

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
December 2008**

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ACE AMERICAN INSURANCE COMPANY</u>	<u>ACEH-125750503</u>
files revised rates for their Allied Healthcare Professional Liability Program resulting in an overall decrease of -15%.	
Effective Date December 4, 2008.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AIG NATIONAL INSURANCE COMPANY, INC.</u>	<u>NHMP-125901830</u>
Files changes to their Private Passenger Auto Program resulting in no overall change.	
Effective Date February 11, 2009 for new business and April 12, 2009 for renewal business.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AIPSO</u>	<u>APST-125822833</u>
files revised rates for the Mississippi Residual Private Passenger Auto program. The overall rate level change is an increase of 10.0%.	
Effective Date April 1, 2009 (New) May 1, 2009 (Renewal).	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AIPSO</u>	<u>APST-125862276</u>
files to adopt ISO's latest loss costs and revised multipliers for their Commercial Auto program. The overall rate level change is an increase of 13.8%.	
Effective Date February 1, 2008 (New) March 1, 2009 (Renewal).	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN ALTERNATIVE INSURANCE CORPORATION</u>	<u>AMLX-125880343</u>
files a filing to introduce two new endorsements to its Self-Storage Business owners program.	
Effective Date December 1, 2008.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN AUTOMOBILE INSURANCE COMPANY</u>	<u>FFDC-125880939</u>
files revised rates and rules for their Commercial Umbrella program. The company proposes to increase the available limits from \$5,000,000 to \$10,000,000. There is no rate impact associated with this filing.	
Effective Date December 15, 2008.	

COMPANY

AMERICAN MODERN HOME INSURANCE CO.

FILING NUMBER

AMMH-125786941

files initial rates, rules and forms for their Renters Program, which provides tenant homeowners coverage on a form broader than the standard HO-4 contract. Personal property is insured worldwide against damage by broad named perils up to the single limit, subject to sub-limits for certain types of property such as jewelry, furs, business property and money.

Effective Date December 4, 2008.

COMPANY

AMERICAN MODERN SELECT INSURANCE COMPANY

FILING NUMBER

AMMH-125735360

files rates, rules and forms for a new Mobile Home Insurance Score program. They are filing a new program using credit scoring included with rates and rules derived from the existing program.

Effective Date February 1, 2009 New and Renewals.

COMPANY

AMERICAN ZURICH INSURANCE COMPANY

FILING NUMBER

ZURC-125905735

files a revised LCM for their Commercial Property program. The overall rate level change is a increase of 0.3%, though the change by company ranges from -22.4% to 35.2%.

Effective Date June 1, 2009.

LEAD COMPANY

AMERICAN ZURICH INSURANCE COMPANY

FILING NUMBER

ZURC-125779472

Other Companies

AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY

COLONIAL AMERICAN CASUALTY & SURETY COMPANY

FIDELITY & DEPOSIT COMPANY OF MARYLAND

ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS

ZURICH AMERICAN INSURANCE COMPANY

files proposing a new Mortgage Bankers form and endorsements for use with its Directors and Officers SelectPlus Insurance program.

Effective Date December 22, 2008.

COMPANY

ARGONAUT GREAT CENTRAL INS. CO.

FILING NUMBER

ARGN-125914038

files to introduce new coverages for their Businessowners' Program, and to revise existing forms and rates. The overall rate impact will be -27.6%.

Effective Date February 1, 2009.

COMPANY **FILING NUMBER**
BRIDGEFIELD CASUALTY INSURANCE COMPANY **LBRM-125906613**

files a filing to introduce rates and rules for a Workers Compensation large deductible program.

Effective Date December 22, 2008.

COMPANY **FILING NUMBER**
CANAL INSURANCE COMPANY **CNLC-125822838**

files revised rates for their Commercial Auto program resulting in an overall rate increase of 5.4%.

Effective Date December 12, 2008.

COMPANY **FILING NUMBER**
CAPITOL INDEMNITY CORPORATION **CAPC-125831534**

files rates, rules and forms for its PushCart/Kiosk Liability program. The proposed rates are uniform nationwide. The program is also used by the North American Retail Risk Purchasing Group.

Effective Date December 4, 2008.

COMPANY **FILING NUMBER**
CATLIN INSURANCE COMPANY, INC. **CATL-125892422**

files rates, rules, and forms for an initial filing of an Architects and Engineers Professional Liability Program.

Effective Date January 6, 2009.

COMPANY **FILING NUMBER**
CMG MORTGAGE INSURANCE COMPANY **PMGP-125876855**

files revised rates and rules for its Mortgage Guaranty program. The company consolidates its Standard and A-Minus rates, its rates for mortgages obtained through a credit union, Home Loan Payment Relief program, and expands its credit risk categories for monthly payment and single premium rates, in addition to several other changes to surcharges and discounts.

Effective Date December 22, 2008.

COMPANY **FILING NUMBER**
DELOS INSURANCE COMPANY **DLSN-125319087**

files to introduce independent forms, rules and rates associated with a new program to insure Motor Truck Cargo.

Effective Date December 4, 2008.

COMPANY **FILING NUMBER**
DELOS INSURANCE COMPANY **DLSN-125550632**

files an initial rate filing to its Commercial Property program. The company wishes to adopt MSRB loss cost as well as a loss cost multiplier of 1.60.

Effective Date January 6, 2009.

COMPANY **FILING NUMBER**
DIAMOND STATE INSURANCE COMPANY **PENN-125851405**
files rates, rules and forms for its Commercial Auto Program.
Effective Date January 1, 2009.

COMPANY **FILING NUMBER**
DIRECT GENERAL INSURANCE COMPANY OF MS **DRCT-125885710**
files revised rates and rules for their Private Passenger Automobile program. The company is introducing a "Welcome Back" discount for former Direct policyholders. The overall rate level change is an increase of 0.2%.
Effective Date December 21, 2008 (New) February 4, 2009 (Renewal).

COMPANY **FILING NUMBER**
EVEREST NATIONAL INSURANCE COMPANY **EVST-125816397**
files revised rates for their Excess Liability program. The overall rate level change is an increase of 2.4%.
Effective Date December 15, 2008.

COMPANY **FILING NUMBER**
FARMLAND MUTUAL INSURANCE COMPANY **FARL-125919063**
files revised rates for their Commercial Multi-Peril Program resulting in an overall increase of 4%.
Effective Date July 1, 2009.

LEAD COMPANY **FILING NUMBER**
FEDERAL INSURANCE COMPANY **CHUB-125872293**
Other Companies
Great Northern Insurance Company
Pacific Indemnity Company
Vigilant Insurance Company
files rates, rules, and forms to introduce a new Property coverage option for their Customarq program-Green Upgrade Endorsement. This option relates to a certified environmentally (green) upgrade to property following physical loss or damage.
Effective Date March 1, 2009 New and Renewals.

COMPANY **FILING NUMBER**
FEDERAL INSURANCE COMPANY **CHUB-125927745**
files a filing to introduce additional rating factors to its Fidelity Bond program. The proposed changes have no rate impact on the company's current book.
Effective Date January 6, 2009.

COMPANY **FILING NUMBER**
FIREMAN'S FUND INSURANCE COMPANY **RURL-125890540**

files revised rate for their Crop Hail program. The overall rate level change ranging for -7.7% to -1.0%.

Effective Date January 15, 2009.

COMPANY **FILING NUMBER**
FIRST COLONIAL INSURANCE COMPANY **ALSX-125875290**

files an initial filing for its Vehicle Service Contract Reimbursement program.

Effective Date December 4, 2008.

COMPANY **FILING NUMBER**
GENWORTH MORTGAGE INSURANCE CORPORATION **GEFA-125876126**

files a rate revision to its Single Premium rate plans under its Mortgage Guaranty program. The Single premium rates have been increased by 12% to 14%.

Effective Date December 10, 2008.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE **12962/12963**

files loss cost filing for its E-Commerce Program (EC-2008-RLC08) and a companion rule filing (EC-2008-ORU08). ISO proposes new loss costs for its Financial Institutions Information Security Protection Policy and updates the loss costs for the Information Security Protection Policy. This results in an overall decrease of -2.1%.

Effective Date November 1, 2009.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **12952**

files a revision to the increased limit factors for all Farm Liability classes under the Commercial Multiple Peril lines. These increased limit factors represent a 3.1% change from Farm Liability increased limit factors currently in effect.

Effective Date June 1, 2009.

COMPANY **FILING NUMBER**
MAX AMERICA INSURANCE COMPANY **MAXA-125919459**

files an initial filing for its Commercial Output Program.

Effective Date January 1, 2009.

COMPANY **FILING NUMBER**
MOUNTAIN LAUREL ASSURANCE COMPANY **PRGS-125878832**

files revised rates and rules for their Private Passenger Automobile program. The overall rate level change is a decrease of -3.14%.

Effective Date February 13, 2009 (New) April 14, 2009 (Renewal).

COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL INSURANCE COMPANY **NWPC-125876229**
files revised rates for their Personal Umbrella Liability program. The overall rate level change is an increase of 9.4%.
Effective Date March 15, 2009.

COMPANY **FILING NUMBER**
NAVIGATORS INSURANCE COMPANY **NAV-125847879**
files initial rates, rules and forms for its Private Smart Policy providing Directors & Officers Liability, Employment Practices Liability and Fiduciary Liability Coverage.
Effective Date December 12, 2008.

COMPANY **FILING NUMBER**
NCCI **NCCI-125826407**
files a voluntary loss cost and assigned risk rate filing with a proposed effective date of 3/01/2009. The overall proposed change is -13.0% for the voluntary loss costs and -13.0% for assigned risk rates. We have no objections to the proposed statewide and industry group rate level changes, the proposed changes to the voluntary loss costs and the proposed assigned risk rates.
Effective Date March 1, 2009.

COMPANY **FILING NUMBER**
NIPPONKOA INSURANCE COMPANY **TRVD-125912711**
files to adopt revised ISO loss costs and to revise their LCM for their Commercial Auto program. The overall rate level change is a decrease of 15.0%.
Effective Date July 1, 2009.

COMPANY **FILING NUMBER**
NOVA CASUALTY COMPANY **REGU-125912055**
files an initial rate filing for its Commercial Automobile program. The company wishes to adopt current ISO loss costs as well as Loss Cost Multipliers for Auto Liability and Auto Physical Damage.
Effective Date January 6, 2009.

COMPANY **FILING NUMBER**
NOVA CASUALTY COMPANY **AIXG-125883274**
files rates, rules, and forms for their Commercial General Liability program providing coverage to residential and commercial contractors. A property damage endorsement for landscape related professions is added.
Effective Date December 22, 2008.

COMPANY **FILING NUMBER**
NOVA CASUALTY COMPANY **REGU-125915150**
files a new Metal Workers portion of their Commercial Property Program.
Effective Date December 22, 2008.

COMPANY **FILING NUMBER**
NOVA CASUALTY COMPANY **REGU-125914754**
files initial LCM and rules for the new Metal Workers portion of their General Liability program.
Effective Date January 6, 2009.

COMPANY **FILING NUMBER**
OCCIDENTAL FIRE & CASUALTY COMPANY OF NC **OCCD-125870572**
files a filing to introduce a Crime coverage for their Habitational Risk Program. The company is adopting ISO forms and loss cost, with a loss cost multiplier of 1.50.
Effective Date December 1, 2008.

COMPANY **FILING NUMBER**
OCEAN HARBOR CASUALTY INSURANCE COMPANY **12946**
files rates, rules, and forms for its initial filing of a Mobile Home program. The new program will include wind coverage and will be written in coastal counties.
Effective Date December 22, 2008.

COMPANY **FILING NUMBER**
PROGRESSIVE GULF INSURANCE COMPANY **PRGS-125888239**
files initial rates, rules and forms for their Employment Practices Liability Program targeted towards medium sized non-banking companies.
Effective Date December 15, 2008.

COMPANY **FILING NUMBER**
PROGRESSIVE GULF INSURANCE COMPANY **PRGS-125771677**
files revised rates and rules for its Recreational Vehicle Program resulting in an overall increase of 4.100%.
Effective Date January 30, 2009 new business and March 11, 2009 renewals.

COMPANY **FILING NUMBER**
REPUBLIC UNDERWRITERS INSURANCE CO. **TRGR-125891143**
files revisions to its earthquake coverage territories and rates resulting in no rate level effect.
Effective Date December 22, 2008.

COMPANY **FILING NUMBER**
REPUBLIC UNDERWRITERS INSURANCE COMPANY **TRGR-125890426**
files revised rates and rules for their Homeowners program. The overall rate level change is an increase of 5.8%. The company proposes revisions to its Earthquake coverage territories and rates. Roughly 12% of policies have Earthquake coverage, and the rate impact on Earth Coverage alone is 52.4%
Effective Date December 22, 2008 (New) February 01, 2009 (Renewal).

COMPANY **FILING NUMBER**
STARNET INSURANCE COMPANY **BEUW-125897553**

files initial rates, rules, and forms for its Outdoor Specialty Program. The Company states that proposed rates are based on ISO loss costs and on a competitor program.
Effective Date January 6, 2009.

COMPANY **FILING NUMBER**
STARR INDEMNITY AND LIABILITY COMPANY **REGU-125861374**

files forms and rates/rules for a new Sports and Student Related Risks Program. The Company adopts ISO most recent filed Loss Cost and ELPs to use with this program.
Effective Date December 4, 2008.

COMPANY **FILING NUMBER**
STATE NATIONAL INSURANCE COMPANY **STNA-125898486**

files proprietary forms and loss cost multiplier to introduce a new Commercial Auto Program, adopting ISO loss costs.
Effective Date December 22, 2008.

LEAD COMPANY **FILING NUMBER**
THE TRAVELERS HOME AND MARINE INSURANCE CO. **TRVA-125893481**

Other Companies
Travelers Personal Security Insurance Company
files revised rates and rules for their Homeowners program. The company proposes minor changes with no rate impact.
Effective Date January 9, 2009 (New) February 28, 2009 (Renewal).

LEAD COMPANY **FILING NUMBER**
THE TRAVELERS HOME AND MARINE INSURANCE CO. **TRVA-125898763**

Other Companies
Travelers Personal Security Insurance Company
files revised rates and rules for their Homeowners program. The company proposes minor changes to its Coverage A Limit with no rate impact.
Effective Date January 9, 2009 (New) February 28, 2009 (Renewal).

LEAD COMPANY **FILING NUMBER**
THE TRAVELERS HOME AND MARINE INSURANCE CO. **TRVA-125892753**

Other Companies
Travelers Personal Security Insurance Company
files revised rates and rules for their Homeowners program. They propose several revisions affecting premiums, including changes to Earth coverage rates, the addition of transition rating factors that temper the premium impact to policyholders moved to the program via agent book transfers and policy acquisitions, and a reduction of hurricane rates for risks with concrete construction. There is no rate impact associated with this filing.
Effective Date January 5, 2009.

LEAD COMPANY **FILING NUMBER**
THE TRAVELERS HOME AND MARINE INSURANCE CO. TRVA-125898761

Other Companies

Travelers Personal Security Insurance Company

files revised rates and rules for its High Value Homeowners program. The company proposes several revisions affecting premiums, including transitions rating factors that temper the premium impact to policyholders moved into the program via agent book transfers and policy acquisitions, and a reduction of hurricane rates for risks with concrete construction.

Effective Date January 5, 2009.

COMPANY **FILING NUMBER**
TOWER INSURANCE COMPANY OF NY TWRG-125881444

files rates, rules and forms for its initial Commercial General Liability Program.

Effective Date December 22, 2008.

COMPANY **FILING NUMBER**
ULICO CASUALTY COMPANY ULCC-125908156

files rates and rules for its initial Surety Bond Program in the state of Mississippi. The company intends to introduce the program countrywide.

Effective Date January 6, 2009.

LEAD COMPANY **FILING NUMBER**
UNITED FIRE & CASUALTY COMPANY UNFG-125890138

Other Companies

LAFAYETTE INSURANCE COMPANY

files a new rate/rule/form filing for their Commercial General Liability program. The company proposes the addition of a Contractors Additional Insured - Limited Products - Completed Operations form, along with a corresponding rating rule under Rule 16.

Effective Date March 1, 2009.

COMPANY **FILING NUMBER**
WESTERN SURETY 12900

files a rate filing for its Custom Surety Bond program. The overall rate change is estimated at -1.3%.

Effective Date January 1, 2009.

NEW COMPANIES

Housing Enterprise Insurance Company, Inc. received their license for business effective December 1, 2008.

Builders Mutual Insurance Company received their license for business effective December 1, 2008.