

Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
January 2008

<u>COMPANY</u>	<u>FILING NUMBER</u>
AIG NATIONAL INSURANCE COMPANY	NHMP-125296543
files rates and rules for a new Private Passenger Auto program. Effective Date January 16, 2008.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLIANZ GLOBAL RISKS US INSURANCE CO.	PERR-125374234
files revised rates and rules for their Commercial Umbrella & Excess Aviation program. There is no rate impact associated with this filing. Effective Date January 9, 2008.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLIED WORLD ASSURANCE COMPANY	12137
files initial rates, rules and forms for their Primary Directors and Officers Program. Effective Date January 11, 2008.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLIED WORLD NATIONAL ASSURANCE CO.	12200
files new rates and forms for their Excess General Liability Program. Effective Date January 9, 2008.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLIED WORLD NATIONAL ASSURANCE CO.	12156
files initial rates, rules and forms for their Side "a" Directors and Officers Excess and Lead Difference-In-Conditions Program. Effective Date January 11, 2008.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLIED WORLD NATIONAL ASSURANCE CO.	12201
files initial rates, rules and forms for their Excess Directors and Officers Liability Insurance Program. Effective Date January 28, 2008.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN SECURITY INSURANCE COMPANY	ASPX-125371345
files rates/rules/forms filing for their new Blanket Vendor Single Interest program (Commercial Auto). The program will provide coverage for a lending institution's interest in a collateral vehicle, or other equipment serving as loan collateral. Effective Date January 9, 2008.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
BEAZLEY INSURANCE COMPANY	BEAZ-125353184
files a rates and form filing for its Directors & Officers Program. Effective Date January 8, 2008.	

COMPANY **FILING NUMBER**
BROTHERHOOD MUTUAL INSURANCE COMPANY **BRTH-125384736**

files to revise certain rates, rules, and forms for their Commercial General Liability program. Primary changes are a reduction in the state and company multipliers, introducing a small church (under \$1,000,000 TIV) credit, and the introduction of higher aggregate limits for sexual acts coverage.

Effective Date May 1, 2008 New and Renewals.

COMPANY **FILING NUMBER**
CMG MORTGAGE INSURANCE COMPANY **PMGP-125384370**

files revised rates and rules for the Single Premium and Potential Negative Amortization Plans in their Mortgage Guaranty program. There is no rate impact associated with this filing.

Effective Date January 21, 2008.

COMPANY **FILING NUMBER**
CUMIS INSURANCE SOCIETY, INC. **CUNX-125394354**

files revised rates, rules, and forms for their Collateral Package of Protection program resulting in an overall rate increase of 2.6%.

Effective Date April 1, 2008, New and May 1, 2008, Renewals.

COMPANY **FILING NUMBER**
DIRECT GENERAL INSURANCE COMPANY OF MS **DRCT-125372988**

files revised rates and rules for their Private Passenger program resulting in an overall rate level decrease of 1.0%.

Effective Date January 31, 2008.

COMPANY **FILING NUMBER**
EMPIRE FIRE AND MARINE INSURANCE COMPANY **ZURC-125363884**

files revised rates and rules for their Entertainment Program (Commercial Auto). There is no rate impact associated with this filing.

Effective Date February 1, 2008.

LEAD COMPANY **FILING NUMBER**
EMPLOYERS FIRE INSURANCE COMPANY **BEAC-125343316**

Other Companies

ONE BEACON AMERICA INSURANCE COMPANY

files a filing for their "@vantage For-Government Risk Solutions" program (Commercial Umbrella & Excess). The Company proposes Excess Liability coverage for four new specialty supplements.

Effective Date January 7, 2008.

LEAD COMPANY
EMPLOYERS FIRE INSURANCE COMPANY

FILING NUMBER
BEAC-125343179

Other Companies

ONEBEACON AMERICA INSURANCE COMPANY

files a rates/rules/forms filing for their "@vantage For-government Risk Solutions" program (Professional Liability).

Effective Date January 9, 2008.

LEAD COMPANY
EMPLOYERS' FIRE INSURANCE COMPANY

FILING NUMBER
BEAC-125343164

Other Companies

OneBeacon America Insurance Company

files a rate, rule, and form filing for their OneBeacon @vantage program under the "Government Risk Solutions" market segment, (Commercial General Liability). The Company introduces four new specialty supplements for Governmental/Public Entity Risks- GL Liability, Law Enforcement Liability, Public Officials Liability, and Excess Liability.

Effective Date December 28, 2007.

COMPANY
EVERETT NATIONAL INSURANCE COMPANY

FILING NUMBER
EVST-125365704

files revised rates and rules for the Auto Liability Excess Limits factors for their Commercial Umbrella Excess Liability program. The proposed overall change is an increase of 7.6%.

Effective Date February 1, 2008.

COMPANY
FEDERAL INSURANCE COMPANY

FILING NUMBER
12132

files rates and forms for their new Executive Elite Directors & Officers Liability Program. The program provides excess of loss directors & officers liability coverage.

Effective Date January 9, 2008.

COMPANY
FEDERATED RURAL ELECTRIC INS. EXCHANGE

FILING NUMBER
FRCS-125362256

files revised rates for General Liability and Umbrella specific to their All- Risk Blanket Policy. The overall rate effect of all change is a decrease of 15.8% for these coverage parts under this package policy.

Effective Date January 15, 2008.

COMPANY
GENERAL STAR NATIONAL INSURANCE COMPANY

FILING NUMBER
PRFL-125354293

files a filing for a new Real Estate Appraisers program within their professional liability coverage.

Effective Date February 1, 2008.

COMPANY

GRANITE STATE INSURANCE COMPANY

FILING NUMBER

AGNY-125339054

files rates and forms for a new Optometrists Rate Plan Addendum onto their General Healthcare Provider Professional Liability program.

Effective Date January 28, 2008.

LEAD COMPANY

HARTFORD CASUALTY INSURANCE COMPANY

FILING NUMBER

HART-125384132

Other Companies

Hartford Underwriters Insurance Company

Twin City Fire Insurance Company

Hartford Accident and Indemnity Company

Hartford Fire Insurance Company

files a countrywide change to its Contract Surety program. Company is reducing Completion Bond rates by 15%. Change will have a zero percent overall effect on its surety program rates.

Effective Date February 1, 2008.

LEAD COMPANY

HARTFORD CASUALTY INSURANCE COMPANY

FILING NUMBER

HART-125372271

Other Companies

Hartford Insurance Company of the Midwest

Hartford Underwriters Insurance Company

Property and Casualty Insurance Company of Hartford

Trumbull Insurance Company

Twin City Fire Insurance Company

Hartford Accident and Indemnity Company

Hartford Fire Insurance Company

files to introduce new, optional CMP program endorsements for their Property Choice policies that cover financial companies.

Effective Date January 28, 2008.

COMPANY

INSURANCE SERVICES OFFICE

FILING NUMBER

12218

files a loss cost filing for their Medical Professional Liability Program resulting in a decrease of -20% for hospitals and -11.8% for Physicians, Surgeons and Dentists. Companion filings: PR 2007-ORU07 rules, CL 2007-OPR07 forms, PR 2007-OFR07 forms.

Effective Date September 1, 2008.

COMPANY

LOUISIANA RETAILERS MUTUAL INSURANCE CO.

FILING NUMBER

SMCG-125383701

files a new Workers Compensation program for Mississippi. The company is adopting the most recently approved NCCI loss costs, rules and schedule rating plan effective 3/1/2007 with a Loss Cost Multiplier of 1.189 and Loss Cost Modifier of 0.855. Effective Date January 28, 2008.

LEAD COMPANY

MARKEL AMERICAN INSURANCE COMPANY

FILING NUMBER

MRKB-125396421

Other Companies

Markel Insurance Company

files new independent forms and rates for their Commercial Auto program. Companies introduce optional liability deductible factors that are larger than those available through the ISO CLM. Also, they introduce an endorsement that gives the insured the option of having supplemental expense payments included within the deductible amount. Effective Date March 1, 2008, New and Renewals.

LEAD COMPANY

MARKEL AMERICAN INSURANCE COMPANY

FILING NUMBER

MRKB-125396326

Other Companies

Markel Insurance Company

files new forms and rates for their General Liability program. They introduce optional liability deductible factors larger than those available through the ISO CLM. They introduce new endorsements to give insured option of having a self insured retention (SIR) instead of a deductible and to include Supplemental Expenses included with the SIR or the deductible. Also, the Companies withdraw rates for all limits except their most common limit (\$1,000,000/\$2,000,000). Instead, the Companies will use the ISO increased limit factors for those optional limits Effective Date March 1, 2008 New and Renewals.

COMPANY

MENDOTA INSURANCE COMPANY

FILING NUMBER

MEND-125361633

files revised rates and rules for their Non-Standard Personal Auto program. The overall rate level change is an increase of 1.80%. Effective Date January 31, 2008.

COMPANY

MISSISSIPPI STATE RATING BUREAU

FILING NUMBER

12323/12325/12324

files new loss costs (MS 2007-RADLC), rules (MS 2007-RABDC) and forms (MS 2007-OABDC) for their Market Segments Program: Apartment Building Owners and Dry Cleaning and Laundry Facilities (CMP Liability and Non-Liability). Effective Date August 1, 2008.

COMPANY **FILING NUMBER**
MORTGAGE GUARANTY INSURANCE COMPANY **MRTG-125393086**

files revised rates for their Sub-TOI Combinations program Mortgage Guaranty rates. The overall rate level change is 8.83%, but there is no rate impact because the company does not write any premium in Mississippi.
Effective Date March 3, 2008.

COMPANY **FILING NUMBER**
NCCI **NCCI-125323439**

files a voluntary loss cost and assigned risk rate filing with a proposed effective date of March 1, 2008. The current loss costs and assigned risk rates have been in effect since March 1, 2007. The overall proposed change is -4.7% for the voluntary loss costs and -4.7% for assigned risk rates.
Effective Date March 1, 2008.

LEAD COMPANY **FILING NUMBER**
NIPPONKOA INSURANCE COMPANY LTD. **TRVD-125370492**

Other Companies
Charter Oak Fire Insurance Company
Phoenix Insurance Company
Travelers Indemnity Company
Travelers Indemnity Company of America
Travelers Indemnity Company Of Connecticut
Travelers Property Casualty Company of America

files rate and rule revision for their Commercial Auto program. The Travelers Group files to adopt ISO Reference loss costs (CA-BRLA1), increased limit factors (CA-2006-IALL1), zone rated loss costs (CA-2006-RZRLC), and zone rated rules (CA-2006-RZR1). The overall rate impact of the changes is 0%.
Effective Date July 1, 2008 New and Renewals.

COMPANY **FILING NUMBER**
OCCIDENTAL FIRE AND CASUALTY COMPANY **FBLB-125286845**

files rates, rules, and forms for a new Crop-Hail program. They file to adopt the current National Crop Insurance Service (NCIS) Crop-Hail loss costs.
Effective Date January 15, 2008.

COMPANY **FILING NUMBER**
PLAZA INSURANCE COMPANY **CMPL-125330243**

files rates and forms for a new Surety Program.
Effective Date January 28, 2008.

COMPANY **FILING NUMBER**
PROGRESSIVE CASUALTY INSURANCE COMPANY **PRGS-125380518**

files revised rates and rules for their Excess Deposit Bond program. There is no rate impact associated with this filing.
Effective Date January 9, 2008.

COMPANY **FILING NUMBER**
PROGRESSIVE CASUALTY INSURANCE COMPANY **PRGS-125384123**

files revised rates and rules for their Trust Liability Program. There is no rate impact associated with this filing.
Effective Date February 1, 2008.

COMPANY **FILING NUMBER**
PROGRESSIVE GULF INSURANCE COMPANY **PRGS-125346588**

files revised rates and rules for their Private Passenger Auto program. The overall rate change is a decrease of 1.90%.
Effective Date February 1, 2008 new & April 1, 2008 renewal.

COMPANY **FILING NUMBER**
PROPERTY AND CASUALTY INS. CO. OF HARTFORD **HART-125343309**

files revised rates and rules for their Private Passenger Automobile program. The proposed overall rate level change is an increase of 3.0%.
Effective Date January 3, 2008 (New) February 22, 2008 (Renewal).

COMPANY **FILING NUMBER**
QBE INSURANCE COMPANY **QBEC-125395605**

files initial rates and rules for their new General Liability filing for their Anchor Managing General Agency program.
Effective Date January 31, 2008.

COMPANY **FILING NUMBER**
QBE INSURANCE CORPORATION **QBEC-125395464**

files initial rates and rules for a new Fire and Allied Lines filing for their Anchor Managing General Agency program.
Effective Date January 31, 2008.

COMPANY **FILING NUMBER**
REPUBLIC WESTERN INSURANCE COMPANY **CMPL-125330243**

files rates, rules and forms for a Self-Storage Customer Insurance coverage as part of their Commercial package policy. The forms and rates used were those as approved under the Business Owners Policy.
Effective Date January 28, 2008.

COMPANY **FILING NUMBER**
RLI INSURANCE COMPANY **RLSC-125364510**

files initial rates and rules for their new RLifesaver Contract Bond Program.
Effective Date January 7, 2008.

COMPANY **FILING NUMBER**
SAGAMORE INSURANCE COMPANY **BALG-125362290**

files a rate and rule filing for its Non-Standard Personal Auto program. The company is proposing revising its Merit Program, and insureds from its Secure, Lowpay, Value, and Reward programs will renew into the revised program. The estimated impact of the proposed changes is a rate increase of 4.4% across all programs.
Effective Date May 30, 2008 New and July 30, 2008 Renewals.

COMPANY **FILING NUMBER**
SENTRY CASUALTY COMPANY **SEPX-125385756**

files revised loss cost multiplier of 1.223, an expense constant of \$0, and a premium discount table. There is no rate impact associated with this filing.
Effective Date January 15, 2008.

COMPANY **FILING NUMBER**
TECHNOLOGY INSURANCE COMPANY **REGU-125370970**

files initial rates and rules for their Commercial Crime program.
Effective Date January 31, 2008.

COMPANY **FILING NUMBER**
TRAVELERS CASUALTY AND SURETY CO. OF AMERICA **TRVE-125383623**

files revised rates and rules for their Fidelity /Commercial Crime program. The overall rate level change is a decrease of 1.6% to 5.0%.
Effective Date February 1, 2008.

COMPANY **FILING NUMBER**
TRIAD GUARANTY INSURANCE COMPANY **TRAD-125384863**

files revised rates and rules for their Mortgage guaranty program. There is no rate impact associated with this filing.
Effective Date January 31, 2008.

LEAD COMPANY **FILING NUMBER**
UTICA MUTUAL INSURANCE COMPANY **UTCX-125340297**

Other Companies

Graphic Arts Mutual Insurance Company

files rates, rules, and forms for an optional Small Business Employment Related Practices Liability program. The program will offer coverage for certain wrongful employment practices committed by the insured on a claims-made basis.
Effective Date March 1, 2008.

COMPANY

WESCO INSURANCE COMPANY

FILING NUMBER

REGU-125371070

files initial rates and rules for their new Commercial Crime program.

Effective Date January 7, 2008.

COMPANY

XL SPECIALTY INSURANCE COMPANY

FILING NUMBER

XLAM-125331211

files a rates, rules and forms for a new Private Company Professional Liability program that includes coverage for D&O, EPL, Fiduciary, and Crime.

Effective Date January 15, 2008.

NEW COMPANIES

The Netherlands Insurance Company received their license effective January 1, 2008.

Southern Casualty Insurance Company received their license effective January 1, 2008.

Tri-State Insurance Company of Minnesota received their license effective January 1, 2008.

COMPANY NAME CHANGE

Quadrant Indemnity Company changed its name to Harbor Point Reinsurance U.S., Inc. effective April 17, 2007.

REDOMESTICATION

American Safety Casualty Insurance company redomesticated from Delaware to Oklahoma effective May 24, 2007.