

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

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
ACE AMERICAN INSURANCE COMPANY	5010
<u>Other Companies</u>	
<u>Westchester Fire Insurance Company</u>	
files rates, rules and forms for their new Management Protection Fiduciary Liability Program.	
Effective Date July 10, 2006.	

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
ACE AMERICAN INSURANCE COMPANY	6139
<u>Other Companies</u>	
<u>Westchester Fire Insurance Company</u>	
files rates, rules, and forms for its new Management Protection Employment Practices Liability program (Other Liability) which will replace their existing Employment Practices Liability rates.	
Effective Date July 25, 2006.	

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
ACE AMERICAN INSURANCE COMPANY	5424
<u>Other Companies</u>	
<u>Westchester Fire Insurance Company</u>	
files rates, rules and forms for their new ACE Advantage Miscellaneous Professional Liability Program (Other Liability) providing Errors and Omissions coverage.	
Effective Date July 25, 2006.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLSTATE INSURANCE COMPANY	SPIN-4FT180206
files revised Loss Cost Multiplier for their Commercial Fire and Allied Lines program. The overall rate level change is an increase of 8.3%.	
Effective Date October 15, 2006.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN HOME ASSURANCE COMPANY	5652
files revised rates and rules for their Psychoanalysts Professional Liability (Med Mal Occurrence) Program resulting in an overall rate increase of 5%.	
Effective Date July 10, 2006.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN INTERNATIONAL INSURANCE COMPANY	5752
files revised rates and rules for their Personal Excess Liability Program resulting in an overall increase of 6.8%.	
Effective Date July 1, 2006.	

COMPANY **FILING NUMBER**
AMFED NATIONAL INSURANCE COMPANY **6084**

files a homeowners rate revision resulting in an overall increase of 54.8%.
Effective Date July 19, 2006 for new business & August 15, 2006 for renewals.

COMPANY **FILING NUMBER**
AXIS REINSURANCE COMPANY **5955**

files rates, rules and forms for their new Crime (Burglary and Theft) Program.
Effective Date July 18, 2006.

COMPANY **FILING NUMBER**
BALBOA INSURANCE COMPANY **SERT-6P2VSU174**

files revised rates for their Platinum Plus and Platinum Homeowners Programs. The overall rate level change is an increase of 50.0%. Effective July 15, 2006 for new business and August 15, 2006 for renewals.

LEAD COMPANY **FILING NUMBER**
BITUMINOUS CASUALTY CORPORATION **SPIN-MQ23U8308**

Other Companies

Bituminous Fire and Marine Insurance Company

files to adopt ISO's CA-2006-BRLA1 and other zone rated and increased limit factors, as well as, updating their LCM's for their Commercial Auto program. The changes result in an increase of 11.2%. Effective Date January 1, 2007 New and Renewal Business.

COMPANY **FILING NUMBER**
CARDIF PROPERTY AND CASUALTY INSURANCE COMPANY **5681**

files a rates, rules and forms filing for their new Involuntary Unemployment Insurance program. The plan provides coverage to pay monthly payments on an installment loan during a period of involuntary unemployment. The Company bases the proposed rates on their permissible loss ratio and assumptions regarding rate of unemployment, rate of policy lapse, and interest discount. The assumptions are reasonable and some support is provided. The permissible loss ratio of 50% is based on mostly reasonable expense provisions. The commission & brokerage expense of 30% is rather high, which is typical for this type of product. Effective Date July 10, 2006.

COMPANY **FILING NUMBER**
CARDIF PROPERTY AND CASUALTY INSURANCE COMPANY **5630**

files rates, rules, and forms for an initial filing of a Vendors Single Interest program for vehicle physical damage coverage.
Effective Date July 10, 2006.

COMPANY **FILING NUMBER**
CARDIFF PROPERTY AND CASUALTY INSURANCE COMPANY **5631**

files rates, rules, and forms for initial filing of a Personal Property Insurance program (Credit Property). The product provides dual and single interest coverage for merchandise purchased using an installment loan. Effective Date July 10, 2006.

COMPANY **FILING NUMBER**
COAST NATIONAL INSURANCE COMPANY **6014**

files a filing to adjust the base rates and modify forms for their Private Passenger Auto program, with a -1% rate level effect. Indications are provided which support a +10.7% rate increase. For the indications, premiums are loaded with an on-level factor and premium trend. Losses are developed to ultimate and trended and the comprehensive losses are loaded with a catastrophe factor. None of these factors are supported. In addition, credibility is not considered in the indications, even though the majority of the coverages appear as though they would be below any reasonable standard for full credibility. Expenses are selected totaling 34.5% with a 5% profit and contingencies factor. This profit factor is excessive for the liability coverages and the provided Exhibit D seems to support a much lower selection of around 1-2%. The proposed base rate change for liability, UM liability and comprehensive appear reasonable based solely on the unadjusted loss experience by coverage. Effective Date July 14, 2006 NB, August 13, 2006 Renewals.

COMPANY **FILING NUMBER**
CONTINENTAL CASUALTY COMPANY **USPH-6QBS26857**

files revised rates, rules, and forms for their Dental Professional Program. The overall rate impact is an increase of 6.5%. Effective Date October 1, 2006 New and Renewal Business.

COMPANY **FILING NUMBER**
CUMIS INSURANCE SOCIETY **SPIN-5186XTX0H**

revised rates, rules, and forms for its Credit Union Bond program. The Company files revision under its Plastic Card Coverage for losses resulting from unauthorized use of a lost, altered, stolen or counterfeit plastic cards. The change results in an increase under this coverage part of 37.9%. Effective Date October 1, 2006 New and Renewal Business.

LEAD COMPANY **FILING NUMBER**
EMPLOYERS INSURANCE COMPANY OF WAUSAU **USPH-6QPHJB454**

Other Companies

Wausau Underwriters Insurance Company

Wausau Business Insurance Company

files initial rate, rules and forms for their new Wausau Equipment Breakdown Coverage endorsement to be used with its Commercial Property- Fire and Allied Lines coverage. Effective Date July 25, 2006.

LEAD COMPANY **FILING NUMBER**
EMPLOYERS MUTUAL CASUALTY COMPANY **USPH-6QLNYL786**
Other Companies
EMCASCO Insurance Company
EMC Property & Casualty Company

files to adopt NCCI's 03/01/2006 loss costs and revised LCM's for their Workers' Compensation program. The overall proposed rate level change is a increase of 5.6%. Effective Date October 1, 2006.

COMPANY **FILING NUMBER**
EMPLOYERS MUTUAL CASUALTY COMPANY **USPH-6QJNH223**

files revised rates for their General Liability program. The overall rate level change is a decrease of 0.2%. Effective Date August 1, 2006.

COMPANY **FILING NUMBER**
EVEREST NATIONAL INSURANCE COMPANY **USPH-6PVPU3455**

files rates, rules and forms to introduce a new Entertainment, Sports and Leisure program that provides umbrella and excess liability coverage. Effective Date July 17, 2006.

COMPANY **FILING NUMBER**
EVEREST NATIONAL INSURANCE COMPANY **USPH-6MYMJH260**

files rates, rules and forms for its new Excess Liability Program. Effective Date August 1, 2006.

LEAD COMPANY **FILING NUMBER**
FCCI INSURANCE COMPANY **USPH-6Q3QED885**
Other Companies
Brierfield Insurance Company

files rates, rules and forms for their new Farm Umbrella Program (Commercial Farm Umbrella). Effective Date December 15, 2006.

COMPANY **FILING NUMBER**
FIREMAN'S FUND INSURANCE COMPANY OF WISCONSIN **5653**

files their new Commercial Property program in Mississippi. The same filing has been reviewed under the Axis Reinsurance Co. The loss cost multiplier is calculated using reasonable assumptions of expense and profit. Effective Date July 10, 2006.

LEAD COMPANY **FILING NUMBER**
FIREMAN'S FUND INSURANCE COMPANY **SERT-6PQSS3437**
Other Companies
American Automobile Insurance Company

files rates, rules, and forms to introduce an Insurance Agents Errors and Omissions Liability program within their existing Other Liability coverage. The program covers P&C or Life agents. Effective Date July 17, 2006.

COMPANY **FILING NUMBER**
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY **5827**
files rates, rules and forms for their new Motorcycle Program. Effective Date October 1, 2006.

COMPANY **FILING NUMBER**
GRANITE STATE INSURANCE COMPANY **USPH-6QCNSN520**
files a base rate revision to its Private Passenger Auto program resulting in a rate increase of 3.9%. No new business is written in this program. Effective Date August 15, 2006 Renewals Only.

LEAD COMPANY **FILING NUMBER**
GUIDEONE MUTUAL INSURANCE COMPANY **USPH-6Q4RD2927**
Other Companies
GuideOne Specialty Mutual Insurance Company
GuideOne Elite Insurance Company
GuideOne America Insurance Company
files rates and rules revision for its Commercial Sexual Misconduct endorsement to their Commercial Package Program (Other Liability). The overall effect of the revision to rate level of the endorsement is a 33.0% increase (effectively a 1.5% increase to the Commercial Package Program). Effective Date August 1, 2006, New and October 1, 2006, Renewal Business.

COMPANY **FILING NUMBER**
IDS PROPERTY CASUALTY INSURANCE COMPANY **USPH-6JCSAC650**
files rates, rules, and forms for an initial filing of their Homeowners Program. Effective Date September 1, 2006.

COMPANY **FILING NUMBER**
IDS PROPERTY CASUALTY INSURANCE COMPANY **USPH-6JCS6C754**
files initial rates, rules and forms for a Private Passenger Auto program. Effective Date September 1, 2006.

COMPANY **FILING NUMBER**
INSURANCE CORPORATION OF HANOVER **USPH-6QQM28483**
files rates, rules, and forms for their new Physical Damage Non-Trucking Liability Program (Commercial Auto). Effective Date August 1, 2006.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE **6165**
files revised loss cost related to the Employment-Related Practices program (Other Liability). The selected loss cost level change is an overall decrease of -11.5%. Effective Date December 1, 2006.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. 6168

files rules related to their Employment-Related Practices Program (Other Liability).
Effective Date December 1, 2006.

COMPANY **FILING NUMBER**
LEMIC INSURANCE COMPANY 6425

files to adopt NCCI's 03/01/2006 loss cost with an LCM of 1.378. The overall proposed
rate level change is an increase of 17.1%. Effective Date September 1, 2006.

LEAD COMPANY **FILING NUMBER**
LIBERTY MUTUAL INSURANCE COMPANY USPH-6QGLSK354

Other Companies

Liberty Mutual Fire Insurance Company
LM Insurance Corporation
The First Liberty Insurance Corporation
Liberty Insurance Corporation

files revised rates/loss costs for their Commercial Auto program. The overall rate level
change is a decrease of 2.2%. Effective Date November 1, 2006.

LEAD COMPANY **FILING NUMBER**
LIBERTY MUTUAL INSURANCE COMPANY USPH-6QXJZM638

Other Companies

Liberty Mutual Fire Insurance Company
LM Insurance Corporation
The First Liberty Insurance Corporation
Liberty Insurance Corporation

files revised rates (Loss Cost Multipliers) for their Commercial Burglary and Theft and
Fidelity program. The overall rate level change is an increase of 4.1%. Effective Date
October 1, 2006.

COMPANY **FILING NUMBER**
LINCOLN GENERAL INSURANCE COMPANY SERT-6P9NW7306

files revised rates and rules for their Commercial Trucking program. The overall
proposed rate level change is an increase of 7.8%. Effective Date November 1, 2006.

LEAD COMPANY **FILING NUMBER**
MARYLAND CASUALTY COMPANY USPH-6PTUCG677

Other Companies

Assurance Company of America
Northern Insurance Company of New York

files revised rates and rules for their Small Business Commercial Umbrella Liability
program. The overall rate level change is an increase of 13.3%. Effective Date August 1,
2006 (New) October 1, 2006 (Renewal).

COMPANY **FILING NUMBER**
MEMIC INDEMNITY COMPANY 6164

files an initial rate filing for its Workers Comp program. The rates are based on the adoption of NCCI's most recent loss cost revision along with the proposed loss cost multipliers. MEMIC Indemnity Co. proposes a LCM 1.450 with a modification of 1.18 based on their expected book of business. The loss cost multipliers are based on reasonable expense and profit assumptions and documentation is provided. The proposed filing appears reasonable. Effective Date July 25, 2006.

COMPANY **FILING NUMBER**
MERITPLAN INSURANCE COMPANY SERT-6P3JRM477

files revised rates for its Independent Agent Homeowners program. The overall rate level change is an increase of 48.1%. Effective Date September 1, 2006 (New) October 15, 2006 (Renewal).

COMPANY **FILING NUMBER**
MISSISSIPPI AUTOMOBILE INSURANCE PLAN USPH-6QQQV5464

files rates and rules for their Non-standard Personal Auto program. Base rate changes are filed by coverage in order to better align the rates by coverage. The changes are rate neutral overall, with changes ranging from a 19.7% decrease to a 14.4% increase for the 669 current exposures. Effective Date November 1, 2006 New and December 1, 2006 Renewals.

COMPANY **FILING NUMBER**
MOUNTAIN LAUREL ASSURANCE COMPANY USPH-6R5Q84354

files revised rates and rules for their Private Passenger Auto program. The overall rate level change is an increase of 5.6%. Effective Date September 18, 2006 (New) November 17, 2006 (Renewal).

COMPANY **FILING NUMBER**
NATIONAL GENERAL INSURANCE COMPANY SPIN-08678402C

files to modify base rates, model year factors, and to adjust discount and experience bands in their Private Passenger Auto program. The overall effect is a statewide increase of 3.3%. Effective Date July 24, 2006 New and August 25, 2006 Renewals.

COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY USPH-6QBPC240

files revised rates and rules for their Non-Standard Private Passenger Automobile program. The overall rate level change is an increase of 1.2%. Effective Date September 1, 2006.

COMPANY **FILING NUMBER**
NAVIGATORS INSURANCE COMPANY 5723

files rates, rules and forms for their new Large Law Firm Professional Liability Program. Effective Date July 10, 2006.

COMPANY **FILING NUMBER**
NAVIGATORS INSURANCE COMPANY **6082**

files rates, rules and forms for their new Employment Practices Liability Program.
Effective Date July 18, 2006.

LEAD COMPANY **FILING NUMBER**
ONEBEACON AMERICA INSURANCE COMPANY **6007**

Other Companies

EMPLOYERS' FIRE INSURANCE COMPANY

files a rate filing for its Workers Comp program. The rates are based on the adoption of NCCI's MS-2006-01 reference filing along with the proposed loss cost multiplier. This filing is for the White Mountain Group, which consists of OneBeacon American Ins. Co. and Employers' Fire Ins Co.. OBAIC proposes to revise the current LCM to 1.254, derived with a loss costs and the loss cost multipliers result in a +11.7% increase for OBAIC and a +17.2% rate increase for EFIC. The loss cost multipliers are based on reasonable expense and profit assumptions and documentation is provided. The loss cost modification factors are derived using the expected loss ratio and the overall selected change. Effective Date July 1, 2006.

COMPANY **FILING NUMBER**
PMI MORTGAGE INSURANCE COMPANY **SERT-6QRPHG277**

files revised rate schedules for their Split Premium Payment Program. The Company files expanded number of payment options to include more options for the upfront portion of the premium that is usually financed at closing. Effective Date July 17, 2006 New Business.

COMPANY **FILING NUMBER**
SOUTHERN PIONEER PROPERTY & CASUALTY INSURANCE COMPANY **5354**

files a rates, rules and forms filing to introduce a new Commercial Property coverage. A base rate is selected based on the value of the insured property and then adjusted for various underwriting criteria, such as protection class and territory. The rating factors as proposed appear to be reasonable and the base rate support is based on a comparison with competitor rates. The selected base rate is consistent with the range of commercial property rates provided in the exhibit, adjusted for assumed changes since the competitor rates were implemented. Expenses for this coverage are selected totaling 48.5%, including a 15% profit and contingencies provision. This profit and contingencies provision appears to be excessive and it is not supported, however, the rates are not based on these expense and profit provisions. The proposed rates appear reasonable for the coverage being provided. Effective Date July 17, 2006.

LEAD COMPANY

FILING NUMBER

ST. PAUL FIRE AND MARINE INSURANCE COMPANY

6264

Other Companies

St. Paul Mercury Insurance Company

St. Paul Guardian Insurance Company

files revised rates and rules for their Commercial Fidelity Financial Institutions Bond Program resulting in a 0.2% decrease. Effective Date October 1, 2006.

COMPANY

FILING NUMBER

STARNET INSURANCE COMPANY

USPH-6QQ25Q888

files rates, rules, and forms to introduce a Commercial Umbrella program.

Effective Date July 17, 2006.

COMPANY

FILING NUMBER

STATE AUTO NATIONAL INSURANCE COMPANY

SERT-6QZJE8711

files revised rates and rules for its Private Passenger Auto program. The overall rate level change is a decrease of 13.8%. Effective Date November 1, 2006.

COMPANY

FILING NUMBER

STONINGTON INSURANCE COMPANY

5620

files a rate filing resulting in a uniform 23.1% increase to its Commercial Property program. The filing is supported by an indication based on two calendar/accident years of experience, including earned premium (and premium trend), incurred losses (split between wind and non-wind) and loss development and trend, and assumptions underlying the expected loss ratio, wind adjustment, and credibility. The expected loss ratio incorporates assumptions related to the budgeted expenses, profit and LAE loading. The Commission & Brokerage and Other Acquisition Expense loading are higher than the support provided, the profit provision appears reasonable and the ULAE and ALAE provisions are unsupported. Additionally, no support was provided for the for the selections related to premium on-level adjustments, loss development and trend, or the wind adjustment. The proposed change includes a 72.2% increase in the Extended Coverage rates and no other rate changes, averaging out to the overall 23.3% increase.

Effective Date July 10, 2006.

COMPANY

FILING NUMBER

TWIN CITY FIRE INSURANCE COMPANY

5343

files a new (other liability) program called the Hartford Employers Premier Choice Policy. Effective Date July 18, 2006.

COMPANY

FILING NUMBER

UNIQUE INSURANCE COMPANY

5950

files an initial rates, rules and forms filing for its Non-Standard Private Passenger Auto program. The proposed rates and rating plan were developed by reviewing the past three years countrywide loss experience for UIC suggested MS rates and rating plan, and the 10/1/2003 Safeway approved rate filing for a similar program. The selected expense ratio of 30.21% appears reasonable for this line. The profit/contingency provision of 4.54% was selected by dividing net reported profit from Part 2 of the 2005 & 2004 Insurance Exhibits, including investment gain attributable to capital and surplus, by total earned premium for 2005 & 2004. UIC has followed for the most part the territorial definitions of Safeway. For liability coverage, rate comparisons to Safeway are provided, and UIC's rates fall central in Safeway's range. For physical damage coverage, UIC is using an actual cash value approach (different from Safeway) and has provided incremental rates by all territories. The same countrywide symbol relativities currently used in Illinois and Indiana are being adopted for this filing. Effective Date July 1, 2006.

LEAD COMPANY

FILING NUMBER

UNITED SERVICES AUTOMOBILE ASSOCIATION

SERT-6P6MXF535

Other Companies

USAA Casualty Insurance Company

USAA General Indemnity Company

Garrison Property and Casualty Insurance Company

files a rate revision for their Renters Homeowner Program resulting in an overall increase of 8.6%. Effective Date September 1, 2006.

COMPANY

FILING NUMBER

UNIVERSAL CASUALTY COMPANY

SERT-6QZK4Y243

files initial rates (Loss Cost Multiplier), rules and forms for their new Commercial Property program. Effective Date July 25, 2006.

LEAD COMPANY

FILING NUMBER

WESTPORT INSURANCE CORPORATION

SERT-6QJJEW400

Other Companies

Coregis Insurance Company

Employers Reinsurance Corporation

files revised rates for their Commercial General Liability program. The overall proposed rate level change is an increase of 4.0%. Effective Date October 1, 2006.

COMPANY
YOSEMITE INSURANCE COMPANY

FILING NUMBER
6085

files a Creditor-Placed property insurance program for Mississippi. The program covers personal and commercial real property used to secure credit transactions. The proposed rates are developed using estimated frequency and severity of losses for the Company's current property programs, adjusted for expenses and profit. The expenses and profit provision appear reasonable. The resulting average rate per \$1000 of \$15.83 is in line with standard market property rates. Effective Date August 1, 2006.