

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

**LEAD COMPANY**

**ACADIA INSURANCE COMPANY**

Other Companies

Continental Western Insurance Company

Union Insurance Company

Firemen's Insurance Company of Washington, DC

---

files a rate filing for its Workers Compensation program. The Companies are proposing to adopt NCCI Loss Costs. The Companies plan to continue to use their current Loss Cost Multipliers except for class codes 8868 and 9101. This filing is also an initial filing for Fireman's Insurance Company of Washington D.C., which is being introduced to create a more flexible rating structure for preferred insureds. The proposed LCMs for the new company are as follows: Class Code 8868 - 0.818, Class Code 9101 - 0.658, and all other Class Codes - 0.950. The overall rate impact of this filing is a 3.5% decrease. We have reviewed the LCM calculations for the 2 class codes for the 3 existing companies, and the LCM calculation for the new company. The Companies have provided historical expense information supporting their selections. A 5.0% underwriting profit provision was selected for all companies.

Effective Date February 1, 2011.

**FILING NUMBER**

UNON-126837137

**COMPANY**

**AGRI GENERAL INSURANCE COMPANY**

files rates, rules and forms for its new coverage part for their CMP Liability Program. The new program is introducing a Commercial Farm and Ranch Program.

Effective Date January 1, 2011.

**FILING NUMBER**

RNHL-126842259

**COMPANY**

**ALFA INSURANCE CORPORATION**

files revised rates, rules and forms for their Machinery Program resulting in an overall increase of 20%.

Effective Date October 11, 2010.

**FILING NUMBER**

ALFA-126803686

**COMPANY**

**AMERICAN FAMILY HOME INSURANCE COMPANY**

files rates, rules, and forms for a new Collateral Protection Hybrid program. The coverage is a single interest only program for autos and similar collateral for loans to retail purchasers. The unique feature is a flat rating structure based on the amount of the loan.

Effective Date November 1, 2010.

**FILING NUMBER**

AMMH-126831391

**COMPANY**

**AMERICAN FIRE AND CASUALTY COMPANY**

files rates, rules and forms for its new Commercial IQ product (CMP Liability and Non-Liability).

Effective Date February 21, 2011.

**FILING NUMBER**

LBRC-126597982

**LEAD COMPANY**

**AMERICAN ZURICH INSURANCE COMPANY**

**Other Companies**

American Guarantee and Liability Insurance Company

Colonial American Casualty & Surety Company

Fidelity and Deposit Company of Maryland

Zurich American Insurance Company of IL

Zurich American Insurance Company

Empire Fire and Marine Insurance Company

files revised loss cost for their Commercial Property (Fire and Allied Lines) resulting in an overall decrease of -2.9%.

Effective Date April 1, 2011 for new and renewals.

**FILING NUMBER**

ZURC-126824186

**COMPANY**

**AMICA MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

AMMA-126804312

files a change to its Personal Property (Fire & Allied Lines) Program, proposing to not adopt the 2010 MSRB loss costs but instead convert from rates to loss costs with loss cost multipliers based on the 2009 MSRB loss costs. This will result in an overall decrease of -0.6%.

Effective Date April 1, 2011 for new and renewals.

**COMPANY**

**AXA INSURANCE COMPANY**

**FILING NUMBER**

AXLM-126845318

files revised rates for its Commercial Property Program resulting in an overall decrease of -22.4%.

Effective Date November 15, 2010 for new and renewals.

**COMPANY**

**BERKLEY REGIONAL INSURANCE COMPANY**

**FILING NUMBER**

PERR-126733913

files forms and Loss Cost Multiplier (LCM) to introduce a new fidelity program, financial Institution Bond for Credit Unions, which will provide fidelity and forgery coverage to Credit Unions. The Company is adopting approved lost costs and rules from Surety and Fidelity Association of America with some changes. The Company has provided its LCM of 1.726.

Effective Date October 15, 2010.

**COMPANY**

**CARDIF PROPERTY & CASUALTY INSURANCE CO.**

**FILING NUMBER**

YTYC-126684540

files rates, rules, and forms for a new Contractual Liability program for Vehicle Service Contracts.

Effective Date October 18, 2010.

**COMPANY** **FILING NUMBER**  
**CHURCH MUTUAL INSURANCE COMPANY** **CHMU-126850383**

files revised rates and rules for its Independent Church Package Program (CMP Liability and Non-Liability). This change results in an overall decrease of -1.24%.  
Effective Date January 1, 2011 for new business and April 1, 2011 for renewals.

**COMPANY** **FILING NUMBER**  
**CHURCH MUTUAL INSURANCE COMPANY** **CHMU-126838157**

files for their Independent Commercial Package Institutional Program (CMP Liability Portion Only). The Company proposes various additional and expanded options under their Sexual Misconduct or Sexual Molestation Liability, and Medical Liability Expense coverages. Various new General Rules and Rating Rules are proposed. While no actuarial support or explanation is provided, the proposed changes appear reasonable. The Company indicates that the filing has no rate effect  
Effective Date January 1, 2011.

**COMPANY** **FILING NUMBER**  
**CHURCH MUTUAL INSURANCE COMPANY** **CHMU-126847712**

files revised rates and rules for its Commercial Package Institutional Program (CMP Liability and Non-Liability). This change will result in an overall increase of 1.76%.  
Effective Date January 1, 2011 for new business and April 1, 2011 for renewals.

**LEAD COMPANY** **FILING NUMBER**  
**COLONIAL AMERICAN CASUALTY & SURETY COMPANY** **ZURC-126763688**

Other Companies  
Fidelity and Deposit Company of Maryland  
files a revised version of its Lenders Property Reporting Policy previously filed and approved under company filing #CF-99-12 for their Commercial Multiple Peril Liability and Non-Liability lines. The policy consists of Forced Placed Property and Real Estate Owned and General Liability. In addition, they have replaced their rate and rule manual. The overall rate impact of these changes is +2.0%. The rate increase is generated from the proposed deductible changes. While the rating plan appears reasonable, it includes an individual risk component wherein the modeled Average Annual Catastrophe Loss (AAL) for a risk is determined and compared to the overall book, and a rating factor is applied based on the AAL to Total Insured Value ratio as compared to the book.  
Effective Date October 15, 2010.

**COMPANY** **FILING NUMBER**  
**CONTINENTAL CASUALTY COMPANY** **CNAC-126789632**

files form/rates/rules for its new program Epack Extra Community Bank Bond. The Company proposes to adopt rates and rating algorithms currently approved for Surety and Fidelity Association of America with some changes. The Company will use its currently approved loss cost multiplier.  
Effective Date October 15, 2010.

**COMPANY**

**FILING NUMBER**

**CONTINENTAL CASUALTY COMPANY**

**CNAC-126831942**

files a Commercial Multi-Peril filing. The filing proposes new and revised forms, rates and rules for use with the Company's approved National Dental Program. The overall rate impact of this filing is -0.04%. The company proposes many changes, the most significant of which are adding a new class for volunteer Oral Surgeons, changing the rating structure of the New Dentist discount, and adding "Gold" and "Platinum" endorsements.

Effective Date November 1, 2010.

**COMPANY**

**FILING NUMBER**

**EMPIRE FIRE AND MARINE INSURANCE COMPANY**

**ZURC-126757181**

files Interim Physical Damage rates to provide protection for the lessor while the vehicle is between leases or before and after the lease period. The Company also is proposing revisions to their contingent physical damage rates based on the rates of a competitor, Philadelphia Indemnity Insurance Company. These rates are filed as an exception to Rule 75 of the Insurance Service Office (ISO) Commercial Auto manual. The overall premium effect is 0.0% and the Company is requesting an effective date of October 15, 2010 for both new business and renewals. The Company's actuarial memorandum states that they are basing their revised Contingent Physical Damage rates on those of Philadelphia Indemnity Insurance Company and that the overall premium effect is 0.0%. The Company noted that they currently have no policies with this coverage in Mississippi, so there is no rate effect.

Effective Date October 15, 2010.

**LEAD COMPANY**

**FILING NUMBER**

**GRANITE STATE INSURANCE COMPANY**

**AGNY-126678937**

Other Companies

Illinois National Insurance Co.

New Hampshire Insurance Company

---

files new loss cost multipliers for their Commercial Multiperil farm programs.

Effective Date October 15, 2010.

**COMPANY**

**FILING NUMBER**

**GREAT AMERICAN ASSURANCE**

**GACX-G126815370**

files a Commercial Package filing to introduce Off-Track and Storage inland marine coverage for their Sports and Leisure program.

Effective Date November 1, 2010.

**LEAD COMPANY**

**HANOVER AMERICAN INSURANCE COMPANY**

Other Companies

Massachusetts Bay Insurance Company

The Hanover Insurance Company

---

files to introduce new Durable Medical Equipment (DME) and Home HealthCare (HHC) programs in their Commercial General Liability line. The companies will offer Commercial Property coverage under this program using their currently filed and approved forms. The companies are introducing proprietary General Liability class codes and rates, and new endorsements, to be used in conjunction with this program. The premium charge associated with the new class codes and endorsements are based on those of their newly acquired subsidiary- Campmed Casualty & Indemnity Company, Inc.

Effective Date October 23, 2010.

**FILING NUMBER**

HNVR-126825867

**COMPANY**

**HUDSON INSURANCE COMPANY**

**FILING NUMBER**

SRCH-126811770

---

files a rate, rule, & form filing for its new Non-For-Profit Defender Policy program. The program is intended to provide coverage for one or all of the following: Directors and Officers Liability, Employment Practices Liability, Fiduciary Liability, and Crime. According to the filing, the rates and rules for this program were based on a review of competitor information, and that they will monitor new competitor filings and their experience as the program matures.

Effective Date October 14, 2010.

**COMPANY**

**INDEMNITY INSURANCE CO. OF NORTH AMERICA**

**FILING NUMBER**

ACEH-126835723

---

files to increase their poultry and swine confinement property loss costs. The company will maintain their current LCM of 1.663. The overall impact of the proposed changes is 11.1%. The company provides support for the increase via a rate level indication. The impact is due to changes in loss cost for Coverage G for both swine confinement buildings and poultry confinement buildings.

Effective Date January 1, 2011, New Business and April 1, 2011, Renewals.

**LEAD COMPANY**

**INSURANCE SERVICES OFFICE, INC.**

**FILING NUMBER**

13553/ 13552

Other Companies

HO-2010-RLC10 (Multistate Miscellaneous Loss Costs)

HO-2010-RRU10 (Multistate Miscellaneous Rules)

---

files a Mississippi loss cost supplement and revised rules in a multistate filing to its Homeowners program. The loss costs revisions are to optional miscellaneous coverage endorsements related to changes in coverage forms and rules. The overall effect is rate neutral.

Effective Date May 1, 2011 New and Renewals.

**LEAD COMPANY** **FILING NUMBER**  
**INSURANCE SERVICES OFFICE, INC.** 13545  
Other Companies  
HO-2010-OFR10 Forms; SERFF# ISOF-126611031  
files revised Homeowners forms and an Advisory Prospective Loss Cost Provision for the Homeowners Line. The statewide impact is a -0.1% for owners, 0.0% for tenants, and 0.0% for condos.  
Effective Date May 1, 2011 New and Renewals.

**LEAD COMPANY** **FILING NUMBER**  
**INSURANCE SERVICES OFFICE, INC.** 13544  
Other Companies  
BM-2010-OGBRU  
files rules related to "green updates" for equipment breakdown, common property and indirect damage.  
Effective Date September 1, 2011.

**LEAD COMPANY** **FILING NUMBER**  
**METROPOLITAN PROPERTY AND CASUALTY INS. CO.** METX-G126812128  
Other Companies  
Economy Premier Assurance Company  
files revised rates and rules for their Homeowner program. The overall rate level change is an increase of 7.1%.  
Effective Date November 30, 2010 (New) January 04, 2011 (Renewal).

**COMPANY** **FILING NUMBER**  
**NATIONAL INTERSTATE INSURANCE COMPANY** REGU-126819212  
files a Commercial Property rate, rule, and form filing to use in its new Ambulance Services Insurance Program (ASIP). The company is proposing to implement Mississippi State Rating Bureau loss costs, with modifications for several company-specific rates and rules.  
Effective Date December 1, 2010.

**COMPANY** **FILING NUMBER**  
**NATIONAL INTERSTATE INSURANCE COMPANY** REGU-126820883  
files Commercial Auto rate, rule, and form filing to use in its new Ambulance Services Insurance Program (ASIP).  
Effective Date December 1, 2010.

**COMPANY** **FILING NUMBER**  
**NATIONAL INTERSTATE INSURANCE COMPANY** **REGU-126833043**

files rates, rules and forms for its Commercial General Liability program for use with its new Ambulance Service Insurance Program (ASIP). The ASIP Program is a multiline program designed to meet the insurance needs of Ambulance Services clients by providing coverage for Commercial Auto, General Liability, Professional Liability, Employment Related Practices Liability, Crime, Commercial Inland Marine, Commercial Property and Commercial Umbrella. Filings for the other lines of insurance are being submitted separately. The Company is adopting Mississippi's most current ISO Loss Costs for the General Liability portion of the ASIP program per reference filing GL-2010-BGL1 and will use a program specific Loss Cost Multiplier (LCM) of 1.420. The expense and profit ratios appear reasonable for this line of business. ISO forms, endorsements, and rules are those filed on behalf of NIIC by ISO as part of its ISO affiliation. We reviewed State required filing forms, ASIP Independent forms, and General Liability Manual Exception Pages.

Effective Date December 1, 2010.

**COMPANY** **FILING NUMBER**  
**NATIONAL INTERSTATE INSURANCE COMPANY** **REGU-126818838**

files a Professional Liability rate, rule and form filing to use in its new Ambulance Services Insurance Program (ASIP). The company is proposing to implement rates and rules developed by their managers with some reliance on ISO rules and forms.

Effective Date December 1, 2010.

**COMPANY** **FILING NUMBER**  
**NATIONWIDE MUTUAL FIRE INSURANCE COMPANY** **NWCM-126783962**

introduces a Commercial Automobile segmentation rating plan that enhances the existing rating plan by applying one new rating step to the existing rating procedure.

Effective Date December 15, 2010 for new business and January 15, 2011 for renewals.

**LEAD COMPANY** **FILING NUMBER**  
**NORTH RIVER INSURANCE COMPANY** **CRUM-126769992**

**Other Companies**

**United States Fire Insurance Company**

files a new Lawyers Professional Liability program for Mississippi.

Effective Date October 15, 2010.

**COMPANY** **FILING NUMBER**  
**NOVA CASUALTY COMPANY** **NVAC-126730476**

files submits a Commercial Property rate, rule, & form filing, proposing several new endorsements and revisions to the company's rating plan.

Effective Date October 7, 2010.

**COMPANY**

**PLAZA INSURANCE COMPANY**

**FILING NUMBER**

**REGU-126832762**

files a rate/rule/form filing for their Commercial Auto program. The filing proposes new independent forms, rates, and rules. The Commercial Auto State Exception Pages include a new section of the ISO Division One Manual. According to the Company, a portion of the filing, related to the filing's Commercial Auto State-Funded Retention (SFR) endorsements, is identical to that previously approved for State Auto Mutual (#SA-CA-2010-289, approved effective 6/16/10). The Company indicates that the filing has no rate effect.

Effective Date October 15, 2010.

**COMPANY**

**PROPERTY AND CASUALTY INS. CO. OF HARTFORD**

**FILING NUMBER**

**HART-126834591**

files a rule filing for its Personal Auto program. The Company will be adopting the ISO Vehicle Series Rating (VSR) Revisions which include the following revisions: introduction of a new 75-symbol table (applicable to model years 2011 and subsequent), separate Comprehensive and Collision symbols (applicable to model years 2011 and subsequent), and expanded number of VSR experience reviews (applicable to 2008 and later model year vehicles beginning with the 2010 calendar year VSR reviews). There is no rate impact associated with these changes.

Effective Date December 11, 2010.

**COMPANY**

**SAFEWAY INSURANCE COMPANY**

**FILING NUMBER**

**PERR-126795006**

files a revision of rates, rules and forms for its Private Passenger Auto program. The Company makes changes to the territorial base rates, class factors, physical damage symbol factors, and physical damage vehicle age factors, with an overall proposed rate level effect of +2.7%.

Effective Date November 1, 2010 New and Renewals.

**COMPANY**

**SCOTTSDALE INDEMNITY COMPANY**

**FILING NUMBER**

**SCTT-126768187**

files rates, rules and forms for their initial Other Liability - Private Equity Fund and Management Liability product.

Effective Date October 6, 2010.

**COMPANY**

**STAR INSURANCE COMPANY**

**FILING NUMBER**

**MEAD-126838815**

files a Rate/Rule filing for its new Employee Benefits Liability-Claims Made program. The company states that the proposed rates are identical to those previously approved by the Mississippi department for Employee Benefits Liability-Occurrence. This optional coverage will be written in conjunction with commercial general liability coverage for any of Star's programs. ISO forms will be used. The rate is \$0.20 per employee for limits of \$25K/\$50K with a minimum premium of \$50.

Effective Date November 15, 2010.



**COMPANY**

**FILING NUMBER**

**STARR INDEMNITY AND LIABILITY COMPANY**

**SIPD-126815396**

files an initial filing for a new General Liability program. The company is seeking to utilize the same ISO loss costs, loss cost multipliers, ISO forms and ISO rating plans as currently filed under QBE Insurance Corporation along with independent Starr forms and rules for their Anchor Management initial filing of Commercial General Liability. Effective Date October 15, 2010.

**COMPANY**

**FILING NUMBER**

**STATE NATIONAL INSURANCE COMPANY**

**STNA-126847563**

files a Form/Rate/Rule filing for its new Commercial General Liability program for residential homebuilders designed to provide insure homebuilders who also participate in a home warranty program. Current ISO rules (with listed exceptions), forms (plus proprietary forms), and loss costs (with company loss cost multiplier of 1.479) will be used. Expense history for the Other Liability line of business is shown; the company states that "this program is significantly different from programs represented" in the Other Liability data and thus "selections may not be those indicated." Effective Date December 1, 2010.

**COMPANY**

**FILING NUMBER**

**STONINGTON INSURANCE COMPANY**

**PERR-126841230**

files revised rates and rules for its Commercial Property Fire and Allied Lines Assisted Living Program. The overall rate impact of this filing is -57%, subject to transition rule caps for any one risk. Effective Date January 1, 2011.

**COMPANY**

**FILING NUMBER**

**TORUS NATIONAL INSURANCE COMPANY**

**WESA-126721090**

files a form, rate and rule filing for its proposed new Commercial Umbrella and Excess program, Follow Form Excess Liability. The factors are applied to the underlying limit premiums, depending on the limits purchased and the underlying limit. The factors are consistent with similar excess and umbrella liability programs reviewed in Mississippi. Effective Date October 26, 2010.

**COMPANY**

**FILING NUMBER**

**TOYOTA MOTOR INSURANCE COMPANY**

**TYTA-126817610**

files a new Vehicle Service Agreement program for Toyota/Scion for 2011 purchases of used Toyota and Scion certified vehicles. The proposed structure includes common variables of Coverage Type, Term, and Deductible. The company used experience to develop the pricing for most combinations, but used judgment for the extended warranty periods and higher mileage bands. Effective Date January 1, 2011.

**COMPANY**

**FILING NUMBER**

**TRAVELERS CASUALTY AND SURETY COMPANY**

**TRVE-126781761**

files a rate and rule filing for its Identity Fraud program. The company proposes updating the rating plan so that it matches that approved under filing 2008-11-0033, SERFF # TRVE-126199501 for a separate program. The company notes two minor exceptions. There is no rate impact, as there are no current policyholders in the program. Effective Date November 1, 2010.

**LEAD COMPANY**

**FILING NUMBER**

**UNITED GUARANTY MORTGAGE INDEMNITY COMPANY** **RESD-126828227**

Other Companies

United Guaranty Residential Insurance Company

files a rate and rule for its Mortgage Guaranty program, withdrawing recently approved rate adjustments for "Broker and Condominium", classifying bi-weekly mortgages as 15 year loans and making editorial changes. The filing has a slight negative impact (-2.8%). Effective Date November 15, 2010.

**COMPANY**

**FILING NUMBER**

**UNITED STATES LIABILITY INSURANCE COMPANY**

**USLI-126804991**

files a new product known as Non-Profit Youth Sports Package, providing commercial package coverage. This product may be written in several ways including a General Package product with any two of the following coverages: D & O / EPL, Property, General Liability, Inland Marine and Liquor Liability, a Monoline General Liability product, a Monoline Director & Officer / EPL product, a Monoline Property product. This filing points to their Monoline Professional Liability for D & O claims made rates, rules, rating factors and forms.

Effective Date November 15, 2010.

**COMPANY**

**FILING NUMBER**

**ZURICH AMERICAN INSURANCE COMPANY**

**ZURC-126765276**

files a filing for a new program, which will cover management exposures for a variety of private companies. This plan will include the following coverages, which can be purchased individually or jointly, Management and Entity Liability, Employment Practices and Third Party Discrimination Liability, Fiduciary Liability, and Crime coverage. A rating plan is included outlining the pricing for these coverages. The Company has addressed the issues related to individual risk rating by replacing the ranges included in the original manual pages with specific values for each rating factor. D&O rates were developed from a similar program that is already in force company wide. For EPLI, the non-catastrophe portion of the rate is determined using company EPLI experience. The Company uses data collected by a third party to develop the shock/catastrophe loss provision. Curve fitting/regression was used to smooth the historical pure premiums into the selected rating factors. Similar support was provided for the Fiduciary and Crime coverages.

Effective Date October 6, 2010.

**COMPANY****ZURICH AMERICAN INSURANCE COMPANY****FILING NUMBER****ZURC-126771612**

files for a new Not-For-Profit Policy program which will include the following coverages, which can be purchased individually or jointly, Management and Entity Liability, Employment Practices and Third Party Discrimination Liability, Fiduciary Liability, and Crime coverage. A rating plan is included outlining the pricing for these coverages. The company has confirmed that they will comply with Mississippi regulations and laws regarding individual risk rating. Several rating factors have been revised to reflect specific factors instead of ranges.

Effective Date October 15, 2010.

**COMPANY MERGERS**

Southern United Fire Insurance Company merged into American Service Insurance Company, Inc., the survivor, effective March 12, 2010.