

Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
May 2004

AMERICAN AUTOMOBILE INSURANCE COMPANY files a rate revision for the Property portion of the Feedlot, Auction and Livestock Confinement Program resulting in an overall increase of 42.2%. Effective Date May 7, 2004.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA files a revision to its Vehicle Protection Plan to introduce a semi-annual policy option. Effective Date May 5, 2004.

AMERICAN MERCURY INSURANCE COMPANY files rates, rules and forms for a new Premium Value Mechanical Breakdown Service Contract program. It is a re-design of their nationwide Vehicle Service Contract Program. Effective Date May 18, 2004.

AMERICAN MERCURY INSURANCE COMPANY files a new vehicle service mechanical breakdown program to replace their current nationwide program. Their Major Value Mechanical Breakdown Service Contract program provides coverage under 4 level of plans. Effective Date May 18, 2004.

AMFED CASUALTY INSURANCE COMPANY files initial rates, rules and forms for their new Workers Compensation program. Effective Date April 29, 2004.

AMICA MUTUAL INSURANCE COMPANY files a rate and rule revision to their Homeowners Program resulting in an overall rate increase of 5.7%. Effective Date September 1, 2004.

ARCH INSURANCE COMPANY files a revision to their loss cost multipliers for their Commercial Automobile Program resulting in an overall increase of 12.0%. Effective Date April 29, 2004.

ARCH INSURANCE COMPANY files initial rates, rules and forms to provide Employee Benefits Liability coverage with their FireWatch Program. Effective Date May 5, 2004.

ARCH INSURANCE COMPANY files initial rates and forms for their new program to provide Excess Workers Compensation and Employers Liability Insurance coverage for companies that are qualified self-insurers or self insured groups. Effective Date May 28, 2004.

AXIS REINSURANCE COMPANY files rates, rules and forms for a new General Liability program, called the Privatus Insurance Program, designed to provide various liability coverages to commercial insureds. Effective Date May 18, 2004.

CLARENDON NATIONAL INSURANCE COMPANY files rates, rules and forms for their Entertainment, Leisure and Sports Program (General Liability). Effective Date June 1, 2004.

CONTINENTAL CASUALTY COMPANY files a rate revision of the Commercial Property and Dental Professional Liability rates for its National Dental program. The overall rate change for both coverage parts result in an increase of 16.9%. Effective Date September 15, 2004.

CONTINENTAL CASUALTY COMPANY files rates, rules, and forms for a new Association Liability Policy Program which includes commercial crime coverage. Effective Date May 1, 2004.

COREGIS INSURANCE COMPANY files initial rates and rules for their new Commercial Property program. The proposed LCM is 2.605. Effective Date August 1, 2004.

COREGIS INSURANCE COMPANY files rates and rules for their new Commercial General Liability Program. Effective Date August 1, 2004.

CRUM & FORSTER files initial rates, rules and forms for their General Liability program. The rates are based on the ISO loss costs with LCM's of Crum & Forster Indemnity- 1.230 and North River Insurance- 2.050. Effective Date August 1, 2004.

CUMIS INSURANCE SOCIETY, INC. files to delay the adoption of the NCCI loss costs, experience rating values, and schedule rating values until November 1, 2004. The company will use their current LCM of 1.47. The company will use a Loss Cost Modification Factor of 0.907. Effective Date November 1, 2004.

CUMIS INSURANCE SOCIETY, INC. files a new rate schedule for a guaranteed asset contingency in their Debt Protection Contractual Liability program. Effective Date June 1, 2004.

EMC INSURANCE COMPANIES files to adopt NCCI's 03/01/04 loss costs with revised LCM's of: EMCC- 1.50, EMCASCO- 1.28 and EMC P& C-1.50. The overall proposed rate change is an increase of 5.6%. Effective Date September 1, 2004.

EMPIRE FIRE AND MARINE INSURANCE COMPANY files initial Homeowners Program for purposes of transferring a book of homeowners business from Centre Insurance Company to Empire Insurance Company. Effective Date June 1, 2004.

EMPLOYERS MUTUAL CASUALTY COMPANY files revised rates and rules for its Multi Line Commercial Package. The overall rate impact of this filing is a decrease of 2.1%. Effective Date August 1, 2004.

EMPLOYERS MUTUAL CASUALTY COMPANY files a revised rate and rule for their Multi Line Commercial Package Program resulting in an overall increase of 3.4%. Effective Date August 1, 2004.

FLORISTS' MUTUAL INSURANCE COMPANY files to adopt NCCI Advisory Loss Costs and change its LCM to 1.316 resulting in an increase of 4.9%. The company will use a loss cost modification factor of 1.061. Effective Date June 1, 2004.

ISO File No. MP 2002-RLC02 -introduces loss costs for their CLM Division Fifteen -- Management Protection Policy Loss Costs. Effective Date October 1, 2004.

ISO File No. MP 2002-ORU02 introduces rules for their proposed CLM Division Fifteen - Management Protection program. Effective Date October 1, 2004.

ISO File No. MP 2002-OFR02 introduces forms for their CLM Division Fifteen - Management Protection Policy program and the Executive Liability Coverage Part. Effective Date October 1, 2004.

ISO File No. RP 2002 - REL02 introduces the Executive Liability Individual Risk Premium Modification Plan used to complement and enhance the introduction of the new Executive Liability program included in the CLM Division Fifteen - Management Protection program. Effective Date October 1, 2004.

LEXINGTON NATIONAL INSURANCE COMPANY files rates for their new Replevin Bond Program. Effective Date May 12, 2004.

LINCOLN GENERAL INSURANCE COMPANY files a rate and loss cost revision to their Commercial Property Program resulting in an overall decrease of -16.2%. Effective Date September 1, 2004.

MARKEL INSURANCE COMPANY files revised rates and rules for its Western Program providing commercial multiple peril coverage for the guides and outfitter industry. Base rate changes for Property, Liability, and Inland Marine coverages are an overall 15% increase. Effective Date June 1, 2004 (new business) September 1, 2004 (renewal business).

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY files initial rates, rules and forms for their MetLaw group legal services program. Effective Date May 12, 2004.

MISSISSIPPI AUTOMOBILE INSURANCE PLAN files revised rates and rules for its Commercial Automobile Program (CAIP). The overall rate level increase is 21.4% (21.6% Liability and 4% Physical Damage). Effective Date August 1, 2004 (new business) September 15, 2004 (renewal business).

MUTUAL SAVINGS FIRE INSURANCE COMPANY files a rate revision for its Dwelling Fire and Contents Program resulting in an overall rate level change of +17%. This is the company's first rate revision since the start of their operation in Mississippi in 1997. Effective Date June 1, 2004 (new business) July 1, 2004 (renewal business).

NATIONWIDE INSURANCE COMPANIES files revised loss cost for their Commercial Property Program resulting in an overall decrease of -15.1%. Effective Date September 1, 2004.

NATIONWIDE files revised rates and rules for their Workers' Compensation program. The company proposes to adopt NCCI's 03/01/04 loss costs with LCM's of 1.439 in each company, resulting in an overall rate increase of 25.2%. Effective Date June 15, 2004.

OHIO CASUALTY GROUP files revised rates for their Commercial Fire and Allied Lines program. The company is adopting MSRB Fire and Allied Lines Mississippi loss costs with LCM's of Ohio Casualty-2.50, West American-2.13 and American Fire & Casualty-1.75. Effective Date September 1, 2004.

PHILDELPHIA INDEMNITY INSURANCE COMPANY files a rate revision to their Private Company Protection Program resulting in an overall -6.2% decrease. Effective Date July 1, 2004.

PMA INSURANCE GROUP files rates, rules and forms for their new Commercial Output Program for Manufacturers Alliance and Pennsylvania Manufacturers Indemnity. Pennsylvania Manufacturers' Association Insurance will receive a -4.9% decrease from their previous submission. Effective Date June 1, 2004.

PMA INSURANCE GROUP files rates, rules and forms for their initial Commercial Output Policy Program. Effective Date June 1, 2004.

PMA INSURANCE GROUP files rates, rules and forms for their new Commercial Automobile Filing for Pennsylvania Manufacturers Indemnity and Manufacturers Alliance. Files an overall rate decrease for Pennsylvania Manufacturers' Association - 4.0% for liability and -6.5% for physical damage. Effective Date September 1, 2004.

PROGRESSIVE CASUALTY INSURANCE COMPANY files initial rates for their Fidelity Program. Effective Date June 1, 2004.

OBE INSURANCE CORPORATION files a rate revision to their Commercial Automobile Liability Program resulting in an overall 9%. Effective Date August 1, 2004.

OBE INSURANCE CORPORATION files a rate revision to their Commercial Fire and Allied Lines Program resulting in an overall increase of 3.4%. Effective Date August 1, 2004.

RSUI INDEMNITY COMPANY files rates and rules for a new Woodworking Property program. Effective Date May 18, 2004.

SAGAMORE INSURANCE COMPANY files revised rates for their Commercial Automobile Small Fleet Program resulting in an overall increase of 10%. Effective Date May 25, 2004 (new business) July 24, 2004 (renewal business).

St. Paul Companies submits a reference rate filing for Commercial Surety introducing the Travelers Surety rates to the St. Paul Companies as a result of the Travelers-St. Paul merger on April 1, 2004. The overall rate change will be a 22.6% increase. Effective Date May 5, 2004.

ST. PAUL COMPANIES files to adopt the NCCI WC and Employers Liability Loss Costs and Rating Values in NCCI Circular MS 2004-01 and Retrospective Rating Values from NCCI Item Filing R-1356. The overall rate impact is 0.1%. Effective Date August 1, 2004.

STATE AUTO PROPERTY AND CASUALTY INSURANCE COMPANY files revised rates, rules, and forms for its Homeowners program resulting in an overall 11.5% rate level change. The Company is introducing a new Homeowners "Options" Program and converting existing policies into the new program at renewal. Effective Date July 26, 2004.

STATE AUTOMOBILE MUTUAL INSURANCE COMPANY files revised forms, rates, and rules for its Homeowners program resulting in an overall 10.2% rate level increase. The Company introduces a new Homeowners "Options" Program and will convert existing policies into the new program at renewal. Effective Date July 26, 2004.

STATE NATIONAL INSURANCE COMPANY files new rates, rules and forms for their Commercial Automobile Program. Effective Date May 12, 2004.

STATE NATIONAL SPECIALTY INSURANCE COMPANY files new rates, rules and forms for their Supplemental Rental Liability Program. Effective Date May 18, 2004.

TOKIO MARINE MANAGEMENT, INC. files to adopt NCCI's 03/01/04 loss costs with LCMs of 1.463 in both companies. The overall rate level increase is 6.1%. Effective Date August 1, 2004.

TRAVELERS PROPERTY CASUALTY COMPANY files a rate revision to their Private Passenger Automobile Program resulting in an overall rate increase of 5.0%. Effective Date June 29, 2004.

U. S. SPECIALTY INSURANCE COMPANY files Other Liability forms, rates and rules for its new D&O Excess Indemnity Program. Effective Date May 12, 2004.

U.S. SPECIALTY INSURANCE COMPANY files rates, rules and forms for their new D&O Corporate Liability Insurance Program - Other Liability. Effective Date May 18, 2004.

U.S. SPECIALTY INSURANCE COMPANY files rates, rules and forms for their new D&O Organization Liability Insurance Program. Effective Date May 18, 2004.

UNITRIN AUTO AND HOME files a rate and rule revision to their Homeowners Program resulting in an overall increase of 15.1%. Effective Date May 24, 2004.

WESTPORT INSURANCE CORPORATION files a revision loss cost and rule filing for their Commercial General Liability Program resulting in an overall 19.8% increase. Effective Date August 1, 2004.

ZURICH NORTH AMERICAN files a revised Commercial Multi-Peril rate and rule filing for their Precision America and Precision Premier Programs. The overall rate impact of this filing is 6.1%. Effective Date June 15, 2004 (new business) August 1, 2004 (renewal business).

NAME CHANGES

Odyssey Reinsurance Corporation changed its name to Clearwater Insurance Company effective December 4, 2003.

Kemper Employers Insurance Company changed its name to SeaBright Insurance Company effective November 20, 2003.

GE Casualty Insurance Company changed its name to AIG Premier Insurance Company effective April 1, 2004.

Underwriters Reinsurance Company changed its name to RSUI Indemnity Company and changed its New Hampshire domicile from Concord to Manchester effective August 18, 2003.

GE Property & Casualty Insurance Company changed its name to AIG Centennial Insurance Company and changed its home office address effective April 1, 2004.

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On April 16, 2004, ACE American Insurance Company gave 60 days notice of their intention to withdraw their personal lines manufacturing housing business sold through independent agents.

NEW COMPANY

Amfed Casualty Company licensed effective March 1, 2004.