

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
FEBRUARY 2003**

ACE INA files initial rates, rules and forms for their Community Parks & Dealers Program. Effective Date February 24, 2003.

ACIG INSURANCE COMPANY files to adopt the 3/1/03 NCCI loss costs and a revision of company LCM to 1.418 for a rate increase of 3.3%. Effective Date March 1, 2003.

ALEA NORTH AMERICA INSURANCE COMPANY files a revision to their General Liability Program resulting in an overall increase of 41.1%. Effective Date February 5, 2003.

ALEA NORTH AMERICA INSURANCE COMPANY files a revision to their Commercial Automobile Program resulting in an overall increase of 36.1%. Effective Date March 1, 2003.

ALFA SPECIALTY INSURANCE COMPANY files a rate revision for their non-standard automobile program resulting in a statewide average rate increase of 6.3%. Effective Date March 15, 2003 (new business) and April 15, 2003 (renewal business).

ALLSTATE INSURANCE COMPANY files revised rates for its Voluntary Private Passenger Auto Program. The company proposes to enact individual-coverage rate revisions, resulting in an overall rate level increase of 9.4%. Effective Date February 25, 2003.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA files revised for its Mobilowners (Mobile Homeowners) program. The company proposes to increase Comprehensive PD rates, implement an Older Home Surcharge and revise its catastrophe fee, resulting in an overall rate level increase of 19.0%. Effective Date March 1, 2003.

AMERICAN INTERNATIONAL COMPANIES files to adopt NCCI's loss cost revision effective March 1, 2003. Effective Date March 1, 2003.

AMERICAN MODERN HOME INSURANCE COMPANY files rates and forms for a contractual liability program which provides for contractual reimbursement under a Debt Cancellation/Deferment/Suspension Contractual Liability Policy. Effective Date February 3, 2003.

AMERICAN RELIABLE INSURANCE COMPANY files revised rates, rules and forms for their Mobile Home program. The company proposes to increase base rates at specific percentages applicable to Territories A, B, and C, and create a new Territory D, resulting in an overall rate level increase of 9.6%. Effective Date March 1, 2003 (new business) and April 1, 2003 (renewal business).

AMERICAN RELIABLE INSURANCE COMPANY files revised rates, rules and forms for its Dwelling Fire Program. The company proposes to increase base rates at a specific percentage applicable to Territories A, B and C, create a new Territory D, and establish Tenant occupied rates at 20% over new Territory A rates, resulting in an overall rate level increase of 8.7%. Effective Date March 1, 2003 (new business) and April 1, 2003 (renewal business).

AMERISURE INSURANCE GROUP files revised rates for their Commercial Automobile program. The companies adopt current ISO approved loss costs in conjunction with revised loss cost multipliers, resulting in an overall rate level increase of 9.4%. Effective Date February 17, 2003.

ANESTHESIOLOGISTS PROFESSIONAL ASSURANCE COMPANY files revised rates for their Anesthesiologists Program resulting in an overall rate increase of 37%. Effective Date February 27, 2003.

BERKSHIRE HATHAWAY INSURANCE GROUP files to adopt the latest NCCI loss costs and revise their LCM's (Cypress- 1.220, Oak River- 1.350). The overall rate level change is an increase of 0.9%. Effective Date March 1, 2003.

BITUMINOUS CASUALTY CORPORATION files revised rates for their OCP (Owners and Contractors Protective) Rates resulting in an overall rate increase of 147.2%. Effective Date February 3, 2003.

CANAL INSURANCE COMPANY files initial rates, rules and forms for its Workers' Compensation program. The company proposes to adopt NCCI's current loss costs (3/1/02) in conjunction with LCMs of 1.677 (Construction and Erection classes) and 1.524 (All Other). Effective Date February 17, 2003.

CHURCH MUTUAL INSURANCE COMPANY files revised rates for their Commercial Automobile Program resulting in an overall increase of 3.4%. Effective Date March 1, 2003 (new business) and May 1, 2003 (renewal business).

COREGIS INSURANCE COMPANY files revised rates and rules for their Municipalities (Other Liability) program. The company proposes to revise base rates, resulting in an overall rate level increase of 45.0%. Effective Date May 3, 2003.

COREGIS INSURANCE COMPANY files revised rates and rules for its Schools (Commercial Multiple Peril) program. The company proposes to revise rates for Auto Liability, resulting in an overall rate level increase of 34.3%. Effective Date May 3, 2003.

CUMIS INSURANCE SOCIETY, INC files initial rates and rules for its proposed Commercial Property- Fire & Allied program. The company proposes to adopt current approved ISO loss costs in conjunction with a multiplier of 1.721. Effective Date February 5, 2003.

CUMIS INSURANCE SOCIETY, INC. files revised rates, rules and forms for their Ambulance Services Commercial Automobile Program resulting in an overall increase of 15%. Effective Date February 5, 2003.

CUMIS INSURANCE SOCIETY, INC. files revised rates, rules and forms for their Emergency Services Commercial Automobile Program resulting in an overall rate increase of 15%. Effective Date February 5, 2003.

DAIMLERCHRYSLER INSURANCE COMPANY files rates, rules, and forms for a new Commercial Auto Physical Damage program called The Hail Exchange. The program provides first-party damage coverage on inventory held for resale by new and used car dealerships caused solely by hail, sleet, ice and/or snow. Effective Date March 1, 2003.

EMPLOYERS MUTUAL CASUALTY COMPANY files revised rates for their Commercial Multiple Line - Contractors Property Program resulting in an overall increase of 6.7%. Effective Date February 17, 2003.

FEDERATED INSURANCE COMPANIES files revised rates and rules for their Commercial General Liability Program resulting in an overall increase of 26.6%. Effective Date February 24, 2003.

FIRE AND CASUALTY COMPANY OF CONNECTICUT files revised loss cost multipliers for their commercial auto program. The company files LCM of 1.435 for Liability resulting in a rate decrease of -11.3% and 1.500 for Physical Damage resulting in a decrease of -9.4%. Effective Date April 15, 2003.

GEICO INDEMNITY COMPANY files revisions to its Motorcycle Program including a base rate revision, introduction of a new standard rate level, and miscellaneous rate and rule revisions resulting in an overall rate increase of 9.2%. Effective Date March 21, 2003 (new business) May 12, 2003 (renewal business).

GRAIN DEALERS MUTUAL INSURANCE COMPANY files to adopt the most recent NCCI loss cost revision (03/01/03). The overall of this revision is estimated as a statewide average decrease of 2.1%. Effective Date July 1, 2003.

GREAT AMERICAN INSURANCE COMPANIES files to adopt 3/1/03 NCCI loss costs and to revise its LCMs: Great American Ins. Co.- 1.27, Great American Assurance Co.- 1.34, Great American Ins. Co. Of New York-1.49, Great American Alliance Ins. Co.-1.19. The overall impact for the group is 1.6%. Effective Date March 1, 2003.

GREAT WEST CASUALTY COMPANY files to adopt NCCI loss costs for their Workers' Compensation program. The company applies a 1.266 LCM to March 1, 2003 loss costs. Effective Date March 1, 2003.

GREENWICH INSURANCE COMPANY files initial rates, rules, and forms for a 2003 Crop/Hail Program. Effective Date March 20, 2003.

GUIDEONE INSURANCE files revised rates and rules for its Commercial Fire and Allied Lines program. The group proposes to adopt ISO's Mississippi Percentage Deductible and Terrorism Exclusion circulars. Also, it proposes to revise certain multipliers, along with enacting miscellaneous rule changes, resulting in an overall rate level increase of 10.1%. Effective Date April 15, 2003 (new business) and June 15, 2003 (renewal business).

HARCO NATIONAL INSURANCE COMPANY files rates, rules and forms for their Bail Bond Program under the surety line of coverage. Effective Date February 5, 2003.

INSURANCE CORPORATION OF HANNOVER files to adopt current ISO reference loss costs, rules, and forms to establish their initial filing of an Employment Related Practices Liability program. Effective Date March 1, 2003.

INSURANCE SERVICES OFFICE files revised loss costs for the Boiler and Machinery program that results in an overall rate increase of 7.4%. Effective Date August 1, 2003.

INTERNATIONAL BUSINESS & MERCANTILE REASSURANCE COMPANY files to adopt NCCI loss costs for their Workers' Compensation program (specializing in truck operations). The company applies a 1.361 LCM to March 1, 2003 loss costs. Effective Date March 1, 2003.

KEMPER CASUALTY INSURANCE COMPANY files revised rates for their Lawyers Professional Liability Program resulting in an overall rate increase of 6.7%. Effective Date April 1, 2003.

KEMPER CASUALTY INSURANCE COMPANY files initial rates, rules and forms for their Other Liability - Secure Excess Program. Effective Date February 27, 2003.

KEMPER INSURANCE COMPANIES files new forms to be used in its Businessowners Policies for Civil Authority and Business Income and Extra Expense as optional coverages. Effective Date March 15, 2003.

MEDICAL ASSURANCE OF WEST VIRGINIA, INC. files revised rates for their Physicians and Surgeons Medical Professional Liability program. The company proposes to revise increased limits factors to reflect current reinsurance agreements, resulting in an overall rate level increase of 4.3%. Effective Date February 27, 2003.

MID-CONTINENT CASUALTY COMPANY files revised rates for its Commercial Umbrella Program resulting in an overall rate increase of 25%. Effective Date February 5, 2003.

MINNESOTA LAWYERS MUTUAL INSURANCE COMPANY files initial rate, rule and form filing for their Lawyers Professional Liability Program. Effective Date February 20, 2003.

MITSUI MARINE AND FIRE INSURANCE COMPANY OF AMERICA files initial rates, rules and forms for their Commercial Automobile Program. Effective Date February 17, 2003.

MITSUI MARINE AND FIRE INSURANCE COMPANY OF AMERICA files initial rates and rules for its proposed Equipment Breakdown Program. Effective Date February 20, 2003.

MITSUI SUMITOMO INSURANCE GROUP files initial and revised rules and rates for a Boiler and Machinery program. There is no rate impact due to the revisions. Effective Date February 20, 2003.

NATIONWIDE files revised rates to their Commercial General Liability program written in Farmland Mutual Ins. Co. And Nationwide Agribusiness Ins. Co. They are adopting currently approved ISO loss costs in conjunction with revised multipliers. This will result in an overall rate level increase of 24.9%. Effective Date May 1, 2003.

NAVIGATORS INSURANCE COMPANY files their new Personal Umbrella Program which is a "me-too" filing of the Diamond State Insurance Company. Effective Date February 5, 2003.

NORTHLAND CASUALTY COMPANY files their initial Commercial Auto Program applying loss costs multipliers of 1.473 and 1.553 to ISO's Commercial Auto Loss costs for Liability and Physical Damage coverages, respectively. Effective Date March 1, 2003.

NORTHLAND CASUALTY COMPANY files their initial Crime Program applying a loss cost multiplier of 1.546 to ISO's Crime Loss costs. Effective Date March 1, 2003.

NORTHLAND CASUALTY COMPANY files their initial Commercial Property Program applying a loss cost multiplier of 1.592 to ISO's Commercial Property loss costs. Effective Date March 1, 2003.

NORTHLAND CASUALTY COMPANY files their initial General Liability Program applying a loss cost multiplier of 1.508 to ISO's General Liability Loss costs. Effective Date March 1, 2003.

NORTHLAND INSURANCE COMPANY files their initial Crime Program applying a loss cost multiplier of 1.546 to ISO's Crime Loss costs. Effective Date March 1, 2003.

NORTHLAND INSURANCE COMPANY files their initial Commercial Auto Program applying loss costs multipliers of 1.473 and 1.553 to ISO's Commercial Auto Loss costs for Liability and Physical Damage coverages, respectively. Effective Date March 1, 2003.

NORTHLAND INSURANCE COMPANY files their initial Commercial Property Program applying a loss cost multiplier of 1.592 to ISO's Commercial Property loss costs. Effective Date March 1, 2003.

NORTHLAND INSURANCE COMPANY files their initial General Liability Program applying a loss cost multiplier of 1.508 to ISO's General Liability loss costs. Effective Date March 1, 2003.

PENN MILLERS INSURANCE COMPANY files revised rates and rules for their Solutions 2000 for Agribusiness Commercial Automobile Program resulting in an overall rate increase of 28.0%. Effective Date April 15, 2003 (new business) May 1, 2003 (renewal business).

PHILADELPHIA INDEMNITY INSURANCE COMPANY files new rates, rules and forms for their Other Liability - Private Company Protection Plus Program. Effective Date June 1, 2003.

PMI MORTGAGE INSURANCE COMPANY files revised rate schedules for its Split Premium Payment Program. The company is introducing additional payment options and new loan types. Effective Date March 10, 2003.

PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY files revised Homeowners rates resulting in an overall rate increase of 22.4%. Effective Date March 21, 2003 (new business) May 14, 2003 (renewal business).

STATE FARM FIRE AND CASUALTY COMPANY files revised rates for their Farm/Ranch Program resulting in an overall rate increase of +12.5%. Effective Date April 1, 2003 (new business) June 1, 2003 (renewal business).

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA files initial rates, rules and forms for its proposed Broad Form PLUS+- Directors and Officers (Commercial - Other Liability) program. Effective Date February 27, 2003.

UNITED STATES LIABILITY INSURANCE COMPANY files revised rates, rules and forms for their Private Company D&O Professional Liability Program with no overall rate change. The company will offer Fiduciary Liability coverage as an adjunct to the existing D&O coverage part. Effective Date February 17, 2003.

UNIVERSAL UNDERWRITERS INSURANCE COMPANY files initial forms and rates for a Performance Protection (Commercial Liability) program. The program would insure all service contract obligations of the named insured and require the insured to establish certain reserves from which they would pay losses. Effective Date February 20, 2003.

UNIVERSAL UNDERWRITERS INSURANCE COMPANY files revised rates for its Workers' Compensation program. The company proposes to adopt current approved NCCI loss costs in conjunction with a revised LCM of 1.353, resulting in an overall rate level increase of 22.8%. Effective Date February 27, 2003.

WESTCHESTER FIRE INSURANCE COMPANY files rates and rules for their Commercial Property Program which introduces a new endorsement for Equipment Breakdown Coverage. Effective Date February 17, 2003.

WESTPORT INSURANCE CORPORATION files a rate revision for its Open Brokerage Coverage Units for Professionals resulting in an overall rate effect of +15%. The overall rate effect of +15% consists of a base rate change of +8.1% and a change in Increased Limits and Deductible Factors of +6.4%. Effective Date April 1, 2003.

WESTPORT INSURANCE CORPORATION files initial rates, rules and forms for an International Pizza Hut Franchise Holders (Commercial General Liability and Commercial Property) program. Effective Date March 3, 2003.

ZURICH AMERICAN INSURANCE COMPANY files a new program for their Group Legal Expense Insurance program for prepaid legal expenses. Effective Date February 20, 2003.

NEW COMPANY

CMG Mortgage Assurance Company to engage in the insurance business within the State of Mississippi effective February 1, 2003.

Diamond State Insurance Company and United National Specialty Insurance Company will discontinue writing its W. E. Love Commercial Trucking program.

Grain Dealers Mutual Insurance Company will discontinue writing all lines of business for any contractors.

No new Homeowners policies will be accepted with effective dates beyond February 15, 2003.

Grain Dealers will discontinue writing worker's compensation policies. Existing policies will be non-renewed beginning with anniversary dates effective April 10, 2003.

Reciprocal of America license suspended effective February 10, 2003.