Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
August 2007

COMPANY
AMCOMP
files initial loss costs (NCCI's 03-01-2007) and LCM (1.60) for their new Workers' Compensation program.
Effective Date August 20, 2007.

COMPANY
AMERICAN ASSOCIATION OF INS. SERVICES
files initial Terrorism loss costs and is updating the supplemental Terrorism rules for their multi-line Artisans Program.
Effective Date December 1, 2007.

COMPANY
AMERICAN CENTRAL INSURANCE COMPANY
files rates, rules, and forms for a new specialty auto inland marine program for collectors - Classic Auto Program.
Effective Date November 1, 2007.

COMPANY
AMERICAN CENTRAL INSURANCE COMPANY
files rates, rules, and forms for a new specialty auto liability program for collectors - Classic Auto Program.
Effective Date November 1, 2007.

COMPANY
AMERICAN CENTURY CASUALTY COMPANY
files rates, rules, and forms for a new Private Passenger Auto program, the Elect Personal Auto Program. The Company will write two programs in Mississippi. The Elect Policy is a restrictive coverage policy with the following additional restrictions:
Effective Date September 1, 2007 New.

COMPANY
AMERICAN CENTURY CASUALTY COMPANY
files a rate and rule revision to their regular Private Passenger Auto program. The changes result in an overall statewide rate level increase of 1.23%.
Effective Date September 15, 2007 New and Renewals.
files revised rates and territory relativities for their Mobile Homeowners program. 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 coverage change as a result of this rule change has a 6.0% impact. The filing changes result in an overall statewide rate increase of 6.9%. Effective Date October 1, 2007.

files revised rates and rules for their Dental Professional Liability (Medical Malpractice) Program. The overall rate level change is an increase of 14.4%. Effective Date September 15, 2007.

files revised rates and territory relativities for their Mobile Homeowners program. 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 now be applicable per coverage (dwelling, other structures, contents) rather than per occurrence. The coverage change as a result of this rule change has a 6.0% impact. The filing changes result in an overall statewide rate increase of 0.4%. Effective Date October 1, 2007.

files revisions to rates, rules, deductibles, and forms for their homeowners program. Included is a separate rate revision increase for earthquake coverage of 203.3%. The average overall statewide increase with the earthquake coverage is 15.3%. The average overall statewide increase without earthquake coverage is 10.6%. Effective Date October 9, 2007 New and Renewals.

files numerous revisions to rates, rules, deductibles, and forms for their Homeowners program. The rate revision includes a change to implement a new Peril Rating system. Included is a separate rate revision of 143.7% for earthquake coverage. The statewide average rate increase overall excluding the optional earthquake coverage is 22.7%, The overall statewide change when earthquake coverage is included is 32.4%. Effective Date October 9, 2007 New and Renewals.
files revisions to rates, rules and forms for their Rental Owners Property program. The Company files a separate rate revision for the optional earthquake coverage in the program of 206.6%. Inclusive of the optional coverage the average overall statewide rate revision is 21.7%. The overall statewide rate revision without the optional earthquake coverage produces an increase of 12.8%.

Effective Date October 9, 2007 New and Renewals.

files revised rates and rules for their Private Passenger Auto program. The overall rate level effect is 0.0%.

Effective Date November 1, 2007.

files for a revised Commercial Auto Liability Loss Cost Multiplier. This will have an overall rate impact of +3.5%, affecting 68 policyholders.

Effective Date November 1, 2007.

files for a revised Commercial Auto Physical Damage Loss Cost Multiplier.

Effective Date November 1, 2007.

files to introduce the Employment Practices Liability Insurance Program.

Effective Date August 6, 2007.

files a revision to their Workers Compensation Program to reduce their current Loss Cost Multiplier from 1.40 to 1.25 for all class codes, effective 09/15/2007. The overall impact of the change is a decrease of 10.71% for all policyholders.

Effective Date September 15, 2007.
<table>
<thead>
<tr>
<th>Company</th>
<th>Filing Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bituminous Casualty Corporation</td>
<td>LDRX-125223024</td>
</tr>
<tr>
<td>Other Companies</td>
<td></td>
</tr>
<tr>
<td>Bituminous Fire and Marine Insurance Company</td>
<td></td>
</tr>
</tbody>
</table>
files rates under their commercial general liability program for 25 codes. The Company has elected to file their own schedule of rates for these codes in lieu of using ISO's estimated loss potentials and previous company multiplier. Effective Date August 20, 2007.

<table>
<thead>
<tr>
<th>Company</th>
<th>Filing Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brotherhood Mutual Insurance Company</td>
<td>BRTH-125231190</td>
</tr>
</tbody>
</table>
files revised rates and rules for its Commercial Property program. The overall rate level change is an increase of 0.1%. Effective Date November 1, 2007.

<table>
<thead>
<tr>
<th>Company</th>
<th>Filing Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Church Mutual Insurance Company</td>
<td>11415</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Company</th>
<th>Filing Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Church Mutual Insurance Company</td>
<td>11417</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Company</th>
<th>Filing Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Continental Casualty Company</td>
<td>CNAB-125218306</td>
</tr>
</tbody>
</table>
files revised rates and rules for their CNA Connect Businessowners Package Policy. The proposed overall rate change is a decrease of 16.6%. Effective Date August 27, 2007.

<table>
<thead>
<tr>
<th>Company</th>
<th>Filing Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delta Fire &amp; Casualty Insurance Company</td>
<td>11494</td>
</tr>
</tbody>
</table>
files for a revised Commercial Auto Physical Damage Loss Cost Multiplier. This program currently has no policyholders. Effective Date November 1, 2007.
DELTA FIRE & CASUALTY INSURANCE COMPANY files for a revised Commercial Auto Liability Loss Cost Multiplier. This program presently has no policyholders. Effective Date November 1, 2007.

ECONOMY PREMIER ASSURANCE CO. files revised rates for their residential property program resulting in an overall increase of 19.7%. Effective Date September 5, 2007 for new and November 1, 2007 for renewals.

ESURANCE INSURANCE COMPANY files a revision to base rates, model year factors, and vehicle symbols for their Private Passenger Auto program. The changes will not result in a rate change, but will keep the filing rate neutral. Effective Date November 15, 2007, New and January 4, 2008, Renewals.

GARRISON PROPERTY AND CASUALTY INS. CO. files revised unity rates for contents coverage under their Renters Protection Policy (Tenant Homeowners). The changes across all companies result in an increase of 18.8%. Effective Date October 1, 2007 New and Renewal.

GEORGIA CASUALTY & SURETY COMPANY files for a revised commercial Auto Physical Damage Loss Cost Multiplier. Effective Date November 1, 2007.


GRAIN DEALERS MUTUAL INS. CO. files revised loss cost multiplier for their Commercial Property Program resulting in a decrease of -10.3%. Effective Date September 1, 2007.
**GREAT AMERICAN ASSURANCE COMPANY**

files a rate revision for its Contractual Obligation Protection Program. The Company is adding rates for vehicles with MSRP between $100,001 and $200,000 to their Platinum rate band.

Effective Date August 31, 2007.

---

**GREAT AMERICAN INSURANCE COMPANY**

files rate, rule and form filing for its Boiler & Machinery program. An overall rate level decrease of 2.0%.

Effective Date August 14, 2007.

---

**GUIDEONE SPECIALTY MUTUAL INSURANCE**

files a policy and certificate of insurance for a stand alone telephone legal service plan, The Access Plan.

Effective Date August 6, 2007.

---

**HARTFORD CASUALTY INSURANCE COMPANY**

files rates and rules filing for their FailSafe Errors and Omissions Liability Coverage Form. The Company is changing the program to allow greater risk classification. This filing is not expected to have a rate effect on current policyholders.

Effective Date September 8, 2007.

---

**INDEMNITY INSURANCE CO. OF NORTH AMERICA**


Effective Date August 6, 2007.
INSURANCE SERVICES OFFICE, INC.  11299
files a loss cost filing for their Commercial General Liability Program resulting in an overall decrease of -2.3%.
Effective Date December 1, 2007.

LEADER INSURANCE COMPANY  10937
files revised rates for their Value Added, Private Passenger Automobile Program resulting in an overall increase of 2.67%.
Effective Date August 20, 2007 new business and October 4, 2007 for renewals.

LEADER SPECIALTY INSURANCE COMPANY  10938
files revised rates for their Low Cost, Private Passenger Automobile Program resulting in an increase of 4.03%.
Effective Date August 20, 2007 new business and October 4, 2007 for renewals.

METROPOLITAN PROPERTY AND CASUALTY INS.  METB-125095050
files revised rates and rules for their Residential Property program. The overall rate level change is an increase of 18.5%.
Effective Date September 1, 2007 for new and November 1, 2007 for renewals.

MIC PROPERTY AND CASUALTY INS. CO.  GMAX-125252251
files revised rates and rules for their General Motors Mechanical Repair Service Plan contractual liability program. The rating plan has been revised to reflect lower rates for all 2007 and later vehicles due to the manufacturer's powertrain warranty extension.
Effective Date October 1, 2007.

MIC PROPERTY AND CASUALTY INS. CORP.  GMAX-125246596
files revised rates and rules for their Saturn Service Plan Contractual Liability program. The rates are approximately 30% lower due to the extended factory warranty.
Effective Date October 1, 2007.

MIC PROPERTY AND CASUALTY INSURANCE CO.  GMAX-125249984
files revised rates and rules to the GM Protection contractual liability program. The rating plan has been revised to reflect lower rates for all 2007 and later vehicles due to the manufacturer's powertrain warranty extension.
Effective Date October 1, 2007.
<table>
<thead>
<tr>
<th>COMPANY</th>
<th>FILING NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>MISSISSIPPI FARM BUREAU CASUALTY INS. CO.</td>
<td>11430</td>
</tr>
<tr>
<td>files to increase rates for their Manufactured Home Program resulting in an overall 5.3% increase.</td>
<td></td>
</tr>
<tr>
<td>Effective Date November 1, 2007.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>COMPANY</th>
<th>FILING NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>MISSISSIPPI STATE RATING BUREAU</td>
<td>11439/11440</td>
</tr>
<tr>
<td>files a loss cost filing for their CMP Businessowners Policy Program BP 2007-RRFLC with a companion filing BP-2007-RRFZC which introduces a new limit of insurance rating relativities for both building and personal property coverages.</td>
<td></td>
</tr>
<tr>
<td>Effective Date July 1, 2008.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>COMPANY</th>
<th>FILING NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>MISSISSIPPI WINDSTORM UNDERWRITING ASSOC.</td>
<td>11614</td>
</tr>
<tr>
<td>files revised rules and forms implementing optional Named Storm Percentage Deductibles of 5%, 10%, 15%, and 20% for both Residential and Commercial Policies issued by the MWUA. This filing also, introduces credit for Residential Properties that have achieved fortified home designation by the Institute of Business and Home Safety (IBHS).</td>
<td></td>
</tr>
<tr>
<td>Effective Date October 1, 2007.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>COMPANY</th>
<th>FILING NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>MORTGAGE GUARANTY INSURANCE CORPORATION</td>
<td>MRTG-125239432</td>
</tr>
<tr>
<td>files revised rates and rules for their SmartPath Mortgage Guaranty program to expand the current rate structure. The overall impact is negligible on the company's rate level.</td>
<td></td>
</tr>
<tr>
<td>Effective Date September 1, 2007.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>COMPANY</th>
<th>FILING NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>NATIONAL SPECIALTY INSURANCE COMPANY</td>
<td>STNA-125232862</td>
</tr>
<tr>
<td>files rates, rules, and forms for their new Commercial Umbrella and Excess Liability - Follow Form program.</td>
<td></td>
</tr>
<tr>
<td>Effective Date August 21, 2007.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>COMPANY</th>
<th>FILING NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>NATIONAL UNION FIRE INS. CO. OF PITTSBURGH, PA</td>
<td>AGNY-125220632</td>
</tr>
<tr>
<td>files 150 new and revised endorsements for their Miscellaneous Professional Liability Program. The rate level effect of this filing is a decrease of 4.3%.</td>
<td></td>
</tr>
<tr>
<td>Effective Date August 28, 2007.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>COMPANY</th>
<th>FILING NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>OCCIDENTAL FIRE &amp; CASUALTY CO. OF NC</td>
<td>11204</td>
</tr>
<tr>
<td>files initial rates, rules and forms for their Commercial Automobile Truckers Program.</td>
<td></td>
</tr>
<tr>
<td>Effective Date August 6, 2007.</td>
<td></td>
</tr>
</tbody>
</table>
files initial rates, rules and forms for its Commercial General Liability program. Effective Date September 1, 2007.

files revised rates, rules and forms for their Agripolicy Program resulting in an overall increase of 0.5%. Effective Date August 30, 2007.

files to introduce the Managed Care Errors and Omissions (E&O) program. Effective Date August 6, 2007.

files to adopt ISO's latest loss cost filing with an LCM of 1.021 for their Commercial Auto program. The overall rate level change is an increase of 0.7%. Effective Date September 1, 2007.

files an initial filing for its Dwelling Fire Program. Effective Date August 15, 2007.

files initial rates, rules and forms for their Homeowners Program. Effective Date August 15, 2007.

files initial rates, rules and forms for their Commercial Auto program for Republic Underwriters Insurance and Republic Fire and Casualty. Also they are revising their rates for Southern Insurance Company resulting in an overall decrease of -21.0%. Effective Date September 1, 2007.
Republic Underwriters Insurance Co. files initial Commercial Crime rates and rules for Republic Underwriters and Republic Fire and Casualty. They will use the same loss costs multiplier that was approved for Southern Insurance Company.
Effective Date September 1, 2007.

Republic Underwriters Insurance Co. files an initial rates, rules and forms filing for their Homeowners Program.
Effective Date September 1, 2007.

Republic Underwriters Insurance Co. files initial rates and rules for Republic Underwriters and Republic Insurance Company for Commercial General Liability along with a revision in Southern Fire and Casualty Insurance Company resulting in an overall decrease of -31.2%.
Effective Date September 1, 2007.

Republic Underwriters Insurance Co. files initial rates, rules and forms for their Commercial General Liability Program.
Effective Date September 1, 2007.

Republic Underwriters Insurance Co. files rates, rules and forms for initial filing for Commercial Property program for Republic Underwriters Insurance Company and Republic Fire and Casualty Insurance Company. The filing, also, is a revision of rates for Southern Insurance Company resulting in a decrease of 10.2%.
Effective Date September 1, 2007 New and Renewals.
LEAD COMPANY
REPUBLIC UNDERWRITERS INSURANCE CO.  
Other Companies
REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY
files their new Commercial Auto program, adopting the current rates and forms approved for Southern Ins. Co.
Effective Date September 1, 2007.

LEAD COMPANY
REPUBLIC UNDERWRITERS INSURANCE CO.  
Other Companies
SOUTHERN INSURANCE COMPANY
REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY
files rates, rules and forms filing for its new Workers Compensation program. The filing indicates that the company will adopt loss costs, rules and forms as promulgated by NCCI along with loss costs multipliers (LCMs) for each company.
Effective Date September 1, 2007.

LEAD COMPANY
REPUBLIC UNDERWRITERS INSURANCE CO.  
Other Companies
SOUTHERN INSURANCE COMPANY
REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY
files company exception loss cost pages to ISO's estimated loss potentials for all three Companies.
Effective Date September 1, 2007.

LEAD COMPANY
REPUBLIC UNDERWRITERS INSURANCE CO.  
Other Companies
REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY
files their new independent Commercial Property program, adopting the current rates and forms approved for Southern Insurance Company.
Effective Date September 1, 2007.

COMPANY
SENTRY CASUALTY COMPANY  
files rates and forms for their Commercial General Liability Program. All national account business will be written solely into Sentry Casualty Company. They are filing to adopt ISO Reference Filing # GL-2006-BGL1 and have filed a LCM of 1.297.
Effective Date January 1, 2008.
<table>
<thead>
<tr>
<th>COMPANY</th>
<th>FILING NUMBER</th>
<th>Rate, Rules, Forms, Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>SOUTHERN INSURANCE COMPANY</td>
<td>11276</td>
<td>Commercial Farm and Ranch Farmowners Program, September 1, 2007.</td>
</tr>
<tr>
<td>SOUTHERN INSURANCE COMPANY</td>
<td>11354</td>
<td>New Dwelling Liability Program for Low Value Homes, September 1, 2007.</td>
</tr>
<tr>
<td>SOUTHERN INSURANCE COMPANY</td>
<td>11349</td>
<td>New Farm Umbrella Program, September 1, 2007.</td>
</tr>
</tbody>
</table>
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY
files rates/rules for their Business Auto program (Commercial Auto).
Effective Date September 15, 2007 NB, November 8, 2007 Renewals.

STONNINGTON INSURANCE COMPANY
files revised rates and rules for their Commercial Property program. The overall rate level change is a decrease of 8.3%.
Effective Date September 1, 2007.

UNITED FIRe & CASUALTY COMPANY
files revised rates for their General Liability Program resulting in an overall rate decrease of -2.57%.
Effective Date October 1, 2007.

UNITED STATES LIABILITY INSURANCE COMPANY
files a request for support for their pending Crime program rating plan that is used with the Company's Community Association Program.
Effective Date August 30, 2007.

UNITRIN AUTO AND HOME INSURANCE CO.
files a rate revision for its Homeowners program which includes a base rate revision varying by territory and revisions in deductible factors, age of home factors, protection class/construction factors, claim history factors and packaged policy factors. The overall statewide change is an increase of 5.1%.
Effective Date September 1, 2007, New and September 24, 2007, Renewals.

VIKING INSURANCE COMPANY OF WI
files rates, rules, and forms for an initial filing of a Private Passenger Automobile program.
Effective Date September 17, 2007.
files rates, rules, and forms related to its CL Boiler and Machinery program. The filing proposes a new "Equipment Breakdown" endorsement. Effective Date August 6, 2007.

files a triennial compliance filing of current rates for their Creditor Placed Physical Damage Program pursuant to Bulletin 2000-8. Based on Department review the rates for the program are reduced by 30%. Effective Date October 1, 2007.

Harleysville Worcester Insurance Company received their license effective August 1, 2007.

Old Glory Insurance Company received their license effective August 1, 2007.

Cincinnati Insurance Company received their license effective August 1, 2007.

TIG Premier Insurance Company changed their name to Fairmont Premier Insurance Company.

ACE American Reinsurance Company changed their name to R&Q Reinsurance Company.

Continental National Indemnity Company changed their name to Continental Indemnity Company.

TICO Insurance Company changed their name to Infinity Assurance Insurance Company.

American Deposit Insurance Company changed their name to Infinity Safeguard Insurance Company.

Union Insurance Company redomesticated from Nebraska to Iowa effective December 27, 2006.