Mississippi Insurance Department Property/Casualty Rate Filing Bulletin June 2009

<u>LEAD COMPANY</u> ACE AMERICAN INSURANCE COMPANY

FILING NUMBER

ACEH-126148967

Other Companies

Westchester Fire Insurance Company

files rates, rules and forms for a new Educators Legal Liability program. Coverage will be provided for management, administrative and employment practices activist on a claims-made and reported basis.

Effective Date June 18, 2009.

COMPANY AIG CASUALTY COMPANY

FILING NUMBER

APCG-126130587

files rates, rules and forms for their Personal Automobile Program. Effective Date September 1, 2009.

COMPANY AIG CENTENNIAL INSURANCE COMPANY

FILING NUMBER

AGMK-126139479

files initial rates and rules for their Private Passenger Auto Program. This program is being set up for the conversion to Farmers Insurance Group.

Effective Date June 8, 2009 (New) August 7, 2009 (Renewal).

LEAD COMPANY

FILING NUMBER

AMERICAN AUTOMOBILE INSURANCE COMPANY

FFDC-126038774

Other Companies

Associated Indemnity Company

Fireman's Fund Insurance Company

National Surety Corporation

The American Insurance Company

files rates, rules and forms for its Employment Practices Liability program.

Effective Date June 15, 2009.

COMPANY AMERICAN BANKERS INSURANCE CO. OF FLORIDA

FILING NUMBER

ASPX-126106519

files rates, rules, and forms for its new Homeowner Plus Program under its Mobile Homeowners line. The program contains specific classification requirements under a three tier placement-Select, Choice, and Elite Tiers. The policy is written on a Broad Form coverage for Dwelling, Other Structures, Personal Property, and Additional Living Expenses.

Effective Date July 1, 2009.

COMPANY AMERICAN FAMILY HOME INSURANCE COMPANY FILING NUMBER AMMH-126088158

files proposing various revisions to their Mississippi Riders Choice Motorcycle Program, with an overall rate level effect of +9.97%. The proposed changes include revisions to base rates and revisions to relativities, discounts and surcharges. The only lines for which the company is proposing an increase in excess of the indications are for the uninsured motorist coverages. Additionally, the company has revised the filing pages to reflect a 1.00 factor for no hits and thin files.

Effective Date June 4, 2009.

COMPANY AMERICAN MODERN HOME INSURANCE COMPANY FILING NUMBER ICCI-126141432

files revised rates and rules for its Group Involuntary Unemployment Insurance Policy. Effective Date June 11, 2009.

COMPANY ARGONAUT GREAT CENTRAL INSURANCE COMPANY FILING NUMBER ARGN-126119810

files rates, rules, and forms for its Municipalities and School Program (Commercial Multi-Peril). The Company has acquired an agency writing a Public Entity and Schools program. This filing will merge the programs by standardizing forms, rates, and rules for the programs into one nationwide product. The primary changes with this filing is to the forms and is expected to be rate and revenue neutral.

Effective Date July 1, 2009.

COMPANYFILING NUMBERARMED FORCES INSURANCE EXCHANGEARMD-126123773

files revised rates, rules and forms for their Personal Umbrella and Excess Program resulting in an overall increase of 23.1%.

Effective Date August 24, 2009 for new and renewals.

COMPANY BANCINSURE, INC.FILING NUMBER BNCI-126141260

files a rule/form filing for their BancSecure Advantage program (Commercial Multi-Peril). The Company proposes revisions to endorsements and to the rate/rule manual. The revisions to the manual are revised to provide a correct version of the Wind/Hail Exclusion Endorsement and to update the Terrorism information. The Company reports that the filing is rate neutral. There is currently no Mississippi written premium and therefore no affected policyholders.

Effective Date August 1, 2009.

FILING NUMBER

BENCHMARK INSURANCE COMPANY

IRMS-126110907

files initial rates, rules and forms for their new Medical Products/Durable Medical Equipment, Orthotics and Prosthetics and Manufacturers program (Commercial General Liability).

Effective Date June 4, 2009.

<u>LEAD COMPANY</u> BRIERFIELD INSURANCE COMPANY

FILING NUMBER

FCCS-126165954

Other Companies

FCCI Insurance Company

National Trust Insurance Company

files revised rates(Package Modification Factors) for their Commercial Multi-Peril programs. The overall impact for Property, Inland Marine, and Crime is an increase of 5.0% and a -3.0% decrease for General Liability.

Effective Date November 1, 2009.

LEAD COMPANY

FILING NUMBER

BRIERFIELD INSURANCE COMPANY

FCCS-126162490

Other Companies

FCCI Insurance Company

National Trust Insurance Company

files revised rates for their Commercial Property program. The overall rate level change is a decrease of 0.58% with individual companies as follows: FCCI: +23.2%, National Trust: -12.9% and Brierfield: 0.0%.

Effective Date November 1, 2009.

LEAD COMPANY

FILING NUMBER

BRIERFIELD INSURANCE COMPANY

FCCS-126162008

Other Companies

FCCI Insurance Company

National Trust Insurance Company

files revised rates for their Commercial General Liability program. The overall rate level change is a decrease of 5.2% with individual companies as follows: FCCI: 8.4%, National Trust: New Filing, Brierfield: -5.3%.

Effective Date November 1, 2009.

LEAD COMPANY

FILING NUMBER

BRIERFIELD INSURANCE COMPANY

FCCS-126162432

Other Companies

FCCI Insurance Company

National Trust Insurance Company

files revised rates for their Commercial Crime program. The overall proposed rate level change is a decrease of 21.6%.

Effective Date November 1, 2009.

FILING NUMBER

CAPITOL INDEMNITY CORPORATION

CAPC-126115225

files revised rates for their Commercial Umbrella and Excess program. The overall proposed rate change is an decrease of 19.3%.

Effective Date June 15, 2009 (New) August 15, 2009 (Renewal).

COMPANY COLUMBIA MUTUAL INSURANCE COMPANY

FILING NUMBER

CLBA-126126499

files rates, rules and forms for their initial Commercial Umbrella and Excess Program. Effective Date June 4, 2009.

COMPANY

FILING NUMBER

COMPANION PROPERTY & CASUALTY INSURANCE CO. CMPX-126163105

files to adopt the ISO Division 14 -Capital Assets (Commercial Multi-Peril) rate, rule and forms using the previously approved LCM of 1.56.

Effective Date July 1, 2009.

LEAD COMPANY

FILING NUMBER

CONTINENTAL INSURANCE COMPANY

CNAB-126146469

Other Companies

CONTINENTAL CASUALTY COMPANY

AMERICAN CASUALTY CO. OF READING, PA

NATIONAL FIRE INS. CO. OF HARTFORD

TRANSPORTATION INS. CO.

VALLEY FORGE INSURANCE CO.

files its initial filing for its Liquor Liability program to be offered with a new state grade based rating structure. This coverage will be available to any insured with acceptable liquor service business practice and no past loss experience relating to liquor over-serve. Effective Date September 1, 2009.

COMPANY CUMIS INSURANCE SOCIETY, INC.

FILING NUMBER

CUNX-126132279

files to revise rates, rules, and forms for its Fidelity Program. The rate changes result in an overall decrease of 3.3%. The rate changes include three categories of Bonds and its Plastic Card program. They also introduce a new Fraudulent Mortgage Loan Documentation coverage.

Effective Date October 1, 2009.

COMPANY EMPLOYERS MUTUAL CASUALTY COMPANY

FILING NUMBER

EMCC-126107912

files a rule and form filing for their Commercial Auto Program. The Company is filing new rules and forms to supplement the ISO program related to designated insured and employee benefit liability coverages.

Effective Date July 1, 2009.

<u>COMPANY</u> <u>FILING NUMBER</u>

ENDURANCE AMERICAN INSURANCE COMPANY

REGU-126129861

files initial rates and rules for their new Businessowners (Liability and Non-Liability) program.

Effective Date June 4, 2009.

<u>LEAD COMPANY</u> FEDERAL INSURANCE COMPANY FILING NUMBER

CHUB-126103434

Other Companies

GREAT NORTHERN INSURANCE COMPANY

PACIFIC INDEMNITY COMPANY

VIGILANT INSURANCE COMPANY

files a Commercial Multi-Peril filing to submit four new endorsements to be used with their Customarq program. These endorsements include broadening the definition of employee for Class code 4215 and adding coverage for live animals.

Effective Date November 1, 2009.

LEAD COMPANY

FILING NUMBER

FEDERATED MUTUAL INSURANCE COMPANY

FEMC-126134608

Other Companies

Federated Service Insurance Company

files revised rates and rules for their Commercial General Liability Program resulting in an overall increase of 4.3%.

Effective Date June 15, 2009.

LEAD COMPANY

FILING NUMBER

FEDERATED MUTUAL INSURANCE COMPANY

FEMC-126122078

Other Companies

Federated Service Insurance Company

files to revise the "Type of Business" Factors for its commercial property program. The changes result in an overall rate decrease of -3.9%.

Effective Date June 15, 2009 New and Renewals.

LEAD COMPANY

FILING NUMBER

FEDERATED MUTUAL INSURANCE COMPANY

FEMC-126097449

Other Companies

Federated Service Insurance Company

files revised forms to broaden coverage in their Employment Related Practices Liability program (Other Liability-Claims Made). They change the Guide A rates to offer more deductible and limit options.

Effective Date June 15, 2009 New and Renewals.

FEDERATED MUTUAL INSURANCE COMPANY

FILING NUMBER FEMC-126131633

Other Companies

Federated Service Insurance Company

files revised rates for its Commercial Auto program. The overall rate level change is an increase of 0.8%.

Effective Date June 15, 2009.

LEAD COMPANY

FILING NUMBER

FEDERATED MUTUAL INSURANCE COMPANY

FEMC-126146857

Other Companies

Federated Service Insurance Company

files new and revised forms and rules for its Commercial Multi-Peril program. They are offering a new optional endorsement of \$5000 Med Pay coverage to all Specialty Trade Contractors. Also, they will offer new endorsement to remove the property while underground exclusion.

Effective Date August 1, 2009 New and Renewals.

COMPANY

FILING NUMBER

FIRST COLONIAL INSURANCE COMPANY

ALSX-126158134

files to revise rates, rules and forms for their Personal GAP Insurance Program. Changes include adding rates to accommodate several new endorsements and revising current rule language. No current rates are being revised as part of this filing.

Effective Date June 18, 2009.

COMPANY

FILING NUMBER

FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN

13182

files rates, rules and forms to introduce new Manufactured Homeowners policies and a new Tenant Insurance policy as part of their Manufactured Home Insurance Program. Title has changed from previous Mobile Home Insurance Program. The effect of the changes to the program result in an overall statewide rate impact of 0.58%. Effective Date October 1, 2009.

COMPANY

FILING NUMBER

GEICO INDEMNITY COMPANY

GECC-125982080

files revised rates and rules for their Motorcycle Preferred and Standard Casualty Manual. The company proposes an overall rate increase of 10.3%.

Effective Date June 29, 2009 for new business and July 27, 2009 for renewals.

COMPANY

FILING NUMBER

GRAIN DEALERS INSURANCE COMPANY

13041

files a revised rating system for its Homeowners Program. They have developed a Tier Rating Program using several factors to derive the various tier placement. The Company has developed the new rating system to have an overall rate neutral effect. Effective Date August 1, 2009.

FILING NUMBER

GREAT AMERICAN INSURANCE COMPANY OF NY

13173

Other Companies

GREAT AMERICAN ASSURANCE COMPANY

files introducing Architects and Engineers coverage into their Safepak Businessowners Policy Program. The endorsement allows for a blanket limit on new coverages specifically designed for the segment of business. Additionally, base limits for several coverages have been increased for some additional coverages and coverage extensions. Effective Date June 4, 2009.

COMPANY GREENWICH INSURANCE COMPANY

FILING NUMBER

XLAM-126129137

files a rate/form filing for their Pollution Services Industries Program (Environmental Pollution Liability). The company proposes a revised rating plan that is based on their current plan (filed in 1999). Key revisions include a change from a single base rate to one that varies by industry and revenue and the introduction of an assortment of new rating variables selected to better reflect a variety of risks. The factors considered include operations, business quality and limits and retentions, among others. Based on re-rating a small (7%) sample of policies, the company estimates that there is no material overall rate effect from the filing (a decrease of -0.2%) Based on the sample, changes to individual policyholders ranged from a -4.1% decrease to a +2.7% increase. Effective Date June 11, 2009.

<u>LEAD COMPANY</u> HARTFORD CASUALTY INSURANCE COMPANY

FILING NUMBER

HART-126131418

Other Companies

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 rates, rules and forms for their Mobile Pet Groomers program.

Effective Date July 1, 2009.

FILING NUMBER

HARTFORD CASUALTY INSURANCE COMPANY

HART-126111126

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 Fire Insurance Company

files rates, rules and forms for its new Renewable Energy Equipment Choice program. The new product line is specifically tailored to insure the exposures inherent to clean power-generating equipment.

Effective Date June 4, 2009.

COMPANY

FILING NUMBER

HARTFORD CASUALTY INSURANCE COMPANY

HART-126137417

files revised rates and rules for their Commercial Auto program. The overall rate level change is an increase of 1.9%.

Effective Date July 1, 2009.

COMPANY

FILING NUMBER

HISCOX INSURANCE COMPANY, INC.

PERR-126136411

files for its new Excess Management Liability program.

Effective Date June 11, 2009.

COMPANY

FILING NUMBER

LYNDON SOUTHERN INSURANCE COMPANY

ICCI-126141476

files revised rates and rules for its Group Involuntary Unemployment Insurance Policy. The company is increasing rates by a factor of 2.38 due to the increased level of unemployment in the economy.

Effective Date June 11, 2009.

LEAD COMPANY

FILING NUMBER

MANUFACTURERS ALLIANCE INSURANCE COMPANY

STLR-126152491

Other Companies

Pennsylvania Manufacturers Association Insurance Company

Pennsylvania Manufacturers Indemnity Company

files a form and rate filing for the Equipment Breakdown (Boiler and Machinery) portion of its Commercial Property program. The company proposes to change the coverage from being embedded in multiple forms to a stand-alone equipment breakdown form. There is no change in coverage except for the form by which the coverage will be applied. There is no reduction in coverage.

Effective Date August 1, 2009.

FILING NUMBER

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

NWCM-126153337

Other Companies

Nationwide Mutual Insurance Company

Nationwide Property & Casualty Insurance Company

files to adopt revised loss cost adjustment factors in their Commercial Property Program. The loss costs are based on ISO loss costs. Current loss cost adjustment factors are being increased by 10%. In support of this change, the company provides a standard actuarial indication of 12.2%.

Effective Date November 1, 2009.

LEAD COMPANY

FILING NUMBER

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

NWCM-126143990

Other Companies

Nationwide Mutual Insurance Company

Nationwide Property & Casualty Insurance Company

files a rate filing for their Commercial Multi-Peril Businessowners program. The company proposes an overall +10% in deviations based on an indication of +28.2%. Five calendar/accident years experience is considered, 2004 to 2008. Paid and incurred losses are developed to ultimate in selecting ultimate losses by year. Losses excess of \$250,000 are considered separately, as are catastrophe and hurricane losses. Hurricane losses are estimated based on an AIR model, non-hurricane losses on Company and ISO data. Effective Date October 1, 2009.

LEAD COMPANY

FILING NUMBER

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

NWCM-126152360

Other Companies

Nationwide Mutual Insurance Company

Nationwide Property & Casualty Insurance Company

files a rate filing for its Other Liability-Claims Made coverage, specifically its Commercial General Liability program. The Company proposes to change their loss cost multipliers and provides support for an indicated rate increase of +10.0%. Support is base on five calendar years loss and premium data, 2004 to 2008.

Effective Date November 1, 2009.

LEAD COMPANY

FILING NUMBER

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

NWCM-126094860

Other Companies

Nationwide Mutual Insurance Company

Nationwide Property & Casualty Insurance Company

files to increase rate multipliers of select class codes under their Business Provider Commercial Property program (Commercial Multi-Peril). The changes result in an increase of 13%.

Effective Date August 15, 2009 New and Renewals.

FILING NUMBER

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

NWCM-126152170

Other Companies

Nationwide Mutual Insurance Company

Nationwide Property & Casualty Insurance Company

files a rate filing for its Commercial Auto program. The company proposes revisions to their loss cost adjustment factors. The company provides support for an indicated rate increase of +4.7%. Support is based on five calendar/accident years loss and premium data, 2004 to 2008. The overall rate effect of the filing is an increase of +2.2%.

Effective Date October 1, 2009.

LEAD COMPANY

FILING NUMBER

NIPPONKOA INSURANCE COMPANY, LTD.

TRVD-126109491

Other Companies

THE CHARTER OAK FIRE INSURANCE COMPANY

THE PHOENIX INSURANCE COMPANY

THE TRAVELERS INDEMNITY COMPANY

THE TRAVELERS INDEMNITY COMPANY OF AMERICA

THE TRAVELERS INDEMNITY COMPANY OF CONNECTICUT

TRAVELERS PROPERTY CASUALTY OF CO. OF AMERICA

files a form, rate and rule filing for its Commercial Property Program. It intends to transfer certain commercial lines of business written through St. Paul Fire and Marine Insurance Company and its affiliates to The Travelers Indemnity Company and its affiliates. The filing consists of the material necessary to move their portfolio of Public Sector Services products into the Travelers entities. The transfer will result in similar coverage at a similar rate.

Effective Date April 10, 2010.

COMPANY NOVA CASUALTY COMPANY

FILING NUMBER

REGU-126136687

files initial rates and rules for their new Businessowners Plan. Effective Date June 11, 2009.

COMPANY NOVA CASUALTY COMPANY

FILING NUMBER

REGU-126154243

files forms and rules to introduce additional Company Exception pages that provide modifications to the ISO Businessowners program for Nova's new Affinity Program. The program provides coverage to additional restaurant types and fraternal organizations. Effective Date June 26, 2009.

COMPANY PHILADELPHIA INDEMNITY INSURANCE COMPANY

FILING NUMBER

PHLX-126158180

files rates, rules, and forms for its Security Guards Program. Effective Date June 26, 2009.

FILING NUMBER

PROGRESSIVE GULF INSURANCE COMPANY

PRGS-126147186

files revised rates and rules for their Commercial Auto Liability Program resulting in an overall increase of 6.7%.

Effective Date July 16, 2009 for new business and August 13, 2009 for renewals.

COMPANY

FILING NUMBER

PROGRESSIVE GULF INSURANCE COMPANY

PRGS-126147183

files revised rates and rules for their Commercial Auto Physical Damage Program resulting in an overall decrease of -1.3%.

Effective Date July 16, 2009 for new business and August 13, 2009 for renewals.

COMPANY

FILING NUMBER

PROPERTY AND CASUALTY INS. CO. OF HARTFORD

HART-126137931

files revised rates for their Private Passenger Auto program. The overall rate level change is an increase of 8.5%.

Effective Date June 13, 2009 (New) August 1, 2009 (Renewal).

COMPANY

FILING NUMBER

REPUBLIC UNDERWRITERS INSURANCE COMPANY

TRGR-126160840

files revised rates and rules for two Restaurant Classifications in their Standard Commercial General Liability program. The overall impact is a decrease of 4.6%. Effective Date September 1, 2009.

COMPANY

FILING NUMBER

RLI INSURANCE COMPANY

RLSC-126076618

files introductory rates, rules, and forms for RLI Design Professional Program (Other Liability).

Effective Date July 8, 2009.

COMPANY

FILING NUMBER

SAFECO INSURANCE CO. OF AMERICA

LBRM-126019242

files revised rates for their Personal Umbrella Program. Changes include redefining the attachment points of the program and increasing base rates by 6%.

Effective Date September 17, 2009 for new business and October 27, 2009 for renewals.

COMPANY

FILING NUMBER

SCOTTSDALE INDEMNITY COMPANY

SCTT-126104739

files introductory rate, rules, and forms for its new Fiduciary Liability program. Rates, rules, and forms will match Chubb / Federal Insurance Company's Fiduciary Liability program.

Effective Date June 18, 2009.

FILING NUMBER

SENTINEL INSURANCE COMPANY

HART-126137414

files revised rates for its Commercial Auto program. The overall rate level change is a decrease of 2.20%.

Effective Date July 1, 2009.

COMPANY STARNET INSURANCE COMPANY

FILING NUMBER

PERR-126037027

files a new Financial Institution Bond for Depository Institutions Program. All currently approved Surety and Fidelity Association of America (SFAA) Fidelity and Forgery rates, rules and forms are adopted. The Company plans to utilize a loss cost multiplier of 1.621 for this program. Has a companion form filing---SERFF # PERR-126151572. Effective Date June 4, 2009.

COMPANY STATE AUTO PROPERTY AND CASUALTY INS. CO.

FILING NUMBER

SAMM-126110279

files revised rates, rules and forms for their Businessowners (Liability and Non-Liability) Program resulting in an overall rate increase of 0.3%.

Effective Date March 15, 2010.

LEAD COMPANY

FILING NUMBER

STATE AUTO PROPERTY AND CASUALTY INS. CO.

SAMM-125906122

Other Companies

State Automobile Mutual Insurance Company

files forms, rates, and rules for their Commercial Auto program. They adopt ISO forms from filing CA-2005-OFR01 with additional independent endorsements. They increase minimum premium with an overall rate impact of 0.8%.

Effective Date October 1, 2009 New and Renewals.

COMPANY STATE FARM FIRE AND CASUALTY COMPANY

FILING NUMBER

SFMA-126045751

files revised rates and rules in its Homeowners program. However, this current filing does not include Territories (T) 10 and 20, the Counties of Hancock, Harrison, and Jackson. Except for properties located in (T) 10 and 20, the Company proposes to write new Homeowners business in the state on a 1 to 1 basis. This allows agents to write one new policy for every one that drops off its book of business.

The change in basic premium for Non-Tenant Homeowners overall statewide is a 3.9% increase. The Company increases its Wind and Hail Exclusion Discount in (T) 32, Counties of Pearl River, Stone, and George by 5%; and increases its Home/Auto Discount to 20% which is an increase of 5%.

Effective Date August 1, 2009 for new business and October 1, 2009 for renewals.

FILING NUMBER

SUA INSURANCE COMPANY

PERR-12613335

files revised rates and rules for the Auto Liability Towing and Repossession program. The overall rate level change is an increase of 30.0%.

Effective Date July 1, 2009.

LEAD COMPANY

FILING NUMBER

TOWER INSURANCE COMPANY OF NEW YORK

TWRG-126135098

Other Companies

Kodiak Insurance Company

file rates, rules and forms for its new Employment Practices Liability program.

Effective Date June 4, 2009.

LEAD COMPANY

FILING NUMBER

TRANS PACIFIC INSURANCE COMPANY

WESA-126132463

Other Companies

TNUS Insurance Company

files rates, rules and forms for their initial Commercial Output Program.

Effective Date September 1, 2009.

COMPANY

FILING NUMBER

U. S. SPECIALTY INSURANCE COMPANY

PERR-126091870

files initial rates, rules, and forms for their ERISA Bond Policy. Filed rates are based on the Company's countrywide rates.

Effective Date June 26, 2009.

COMPANY

FILING NUMBER

U.S. SPECIALTY INSURANCE COMPANY

PERR-126058157

files introductory rates, rules and forms for their Independent Fiduciary Liability program. This program will provide claims-made fiduciary liability coverage.

Effective Date June 26, 2009.

COMPANY

FILING NUMBER

UNITED STATES FIRE INSURANCE COMPANY

CRUM-126121836

files introductory rates, rules, and forms for their Commercial Surety Bond- Other Than Bail Bond program. The proposed rates are based on competitive studies and Surety and Fidelity Association of America loss costs.

Effective Date June 26, 2009.

COMPANY

FILING NUMBER

UNITRIN AUTO AND HOME INSURANCE COMPANY KEMP-126112871

files revised rates and rules for their Private Passenger Auto program. The overall rate level change is an increase of 4.3%.

Effective Date August 1, 2009 for new business and September 1, 2009 for renewals.

<u>COMPANY</u> <u>FILING NUMBER</u>

UNITRIN AUTO AND HOME INSURANCE COMPANY

KEMP-126112699

files revised rates for their Homeowners program. The overall proposed rate level change is an increase of 8.0%.

Effective Date August 1, 2009 for new business and September 1, 2009 for renewals.

COMPANY VIRGINIA SURETY COMPANY

FILING NUMBER

CLTR-125954400

files rates, rules, and forms for a new Travel Services program. Program provides selective benefits to individuals traveling on a per trip basis and for multiple trips taken on an annual basis.

Effective Date June 4, 2009.

COMPANY VIRGINIA SURETY COMPANY

FILING NUMBER

ICCI-125944971

files rates and forms for an Auto Deductible Reimbursement policy. The policy pays back an auto physical damage deductible when a loss exceeds the deductible. Effective Date June 4, 2009.

COMPANY VIRGINIA SURETY COMPANY

FILING NUMBER

ICCI-125980357

files revised forms and rules for its Identity Theft Expense Reimbursement program. The forms are revised to provide coverage for Legal Expenses, Lost Wages and Miscellaneous Costs.

Effective Date June 4, 2009.

COMPANY

FILING NUMBER

WESTCHESTER FIRE INSURANCE COMPANY

ACEH-126139359

files initial rates and rules for their new ACE EXPRESS Private Company Management Indemnity Insurance program (Directors and Officers Liability). Effective Date June 26, 2009.

NEW COMPANIES

21st Century Insurance Company of the Southwest received their Mississippi License effective June 1, 2009.

Agents National Title Insurance company received their Mississippi License effective June 1, 2009.

American International Insurance Company of Delaware received their Mississippi License effective June 1, 2009.

Podiatry Insurance Company of America received their Mississippi License effective June 1, 2009.

COMPANY NAME CHANGE

Interstate Indemnity Company changed their name to AGCS Marine Insurance Company effective January 1, 2009.