCI Insurance Company - -1.6%

National Trust Insurance Company - -7.0%

files revised rates, rules and forms for their Commercial Automobile Program resulting in an overall decrease of -7.3%.

Effective Date December 1, 2010 for new and renewals.

LEAD COMPANY

FILING NUMBER

BRIERFIELD INSURANCE COMPANY

FCCS-126696027

Other Companies

FCCI Insurance Company

National Trust Insurance Company

files a revised LCM for their Commercial Property program. The overall rate level change is a decrease of 15%.

Effective Date December 1, 2010.

COMPANY

CATLIN INSURANCE COMPANY

FILING NUMBER

CATL-126651186

files rates, rules and forms for a new Professional Liability program.
Effective Date August 1, 2010.

COMPANY

CMG MORTGAGE INSURANCE COMPANY

FILING NUMBER

PMGP-126619272

files revised rates for their Standard and A-Minus mortgage guaranty programs. This filing will revise monthly plan pricing options and revising rates for various types of loans. The Company documents the proposed rates and segmented the credit tiers below 700 FICO score into 20 point ranges instead of current 40 point ranges.

Effective Date August 3, 2010.

COMPANY

COLUMBIA MUTUAL INSURANCE COMPANY

FILING NUMBER

CLBA-126698789

files to revise rates, rules and forms for its Businessowners Program. The company is adopting changes to match the 2009 ISO BOP Rules and Forms. Additionally, the company is making changes to additional and optional coverage rules based on recent ISO changes. There is no rate level impact from these revisions.

Effective Date November 1, 2010 NB, December 1, 2010 Renewals.

LEAD COMPANY

CONTINENTAL CASUALTY COMPANY

FILING NUMBER

CNAC-126659855

Other Companies

Continental Insurance Company

files revised base rates for their Medical Malpractice program. The overall rate level change is a decrease of 8.5%.

Effective Date July 15, 2010.

COMPANY

CONTINENTAL CASUALTY COMPANY

FILING NUMBER

CNAC-126625507

files an errors and omissions program for real estate title agents, abstractors and escrow agents. The deductible and ILF factors are based on the company's excess and surplus lines program factors. The tier rates are based on competitive comparisons.

Effective Date July 29, 2010.

COMPANY

CUMIS INSURANCE SOCIETY, INC.

FILING NUMBER

CUNX-G126659782

files revised rates, rules and forms for their Special Insurance Package Program resulting in an overall increase of 7.3%

Effective Date December 1, 2010 for new and renewals.

COMPANY

DIAMOND STATE INSURANCE COMPANY

FILING NUMBER

PENN-126680212

files rates, rules and forms for their initial Public Officials and Employment Liability Program.

Effective Date August 1, 2010.

LEAD COMPANY

FEDERAL INSURANCE COMPANY

FILING NUMBER

CHUB-126691608

Other Companies

Great Northern Insurance Company

Pacific Indemnity Company

files initial rates, rules and forms for their CUSTMARQ Commercial Package Program for Cultural Institutions.

Effective Date December 1, 2010.

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

FILING NUMBER

FEMC-126673887

Other Companies

Federated Mutual Insurance Co.

Federated Service Insurance Co.

files introducing Data Compromise Coverage as an endorsement to their Businessowners Package Program. There is no statewide impact due to this change, which has a proposed effective date of Sept. 1, 2010. The endorsement offers two types of coverage, Response Expenses and Defense and Liability. Each coverage has an annual aggregate limit of \$50,000; the Response Expenses coverage has a per-occurrence sublimit of \$5,000 for Legal and Forensic Information Technology Review. Each coverage has a per-occurrence deductible of \$1,000. The company has updated their rules and forms to include information regarding this optional coverage and has proposed a 3-tier premium charge, depending on the class of business. This is a new coverage.

Effective Date September 1, 2010.

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

FILING NUMBER

FEMC-126634194

Other Companies

Federated Service Insurance Company

files to revise rates, rules, and forms for its Commercial Auto Combinations program. The revisions result in a increase in rates of 1.13%. The Company is proposing changes to types of business factors, annual mileage table, and pollution liability charges.

Effective Date August 3, 2010.

LEAD COMPANY
GEORGIA CASUALTY & SURETY COMPANY

FILING NUMBER
CLBA-126623802

Other Companies

Association Casualty Insurance Company

files revised rates, rules and forms for their Commercial General Liability Policy Program resulting in an overall decrease of -3.000%.

Effective Date December 1, 2010 for new and renewals.

LEAD COMPANY
GRANITE STATE INSURANCE COMPANY

FILING NUMBER
AGNY-126663767

Other Companies

New Hampshire Insurance Company

files revised rates, rules and forms for their Commercial General Liability and Commercial Property Bollinger Club program resulting in an overall decrease of -30.000%.

Effective Date July 15, 2010.

LEAD COMPANY
GRANITE STATE INSURANCE COMPANY

FILING NUMBER
AGNY-126606104

Other Companies

New Hampshire Insurance Company

files a form, rate and rule filing for its Counselors Professional Liability Program, which is a new program that provides professional liability coverage to licensed and/or certified professional counselors on a countrywide basis. Rates will be determined based on the state of domicile or the state where the counselor spends more than 40% of their practice time. Base rates are supported with rates currently being used by competitors offering the same or similar coverage.

Effective Date July 15, 2010.

COMPANY
GREAT AMERICAN INSURANCE COMPANY

FILING NUMBER
GRTC-126484239

files to amend the rate plan for its Directors and Officers (D&O) Non-Profit Policy. The program, Exec Pro Nonprofit, is for Condo and Homeowners Associations.

Effective Date July 15, 2010.

LEAD COMPANY
GREAT AMERICAN INSURANCE COMPANY

FILING NUMBER
GACX-G126682123

Other Companies

Great American Assurance Company

Great American Insurance Co. of NY

Great American Alliance Insurance Co.

files rates, rules and forms for their initial Winery Program. The program will allow the companies to provide insureds with a commercial package policy combining personal property, farm property and liability exposures.

Effective Date September 1, 2010.

COMPANY

GREENWICH INSURANCE COMPANY

FILING NUMBER

XLAM-126604736

files initial rates, rules, and forms for its Employment Practices Liability program.

Effective Date July 1, 2010.

LEAD COMPANY

INSURANCE SERVICES OFFICE, INC.

FILING NUMBER

13505,13506,13511

Other Companies

(Forms) ISOF-126622735

files forms, loss costs, rules, and a schedule rating plan under the ISO's Commercial Lines Manual - Division Sixteen - Professional Liability (Other Than Medical) to write risks eligible for the Lawyers Professional Liability program.

Effective Date March 1, 2011.

COMPANY

INSURANCE SERVICES OFFICE, INC.

FILING NUMBER

13514

files to revise advisory prospective loss costs for Premises/Operations and Products/Completed Operations classes (Division 6 of CLM). The Company is decreasing Premises/Operations loss costs for Manufacturers and Contractors by 9.2% and increasing them for Owners, Landlords, and Tenants by 3.2%. Products loss costs are being decreased by 8.9%, while Completed Operations loss costs are being increased by 6.9%. The overall revision is a -2.5% change to current loss costs.

Effective Date December 1, 2010.

COMPANY

LIBERTY INSURANCE UNDERWRITERS INC.

FILING NUMBER

LMUG-126645913

files rates, rules and forms for their initial Small Firm Professional Liability Program.

Effective Date July 9, 2010.

COMPANY

LIBERTY MUTUAL INSURANCE COMPANY

FILING NUMBER

LMUG-126644094

files its initial rates, rules and forms a proprietary Management Liability and Professional Liability Excess Follow-Form Product, filed under the Other Liability-Umbrella/Excess line of business. This will consist of forms as well as a rating rule specific to Management Liability and Professional Liability. This filing does not replace or change any current filings in this jurisdiction. Coverage provided under this policy will follow the same terms and conditions included in the underlying policy forms. The rating rule provides an explanation of how the premium is determined based on a percentage of the adequate underlying coverage premium. Excess rating in this program is set as a percentage of the underlying premium.

Effective Date July 12, 2010.

COMPANY **FILING NUMBER**
LUBA CASUALTY INSURANCE COMPANY **13500**

files a filing for its Workers Comp program, adding 7 new class codes with rates. The 7 were omitted from the company's prior approved filing (#13485). There is no rate impact associated with this filing.
Effective Date July 12, 2010.

COMPANY **FILING NUMBER**
MAG MUTUAL INSURANCE COMPANY **MAGM-126681762**

files initial rates, rules and forms for its Physicians and Surgeons Medical Malpractice Program.
Effective Date October 1, 2010.

COMPANY **FILING NUMBER**
MARKEL INSURANCE COMPANY **MRKB-126679872**

files revised rates for their Animal Liability Program resulting in an overall decrease of -7.5%.
Effective Date October 1, 2010 for new and December 1, 2010 for renewals.

COMPANY **FILING NUMBER**
MEDICAL PROTECTIVE COMPANY, THE **MDPC-126688148**

files revised rates for their Dentists Professional Liability program. The overall rate level change is an increase of 3.0%.
Effective Date January 1, 2011.

LEAD COMPANY **FILING NUMBER**
MISSISSIPPI STATE RATING BUREAU **13442**

Other Companies
MSRB-RU-2010-01 #13458
files a loss cost level revision for their Commercial Fire and Allied Lines program resulting in an overall -9.4% impact. Basic Group I loss costs are decreased on average -18.7%, with Basic Group II changes of -6.6% for Inland, +0.4% for Middle Zone, and +13.2 % for Seacoast. Special Causes of Loss loss costs are increased by 1.7%.
Effective Date January 1, 2011, New and Renewals.

COMPANY **FILING NUMBER**
NATIONWIDE PROPERTY & CASUALTY INSURANCE CO. **NWPC-126606700**

files revised tier factors and their multi-policy discount for Homeowner program. The overall rate level change is 0.0%.
Effective Date August 15, 2010.

COMPANY **FILING NUMBER**
NAVIGATORS INSURANCE COMPANY **NAVG-126575202**

files initial rates and forms for its Director InNAVation Policy in its Directors and Officers Liability program. The program provides excess coverage for non-indemnified losses over primary policies.
Effective Date July 23, 2010.

COMPANY **FILING NUMBER**
PROPERTY & CASUALTY INS. CO. OF HARTFORD **HART-126578086**

files revised rates for their Mississippi Homeowner program. The overall rate level change is an increase of 7.1% with changes ranging from 0.0% to 17.15%.
Effective Date September 11, 2010 for new and October 28, 2010 for renewals.

COMPANY **FILING NUMBER**
PROPERTY AND CASUALTY INS. CO. OF HARTFORD **HART-126565746**

files a rate filing for their Private Passenger Auto Program with a selected overall change of 5.7%. The company proposes revisions to their base rates for Bodily Injury, Property Damage, Medical Payments, Uninsured Motorists, Comprehensive, and collision.
Effective Date July 20, 2010.

COMPANY **FILING NUMBER**
REGENT INSURANCE COMPANY **QBCL-126641908**

files an initial form/rate/rule filing for is Capital Assets Program. The company is proposing to adopt ISO's Capital Asset Program with a loss cost multiplier and with its own forms and rule exceptions. The company has provided a loss cost multiplier calculation worksheet. The company did not provide historical expense support underlying that calculation as this is a new program and that information is not available. The loss cost multiplier is 1.65.
Effective Date September 1, 2010.

COMPANY **FILING NUMBER**
REPUBLIC UNDERWRITERS INSURANCE COMPANY **TRGR-126704916**

files to revise rates for its Republic RoadMaster Personal Automobile Program. The changes result in an impact of 8.9%.
Effective Date August 15, 2010 New and September 1, 2010 Renewals.

COMPANY **FILING NUMBER**
RIVERPORT INSURANCE COMPANY **BERK-126684756**

files rates, rules and forms for initial filing of a Commercial Auto program using ISO loss costs, rules and forms. A LC with no modification of 1.3 is developed for liability coverages and LC of 1.56 developed for physical damage coverages.
Effective Date November 1, 2010.

COMPANY **FILING NUMBER**
RIVERPORT INSURANCE COMPANY **BERK-126686603**

files rates, rules, and forms for initial filing of a Commercial Property program.

Effective Date November 1, 2010.

COMPANY **FILING NUMBER**
RIVERPORT INSURANCE COMPANY **BERK-126689132**

files rates, rules, and forms for its initial filing of a Commercial Burglary and Theft program.

Effective Date November 1, 2010.

COMPANY **FILING NUMBER**
SPARTA INSURANCE COMPANY **REGU-126587576**

files to change its loss cost multipliers for its Commercial Auto program. This change would result in a premium increase of 10.2%. This is based on an increase in expenses from their initial estimate 2 years ago. The company includes a loss cost modifier of 1.250 for physical damage, supported by a rate indication showing poor underwriting results for the program.

Effective Date September 1, 2010.

COMPANY **FILING NUMBER**
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY **REGU-126651559**

files an initial filing for a new General Liability program based on ISO.

Effective Date July 8, 2010.

COMPANY **FILING NUMBER**
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY **REGU-126675030**

files initial rates and rules for their Commercial Multi-line Tiered Rating Plan which includes the coverages of Commercial General Liability, Commercial Property, Commercial Inland Marine, Commercial Crime, Businessowners, and Commercial Auto.

Effective Date July 9, 2010.

LEAD COMPANY **FILING NUMBER**
TOKIO MARINE & NICHIDO FIRE INSURANCE CO. **WESA-126691654**

Other Companies

Trans Pacific Insurance Company

TNUS Insurance Company

files revised rates for their Commercial Automobile Program resulting in an overall decrease of -1.1%.

Effective Date December 1, 2010 for new and renewals.

COMPANY **FILING NUMBER**
TOWER INSURANCE COMPANY OF NEW YORK TWRG-126708942

files a revised LCM for their Workers' Compensation program. There is no rate impact associated with this filing.
Effective Date August 7, 2010.

COMPANY **FILING NUMBER**
TRAVELERS CASUALTY AND SURETY CO. OF AMERICA TRVE-126672166

files revised rates and rules for their Modular Employment Practices Liability program (Other Liability). The overall rate change is a decrease of 29.7%.
Effective Date August 15, 2010 (New) September 15, 2010 (Renewal).

LEAD COMPANY **FILING NUMBER**
TRAVELERS HOME AND MARINE INSURANCE COMPANY TRVA-126608446

Other Companies
Travelers Personal Security Insurance Company
files in their Quantum Homeowner program to revise base rates and other rating factors, resulting in an overall 9.9% statewide average rate level increase.
Effective Date July 30, 2010, New and Renewals September 18, 2010.

LEAD COMPANY **FILING NUMBER**
TRAVELERS HOME AND MARINE INSURANCE COMPANY TRVA-126626516

Other Companies
Travelers Personal Security Insurance Company
files to revise base rates and other rating factors for their Quantum Homeowner – High Value program resulting in an overall 10.04% statewide average rate level increase.
Effective Date July 30, 2010 New and September 18, 2010, Renewals.

COMPANY **FILING NUMBER**
VANLINER INSURANCE COMPANY VANL-126647260

files to adopt ISO's loss costs and revise their LCM for its Commercial Auto Liability and Physical Damage. The overall rate level change is an increase of 4.1%.
Effective Date August 1, 2010.

LEAD COMPANY **FILING NUMBER**
VICTORIA FIRE AND CASUALTY COMPANY NTWP-126629617

Other Companies
Victoria Select Insurance Company
files to revise rates and rules for their non-standard private passenger automobile program. The overall rate effect of changes proposed in this filing is 6.1%.
Effective Date August 9, 2010, New and October 9, 2010, Renewals.

COMPANY

FILING NUMBER

WESTPORT INSURANCE CORPORATION

ERCB-126634994

files a rate and rule revision of Insurance Agents and Brokers Errors & Omissions program, with an estimated rate impact of +8.0%. Proposed changes include modest base rate increases, updates to several rating factors and the addition of several new credits and debits. The company provides a rate indication supporting the overall change. The company includes a "refer to company" rule for large risks.

Effective Date January 1, 2011.

COMPANY

FILING NUMBER

WESTPORT INSURANCE CORPORATION

ERCB-126634937

files a rate and rule revision for Insurance Agents and Brokers Errors & Omissions program, with an estimated rate impact of +8.0%. Proposed changes include modest base rate increases, updates to several rating factors and the addition of several new credits and debits. The company provides a rate indication supporting the overall change. The company includes a "refer to company" rule for large risks.

Effective Date January 1, 2011.

COMPANY

FILING NUMBER

ZURICH AMERICAN INSURANCE COMPANY

ZURC-126697653

files initial rates, rules and forms for its new Public Officials Professional Liability program.

Effective Date July 22, 2010.

COMPANY

FILING NUMBER

21st CENTURY CENTENNIAL INSURANCE COMPANY

AGMK-126648894

files a rate and rule revision for its Private Passenger Auto program (Program 54). The Company proposes revisions to base rates, class plans, and increased limits factors. The proposed changes are rate neutral.

Effective Date June 28, 2010, New and August 4, 2010, Renewals.

NEW COMPANIES

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

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