

Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
July 2007

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AGRI GENERAL INSURANCE COMPANY</u>	<u>RNHL-125182585</u>
files initial rates and rules for its new General Liability program. Effective Date July 10, 2007.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN ALTERNATIVE INSURANCE CORPORATION</u>	<u>AMLX-125185473</u>
files rates, rules, and forms for a Commercial Multi-Peril program for religious institutions, educational institutions, and social service organizations. Effective Date July 16, 2007.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN ASSOCIATION OF INSURANCE SERVICES</u>	<u>AMAX-125220331</u>
files a Supplement to the Businessowners Manual to provide rules and rating information that are specific to loss caused by Terrorism. The filing introduces terrorism rating procedures for two coverage components of the Businessowners program- property and liability. There is no overall rate impact on the Businessowners program. Effective Date October 1, 2007.	

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN AUTOMOBILE INSURANCE COMPANY</u>	<u>FFDC-125187108</u>
<u>Other Companies</u> Associated Indemnity Corporation	
files new rates and forms for its Product Recall Plus product providing enhanced coverage to ISO's CGL for the loss associated with the recall of products from the market. Effective Date July 16, 2007.	

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN AUTOMOBILE INSURANCE COMPANY</u>	<u>FFDC-125200062</u>
<u>Other Companies</u> Associated Indemnity Corporation Fireman's Fund Insurance Company National Surety Corporation The American Insurance Company	
files to introduce two new endorsements and rating for the Key Employee Extra Expense to insure their customer's reasonable and necessary extra expenses incurred to recruit, relocate, and train a replacement employee when a covered key employee accident or illness causes the permanent loss of key employee services to the insured's business. Effective Date August 1, 2007.	

COMPANY **FILING NUMBER**
AMERICAN FAMILY HOME INSURANCE COMPANY **AMMH-125112713**

files revised rates and territory relativities for their Mobile Homeowners programs. Changes include a 53.3% increase in rates for Territory 51 which includes the six Coastal Counties. The company files revised rules regarding their Hurricane Deductible. The \$1000 Hurricane Deductible will be applicable per coverage (dwelling, other structures, contents) rather than per occurrence. The rate impact as a result of this rule change is an increase of 6.0%. The filing changes result in an overall statewide rate increase of 6.9%. Effective Date October 1, 2007.

COMPANY **FILING NUMBER**
AMERICAN MODERN HOME INSURANCE COMPANY **AMMH-125114797**

files revised rates and territory relativities for their Mobile Homeowners programs. Changes include an 18.1% increase in rates for Territory 51 which includes the six Coastal Counties. The company files revised rules regarding their Hurricane Deductible. The \$1000 Hurricane Deductible will be applicable per coverage (dwelling, other structures, contents) rather than per occurrence. The rate impact as a result of this rule change is an increase of 6.0%. The filing changes result in an overall statewide rate increase of 0.4%. Effective Date October 1, 2007.

COMPANY **FILING NUMBER**
ARCH INSURANCE COMPANY **REGU-125146926**

files rates, rules, and forms for a new Commercial Multi-Peril program for the Care Providers Insurance Services program. The program targets Not-For Profit and For-Profit human social services agencies and businesses. Effective Date July 17, 2007.

COMPANY **FILING NUMBER**
ARCH INSURANCE COMPANY **11193**

files rates, rules and forms for their new Classic/Custom Auto Restoration and Builders (CCARB) General Liability Modification. Effective Date July 24, 2007.

COMPANY **FILING NUMBER**
ARCH INSURANCE COMPANY **11066**

files initial rates, rules and forms for their Private Company Management Insurance Program. Effective Date August 1, 2007.

COMPANY **FILING NUMBER**
BANCINSURE, INC. 10664

files rates, rules and forms for an Extended Professional Liability Program with coverage for Executive Liability, Company Reimbursement, and liability coverage for Company Professional, Company Lender, Company Securities, Employment Practices, Harassment of Third Parties, Electronic Banking, Electronic Publishing, Fiduciary, Trust Department, Public Relations Expenses, Customer Privacy Expenses and Investigative Expenses.
Effective Date July 16, 2007.

LEAD COMPANY **FILING NUMBER**
BRIERFIELD INSURANCE COMPANY FCCS-125213704

Other Companies
National Trust Insurance Company
files revised rates and rules for their Commercial Automobile program. The overall rate level change is a decrease of 12.6%.
Effective Date September 1, 2007.

COMPANY **FILING NUMBER**
CAMICO MUTUAL INSURANCE COMPANY CAMC-125184943

files rates, rules, and forms for a program to provide Employment Practices Liability Insurance (EPLI) coverage to Certified Public Accountants.
Effective Date July 3, 2007.

COMPANY **FILING NUMBER**
CAPITAL INDEMNITY CORPORATION CAPC-125187376

files rates and forms to add a limited Assault and Battery coverage to its General Liability Program. The Company, also, files forms to provide a Professional Liability coverage for Health or Exercise Clubs.
Effective Date August 1, 2007 New and October 1, 2007 Renewals.

COMPANY **FILING NUMBER**
COAST NATIONAL INSURANCE COMPANY BRWS-125212455

files revised base rates and full coverage coverage indicators for their Select 2.0 Personal Auto Program. The overall proposed change is 0%.
Effective Date July 31, 2007 (New) August 30, 2007 (Renewal).

LEAD COMPANY **FILING NUMBER**
EMPLOYERS REINSURANCE CORPORATION ERCA-125203860

Other Companies
Westport Insurance Corporation
North American Specialty Insurance Company
North American Elite Insurance Company
files initial rates and rules to add two affiliated companies into the multi-tier Commercial General Liability program. This filing has no rate impact.
Effective Date January 1, 2008.

COMPANY

EVEREST NATIONAL INSURANCE COMPANY

FILING NUMBER

EVST-125170910

files rates and rules for their Commercial Multiple Peril Program for agriculture, forest products, moving and storage, solid waste, and wholesale distributors.

Effective Date July 3, 2007.

COMPANY

EVEREST NATIONAL INSURANCE COMPANY

FILING NUMBER

EVST-125176233

files a rate and rule for their Commercial Property program for agriculture, forest products, moving and storage, solid waste, and wholesale distributors. In addition they file an extra modification to include schedule rating.

Effective Date July 3, 2007.

COMPANY

EVEREST NATIONAL INSURANCE COMPANY

FILING NUMBER

EVST-125175099

files a rate and rule for their Commercial Crime program for agriculture, forest products, moving and storage, solid waste, and wholesale distributors. In addition they file an extra modification to include schedule rating.

Effective Date July 3, 2007.

COMPANY

EVEREST NATIONAL INSURANCE COMPANY

FILING NUMBER

EVST-125174505

files a rate and rule for their Commercial General Liability program for agriculture, forest products, moving and storage, solid waste, and wholesale distributors. In addition they file an extra modification to include schedule rating.

Effective Date July 3, 2007.

COMPANY

EVEREST NATIONAL INSURANCE COMPANY

FILING NUMBER

EVST-125173379

files a rate and rule for their Commercial Automobile program for agriculture, forest products, moving and storage, solid waste, and wholesale distributors. In addition they file an extra modification to include schedule rating.

Effective Date July 3, 2007.

COMPANY

FEDERAL INSURANCE COMPANY

FILING NUMBER

CHUB-125208075

files rates, rules, and forms for their new Commercial Automobile endorsements for unique entertainment risks written under the ISO Business Auto policy.

Effective Date August 1, 2007.

COMPANY

FIRST LIBERTY INSURANCE CORP.

FILING NUMBER

LBPM-125126212

files revised rates and rules for their Personal Liability program. The overall rate level change is an increase of 10.0%.

Effective Date July 23, 2007 for new business and September 12, 2007 for renewals.

COMPANY **FILING NUMBER**
GREAT AMERICAN ASSURANCE COMPANY 10956

files rates, rules and forms for their new commercial property program for Homebuilders Risk Coverage. This product will cover one to six family residential buildings and appurtenant structures such as garages and service buildings.
Effective Date August 1, 2007.

LEAD COMPANY **FILING NUMBER**
GREENWICH INSURANCE COMPANY XLAM-125161081

Other Companies
XL Insurance America, Inc.
XL Specialty Insurance Co.

files a rate/rule and form filing for their Commercial Automobile program. All CA was written in Greenwich Ins. Company. The group will now write in (3) companies with tiered rates using different underwriting criteria. The changes will have a rate effect of +5.3 for liability and +11.5% for physical damage for Greenwich Insurance Company only. XL Specialty Insurance Company will be the standard company. Greenwich Ins. is the Select company with rates 20% higher than XL Specialty. The Preferred company is XL Insurance America with rates at a -15% deviation.
Effective Date October 1, 2007 New and Renewals.

COMPANY **FILING NUMBER**
GREENWICH INSURANCE COMPANY XLAM-125211170

files rates, rules, and forms for its Design & Installation Errors and Omissions Coverage Endorsement. The form adds additional coverage for fire sprinkler contractors to the company's CGL policy.
Effective Date July 20, 2007.

LEAD COMPANY **FILING NUMBER**
GUIDEONE MUTUAL INSURANCE COMPANY GDEB-125164477

Other Companies
GuideOne Elite Insurance Company
GuideOne America Insurance Company

files revised rates and deductible relativities for their Homeowners program. The overall combined rate level impact of the changes is a statewide increase of 0.8%.
Effective Date August 1, 2007, New and September 15, 2007, Renewals.

COMPANY **FILING NUMBER**
HARLEYSVILLE MUTAL INSURANCE COMPANY HRLV-125189630

files rates, rule, and forms for its Condominium Association Directors and Officers Liability program
Effective Date September 1, 2007.

LEAD COMPANY

HARTFORD CASUALTY INSURANCE COMPANY

FILING NUMBER

HART-125202220

Other Companies

Hartford Insurance Co. of the Midwest
Hartford Underwriters Insurance Co.
Property & Casualty Insurance Co. of Hartford
Trumbull Insurance Co.
Twin City Fire Insurance Co.
Hartford Fire Insurance Co.
Hartford Accident and Indemnity Co.

files a rate revision and increase of the minimum premium for its Commercial Automobile program resulting in a 1.9% rate level increase.
Effective Date September 1, 2007 New and Renewals.

COMPANY

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA

FILING NUMBER

ACEH-125203565

files proposed new exception to be applied to the ISO Composite Rating Plan currently in use for Other Liability insurance with no rate level effect.
Effective Date July 16, 2007.

COMPANY

INSURANCE SERVICES OFFICE, INC.

FILING NUMBER

10517

files revised rates for their private passenger auto loss costs resulting in an overall increase of 5.9%.
Effective Date January 1, 2008.

COMPANY

INSURANCE SERVICES OFFICE, INC.

FILING NUMBER

11055/11057

files a loss cost filing for their CMP Businessowners Program BP 2007-RRFLC with a companion filing BP-2007-RPFZC which introduces a new limit of insurance rating relativities for both building and personal property coverages.
Effective Date July 1, 2008.

COMPANY

INSURANCE SERVICES OFFICE, INC.

FILING NUMBER

11211/11213

files initial loss cost filing (MS 2007-RLC1) rules (MS 2007-RRU1) and forms (MS 2007-OFR1) for their Florists, Janitorial Services, Landscapers, Personal Care Services, and Staffing Forms Program.
Effective Date March 1, 2008.

COMPANY

INTREPID INSURANCE COMPANY

FILING NUMBER

11139

files initial rates, rules and forms for their Commercial Automobile Physical Damage Program.
Effective Date August 1, 2007.

COMPANY **FILING NUMBER**
JEWELERS MUTUAL INSURANCE COMPANY **10927**

files revised rates for their businessowners program resulting in an overall increase of 2.6%.
Effective Date October 1, 2007.

COMPANY **FILING NUMBER**
LIBERTY INSURANCE UNDERWRITERS, INC. **PERR-125209766**

files rates, rules, and forms to introduce a new Community Association / Nonprofit Directors and Officers Insurance Program with two policy forms and two rating plans, Community Association Executive Advantage and Nonprofit Executive Advantage.
Effective Date July 17, 2007.

COMPANY **FILING NUMBER**
LYNDON SOUTHERN INSURANCE COMPANY **10537**

files rates, rules, and forms for a new Collateral Protection program on property installment loans. This program will be made available to lenders making more than 1000 eligible debts per year and involves full tracking of debts on a highly automated tape to tape computer system.
Effective Date July 3, 2007.

COMPANY **FILING NUMBER**
MISSISSIPPI STATE RATING BUREAU **11322/11325**

files initial loss cost filing (MS 2007-RLC1) rules (MS 2007-RRU1) and forms (MS 2007-OFR1) for their Florists, Janitorial Services, Landscapers, Personal Care Services, and Staffing Forms Program.
Effective Date March 1, 2008.

COMPANY **FILING NUMBER**
NATIONAL CASUALTY COMPANY **SCTT-125164712**

files rates, rules, and forms for a Sports & Leisure program in their Commercial Multi-Peril business.
Effective Date July 16, 2007.

COMPANY **FILING NUMBER**
NATIONAL SPECIALTY INSURANCE COMPANY **STNA-125196332**

files to introduce Windshield Protection coverage to their existing contractual liability insurance program and to revise a previously approved form.
Effective Date July 24, 2007.

COMPANY
NCCI

FILING NUMBER
NCCI-125215243

files to update Expected Loss Ranges and State Hazard Group Relativities in NCCI's Retrospective Rating Plan Manual for Workers Compensation and Employers Liability Insurance. There is no rate impact associated with this filing.
Effective Date January 1, 2008.

LEAD COMPANY
NIPPONKOA INSURANCE COMPANY LTD.

FILING NUMBER
TRVD-125193699

Other Companies

Charter Oak Fire Insurance Co.
Phoenix Insurance Co.
Travelers Indemnity Co.
Travelers Indemnity Co. of America
Travelers Property Casualty Co. of America
Travelers Indemnity Co. of Connecticut

files two new optional endorsements to provide coverage extensions for the Commercial General Liability Not For Profit program. They include the Not-For-Profit Xtend and the Designated Special Events endorsements.
Effective Date July 16, 2007.

LEAD COMPANY
NIPPONKOA INSURANCE COMPANY, LTD.

FILING NUMBER
TRVD-125190152

Other Companies

The Charter Oak Fire Insurance Company
The Phoenix Insurance Company
The Travelers Indemnity Company
The Travelers Indemnity Company of America
The Travelers Indemnity Company of Connecticut
Travelers Property and Casualty Company of America

files initial rates to introduce a new OMNI II Products/Completed Operations (a) rates for Importers and Distributors handling imported products.
Effective Date August 1, 2007.

COMPANY
OLD REPUBLIC GENERAL INSURANCE CORPORATION

FILING NUMBER
LDDX-125212349

files a Large Risk Alternative Rating Option Plan with Scheduled Deductible Coverage Endorsement for their General Liability program. Plan is optional and used for single or multiple policies when manual premium generated is \$250,000 or above.
Effective Date August 1, 2007.

COMPANY **FILING NUMBER**
PHARMACISTS MUTUAL INSURANCE COMPANY **PHAR-125197752**

files revised loss cost multipliers to their territory groups in Homeowners programs resulting in an overall statewide increase of 4.8%. The proposed changes, including the AAIS loss cost changes, result in increases of 12.7% and 11% in Territories 106 and 105 respectively in the Coastal counties. All other inland territories will see a decrease of 10.4%.

Effective Date September 1, 2007 New and Renewals.

COMPANY **FILING NUMBER**
PMI MORTGAGE INSURANCE COMPANY **PMGP-125206109**

files a revision to their Super SimpleSM rate plan to divide it into a refundable and non-refundable option program. There is no rate impact associated with this filing.

Effective Date July 23, 2007.

COMPANY **FILING NUMBER**
PRAETORIAN INSURANCE COMPANY **PERR-125169697**

files rates, rules, and forms for its Media Perils Program. The program will target errors and omissions liabilities arising out of the Media business.

Effective Date July 3, 2007.

LEAD COMPANY **FILING NUMBER**
PRAETORIAN INSURANCE COMPANY **MADC-125181081**

Other Companies

Redland Insurance Company

files revised loss cost multipliers to be used in conjunction with NCCI's 03/012007 loss costs for it's Workers Compensation program. The overall rate level change is an increase of 28.4%.

Effective Date July 3, 2007.

COMPANY **FILING NUMBER**
RANCHERS AND FARMERS INSURANCE COMPANY **11202**

files initial rates, rules and forms for their Personal and Premises Liability Program.

Effective Date August 15, 2007.

COMPANY **FILING NUMBER**
SENTRY SELECT INSURANCE COMPANY **SEPX-125207317**

files to revise rates, add new coverage enhancements, and reformat its rule pages for its Non-Passenger Motor Carrier Program. The overall changes are rate neutral for policyholders.

Effective Date October 1, 2007 New and Renewals.

LEAD COMPANY **FILING NUMBER**
ST. PAUL FIRE AND MARINE INSURANCE COMPANY TRVD-125158664
Other Companies
St. Paul Guardian Ins. Co.
St. Paul Mercury Ins. Co.

files rates, rules, and forms for their new Public Sector Services Indian Nations Management Liability Program.
Effective Date July 3, 2007.

LEAD COMPANY **FILING NUMBER**
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY STAT-125156872
Other Companies
State Auto Property & Casualty Insurance Company

files revised rates, rules and forms for all Owners Forms in its Homeowners program.
The overall statewide rate change is neutral.
Effective Date August 9, 2007 New and Renewals.

COMPANY **FILING NUMBER**
TECHNOLOGY INSURANCE COMPANY 10940

files four exceptions to NCCI rates and rules for their Standard Workers' Compensation program. This filing has no rate impact.
Effective Date August 1, 2007.

COMPANY **FILING NUMBER**
VANLINER INSURANCE COMPANY 11074

files to adopt the most recent ISO loss costs and revise their loss cost multipliers resulting in an overall increase of 4.7%.
Effective Date October 1, 2007.

COMPANY **FILING NUMBER**
WAUSAU UNDERWRITERS INSURANCE COMPANY WAUS-125152973

files to add rates for a Pastoral Professional and Religious Organization endorsement to their Religious Organization Directors and Officers Liability program.
Effective Date July 16, 2007.

COMPANY **FILING NUMBER**
WESCO INSURANCE COMPANY 10941

files exceptions to NCCI's rate and rule manual for their Standard Workers' Compensation program. There is no rate impact associated with this filing.
Effective Date August 1, 2007.

COMPANY

XL SPECIALTY INSURANCE COMPANY

FILING NUMBER

XLAM-125212297

files revised rates to their base rate for its Architects, Consultants & Engineers Small Firms Program. The overall rate level change is a decrease of 8.0%. The company has no current policies in force.

Effective Date September 15, 2007.