

**Mississippi Insurance Department  
Property/Casualty Rate Filing Bulletin  
April 2007**

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>ACCREDITED SURETY AND CASUALTY COMPANY</u></b>	10374

files rates, rules and forms for their new Fidelity Program. This program has two separate bond forms for janitorial and employee dishonesty bonds.  
Effective Date April 10, 2007.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>ACE American Insurance Company</u></b>	PERR-125139861

files initial rates for their Excess Professional Liability Program.  
Effective Date April 25, 2007.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>AMCOMP ASSURANCE CORPORATION</u></b>	10033

files a rate filing for its Workers Comp program, to be effective 04/01/2007. The rates are based on the adoption of the NCCI MS-2007-01 Voluntary Loss Costs & Rating Values that result in an overall rate decrease of 9.3%. The modification factor of 1.27 is used in conjunction with the revised loss cost to achieve the overall rate impact. The company is filing to amend its loss cost multiplier from 1.38 to 1.27.  
Effective Date April 1, 2007.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>AMERICAN ALTERNATIVE INSURANCE CORPORATION</u></b>	AMLX-125131165

files to revise rates for flood coverage and introduce new and revised forms for its Commercial Property --VFIS Emergency Service Organization program. The forms include optional wind/hail and flood exclusions and expanded deductible options.  
Effective Date July 1, 2007.

<b><u>LEAD COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>AMERICAN ECONOMY INSURANCE COMPANY</u></b>	SAFC-125141040

Other Companies  
American States Insurance Company  
First National Insurance Company of America  
General Insurance Company of America

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files revised rates for their Workers Compensation Program resulting in an overall decrease of -3.3%. They are adopting NCCI's 3/1/07 loss costs and rating values.  
American Economy Insurance Company - 1.240  
American States Insurance Company - 1.380  
First National Insurance Company of America - 1.630  
General Insurance Company of America - 1.520  
Effective Date May 1, 2007.

**COMPANY**

**ASSURANCEAMERICA INSURANCE COMPANY**

**FILING NUMBER**

**ASRN-125104111**

files rates, rules and forms for an initial filing of their Private Passenger Automobile program.

Effective Date April 16, 2007.

**COMPANY**

**BEAZLEY INSURANCE COMPANY**

**FILING NUMBER**

**PERR-125129881**

files to revise and expand the rates, rules and forms for their Excess Liability program with no premium impact. The expansion of coverage will add Non-Profit D&O Liability, Employment Practices Liability, Miscellaneous E&O, Technology E&O, Architects and Engineers Professional Liability and Private Company Liability.

Effective Date April 10, 2007.

**LEAD COMPANY**

**BRIERFIELD INSURANCE COMPANY**

**FILING NUMBER**

**FCCS-125120001**

Other Companies

National Trust Insurance Company

files to adopt the MS-2007 01 NCCI Voluntary Loss Costs & Rating Values that result in an overall rate decrease. The companies are filing to maintain the current loss cost multiplier of 1.378.

Effective Date June 1, 2007 New and Renewals.

**COMPANY**

**CAPITAL INDEMNITY CORPORATION**

**FILING NUMBER**

**CAPC-125106338**

files initial classification rates, rules, and forms under their Commercial Interline for Artists & Crafters, Martial Arts, and Home Based Insurance.

Effective Date June 1, 2007.

**COMPANY**

**CAPITAL INDEMNITY CORPORATION**

**FILING NUMBER**

**CAPC-125106372**

files initial classification rates, rules and forms for a Commercial Liability Umbrella program.

Effective Date June 1, 2007.

**COMPANY**

**CAPITAL INDEMNITY CORPORATION**

**FILING NUMBER**

**CAPC-125106331**

files initial classification rates, rules, and forms for a Commercial General Liability program.

Effective Date June 1, 2007.

**COMPANY**

**COMPANION PROPERTY & CASUALTY INS. CO.**

**FILING NUMBER**

**CMPX-125127468**

files to introduce rates, rules, and forms for a golf course coverage in their Commercial Package program.

Effective Date April 15, 2007.

**LEAD COMPANY**

**CONTINENTAL CASUALTY COMPANY**

**FILING NUMBER**

**10396**

Other Companies

NATIONAL FIRE INSURANCE CO. OF HARTFORD

AMERICAN CASUALTY CO. OF READING, PA

TRANSPORTATION INSURANCE COMPANY

VALLEY FORGE INSURANCE CO.

files to revise its rating algorithm for its Commercial Multiple Peril - CAN Connect Businessowners Package policy. This change results in an impact of -0.1%.

Effective Date May 18, 2007.

**LEAD COMPANY**

**CONTINENTAL WESTERN INSURANCE COMPANY**

**FILING NUMBER**

**UNON-125123445**

Other Companies

Union Insurance Co.

Acadia Insurance Co.

files to introduce new endorsements and forms into their General Liability program. The optional package endorsements offer additional coverages for the basic general liability coverage.

Effective Date June 1, 2007 New and August 1, 2007, Renewals.

**COMPANY**

**CUMIS INSURANCE SOCIETY, INC.**

**FILING NUMBER**

**CUNX-125126188**

files revised rates for their Bond Program resulting in an overall rate increase for the program of 1.0%.

Effective Date October 1, 2007 New and Renewal Business.

**LEAD COMPANY** **FILING NUMBER**  
**FEDERAL INSURANCE COMPANY** 10292  
Other Companies  
Pacific Indemnity Company  
Great Northern Insurance Company  
Vigilant Insurance Company

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files a loss cost filing for their Commercial Automobile Program resulting in an overall increase of 7.6%.  
Effective Date December 1, 2007.

**LEAD COMPANY** **FILING NUMBER**  
**FEDERAL INSURANCE COMPANY** 10263  
Other Companies  
Executive Risk Indemnity Inc.

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files new rate and forms for an optional coverage for their Directors & Officers program. Optional \$500,000 and 1M defense cost coverage may be chosen with a debit factor applied against underlying coverage premium.  
Effective Date April 4, 2007.

**COMPANY** **FILING NUMBER**  
**FEDERATED MUTUAL INSURANCE COMPANY** FEMC-125137843

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files revised rates for their Businessowners Program resulting in an overall increase of 1.9%.  
Effective Date July 1, 2007.

**COMPANY** **FILING NUMBER**  
**GRAIN DEALERS MUTUAL INSURANCE COMPANY** 9895

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files revised rates for their General Liability Program resulting in an overall decrease of -6.57%.  
Effective Date May 1, 2007.

**COMPANY** **FILING NUMBER**  
**GREAT AMERICAN INSURANCE COMPANY** GRTC-125126703

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files to amend its rating structure for its Directors and Officers Non-Profit program. This filing has no rate impact.  
Effective Date April 4, 2007.

**COMPANY** **FILING NUMBER**  
**HARTFORD CASUALTY INSURANCE COMPANY** 10370

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files revised rates for their Commercial Umbrella - Sexual Abuse and Molestation Program resulting in an overall increase of 20%.  
Effective Date July 14, 2007.

**COMPANY** **FILING NUMBER**  
**ILLINOIS NATIONAL INSURANCE COMPANY** **AGNY-125083228**  
files initial rates and forms for their Hearing Instruments Insurance Policy Program.  
Effective Date April 22, 2007.

**COMPANY** **FILING NUMBER**  
**INFINITY INSURANCE COMPANY** **10098**  
files revised rates for their Private Passenger Automobile Program resulting in an overall increase of 6.61%.  
Effective Date April 25, 2007.

**COMPANY** **FILING NUMBER**  
**INFINITY SELECT INSURANCE COMPANY** **10095**  
files revised rates for their Private Passenger Automobile Program resulting in an overall increase of 8.93%.  
Effective Date April 25, 2007.

**COMPANY** **FILING NUMBER**  
**MARKEL AMERICAN INSURANCE COMPANY** **MRKA-125110920**  
files rates, rules, and forms for an Excess Flood program to provide excess property and contents coverage written over the NFIP.  
Effective Date April 25, 2007.

**COMPANY** **FILING NUMBER**  
**MARKEL INSURANCE COMPANY** **MRKB-125124167**  
files to revise rates and coverage for its Health and Fitness Liability program. A reduction is being made to annual base rate for personal trainers and is broadened to include sexual abuse coverage for personal trainers.  
Effective Date April 15, 2007 New Business and June 15, 2007 Renewals.

**COMPANY** **FILING NUMBER**  
**MIC PROPERTY AND CASUALTY INSURANCE CORP.** **GMAX-125126871**  
files new rates to expand their GM Protection Plan Certified Used Vehicle Program. The is no rate impact associated with this filing.  
Effective Date April 12, 2007.

**COMPANY** **FILING NUMBER**  
**NATIONAL SPECIALTY INSURANCE COMPANY** **STNA-125124495**  
files rates, rules, and forms for a new program to provide contractual liability coverage for various types of auto related contracts, including Guarantee Contracts, GAP Waivers, Tire Guarantee, and Lease Coverage.  
Effective Date April 10, 2007.

**COMPANY** **FILING NUMBER**  
**PENNSYLVANIA NATIONAL MUTUAL CASUALTY INS. CO.** **10358**

files revised rates for their CMP Businessowners Program resulting in an overall 0.4% increase.

Effective Date May 1, 2007.

**COMPANY** **FILING NUMBER**  
**PHILADELPHIA INDEMNITY INSURANCE COMPANY** **SPIN-A87IMX524**

files revised rates and rules for their Private Company Protection Plus other liability program. The overall rate level change is a decrease of 10.4%.

Effective Date May 1, 2007.

**COMPANY** **FILING NUMBER**  
**PRAETORIAN INSURANCE COMPANY** **10277**

files rules/rates filing for a new Commercial General Liability Program for the Entertainment, Leisure, and Sports industries.

Effective Date April 15, 2007.

**COMPANY** **FILING NUMBER**  
**PREFERRED PROFESSIONAL INSURANCE COMPANY** **10413**

files initial rates, forms and rules for its Commercial Automobile program that are based on ISO filing CA-2006-BRLA1.

Effective Date May 1, 2007.

**COMPANY** **FILING NUMBER**  
**PREFERRED PROFESSIONAL INSURANCE COMPANY** **10349**

files an initial rate filing for its Workers Comp program. These rates are based on the adoption of the NCCI MS-2007 Voluntary Loss Costs and Rating Values. The company is also filing its specific Volunteer Endorsement form which appears reasonable. The company is filing a loss cost multiplier of 1.4815 without modification.

Effective Date May 1, 2007.

**COMPANY** **FILING NUMBER**  
**PRODUCERS AGRICULTURAL INSURANCE COMPANY** **PRAG-125135960**

files rates and forms for a Crop Hail program. The Company adopts NCIS forms and loss costs with slight modification. Rates are based on a loss cost modifier of 1.667.

Effective Date April 13, 2007.

**COMPANY** **FILING NUMBER**  
**REDLAND INSURANCE COMPANY** **9115**

files initial rates, forms and rules for its Commercial Multiple Peril program.

Effective Date April 18, 2007.

**COMPANY** **FILING NUMBER**  
**RLI INSURANCE COMPANY** **RLSC-125116380**

files initial rates and rules for their new Commercial Umbrella Program.  
Effective Date April 4, 2007.

**LEAD COMPANY** **FILING NUMBER**  
**SENTRY INSURANCE A MUTUAL COMPANY** **SEPX-125134135**

Other Companies

Middlesex Insurance Company

Sentry Select Insurance Company

files to adopt NCCI's 03/1/2007 loss costs with revised LCM's for their Workers' Compensation program. The overall rate level change is a decrease of 4.30%.  
Effective Date May 1, 2007.

**COMPANY** **FILING NUMBER**  
**SHELTER MUTUAL INSURANCE COMPANY** **7046**

files revised rates for their Platinum Shield Homeowners Program resulting in an overall 15.9% increase.  
Effective Date April 15, 2007 for new business and May 20, 2007 for renewals.

**COMPANY** **FILING NUMBER**  
**SHELTER MUTUAL INSURANCE COMPANY** **7047**

files revised rates for their Homeowners Program resulting in an overall increase of 7.0%.  
Effective Date April 15, 2007 for new business and May 20, 2007 for renewals.

**COMPANY** **FILING NUMBER**  
**STAR INSURANCE COMPANY** **9199**

files rates and rules for their new Umbrella ISO (Other Liability) Program.  
Effective Date April 25, 2007.

**COMPANY** **FILING NUMBER**  
**STATE AUTO PROPERTY AND CASUALTY INS. CO.** **STAT-125128966**

files rates and rules under their Businessowners' Choice program to replace their Your Choice Package with their new Plus Coverage Package that has 17 pre-packaged coverage options. There is no rate level impact.  
Effective Date June 15, 2007, New and Renewals.

**LEAD COMPANY** **FILING NUMBER**  
**TRAVELERS HOME AND MARINE INSURANCE COMPANY** **TRVA-125127000**

Other Companies

Travelers Personal Security Insurance Company

files revised Territory factors for nine territories in their Quantum Auto program resulting in a 10% decrease to those territory base rates.  
The change results in an overall decrease of -0.3% statewide.  
Effective Date May 23, 2007, New and Renewals.

**COMPANY**  
**TRUCK INSURANCE EXCHANGE**

**FILING NUMBER**  
**FARM-125128546**

files rates, rules and forms for their new Private Passenger Automobile Program. The Company will stop writing new PPA business in Farmers Insurance Exchange, and to write all new policies in Truck Insurance Exchange.  
Effective Date August 1, 2007.

**LEAD COMPANY**  
**WAUSAU UNDERWRITERS INSURANCE COMPANY**

**FILING NUMBER**  
**WAUS-125104638**

Other Companies  
Employers Insurance Company of Wausau  
Wausau Business Insurance Company

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files rates, rules and forms for a new endorsement to their Businessowners Program. The new optional endorsement will provide coverage for physical abuse and sexual misconduct liability.  
Effective Date April 4, 2007.

**NEW COMPANIES**

Continental Heritage Insurance Company received their Privilege License to write business effective April 1, 2007.

**NON-RENEWAL**

Atlanta Casualty Insurance Company will non-renew their auto writings effective July 10, 2007.

Atlanta Specialty Insurance Company will non-renew their auto writings effective July 10, 2007.

Infinity Insurance Company will non-renew their auto writings effective July 10, 2007.

Infinity Select Insurance Company will non-renew their auto writings effective July 10, 2007.

**MERGERS**

Fort Wayne Health & Casualty Insurance Company was merged into the North American Specialty Insurance effective October 1, 2006.

**REDOMESTICATIONS**

EULER American Credit Indemnity Company from New York to Maryland by merger into Euler Hermes American Credit Indemnity Company, the survivor, effective November 30, 2006.



Western Diversified Casualty Insurance Company redomesticated from Wisconsin to Nebraska effective December 28, 2006.