Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
January 2009

COMPANY FILING NUMBER
AMERICAN ASSOCIATION OF INSURANCE SERVICES AMAX-125943184
files revised loss costs, rules and forms for their Commercial Liability Manual. The overall rate level change is a decrease of 14.1%.
Effective Date June 1, 2009.

COMPANY FILING NUMBER
AMERICAN ASSOCIATION OF INSURANCE SERVICES AMAX-125952770
files rates (loss costs) and rules for the AAIS Homeowners Program. There are no rate changes associated with this filing.
Effective Date July 1, 2009.

COMPANY FILING NUMBER
AMERICAN RELIABLE INSURANCE COMPANY ASPX-125928547
files to modify the wind excluded base rate in Territory D to be more competitive with the base rates used by the Mississippi Residential Property Underwriting Association (MRPUA). The overall rate impact for the policyholders in the state is -2.9%
Effective Date January 16, 2009.

LEAD COMPANY FILING NUMBER
AMERICAN ZURICH INSURANCE COMPANY ZURC-125934381
Other Companies
American Guarantee and Liability Insurance
Fidelity and Deposit Company of Maryland
Zurich American Insurance Company of Illinois
Zurich American Insurance Company of Illinois
files revised rules and rating for its Commercial Property Basket Program. The new program will contain two schedules, the Basic Limit Option and the Plus Limit Option. The Basic Limit Option replaces the present Commercial Property Basket Filing, and will have no impact on current insureds. The Plus Limit program has higher limits for select coverages.
Effective Date January 15, 2009 new and Renewals.

LEAD COMPANY FILING NUMBER
AMGUARD INSURANCE COMPANY AMGD-125934283
Other Companies
EastGuard Insurance Company
NorGuard Insurance Company
files to revise the LCM’s for their Workers’ Compensation program. The overall rate level change is a decrease of 12.84% (impact ranges from -12.6% to -13.8%).
Effective Date January 30, 2009.
files an independent General Liability rates, rules, and forms filing for their new Alarm
Program. This program provides GL coverage for businesses that install, repair, and
monitor alarm systems.
Effective Date January 16, 2009.

files rates, rules and forms for their new (Commercial Burglary & Theft) Crime General
Risk Program.
Effective Date January 16, 2009.

files initial rate filing for their new Financial Guarantee coverage.
Effective Date January 30, 2009.

files to adopt NCCT's 03-01-2009 loss costs with an LCM of 1.239 for their Workers' Compensation program. The overall rate level change is a decrease 2.06%.
Effective Date March 1, 2009.

files rates, rules and forms for its initial filing for a Classic Trade Credit Insurance program. The policy provides coverage for non-payment of account receivables. The proposed rating plan considers the size and credit rating of the debtor.
Effective Date January 14, 2009.

files rates, rules and forms for its initial filing for a Globalliance Trade Credit Insurance program. The policy provides coverage for non-payment of account receivables. The proposed rating plan considers the size and credit rating of the debtor.
Effective Date January 14, 2009.

files rates, rules and forms for its initial Accountants Professional Errors & Omissions Program.
Effective Date January 14, 2009.
files revised rates for its Accountants Professional Errors & Omissions Program resulting in an overall decrease of -3.6%.
Effective Date January 15, 2009.

files revised rates for its Directors & Officers Liability Program resulting in an overall decrease of -15.7%.
Effective Date January 16, 2009.

files a form, rate and rule filing for its Lenders Protection program offered nationwide. The program insures against loss on loans made through credit unions secured by motor vehicles. This is the first revision in the program since initially filed. The company proposes various form changes as well as rate and rating algorithm changes. The overall rate impact of the filing is estimated at +16.4% countrywide. There are no policies in force in Mississippi.
Effective Date May 1, 2009 New and Renewals.

files rates, rules, and forms for its Lawyers Professional Liability program.
Effective Date January 16, 2009.

files to adopt ISO's latest loss costs and revise LCM's for their Commercial Multi-Peril (Businessowners) program. The company is establishing a tiered program by using variations in their LCM's. The overall rate level effect is a decrease of 28.0%.
Effective Date February 1, 2009.

files revised rates and rules for their Commercial Auto program. The overall rate level change is a decrease of 1.6%.
Effective Date March 1, 2009.
Other Companies
National Surety Corporation
Effective Date February 15, 2009.

Other Companies
United Services Automobile Association
USAA Casualty Insurance Company
USAA General Indemnity Company
files to introduce several new rating variables and associated credits/surcharges for their Renters Protection Policy program. The introduction of the variables cause an average overall rate increase statewide of 15.3%. However, due to large premium increases based on the new rating variables in the lower three coastal counties, the Companies include a renewal rate cap of $100.
Effective Date February 28, 2009, New and April 30, 2009, Renewals.

files a rate filing for its Commercial Auto program. The company proposes new rates for Contingent Physical Damage for Leasing or Rental concerns and states that the overall impact is rate neutral.
Effective Date January 9, 2009.

files revised rates and rules for its Commercial Umbrella program. The overall rate level change is a decrease of -11.0%.
Effective Date April 18, 2009.

files initial rates and rules for their new Indoor Athletic Facilities Program.
Effective Date January 30, 2009.

files revised rates and rules for their Dentists Professional Liability program. The overall rate level change is neutral with policy changes varying from +26.0% to -86.5%.
Effective Date April 1, 2009.
LEAD COMPANY
METROPOLITAN PROPERTY AND CASUALTY INS. CO. MWTX-125944317
Other Companies
Metropolitan Casualty Insurance Company
files revised rates and rules for their Private Passenger Auto program. The company proposes decreasing the points assigned to risks in Personal Financial Management Groups B, C, and D. There is no rate level change associated with this filing.
Effective Date January 31, 2009 (New) March 15, 2009 (Renewals).

COMPANY
NOVA CASUALTY COMPANY NVAC-125937349
files a loss cost multiplier filing for its Commercial Multi-Peril program, (Capital Assets Output policy). The company proposes adopting ISO loss costs with a loss cost multiplier (LCM) of 1.497.
Effective Date January 30, 2009.

COMPANY
OLD REPUBLIC SURETY COMPANY LDRB-125873374
files initial rates and rules for their new "Small Business Opportunity Program- Fast Bonds" coverage.
Effective Date February 1, 2009.

COMPANY
PACIFIC EMPLOYERS INSURANCE COMPANY ACEH-125949755
files rates, rules, and forms for its four new Independent Commercial Multi-Peril Extension of Coverage forms.
Effective Date March 1, 2009 New and Renewal.

COMPANY
PENN MILLERS INSURANCE COMPANY PENM-125975015
files to adopt revised loss costs approved in NCCI circular. Also increasing LCM resulting in an overall change of +2.5%.
Effective Date March 01, 2009.

COMPANY
PLAZA INSURANCE COMPANY PERR-125885457
files a loss cost multiplier filing for their new Commercial Auto Program.
Effective Date January 30, 2009.

COMPANY
PLAZA INSURANCE COMPANY PERR-125875742
files rates, rules and forms for their new Commercial General Liability Program.
Effective Date January 30, 2009.
files rates, rules and forms for their new Commercial Crime Program (Burglary & Theft).
Effective Date January 30, 2009.

PRAETORIAN INSURANCE COMPANY
files rates, rules, and forms for its initial filing for a Homeowners program. This filing's forms are based on the filed forms for Empire Fire and Marine Insurance Company, with a few exceptions, involving offering several ISO endorsements. The base rates are the same as those filed and approved for Empire Fire and Marine Ins. Co. except in the two Coastal territories. The Company has added a mandatory coverage endorsement- Catastrophe Protection Coverage- for use in those territories which is included in the base rates. The endorsement provides additional limits which may be needed due to "demand surge" and delays in rebuilding after a catastrophe.
Effective Date January 30, 2009.

SEABRIGHT INSURANCE COMPANY
files its initial rates and rules filing for General Liability. Adopting ISO's manuals and loss costs.
Effective Date March 1, 2009.

SENTRUiTY CASUALTY COMPANY
files rates, rules and forms for an initial filing of its Guaranteed Asset Protection program. The program provides contractual liability protection for vehicle loans.
Effective Date January 14, 2009.

STARNET INSURANCE COMPANY
files initial rates for its Outdoor Specialty Program, providing commercial property coverage to guide and outfitter operations.
Effective Date January 14, 2009.

STARR INDEMNITY & LIABILITY COMPANY
files its initial Excess Insurance Program for commercial risks.
Effective Date January 14, 2009.

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 March 15, 2009 (New) May 15, 2009 (Renewal).
COMPANY FILING NUMBER
TOWER INSURANCE COMPANY OF NEW YORK TWRG-125949364
files an initial filing for its Workers Compensation program. The company proposes adoption of NCCI loss costs and rules along with an independent schedule-rating plan. The company proposes a Loss Cost Multiplier of 1.400.
Effective Date January 20, 2009.

COMPANY FILING NUMBER
TWIN FIRE INSURANCE COMPANY HART-125911297
files revised rates, rules and forms for their Accountants Liability program. The overall rate level change is a decrease of -30.4%.
Effective Date January 30, 2009.

COMPANY FILING NUMBER
WESTERN SURETY COMPANY 12994
files revised forms, rates, and rules for its Tax Preparers Liability program. The overall result of the changes is a decrease for policyholders of -41%.
Effective Date February 1, 2009.

NEW COMPANY

U.S. Legal Services of Mississippi, Inc. received its Privilege License and Certificate of Authority to write business in Mississippi effective January 1, 2009.

SURRENDERED LICENSE

Transport Insurance Company voluntarily surrendered their Mississippi Certificate of Authority effective December 1, 2008.