

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
September 2006**

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ACE AMERICAN INSURANCE COMPANY</u>	<u>SERT-6SGN9E892</u>
files a rate and rule to introduce large deductible credits for their General Liability program. These deductibles are intended to work with insureds who self-insure large retentions.	
Effective Date September 9, 2006 New and Renewals.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN ALTERNATIVE INSURANCE CORPORATION</u>	<u>7053</u>
files a Management Liability filing for their new Rural Special District Ins. Services Program.	
Effective Date October 1, 2006.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN ALTERNATIVE INSURANCE CORPORATION</u>	<u>7052</u>
files a Commercial Property filing for their new Rural Special Districts Ins. Services Program.	
Effective Date October 1, 2006 NB, December 1, 2006 Renewals.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN ALTERNATIVE INSURANCE CORPORATION</u>	<u>7055</u>
files a Commercial Crime filing for their new Rural Special Districts Ins. Services Program.	
Effective Date October 1, 2006 NB, December 1, 2006 Renewals.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN ALTERNATIVE INSURANCE CORPORATION</u>	<u>7051</u>
files a Commercial General Liability filing for their new Rural Special Districts Ins. Services Program.	
Effective Date October 1, 2006 NB, December 1, 2006 Renewals.	

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN ECONOMY INSURANCE COMPANY</u>	<u>USPH-6SPPC4108</u>
<u>Other Companies</u>	
American Economy Insurance Company	
American States Preferred Insurance Company	
First National Insurance Company of America	
General Insurance Company of America	
<u>Safeco Insurance Company of America</u>	
files a rate revision for their Surety Bond program. There is no rate level effect associated with this filing.	
Effective Date December 1, 2006.	

LEAD COMPANY

AMERICAN ECONOMY INSURANCE COMPANY

FILING NUMBER

USPH-6SQNZH316

Other Companies

American States Insurance Company
American States Preferred Insurance Company
First National Insurance Company of America
General Insurance Company of America
Safeco Insurance Company of America

files revised rates/loss costs and rules for their Commercial Automobile program. The overall rate level change is an increase of 2.0%.
Effective Date October 12, 2006.

COMPANY

AMERICAN INTERSTATE INSURANCE COMPANY

FILING NUMBER

6899

files a Workers Comp to adopt the current NCCI loss costs. The overall effect is 5% statewide. No changes are proposed for the current loss cost multiplier or expense constant.

Effective Date November 1, 2006.

COMPANY

AMERICAN SECURITY INSURANCE CO.

FILING NUMBER

7245

files a new contractual liability program covering GAP Waiver Protection.
Effective Date September 13, 2006.

COMPANY

ARCH INSURANCE COMPANY

FILING NUMBER

7313

files initial rates, rules and forms for their Commercial Umbrella Program. This coverage is intended to be specialized for the needs of the security guard industry and the pest control industry.

Effective Date September 28, 2006.

COMPANY

ASSURED GUARANTY CORPORATION

FILING NUMBER

6588

files a new Financial Guaranty plan for Mississippi. The program provides non-municipal bond coverage for various types of securities.

Effective Date September 19, 2006.

COMPANY

AUTOMOBILE INSURANCE PLAN SERVICE OFFICE

FILING NUMBER

USPH-6R9HCE551

files revised rates for their Commercial Automobile program (CAIP). The overall rate level change is an increase of 15.0%.

Effective Date November 1, 2006 (New) December 1, 2006 (Renewal).

COMPANY **FILING NUMBER**
BEAZLEY INSURANCE COMPANY 7050

files rates, rules and forms for a new Commercial Property Program.
Effective Date September 19, 2006.

COMPANY **FILING NUMBER**
BROTHERHOOD MUTUAL INSURANCE COMPANY USPH-6QSLWF100

files rating structure of the Commercial Property portion of their Commercial Multi-Peril coverage with no overall rate level effect.
Effective Date January 1, 2007.

COMPANY **FILING NUMBER**
CANAL INSURANCE COMPANY 7074

files a Commercial Auto Physical Damage rate filing resulting in no rate level change. The Company proposes implementing rate and rules for Towing Limit coverage and Trailer Interchange coverage, using ISO forms.
Effective Date October 1, 2006.

COMPANY **FILING NUMBER**
CMG MORTGAGE INSURANCE COMPANY SERT-6S9LP8517

files revision to their Special Lender Paid Mortgage Insurance Program, adding new LTV/Coverage options. There is no rate impact associated with this filing.
Effective Date September 8, 2006.

LEAD COMPANY **FILING NUMBER**
COLONIAL AMERICAN CASUALTY AND SURETY USPH-6S4QZW092

Other Companies

Fidelity and Deposit Company of Maryland

files to adopt the most recent SAA loss costs and revise their LCM for their Fidelity coverage. The overall rate level change is a decrease of 19.6%.
Effective Date November 1, 2006.

COMPANY **FILING NUMBER**
CUMIS INSURANCE SOCIETY, INC. 7234

files a revised GAP Program rating manual to clarify the rating methodology and update some rating factors.
Effective Date September 15, 2006.

COMPANY **FILING NUMBER**
EMPIRE FIRE AND MARINE INSURANCE COMPANY USPH-6SZQLZ431

files to revise base rates and increase the daily truck factor for its Automobile Rental Supplemental Liability program. The policies are for a short term only and not renewed, there is no rate level impact due to these changes.
Effective Date November 15, 2006, New and Renewals.

COMPANY **FILING NUMBER**
FEDERATED MUTUAL INSURANCE COMPANY **USPH-6SRP6D868**

files revised rates for their Businessowners (Commercial Multi-Peril) program that addresses a single exposure (Jewelry Stores). The overall impact is a decrease of 0.6%.
Effective Date December 1, 2006.

COMPANY **FILING NUMBER**
FIRST COLONIAL INSURANCE COMPANY **7390**

files a new VSC program for Mississippi.
Effective Date September 28, 2006.

COMPANY **FILING NUMBER**
GRAIN DEALERS MUTUAL INSURANCE **6523**

files a dwelling rate filing resulting in an overall rate level increase. The Company is adopting the recent ISO loss costs, and adjusting their loss cost multiplier, using a LCM of 1.10..
Effective Date October 1, 2006.

COMPANY **FILING NUMBER**
GRANITE RE, INC. **7451**

files a rates, rules/forms for their Surety program. The Company is submitting their final printed manual pages for rates, rules and forms for use with court bonds, contract bonds and license and permit bonds for the program.
Effective Date October 1, 2006.

LEAD COMPANY **FILING NUMBER**
GREAT AMERICAN INSURANCE COMPANY **6873**

Other Companies
Great American Ins. Co. of New York
Great American Assurance Co.
Great American Alliance Ins. Co.

files a revision to their Abuse and Molestation Coverage Form rates, which is a part of their General Liability program. The overall rate level effect of the changes is -0.1%.
Effective Date September 5, 2006.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE (ISO) **7392**

files a loss cost filing for the Crime and Fidelity program.
Effective Date October 1, 2007.

COMPANY **FILING NUMBER**
INTERNATIONAL BUSINESS & MERCANTILE
REASSURANCE COMPANY **SPIN-V3UBCU8R8**
files revised rates/losscosts for their Commercial Automobile program. There is on rate level impact associated with this filing.
Effective Date October 1, 2006.

COMPANY **FILING NUMBER**
INTERNATIONAL BUSINESS & MERCANTILE
REASSURANCE COMPANY **SPIN-HMHT05DI3**
files revised rates/loss costs for their General Liability program. There is no rate impact associated with this filing.
Effective Date October 1, 2006.

COMPANY **FILING NUMBER**
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY **USPH-6SKP7A815**
files revised rates for their Commercial Automobile program. The overall rate level change is an increase of 12.1%.
Effective Date December 1, 2006.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL INSURANCE COMPANY **USPH-6SXHSN916**
Other Companies
National Mutual Fire Insurance Company
National Property and Casualty Insurance Company
files revised rates and rules for their Business Provider program (Other CMP). The overall rate level change is an increase of 9.3%.
Effective Date February 1, 2007.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL INSURANCE COMPANY **USPH-6T6DDY324**
Other Companies
Nationwide Mutual Fire Insurance Co.
Nationwide Property & Casualty Insurance Co.
files to revise the rates and rules in their Businessowners Commercial Multi-Peril program, with an overall rate impact of -8%.
Effective Date February 15, 2007, New and Renewals.

COMPANY **FILING NUMBER**
NAVIGATORS INSURANCE COMPANY **7297**
files a rate and rule filing for its new Limited Professional Coverage - Swimming Pool Contractors (Commercial Multi-Peril). The filing proposes an endorsement to be used with the General Liability portion of the Company's currently approved CMP program.
Effective Date September 19, 2006.

COMPANY **FILING NUMBER**
NCCI **6731**

files revised Hazard Groups, Excess Loss Factors (ELF's), Expected Loss Ranges and State Hazard Group Relativities applicable to its Basic Manual and Retrospective Rating Plan for Workers' Compensation and Employers Liability Insurance. There is no rate impact associated with this filing.
Effective Date March 1, 2007.

COMPANY **FILING NUMBER**
PHILADELPHIA INDEMNITY INSURANCE COMPANY **7286**

files new rates, rules and forms for their Employed Lawyers Protections Plus Professional Liability Program.
Effective Date September 19, 2006.

COMPANY **FILING NUMBER**
PLATEAU CASUALTY INSURANCE COMPANY **7212**

files a new Collateral Protection program to cover collateral pledged in connection with credit extensions to Miss. Debtors.
Effective Date September 13, 2006.

COMPANY **FILING NUMBER**
PMI MORTGAGE INSURANCE COMPANY **SERT-6SYKE9946**

files initial rates and rules for their new LPMI Elite Program.
Effective Date September 25, 2006.

COMPANY **FILING NUMBER**
REPUBLIC MORTGAGE INSURANCE COMPANY **SERT-6SNN9V203**

files to revise their Steady A Paper program rules with no overall rate level effect. The Company extends the LTV ranges to 103% for their Relocation rule and allows reduced documentation loans to be eligible for the Relocation rule rating.
Effective Date October 2, 2006.

LEAD COMPANY **FILING NUMBER**
ST. PAUL FIRE & MARINE INSURANCE COMPANY **7301**

Other Companies
ST. PAUL MERCURY INS. CO.
ST. PAUL GUARDIAN INS. CO.
files a rule filing for its Financial Institutions Bond for Insurance Companies program (Commercial Fidelity). The filing corrects for errors in the Company's original filing.
Effective Date October 1, 2006.

COMPANY **FILING NUMBER**
STATE FARM FIRE AND CASUALTY COMPANY 6589

files a Work Comp rate filing resulting in an overall +42.0% rate level effect. The Company is adopting the most recent NCCI loss costs and is revising their loss cost multiplier from 0.900 to 1.279 to produce the overall rate level change in line with the indicated change of +44.7%.

Effective Date September 19, 2006.

LEAD COMPANY **FILING NUMBER**
TRUCK INSURANCE EXCHANGE USPH6R2K4P583

Other Companies

Farmers Insurance Exchange

Mid-Century Insurance Company

files revised Loss Cost Multipliers for their Workers' Compensation program. The overall rate level change is an increase of 14.4%.

Effective Date September 19, 2006.

COMPANY **FILING NUMBER**
TWIN CITY FIRE INSURANCE COMPANY 7054

files revised rates, rules and forms for their Hartford Premier Asset Management Protection Policy (Other Liability) resulting in an overall decrease of -3%.

Effective Date September 13, 2006.

COMPANY **FILING NUMBER**
UNITED AUTOMOBILE INSURANCE COMPANY USPH-6R9LA547

files revised rates and rules for their Private Passenger Automobile program. The overall rate level impact is an increase of 1.1%.

Effective Date September 12, 2006.

LEAD COMPANY **FILING NUMBER**
UNITED STATES FIRE INSURANCE COMPANY 6540

Other Companies

THE NORTH RIVER INS. CO.

CRUM & FOSTER INDEMNITY CO.

files a rates and rules filing for its Workers Comp program to adopt the current NCCI (Circular MS-2006-01) retrospective rating values and small deductible credit percentages. The overall effect is -1.9% for industrial classes and +1.3% for F-classes.

Effective Date September 13, 2006.

COMPANY **FILING NUMBER**
UNIVERSAL UNDERWRITERS INSURANCE COMPANY USPH-6SGJKL929

files manual revision to their current Vehicle Service Contract Reimbursement program. There is no rate change associated with this filing.

Effective Date September 15, 2006.

COMPANY **FILING NUMBER**
UNIVERSAL UNDERWRITERS INSURANCE COMPANY **USPH-6SALK5242**

files revised rates and rules for their Unicover & Equipment Dealer Unicover program (Commercial Auto Liability & Physical Damage). The Company adopts new loss costs and introduces loss cost multipliers for Liability and Physical Damage Coverage by Risk Class.

Effective Date December 1, 2006, New and Renewals.

COMPANY **FILING NUMBER**
UNIVERSAL UNDERWRITERS INSURANCE COMPANY **USPH-6SALNE225**

files revised rates and rules for their Unicover & Equipment Dealer Unicover program (Commercial Property). The Company adopts new loss costs (1.124) and loss cost modification of .777 which results in an overall 20.6% decrease in the total Unicover program premium.

Effective Date December 1, 2006, New and Renewals.

COMPANY **FILING NUMBER**
VANLINER INSURANCE COMPANY **6492**

files revised rates for their Commercial Automobile Program for trucks, trailers, private passenger types, garages, and public autos resulting in an overall increase of 8.55%.

Effective Date September 19, 2006.

COMPANY **FILING NUMBER**
WESCO INSURANCE COMPANY **USPH-6SRVZ2075**

files initial rates, rules, and forms for their new Lenders' and Dealers' GAP Coverage program.

Effective Date September 25, 2006.