

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

AMERICAN MODERN HOME INSURANCE COMPANY files revised rates and rules for their Holiday Traveler Trailer Program resulting in an overall rate increase of 5.3%. Effective Date December 1, 2003 (new business) January 1, 2004 (renewal business).

ARCH INSURANCE COMPANY files a loss cost filing for its new Commercial Multi Peril - Businessowners Program. The company is proposing to adopt ISO loss costs contained in Reference Filing Designation No. BP-2003-RLA1. Effective Date November 12, 2003.

ARCH INSURANCE COMPANY files to adopt NCCI loss costs and revise their Workers Comp. LCM (1.450). The overall rate level effect of the filing is an increase of 36.93 %. Effective Date November 12, 2003.

CAPITOL INDEMNITY CORPORATION files rates and rules for their Non-Contract Surety Bond program. Effective Date December 1, 2003.

DEVELOPERS SURETY AND INDEMNITY COMPANY files an initial Surety program in Mississippi. Effective Date November 24, 2003.

DOCTORS COMPANY, THE files revised rates and rules for its Physicians, Surgeons and Ancillary Healthcare Providers Professional Liability Insurance Program. The overall proposed rate level impact is 16.0%. Effective Date December 1, 2003 (new business) January 1, 2004 (renewal business).

EMPIRE FIRE AND MARINE INSURANCE COMPANY files revised rates for their Mobile Home Toters Liability (Auto Liability and Physical Damage) Program resulting in an overall increase of 4.9%. Effective Date January 1, 2004.

EMPLOYERS MUTUAL CASUALTY COMPANY files revision to its loss cost multipliers for their Commercial Automobile program. The proposed overall rate change is a 7.9 % increase. Effective Date December 1, 2003.

FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE files a rate revision for its All-Risk Blanket Program, specifically regarding the crime and property coverages. The proposed overall rate change is 0.3%. Effective Date January 1, 2004.

FIREMAN'S FUND INSURANCE COMPANIES file rules, rates and forms for a new Printers Errors and Omissions Liability Program. Effective Date November 4, 2003.

FIREMAN'S FUND INSURANCE COMPANY files 2004 crop season rates for their new Crop/Hail Insurance Program. Effective Date January 1, 2004.

GOVERNMENT EMPLOYEES INSURANCE COMPANY files a rate and rule revision to its Personal Umbrella Liability Program. The company proposes a 17.1% overall increase. Effective Date January 15, 2004.

GRANITE STATE INSURANCE COMPANY files a new private passenger automobile program. Effective Date November 12, 2003.

GUIDE ONE INSURANCE COMPANIES files revised rates for Homeowners resulting in a rate increase of +4.7% for GuideOne Mutual; +8.5% for GuideOne Elite Mutual and +0.8% for GuideOne America for a proposed overall combined effect of +5.1%. Effective Date March 1, 2004 (new business) April 15, 2004 (renewal business).

HARTFORD FIRE INSURANCE COMPANY files an initial commercial surety filing for an Internet Transaction Supply Bond Program. Effective Date November 24, 2003.

LIBERTY MUTUAL FIRE INSURANCE COMPANY files initial rates, rules and forms for their new Property Risk Management program. Effective Date January 1, 2004.

LIBERTY MUTUAL GROUP files new endorsements and additional limit options for Bodily Injury/Property Damage and UM Limits in their Private Passenger Auto program. Effective Date January 9, 2004.

LYNDON PROPERTY INSURANCE COMPANY files a new Commercial Contractual Liability program. The Guaranteed Asset Protection (GAP) Policy covers the difference between the net loan amount and cash value of the vehicle. Effective Date November 12, 2003.

MARKEL INSURANCE COMPANY files revised rates and rules for their Child Care Plus Program resulting in an overall rate increase of 2.5%. Effective Date December 15, 2003.

MISSISSIPPI RESIDENTIAL PROPERTY INSURANCE UNDERWRITING ASSOCIATION files revised rates for its Fire and Extended Coverage Program. The proposed rate level effect is + 25.0% for classes 3 through 8, and + 22.0% for classes 9 and 10. Effective Date January 1, 2004.

PHARMACISTS MUTUAL INSURANCE COMPANY files a revision of rates and rules for their Personal Umbrella program. The overall rate increase is less than 1%. Effective Date January 1, 2004.

PLATTE RIVER INSURANCE COMPANY files a revision to their Fidelity Program that includes initial rates, rules and forms for Fidelity and Forgery Mercantile and Government Entities countrywide end rates and rules. Effective Date November 24, 2003.

PROGRESSIVE GULF INSURANCE COMPANY files a revised rate and rule filing for their Local/Intermediate Class Rated Commercial Vehicle Program resulting in an overall decrease of 0.23%. Effective Date February 27, 2004 (new business) March 26, 2004 (renewal business).

SOUTHERN FIRE AND CASUALTY COMPANY files revised rules and forms for their Fire Dwelling program. The company submits a revised program modeled after the ISO 89 program. All policies are to be converted to a minimum \$500 deductible upon renewal. Effective Date February 15, 2004.

ST. PAUL INSURANCE COMPANIES file a rate change to their Commercial Automobile Non Owned Auto Liability, Hired Auto Liability Program resulting in an overall decrease of 2.2%. Effective Date March 23, 2004.

STATE AUTO INSURANCE COMPANIES files a rate, rule and form revision for their Division Six General Liability Program resulting in an overall increase for both companies of 1.3 %. Effective Date February 15, 2004.

STATE AUTO INSURANCE COMPANIES files a rate, rule and form revision to their Division One - Commercial Automobile Program. The overall rate change is +9.6% increase for State Automobile Mutual Insurance Company and +9.7% increase for State Auto Property & Casualty Insurance Company. Effective Date February 15, 2004.

STATE AUTOMOBILE MUTUAL INSURANCE COMPANY files a revision for Division Nine-Commercial Multiple Lines Program resulting in an overall rate level change of 3.9%. Effective Date February 15, 2004.

STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY files a revision for Division Nine-Multiple Lines resulting in an overall rate change of +6.1%. Effective Date February 15, 2004.

STONINGTON INSURANCE COMPANY files initial rates, rules and forms for their new TMC Moving & Storage Program. Effective Date November 30, 2003.

STONINGTON INSURANCE COMPANY files new rates, rules and forms for their Equipment Breakdown Program. Effective Date November 12, 2003.

STONINGTON INSURANCE COMPANY files initial rates, rules and forms for their Towing and Vehicle Program, a Commercial General Liability Program. Effective Date November 24, 2003.

TRAVELERS INSURANCE GROUP files revised construction account surety rates resulting in an overall increase of 27.3%. Effective Date November 28, 2003.

TWIN CITY FIRE INSURANCE COMPANY files a new program titled the Private Choice Encore Program. This program provides claims made GL coverage. Effective Date November 12, 2003.

U.S. SPECIALTY INSURANCE COMPANY files initial rate and rule filing for their Contract Bonds Program. Effective Date November 12, 2003.

UNDERWRITERS REINSURANCE COMPANY files a new program for Commercial Umbrella and Excess Liability. Effective Date November 24, 2003.

NEW COMPANIES

CRUM & FORSTER INDEMNITY COMPANY to engage in the insurance business within the State of Mississippi effective November 1, 2003.

MENDAKOTA INSURANCE COMPANY to engage in the insurance business within the State of Mississippi effective November 1, 2003.

DEVELOPERS SURETY AND INDEMNITY COMPANY to engage in the insurance business within the State of Mississippi effective October 1, 2003.

ACCIDENT FUND INSURANCE COMPANY OF AMERICA to engage in the insurance business within the State of Mississippi effective September 1, 2003.

Interstate Indemnity Company withdraws from the lines of fire, auto physical damage and inland marine insurance in the State of Mississippi effective 60 days from October 28, 2003.

Coregis Insurance Company will cease writing new policies for public entities and renewing policies for existing public entity insureds commencing January 20, 2004.

Royal & SunAlliance Personal Insurance Company changed its name to AXIS Reinsurance Company effective March 21, 2003.