

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
October 2008**

LEAD COMPANY

ACADIA INSURANCE COMPANY

Other Companies

Continental Western Insurance Company

Union Insurance Company

files to modify LCM's for classes 8868 and 9101 for their Workers' Compensation program. The proposed changes have a rate level decrease of 30.0% for those two classes.

Effective Date October 1, 2008.

FILING NUMBER

UNON-125805523

LEAD COMPANY

ACE AMERICAN INSURANCE CO.

Other Companies

Westchester Fire Insurance Company

files additional endorsements with their rates and revisions to various rules for their ACE Miscellaneous Professional Liability Insurance Program.

Effective Date October 22, 2008.

FILING NUMBER

ACEH-125807915

COMPANY

ADVOCATE, MD INS. OF THE SOUTHWEST, INC.

files an initial filing for its Continuous Medical Malpractice Liability Policy. The filing is a me-too of the company's approved Preferred program policy, with only the billing method changed.

Effective Date October 8, 2008.

FILING NUMBER

12755

COMPANY

ALLIED EASTERN INDEMNITY COMPANY

files initial NCCI loss costs and LCM (1.528) for their new Workers' Compensation program.

Effective Date November 1, 2008.

FILING NUMBER

EIHI-125838297

COMPANY

ALLIED WORLD REINSURANCE COMPANY

files initial rates, rules and forms for a Country Club - Management Protection Liability Program which writes General Liability, Auto Liability, Liquor Liability, Pollution, D&O, EPL, Fiduciary and Crimes coverage.

Effective Date October 31, 2008.

FILING NUMBER

EAPD-125843329

COMPANY

ALLIED WORLD REINSURANCE COMPANY

files rates, rules and forms for their Commercial Auto Country Club Program.

Effective Date October 31, 2008.

FILING NUMBER

EAPD-125843453

COMPANY **FILING NUMBER**
ALLIED WORLD REINSURANCE COMPANY **EAPD-125845038**
files rates, rules and forms for their new Commercial Burglary and Theft Country Club Program.
Effective Date October 31, 2008.

COMPANY **FILING NUMBER**
ALLIED WORLD REINSURANCE COMPANY **EAPD-125845048**
files rates, rules and forms for their new Commercial General Liability Country Club Program.
Effective Date October 31, 2008.

COMPANY **FILING NUMBER**
ALLSTATE PROPERTY & CASUALTY INS. CO. **ALSX-125750111**
files revisions to their Private Passenger Auto credit scoring model.
Effective Date October 6, 2008.

COMPANY **FILING NUMBER**
ALLSTATE PROPERTY & CASUALTY INSURANCE CO. **ALSX-125813824**
files revised rules for their Homeowners program to revise their credit-based Insurance Scoring Rating Procedure. There is no rate impact associated with this filing.
Effective Date October 6, 2008 (New) November 30, 2008 (Renewal).

COMPANY **FILING NUMBER**
AMERICAN ALTERNATIVE INSURANCE CORP. **AMLX-125833105**
files revised rates for their PNP Management Portfolio Product resulting in an overall decrease of -2.3%.
Effective Date November 1, 2008.

COMPANY **FILING NUMBER**
AMERICAN ALTERNATIVE INSURANCE CORPORATION **AMLX-125840923**
files changes to their Commercial Auto program affecting Forestry, Agricultural, Waste Haulers, and Wholesale distributors operations. The overall effect of this rate change is a 22.2% decrease in rates. They are moving this program to be more like their countrywide program and changing optional endorsements.
Effective Date November 1, 2008.

COMPANY **FILING NUMBER**
AMERICAN FAMILY HOME INSURANCE COMPANY **AMMH-1215747582**
files revised rates, rules and forms for their Mobile Home program. The overall rate level change is an increase of 7.01%.
Effective Date January 1, 2009.

COMPANY **FILING NUMBER**
AMERICAN FAMILY HOME INSURANCE COMPANY **AMMH-125744241**

files revised rates and rules for their Mobile Home program. The overall rate level change is an increase of 5.05%.
Effective Date January 1, 2009.

COMPANY **FILING NUMBER**
AMERICAN FAMILY HOME INSURANCE COMPANY **AMMH-125751153**

files revised rates, rules and forms for their Mobile Home Physical damage program. The overall rate level change is an increase of 14.59%.
Effective Date January 1, 2009.

COMPANY **FILING NUMBER**
AMERICAN HARDWARE MUTUAL INSURANCE CO. **MTRS-125808416**

files revised rates and rules for their Commercial Umbrella program. There is no rate impact associated with this filing.
Effective Date October 8, 2008.

COMPANY **FILING NUMBER**
AMERICAN MODERN HOME INSURANCE CO. **AMMH-125803375**

files to revise its rating plan and base rates for its Recreational Vehicle Program.
Effective Date January 1, 2009.

LEAD COMPANY **FILING NUMBER**
AMERICAN ZURICH INSURANCE COMPANY **ZURC-125806814**

Other Companies

American Guarantee and Liability Insurance Company
Colonial American Casualty & Surety Company
Fidelity and Deposit Company of Maryland
Zurich American Insurance Company of Illinois
Zurich American Insurance Company
Empire Fire and Marine Insurance Company

files a new form and rating rule for an optional endorsement for their Contractor program (Commercial General Liability). The company provides for a "Broad Form Additional Insured Coverage -- Owners, Lessees or Contractors-- Scheduled Person or Organization" endorsement.

Effective Date October 15, 2008, New and Renewal Business.

LEAD COMPANY

AMERICAN ZURICH INSURANCE COMPANY

Other Companies

AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY

ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS

ZURICH AMERICAN INSURANCE COMPANY

files a form/rule filing for their Commercial General Liability program (Other Liability - Occurrence). The company proposes two new endorsements, each providing a package of additional coverages based on a single rating base (instead of rating each coverage separately). The two endorsements share 27 provisions with the Technology version adding two industry specific provisions. The rates are expressed as a percentage of total modified GL premium (a single rate for the Technology version of the endorsement and one that varies by classification code for the other).

Effective Date October 17, 2008.

FILING NUMBER

ZURC-125819185

LEAD COMPANY

AMERISURE MUTUAL INSURANCE COMPANY

Other Companies

AMERISURE INSURANCE COMPANY

files a filing to adopt ISO loss costs revisions for their Commercial General Liability program and to modify their companies loss costs modifiers and expected loss ratio. Amerisure Insurance Company wishes to modify its current loss cost multiplier to 1.161 while its associated mutual insurance company, Amerisure Mutual Insurance Company wishes to modify its to 1.451. The overall rate level impact for both companies is a 1.7% increase. The companies proposed expected loss ratio of 68.9% is calculated using profit and contingencies provision of -0.5% and expense provisions that are set at reasonable levels.

Effective Date December 1, 2008.

FILING NUMBER

AMRS-125795090

COMPANY

ARCH INSURANCE COMPANY

files three new endorsements for its Guaranteed Auto Protection (GAP) program, along with associated rule changes. The new endorsements are optional, and there is no impact to existing policyholders.

Effective Date October 8, 2008.

FILING NUMBER

WESA-125802681

COMPANY

ARCH INSURANCE COMPANY

files rates, rules and forms for its new Guaranteed Auto Protection (GAP) program. This program is being submitted nationwide.

Effective Date October 22, 2008.

FILING NUMBER

WESA-125835819

LEAD COMPANY **FILING NUMBER**
AUTOMOBILE INS. CO. OF HARTFORD, CONNECTICUT TRVA-125665537
Other Companies
The Travelers Indemnity Company of America
The Standard Fire Insurance Company

files revised rates for their Personal Lines Umbrella program. The overall rate level change is neutral.
Effective Date October 8, 2008.

COMPANY **FILING NUMBER**
AXIS INSURANCE COMPANY PERR-125517392

files introducing their new Sports and Entertainment Liability Program under the general liability form.
Effective Date October 1, 2008.

COMPANY **FILING NUMBER**
BEAZLEY INSURANCE COMPANY, INC. BEAZ-125774763

files updates to their Directors and Officers Liability program.
Effective Date October 31, 2008.

COMPANY **FILING NUMBER**
BITUMINOUS CASUALTY CORPORATION LDRX-125822843

files revised rate factors for their Commercial Umbrella program. The overall rate level change is a decrease of 15.0%.
Effective Date January 1, 2009.

COMPANY **FILING NUMBER**
DELOS INSURANCE COMPANY DLSN-125786246

files a new program for Real Estate Services Errors and Omissions Insurance. This program targets primarily those firms engaged in the business of residential real estate brokerage and allied trades.
Effective Date October 1, 2008.

COMPANY **FILING NUMBER**
EASTERN ADVANTAGE INSURANCE COMPANY EIHI-125838289

files initial NCCI loss costs and LCM (1.263) for their new Workers' Compensation program.
Effective Date November 1, 2008.

COMPANY **FILING NUMBER**
EASTERN ALLIANCE INSURANCE COMPANY EIHI-125827027

files initial NCCI loss costs and LCM (1.389) for their new Workers' Compensation program.
Effective Date November 1, 2008.

COMPANY

ECONOMY PREMIER INSURANCE COMPANY

FILING NUMBER

METX-125738680

files revised rates and rules for their Homeowner program. The overall rate level change is an increase of 10.1%.
Effective Date Call.

COMPANY

ELECTRIC INSURANCE COMPANY

FILING NUMBER

ELEC-125730899

files changes to its rates and rules for Private Passenger Auto resulting in an overall increase of 6.600%.
Effective Date October 7, 2008.

LEAD COMPANY

EMPLOYERS INSURANCE CO. OF WAUSAU

FILING NUMBER

WAUS-125818032

Other Companies

Wausau Underwriters Insurance Company

Wausau Business Insurance Company

files revised rates for their Commercial General Liability Program resulting in an overall decrease of -3.4%.
Effective Date December 1, 2008.

COMPANY

ENDURANCE REINSURANCE CORPORATION OF AMERICA PERR-125781424

FILING NUMBER

files rates and forms for its initial submission of a Surety program.
Effective Date October 8, 2008.

LEAD COMPANY

FARMERS INSURANCE EXCHANGE

FILING NUMBER

FARM-125805326

Other Companies

Mid-Century Insurance Company

Truck Insurance Exchange

files a new optional endorsement covering valet parking in their Businessowners programs.
Effective Date November 1, 2008 New Business and January 1, 2009 Renewals.

LEAD COMPANY

FARMERS INSURANCE EXCHANGE

FILING NUMBER

FARM-125806892

Other Companies

MID-CENTURY INSURANCE CO.

TRUCK INSURANCE EXCHANGE

files rules, rates and a new form to go with a new optional endorsement, "Waiver of Our Right to Recover from Others Endorsement." The company has derived the rate of this optional coverage from analysis of a marketing survey and taking into consideration NCCI's rate for assigned risk.
Effective Date November 1, 2008.

COMPANY

FILING NUMBER

FORTRESS INSURANCE COMPANY

FORT-125782733

files a rate increase for its Dental Professional Liability program. The rates are increased by 5% with other minor changes in discounts and limit factors.
Effective Date January 1, 2009, New and Renewal Business.

LEAD COMPANY

FILING NUMBER

GREAT AMERICAN INSURANCE COMPANY

12825

Other Companies

Great American Insurance Company of New York
Great American Assurance Company
Great American Alliance Insurance Company
Great American Spirit Insurance Company
Great American Security Insurance Company

files loss cost multipliers for its E-Commerce Program.
Effective Date October 10, 2008.

COMPANY

FILING NUMBER

GREAT AMERICAN INSURANCE COMPANY

12820

files a rate and rule filing for its Contractual Obligation Reimbursement Program. The company proposes rate for three new coverages: Appearance Protection, General Product Limited Warranty and ID Theft Protection.
Effective Date October 10, 2008.

COMPANY

FILING NUMBER

HANOVER INSURANCE COMPANY

HNVR-125818269

files a rate, rule and form filing for its Fidelity program. The company wishes to file new Investment Advisor Bond forms and rates, which will offer coverage for Investment Advisors who provide management services for Employee Benefit Plans.
Effective Date October 31, 2008.

LEAD COMPANY

FILING NUMBER

HARTFORD CASUALTY INSURANCE COMPANY

HART-125801223

Other Companies

Hartford Insurance Company of the Midwest
Hartford Underwriters Insurance Company
Property and Casualty Insurance Company of Hartford
Twin City Fire Insurance Company
Hartford Accident and Indemnity Company
Hartford Fire Insurance Company

files two new optional endorsements and rules to be used with their Self-Storage Facilities program. These are: Liability for property damage to customer's goods while at the self-storage facility; and Liability for loss of customer's goods because of negligent acts, errors or omissions in the sale and disposal of customer's goods.
Effective Date December 6, 2008, New and Renewals.

COMPANY **FILING NUMBER**
HERITAGE INDEMNITY COMPANY **12834**

files a rate filing for its Vehicle Service Contract Reimbursement program. The company proposes changes to base rates and various surcharges as well as changes to classifications and relativities. The overall rate impact is -2.1%. The company includes a detailed rate indication for one of its plans and includes a summary of rate indications for all of its plans showing an indicated change of -8.2%.
Effective Date January 1, 2009.

COMPANY **FILING NUMBER**
INDIANA LUMBERMENS MUTUAL INSURANCE CO. **ILMG-125802269**

files a revised LCM for its General Liability program. The overall rate level change is an increase of 26.0%.
Effective Date October 1, 2008.

LEAD COMPANY **FILING NUMBER**
LIBERTY INSURANCE CORPORATION **LMUG-125790796**

Other Companies

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

files revised loss cost multipliers for their Commercial General Liability Program resulting in an overall decrease of -21.3%.
Effective Date January 1, 2009.

COMPANY **FILING NUMBER**
LIBERTY MUTUAL FIRE INSURANCE COMPANY **LBPM-125744698**

files revised Homeowner Rating Manual for new business introducing a tiered rating program for their renter policies (HO 04). The tiered program will only apply to new business and renewals will be placed in a neutral tier.
Effective Date December 15, 2008 (New) January 19, 2009 (Renewal).

COMPANY **FILING NUMBER**
LYNDON PROPERTY INSURANCE COMPANY **PRTB-125795657**

files rates and rules for an initial filing for its Costguard Vehicle Service Contract Reimbursement Insurance Program. The rates are based on historical trends for existing programs which are in effect in others states.
Effective Date October 16, 2008.

COMPANY **FILING NUMBER**
LYNDON SOUTHERN INSURANCE COMPANY **LFST-125710445**

files rates, rules and forms for initial filing of its Involuntary Unemployment Credit Insurance program. According to the company, the program is based on the approved Lyndon Property Insurance Company program, updated for compliance issues. The program provides reimbursement to creditors for missed monthly installment loan payments due to debtor unemployment.
Effective Date October 8, 2008.

COMPANY **FILING NUMBER**
MARKEL INSURANCE COMPANY **MRKB-125811780**

files to introduce proprietary rates, rules and forms for use with its new Surety program.
Effective Date October 15, 2008, New and Renewals.

COMPANY **FILING NUMBER**
MARKEL INSURANCE COMPANY **MRKB-125822659**

files rates, rules and forms for its new Commercial Auto Program for dealership.
Effective Date November 1, 2008.

COMPANY **FILING NUMBER**
METROPOLITAN DIRECT PROPERTY AND CASUALTY INS. METX-125789641

files to revise its rates and rules for their Private Passenger Automobile program. The overall rate level change is an increase of 3.0%.
Effective Date November 30,2008 (New) January 4, 2009 (Renewal).

COMPANY **FILING NUMBER**
NATIONAL SPECIALTY INSURANCE COMPANY **HNVR-125818269**

files rates, rules, and forms for a new commercial auto program for dealerships, Dealers Contingent Liability and Physical Damage Program.
Effective Date October 31, 2008.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY **NWPC-125817325**

Other Companies

Nationwide Property and Casualty Insurance Company

files revised rules proposing wind mitigation discounts for policyholders in coastal and near-coastal territories for their Homeowners program. The proposed discounts offer credits based on home construction features, including roof type, window protection and secondary water resistance.
Effective Date March 28, 2009.

COMPANY **FILING NUMBER**
NAVIGATORS INSURANCE COMPANY **NAVG-125761753**

files new rates, rules and forms for its Lumber Insurance Program.
Effective Date October 1, 2008.

COMPANY**NCMIC INSURANCE COMPANY****FILING NUMBER****NCMA-125762742**

files two revised endorsements and one new endorsement for its Chiropractic Medical Malpractice program. The company proposes minor changes to its Supplemental Legal Defense and Persons Insured Amendatory endorsements. Additionally, the company is proposing a new endorsement providing optional coverage for chiropractic treatment of animals. The proposed rate for this new coverage is \$200 for \$40,000/\$80,000 limits. There is no rate level impact.

Effective Date December 1, 2008.

COMPANY**NORTH RIVER INSURANCE COMPANY****FILING NUMBER****REGU-125796719**

files rates, rules and forms for its new Miscellaneous Professional Liability Program. This program provides coverage against negligent acts, errors and omissions in the performance of professional services and covers a wide range of service providers.

Effective Date October 1, 2008.

COMPANY**OHIO CASUALTY INSURANCE COMPANY****FILING NUMBER****LBRM-125733681**

files rates for its new Specialty Commercial Umbrella and Excess Program.

Effective Date October 16, 2008.

COMPANY**PHARMACISTS MUTUAL INSURANCE COMPANY****FILING NUMBER****PHAR-125803026**

files a revised LCM for the All Other Property & General Liability portion of its Commercial Multi-Peril program. The overall rate change is a decrease of 12.7%.

Effective Date December 1, 2008.

COMPANY**QBE INSURANCE CORPORATION****FILING NUMBER****TSMP-125796394**

files a new insurance program with three distinct coverage sections for Professional Errors and Omissions: management liability; employment practices liability and fiduciary liability.

Effective Date October 6, 2008.

COMPANY**RADIAN GUARANTY, INC.****FILING NUMBER****12781**

files a rate filing for its mortgage guaranty program. The company proposes new surcharges for rate and term refinances and for cash-out refinances.

Effective Date October 22, 2008.

COMPANY **FILING NUMBER**
REPUBLIC UNDERWRITERS INSURANCE CO. **TRGR-125792587**

files revised base rates for its Standard Dwelling Liability Program resulting in an overall decrease of -25%.
Effective Date October 15, 2008.

COMPANY **FILING NUMBER**
REPUBLIC UNDERWRITERS INSURANCE CO. **TRGR-125791396**

files revised rates for its Dwelling Policy Program resulting in an overall decrease of -11%.
Effective Date October 15, 2008.

COMPANY **FILING NUMBER**
SCOTTSDALE INDEMNITY COMPANY **SCTT-125827490**

files rates, rules and forms for its new Asset Management Protection Program.
Effective Date October 31, 2008.

COMPANY **FILING NUMBER**
SOUTHERN GUARANTY INSURANCE COMPANY **QBCL-125768927**

files an initial rate and rule filing to introduce its Liquor Liability Coverage.
Effective Date November 1, 2008.

COMPANY **FILING NUMBER**
STAR INSURANCE COMPANY **MEAD-125796388**

files a revised LCM for the Non-Liability portion of its Commercial Multi-Peril program. The overall rate level change is an increase of 6.4%.
Effective Date October 1, 2008.

COMPANY **FILING NUMBER**
STAR INSURANCE COMPANY **MEAD-125792261**

files to change its loss cost multiplier for Commercial Auto Liability Program.
Effective Date November 1, 2008.

COMPANY **FILING NUMBER**
STARNET INSURANCE COMPANY **PERR-125759029**

files initial rates for their Fidelity program. The company proposes using Surety and Fidelity Association of America loss costs with a 1.53 LCM.
Effective Date October 8, 2008.

LEAD COMPANY

STATE AUTO PROPERTY AND CASUALTY INS. CO.

Other Companies

State Automobile Mutual Insurance Company

files an adjustment to the factors used in their Exposure Grade Plan for their Commercial Property Program resulting in an increase of 2.4%.

Effective Date February 3, 2009 for new and renewal.

FILING NUMBER

SAMM-125775540

COMPANY

STATE AUTO PROPERTY AND CASUALTY INS. CO.

files revised rates and rules for their Exposures Grade Plan for their Businessowners program. The overall rate level change is an increase of 2.6%.

Effective Date February 3, 2009.

FILING NUMBER

SAMM-125766049

COMPANY

STATE AUTO PROPERTY AND CASUALTY INS. CO.

files revised rates and rules for their Exposure Grade Plan for their Commercial General Liability program. There is no overall rate level change associated with this filing.

Effective Date February 3, 2009.

FILING NUMBER

SAMM-125777569

COMPANY

STATE FARM FIRE AND CASUALTY COMPANY

files revised rates and rules for their Personal Umbrella program. The overall rate level change is an increase of 34.7%.

Effective Date December 15, 2008 (New) February 15, 2009 (Renewal).

FILING NUMBER

SFMA-125683933

COMPANY

STATE FARM FIRE AND CASUALTY COMPANY

files revised rates and rules for their Mobile Homeowners program. The company proposes removing from its policy coverage for floods and earth movement, adding a Section II Liability exclusion for fungus and adding a \$10,000 limit option for Medical Payments. The overall rate level change is neutral.

Effective Date January 1, 2009 (New) April 1, 2009 (Renewal).

FILING NUMBER

SFMA-125813410

COMPANY

TECHNOLOGY INSURANCE COMPANY, INC.

files initial rates and rules for its new Self-Storage Facilities Risks portion of its Commercial Multi-Peril program.

Effective Date October 16, 2008.

FILING NUMBER

REGU-125641319

COMPANY

TOWER INSURANCE CO. OF NEW YORK

files rates, rules and forms for its new Commercial Property Program.

Effective Date October 31, 2008.

FILING NUMBER

TWRG-125842820

COMPANY **FILING NUMBER**
TOWER INSURANCE COMPANY OF NEW YORK **TWRG-125824060**

files a Daily Rental Program to be used with its Commercial Auto Program.
Effective Date October 16, 2008.

COMPANY **FILING NUMBER**
TOWER INSURANCE COMPANY OF NEW YORK **TWRG-125813693**

files an initial filing for a Commercial Auto program to adopt the most recent ISO loss costs. The company plans to have a two-tier system for standard and preferred with the preferred loss cost multipliers 15% lower than those of the standard tier. The proposed losses cost multipliers for liability and physical damage respectively are 1.518 and 1.624 (Standard) and 1.290 and 1.380 (Preferred).
Effective Date October 16, 2008.

COMPANY **FILING NUMBER**
TWIN CITY FIRE INSURANCE COMPANY **HART-125801840**

files to revise rates, rules, and forms for its Professional Choice Liability Policy. Changes include reducing base rates for the first revenue band and increasing deductible credits. There are no current policies in-force for this program in Mississippi. The changes result in an estimated decrease in rates overall of 8.8%.
Effective Date October 7, 2008.

COMPANY **FILING NUMBER**
UNITED AUTOMOBILE INSURANCE COMPANY **UNAU-125759720**

files revised rates for their Private Passenger Auto program. The overall rate level change is a decrease of 2.9%.
Effective Date November 7, 2008 (New) November 27, 2008 (Renewal).

LEAD COMPANY **FILING NUMBER**
UNITED FIRE & CASUALTY INSURANCE CO. **UNFG-125820394**

Other Companies

Lafayette Insurance Company

files to adopt ISO loss costs for their Commercial Burglary & Theft Programs resulting in an overall decrease of -9.6%.
Effective Date January 1, 2009.

COMPANY **FILING NUMBER**
VANLINER INSURANCE COMPANY **VANL-125829701**

files to adopt ISO's rates and rules for their Commercial Auto Liability and Physical Damage program. The overall rate level change is an increase of 0.8%.
Effective Date November 1, 2008.

COMPANY

WESCO INSURANCE COMPANY

FILING NUMBER

REGU-125820977

files initial rates and rules for their new Self-Storage Facilities Risks portion of their Commercial Multi-Peril program.
Effective Date October 16, 2008.

COMPANY

WESTPORT INSURANCE CORPORATION

FILING NUMBER

ERCB-125778267

files new rate factors for country inns, bed & breakfasts and cabins for its General Liability Program.
Effective Date November 1, 2008.

LEAD COMPANY

WESTPORT INSURANCE CORPORATION

FILING NUMBER

ERCB-125783639

Other Companies

North American Specialty Insurance Company

North American Elite Insurance Company

files rates and forms for their new Country Inns, Bed & Breakfast, and Cabin Resort Program. New rate factors and needed coverages were added for these special classes of Hotels and Bed and Breakfasts.

Effective Date November 1, 2008.

NEW COMPANIES

American Access Casualty Company received their Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective October 1, 2008.

Medicus Insurance Company received their Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective October 1, 2008.