COMPANY
ACCIDENT INSURANCE COMPANY INC.
FILING NUMBER
PERR-125276442
files an initial filing for Commercial Auto line. Company files to adopt approved ISO reference filings for forms, rules and loss costs including CA-2007-BRLA1, CA-2006-RZRLC, CA-2006-BRLA1, and CA-2005-RLC01. A Loss Cost Modifier of 1.10 was selected based on lack of experience in this line. Their Loss Cost for Physical Damage is 1.735, and Liability is 1.634. Effective Date October 25, 2007.

COMPANY
AMERICAN ASSOCIATION OF INS. SERVICES
FILING NUMBER
AMAX-125286817
submits a rate/rule filing for their Homeowners Program. The filing includes revisions to territory definitions, rating information, and earthquake loss costs. While the filing represents a 160% increase in optional earthquake coverage, the overall effect on the Homeowners Program is an increase of 1.0%. Effective Date March 1, 2008.

COMPANY
AMERICAN ASSOCIATION OF INSURANCE SERVICES
FILING NUMBER
AMAX-125287031
files a rate/rule filing for their Mobile-Homeowners Program. The filing includes revisions to territory definitions, rating information, and earthquake loss costs. Earthquake losses are modeled using EQECAT’s USQUAKE seismic catastrophe model. While the filing represents an increase in optional earthquake coverage, the dollar increase is so small that the effect on the Mobile Homeowners Program is 0.0%. Effective Date March 1, 2008.

COMPANY
AMERICAN ASSOCIATION OF INSURANCE SERVICES
FILING NUMBER
AMAX-125286649
submits a rate/rule filing for their Farmowners Program. The filing includes revisions to territory definitions for earthquake, rating information, and earthquake loss costs. There is no rate effect as there are no policyholders under the Farmowners Program. Effective Date March 1, 2008.

LEAD COMPANY
AMERICAN ECONOMY INSURANCE COMPANY
FILING NUMBER
SAFC-125290519
Other Companies
American States Insurance Company
First National Insurance Company of America
General Insurance Company of America
Safeco Insurance Company of America
files to introduce three ISO General Liability classifications for which ISO does not provide loss costs. Effective Date December 1, 2007.
COMPANY                  FILING NUMBER
AMERICAN FAMILY HOME INSURANCE COMPANY       AMMH-125279305
files rates, rules and forms for a DP-1 and Vacant Dwelling Programs. This program is
modeled after the program in its sister Company, American Modern Home Insurance
Company. A major difference is the inclusion of windstorm and hail coverage in MS
Coastal counties.
Effective Date November 1, 2007.

COMPANY                  FILING NUMBER
AMERICAN HOME ASSURANCE COMPANY       AGNY-125297526
files revised rates for their Psychoanalysts Professional Liability program. The overall
rate level change is an increase of 3.0%.
Effective Date November 1, 2007.

COMPANY                  FILING NUMBER
AMERICAN NATIONAL GENERAL INSURANCE CO.      ANPC-125230788
files revised rates and rules for their Private Passenger Auto program. The overall rate
level change is 0.0%, ranging from -15.1% for Bodily Injury to +25.2% for Comprehensive
coverage.
Effective Date November 9, 2007.

COMPANY                  FILING NUMBER
AMERICAN NATIONAL PROPERTY AND CASUALTY CO.   ANPC-125230777
files revised rates and rules for their Private Passenger Auto program. The overall rate
level effect is 0.0%, ranging from -14.9% for Bodily Injury to +20.1% for Collision
coverage.
Effective Date November 9, 2007.

COMPANY                  FILING NUMBER
AMERICAN SECURITY INSURANCE COMPANY          11218
files revised forms for their approved GAP Asset Protection Program. The rate section
has been revised, however, rates are the same as previously approved by the Department.
Effective Date November 26, 2007.

COMPANY                  FILING NUMBER
ARGONAUT GREAT CENTRAL INS. CO.              ARGN-125299947
files revised rates and rules for their Great Protector Select BOP program. The overall
rate level change is a decrease of 4.0%.
Effective Date November 1, 2007.

COMPANY                  FILING NUMBER
ASSOCIATION CASUALTY INS. CO.                11727
files a workers compensation revised lost cost multiplier of 1.231 effective 01/01/2008.
The impact on rates would be an across the board decrease of 10.1%.
Effective Date January 1, 2008.
_files revised rates and rules for their Precision Premier, Precision America, Precision Specialty Contractors, and Specialty Auto (Commercial Auto) programs. The overall rate level change is an increase of 3.20%.
Effective Date January 15, 2008 (New) March 15, 20087 (Renewals).

COMPANY
AXIS INSURANCE COMPANY
FILING NUMBER
REGU-125243667
files rates, rules and forms for their new Commercial Excess Liability Program.
Effective Date October 17, 2007.

COMPANY
AXIS INSURANCE COMPANY
FILING NUMBER
PERR-125265817
files rates, rules, and forms for the FIS Fiduciary Liability program. The policy provides commercial liability coverage for directors, officers, trustees, employees, committee members, and insured organization, subsidiaries and sponsored plans.
Effective Date October 19, 2007.

COMPANY
AXIS INSURANCE COMPANY
FILING NUMBER
PERR-125250498
files rates, rules, and forms for their new Media/Pro Media Liability program. The program provides coverage for errors and omissions and libel/slander insurance coverage and a variety of coverage options to risks in the specialized media and film/entertainment insurance market.
Effective Date October 25, 2007.

COMPANY
BEAZLEY INSURANCE COMPANY
FILING NUMBER
BEAZ-125296058
files a filing proposing various changes to their wage and hour coverage within their employment practices liability program. There is no rate level effect.
Effective Date October 19, 2007.

COMPANY
CAMICO MUTUAL INSURANCE
FILING NUMBER
CAMC-125253858
files revised rates and rules for their Accountants Professional Liability (OL-CM) program. The overall rate level change is a decrease of 10.5%.
Effective Date October 19, 2007.
<table>
<thead>
<tr>
<th>COMPANY</th>
<th>FILING NUMBER</th>
<th>Details</th>
<th>Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>CMG MORTGAGE INSURANCE COMPANY</td>
<td>PMGP-125295686</td>
<td>files a rate revision for their Standard and A- rate programs resulting in a -0.01% rate adjustment.</td>
<td>October 22, 2007</td>
</tr>
<tr>
<td>CONTINENTAL CASUALTY COMPANY</td>
<td>CNAC-125301576</td>
<td>files initial rates and rules for their new Contractual Liability / Auto GAP program.</td>
<td>November 1, 2007</td>
</tr>
<tr>
<td>DELTA FIRE &amp; CASUALTY INSURANCE COMPANY</td>
<td>11730</td>
<td>files for a revised lost cost multiplier effective 01/01/2008. The impact on rates would be an across the board decrease of 10.2%.</td>
<td>January 1, 2008</td>
</tr>
<tr>
<td>EMCASCO INSURANCE COMPANY</td>
<td>EMCC-125308742</td>
<td>Other Companies</td>
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<tr>
<td></td>
<td></td>
<td>Employers Mutual Casualty Company</td>
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<tr>
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<td></td>
<td>Union Insurance Company of Providence</td>
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<tr>
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<td></td>
<td>files revised rates and rules for their Private Passenger Auto program. The overall rate level change is an increase of 2.60%.</td>
<td>December 15, 2007</td>
</tr>
<tr>
<td>EMPIRE FIRE &amp; MARINE INSURANCE COMPANY</td>
<td>ZURC-125126997</td>
<td>files revised rates in their Homeowners program. The overall statewide rate impact is an increase of 28.7%.</td>
<td>February 1, 2008</td>
</tr>
</tbody>
</table>
**LEAD COMPANY**  
**EMPLOYERS REINSURANCE CORPORATION**  
FILING NUMBER: ERCA-125286022

Other Companies  
- Westport Insurance Corporation  
- North American Elite Insurance Company  
- North American Specialty Insurance Company

files a commercial crime rating plan for four companies in the Swiss Re Group using a company tiering approach. WIC and Employers Reinsurance will have LCM's of 1.821. North American Specialty Insurance Co. files LCM of 1.457 (20% less than WIC), and North American Elite Insurance Co. files LCM of 2.276 (25% greater than WIC).  
*Effective Date January 1, 2008.*

**COMPANY**  
**FEDERAL INSURANCE COMPANY**  
FILING NUMBER: CHUB-125161982

files rates and forms for a joint Accident Death and Dismemberment benefits and a Travel benefits policy. The groups benefits will be chosen by the policyholder groups to create a policy for their members.  
*Effective Date October 12, 2007.*

**COMPANY**  
**FIDELITY & DEPOSIT COMPANY OF MARYLAND**  
FILING NUMBER: ZURC-125126791

files revised rates in their Homeowners program resulting in an overall statewide increase of 23.4%.  
*Effective Date February 1, 2008, new and Renewal Business.*

**COMPANY**  
**FIDELITY NATIONAL INSURANCE COMPANY**  
FILING NUMBER: PERR-125209991

files revised rates and rules for their Homeowners program. The overall proposed rate level change is an increase of 18.7%.  
*Effective Date October 30, 2007.*

**LEAD COMPANY**  
**GARRISON PROPERTY AND CASUALTY INS. CO.**  
FILING NUMBER: USAA-125251827

Other Companies  
- United Services Automobile Association  
- USAA Casualty Insurance Company  
- USAA General Indemnity Company

files a rate revision for their Private Passenger Auto program. The USAA Group expands their existing rating structure to 20 tiers. This produces a group overall state average increase of 0.7%.  
*Effective Date November 5, 2007 New and December 9, 2007 Renewal Business.*
GEICO INDEMNITY COMPANY
files revised rules for their Motorcycle program. There is no rate impact associated with this filing.
Effective Date October 30, 2007.

GEORGIA CASUALTY & SURETY COMPANY
files for a revised lost cost multiplier effective 01/01/2008. The impact on rates would be an across the board decrease of 10.1%.
Effective Date January 1, 2008.

GREAT AMERICAN INS. CO. OF NEW YORK
files initial rates, rules and forms for their USAA Homebuilders Risk Program (Commercial Property).
Effective Date October 17, 2007.

GREENWICH INSURANCE COMPANY
files a rate, rule, and form filing for its workers compensation program. The filing adds a multi-tier rating program incorporating three affiliated companies. The filing proposes the continued use of the most current NCCI loss costs and rating plans (3/1/07) with LCMs of 1.654 for Greenwich Insurance Company (GIC), 1.379 for XL Specialty Insurance Company (XSI), and 1.103 for XL Insurance America (XIA). This constitutes a 0.0% change for GIC, a 2.1% increase for XSI, and a new filing for XIA.
Effective Date January 1, 2008.

GUIDEONE SPECIALTY MUTUAL INS.
files rates, rules and forms for several new endorsements to its Ultimate Legal Plan (Other Lines of Business).
Effective Date October 3, 2007.

INSURANCE SERVICES OFFICE
files a revised loss cost filing for their Homeowners Program resulting in an overall decrease of -7.1%.
Effective Date April 1, 2008.
LYNDON SOUTHERN INSURANCE COMPANY 10949
files rates, rules and forms for a new Mortgage Protection Plan - Forced Placed Dwelling program.
Effective Date October 12, 2007.

MARKEL AMERICAN INSURANCE COMPANY MRKB-125255083
Other Companies
Markel Insurance Company
files rate, rule, and form filing for a Miscellaneous Professional Liability under their Commercial General Liability program. The filing adds additional business classes in the rating program for health-related specialties.
Effective Date October 12, 2007.

METROPOLITAN DIRECT PROPERTY & CASUALTY INS. METX-125274335
files revised rates and rules for their Private Passenger Auto Program. There is no rate impact on current policyholders.
Effective Date October 31, 2007 (New) December 10, 2007 (Renewal).

METROPOLITAN PROPERTY & CASUALTY INS. CO. METX-125273811
files revised rates and rules for their Private Passenger Auto program. The overall rate level change is an increase of 3.0%.
Effective Date October 31, 2007 (New) December 10, 2007 (Renewal).

MIDWEST INSURANCE COMPANY 11813
files a revision to their current Workers Comp program loss cost multiplier. The proposed change in multiplier from 1.34 to 1.23.
Effective Date November 1, 2007.

MISSISSIPPI STATE RATING BUREAU 11711
files revised rate/loss cost for their Fire and Allied Lines program resulting in an overall decrease of -7.1%.
Effective Date January 1, 2008.

MISSISSIPPI STATE RATING BUREAU 12012/12013/12010
files loss cost (MS 2007-RSFLC) for Market Segments - Self Storage Facilities along with the companion Rules (MS 2007-RSF07 and Forms (MS 2007-OSF07).
Effective Date May 1, 2008.
files rates, rules, and forms for its Directors and Officers and Private Company Liability program.
Effective Date October 19, 2007.

files revised rates and rules for their Homeowner program. The overall proposed rate level change is an increase of 14.80%.
Effective Date January 15, 2008.

files revised rates for their Owner and Contractors Protective Liability and Railroad Protective Liability programs. The overall rate level effect is neutral.
Effective Date November 1, 2007.

submits a rate, rule, and form filing for its Commercial Umbrella program. The filing does not include a proposed change in base rates, but rather submits several rules changes and several new optional endorsements.
Effective Date October 4, 2007.

submits a rate, rule, and form filing for its Commercial Property program. The filing proposes a change in the LCM to be applied to the loss costs implemented by ISO from 1.361 to 1.497 (constituting a 10% rate level increase). The company is also adding 2 new optional coverage endorsements. The Company does not have any policyholders at this time, so there is no rate effect.
Effective Date October 4, 2007.

files a rate, rule, and form filing for its Commercial General Liability program. The filing proposes a change in the LCM to be applied to the loss costs purveyed by ISO from 1.206 to 1.532 (constituting a 27% rate level increase) as well as rule changes and optional endorsements. The company is adding 2 new optional coverage endorsements. The Company does not have any policyholders at this time, so there is no rate effect.
Effective Date October 4, 2007.
files rates, rules and forms for a new product to provide Difference in Conditions coverage for Side A of their Directors and Officers coverage. Effective Date October 19, 2007.

files initial rates, rules and forms for a Private Passenger Auto program. Effective Date November 1, 2007.

files revised rates and rules for their Surety Bonds Program resulting in an overall decrease of -16%. Effective Date October 12, 2007.

files revised rates and rules for their Homeowners program. The statewide overall rate increase is 3.3%. Effective Date November 1, 2007, New and December 11, 2007, Renewals.

files a new Excess Directors and Officers Liability program. Effective Date October 19, 2007.

files a new creditor placed auto physical damage program. Effective Date October 12, 2007.

files rates, rules, and forms for their initial Collateral Protection (CPI) program. The program is a Creditor Placed Auto Insurance product. Effective Date October 25, 2007.

files revised rates and rules for their Personal Umbrella policy. The overall rate level change is an increase of 16.1%. Effective Date October 26, 2007.
<table>
<thead>
<tr>
<th>COMPANY</th>
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<tbody>
<tr>
<td><strong>SOUTHERN UNITED FIRE INSURANCE COMPANY</strong></td>
<td>AMCN-125254616</td>
</tr>
<tr>
<td>files rules and endorsements for a new Sexual and/or Physical Abuse coverage under their commercial general liability program.</td>
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<tr>
<td>Effective Date October 12, 2007.</td>
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<th>COMPANY</th>
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<tbody>
<tr>
<td><strong>SPARTA INSURANCE COMPANY</strong></td>
<td>REGU-125301956</td>
</tr>
<tr>
<td>files initial rate/loss cost filing for their Commercial General Liability program.</td>
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<tr>
<td>Effective Date October 19, 2007.</td>
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<tr>
<td><strong>SPARTA INSURANCE COMPANY</strong></td>
<td>REGU-125302066</td>
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<tr>
<td>files initial rate/loss cost filing for their Commercial Property program.</td>
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<tr>
<td>Effective Date October 19, 2007.</td>
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<th>COMPANY</th>
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<tr>
<td><strong>SPARTA INSURANCE COMPANY</strong></td>
<td>REGU-125302320</td>
</tr>
<tr>
<td>files initial rate/loss cost filing for their Commercial Automobile program.</td>
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<tr>
<td>Effective Date October 19, 2007.</td>
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<tr>
<td><strong>SPARTA INSURANCE COMPANY</strong></td>
<td>REGU-125314361</td>
</tr>
<tr>
<td>files initial rates/loss costs and rules for their new Commercial Crime program.</td>
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<tr>
<td>Effective Date October 30, 2007.</td>
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<th>COMPANY</th>
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<tbody>
<tr>
<td><strong>SPARTA INSURANCE COMPANY</strong></td>
<td>REGU-125314348</td>
</tr>
<tr>
<td>files initial rates, rules for their Commercial Inland Marine program.</td>
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<tr>
<td>Effective Date October 30, 2007.</td>
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<tr>
<th>COMPANY</th>
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<tr>
<td><strong>SPARTA INSURANCE COMPANY</strong></td>
<td>REGU-125314156</td>
</tr>
<tr>
<td>files initial rate/loss cost filing for their Workers Compensation program. The company is adopting NCCI's 2007 loss costs with an LCM of 1.470.</td>
<td></td>
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<tr>
<td>Effective Date November 1, 2007.</td>
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<tr>
<th>LEAD COMPANY</th>
<th>FILING NUMBER</th>
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<tbody>
<tr>
<td><strong>STATE AUTO PROPERTY AND CASUALTY INS. CO.</strong></td>
<td>SAMM-125283889</td>
</tr>
<tr>
<td>Other Companies</td>
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<tr>
<td>State Automobile Mutual Insurance Company</td>
<td></td>
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<tr>
<td>files rates and rules to introduce their Commercial Property Exposure Grade Plan. The overall rate change is a decrease of 1.40%.</td>
<td></td>
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<tr>
<td>Effective Date November 1, 2007.</td>
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</tbody>
</table>
STATE NATIONAL INSURANCE COMPANY, INC.  
files rates, rules and forms for its new Cotton Package Commercial Property program.  
Effective Date October 19, 2007.

STONEBRIDGE CASUALTY INSURANCE COMPANY  
files new rates for their Vehicle Service Contract program. The overall changes reflect a neutral change in rates.  
Effective Date October 12, 2007.

SUA INSURANCE COMPANY  
files revised rates / loss costs and an LCM of 1.036 for their Commercial Auto program. The overall rate level change is an increase of 3.6%.  
Effective Date November 1, 2007.

SURETY & FIDELITY ASSOC. OF AMERICA  
files a loss cost filing (MS-FLC-10) for their Financial Institution Bond Standard Form 25, along with rules (MS-FM-15) and forms (SFAA-F-265).  
Effective Date January 1, 2008.

TNUS INSURANCE COMPANY  
files new rates, rules and forms for their Commercial Umbrella Program.  
Effective Date November 1, 2007.

TOKIO MARINE AND NICHIDO FIRE INS. CO.  
files new rates, rules and forms for their Commercial Umbrella Program providing new limit options for the insureds.  
Effective Date November 1, 2007.

TRANSGUARD INSURANCE CO. OF AMERICA  
files to adopt NCCI's 2007 loss costs and an LCM of 1.50 for its Workers Compensation program. The overall rate level change is an increase of 10.3%.  
Effective Date October 19, 2007.

TRAVELERS CASUALTY & SURETY CO. OF AMERICA  
files revised rates for their Employment Practices Liability program. The overall rate level change is a decrease of 10.0%.  
Effective Date December 1, 2007.
Travelers Casualty and Surety Company files revised rates to their Surety Loss Cost Rate Manual. The overall purposed rate change is an increase of 0.1%.
Effective Date November 2, 2007 (New) February 4, 2008 (Renewal).

Travelers Personal Security Insurance Company files its proprietary tiering system for their Homeowners program. There is no rate impact associated with this filing.
Effective Date December 16, 2007.

Triad Guaranty Insurance Corporation files a revised rate structure for its Mortgage Guaranty program. There is no rate impact associated with this filing.
Effective Date October 26, 2007.

United Services Automobile Association files revised rates and rules for their Personal Umbrella program. The overall rate level impact is an increase of 10.0%.
Effective Date December 1, 2007.

Guardian National Title Insurance Company was licensed to do business effective October 1, 2007.

Louisiana Retailers Mutual Insurance Company was licensed to do business effective October 1, 2007.
Milbank Insurance Company was licensed to do business effective October 1, 2007.

Southwest Marine and General Insurance Company was licensed to do business effective October 1, 2007.

Unitrin Direct Property & Casualty Company was licensed to do business effective October 1, 2007.

**COMPANY NAME CHANGE**

Royal Indemnity Company changed their name to Arrowood Indemnity Company effective September 15, 2007.

**REDOMESTICATION**

First Acceptance Insurance Company, Inc. was redomesticated from Tennessee to Texas effective November 20, 2006.

**MERGER**