

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
June 2004**

ACE AMERICAN INSURANCE COMPANY files initial rate and rule filing for their Umbrella/Excess Insurance Program. Effective Date June 30, 2004.

ACE AMERICAN INSURANCE COMPANY files revised rates, rules and forms for it's Allied Health Care medical malpractice program. The overall proposed rate change is an increase of 45.7%. Effective Date June 2, 2004.

ALLSTATE INDEMNITY COMPANY files revised loss cost multipliers for their Commercial Automobile program resulting in a rate increase of 31.3%. Effective Date September 20, 2004, New Business and October 27, 2004, Renewals.

ALLSTATE INSURANCE COMPANY files a revision to their package credit factor for their Institutional Program (Business Package Policy) resulting in an overall increase of 3.7%. Effective Date September 1, 2004.

ALLSTATE INSURANCE COMPANY files to adopt ISO rates and to revise their LCM for Commercial Fire/Allied Lines Program resulting in an overall decrease of 0.5%. Effective Date September 1, 2004.

ALLSTATE INSURANCE COMPANY files a revised LCM for their Commercial Crime/Fidelity Program resulting in an overall decrease of 10.7%. Effective Date September 1, 2004.

ALLSTATE INSURANCE COMPANY files to adopt ISO rates and to revise their LCM for their Commercial General Liability Program resulting in an overall increase of 9.1%. Effective Date September 1, 2004.

ALLSTATE INSURANCE COMPANY files revised loss cost multipliers for their Commercial Automobile program resulting in a rate increase of 30.8%. Effective Date September 20, 2004, New Business and October 27, 2004, Renewals.

AMERICAN ASSOCIATION OF INSURANCE SERVICES (AAIS) files to replace current advisory final rates with the proposed advisory loss costs for member companies for Personal and Premises Liability. The conversion results in an overall rate level impact of 0.0% for Personal Liability and Farm Personal Liability classes and -28.7% for Premises Only Liability. AAIS files loss cost of \$4 for the proposed \$100,000 increased limits option for the limited fungi, wet, or dry rot, or bacteria coverage. Effective Date December 1, 2004.

AMERICAN FAMILY HOME INSURANCE COMPANY files revised rates, rules and forms for their Dwelling Protector Program resulting in an overall increase of 45%. Effective Date September 1, 2004.

AMERICAN RELIABLE INSURANCE COMPANY files rates, rules and forms for a new stand-alone Comprehensive Personal Liability policy. Effective Date July 1, 2004.

AMERISURE INSURANCE COMPANIES files initial rates, rules and forms for their Commercial Umbrella Program. Effective Date June 9, 2004.

ARCH INSURANCE COMPANY files initial rates, rules and forms for their Water Districts Insurance Program. This program is designed to provide specialized commercial multi-peril insurance coverage including coverage for commercial property and auto, general and professional liability, crime and equipment breakdown. Effective Date June 29, 2004.

ARCH INSURANCE COMPANY files initial rates, rules and forms for their Errors and Omissions Program for life insurance agents. Effective Date June 1, 2004.

BANCINSURE, INC. files two new riders and rules to enhance their Financial Institution Bond program - On Premise Automated Mechanical Device and Debit Card Riders. Effective Date June 15, 2004.

BCS INSURANCE COMPANY files rules, rates and forms for a new Insurance Agents and Brokers Professional Liability Program. Effective Date June 17, 2004.

BERKLEY REGIONAL INSURANCE COMPANY files initial rate and rule filing for its new Surety program. The Company proposes a three contract rate structure consisting of three sets of rates; standard, merit, and preferred. Effective Date July 1, 2004.

BITUMINOUS INSURANCE COMPANIES files loss cost for Fire and Allied Lines resulting in an overall decrease of -3.3%. Effective Date June 9, 2004.

CAPITAL CITY INSURANCE COMPANY, INC. files to adopt NCCI's 03/01/04 loss costs with an LCM of 1.464. The overall proposed rate change is an increase of 15.0%. Effective Date August 1, 2004.

CAPITOL INDEMNITY CORPORATION files a new Surety program in Mississippi, adding Contract Surety coverages to their existing portfolio of products. Effective Date June 1, 2004.

CAPITOL INDEMNITY CORPORATION files a revision to their Fidelity bond program resulting in an overall increase of 13.9% for mercantile and governmental classes. Effective Date July 1, 2004.

CHUBB GROUP OF INSURANCE COMPANIES files a rate and rule revision for their Homeowners section of the Masterpiece Program resulting in an overall increase of 13.5%. Effective Date September 13, 2004.

CNA INSURANCE COMPANIES files a revision to their Commercial Multiple Peril Program resulting in an overall increase of 9.6%. Effective Date September 1, 2004.

CNA INSURANCE COMPANIES files a rate and rule revision for their Commercial General Liability Program resulting in an overall increase of 9.6%. Effective Date September 1, 2004.

CNA INSURANCE COMPANIES files revised rates and rules for their Commercial Fire and Allied Lines Program resulting in an overall decrease of -36.2%. Effective Date September 1, 2004.

CONTINENTAL CASUALTY COMPANY files a rate and rule for their Real Estate Professional Liability program. The company increases the base rate premium per agent and increases the rate for the optional appraisal endorsement. The overall rate impact is an increase of 1.4%. Effective Date July 1, 2004 New and Renewal Business.

COREGIS INSURANCE COMPANY files initial rates, rules and forms for its Business Owners program. Effective Date August 1, 2004.

CUMIS INSURANCE SOCIETY, INC. files to delay the implementation of ISO Reference # GL-2003-BGL1 relating to its Credit Union Package of Protection General Liability program until October 1, 2004. Their current LCM of 2.50 will not change. Effective Date October 1, 2004.

ELECTRIC INSURANCE COMPANY files a rate and rule revision for their Personal Excess Liability - Preferred Program resulting in an overall increase of 4.7%. Effective Date September 1, 2004 (new and renewal business).

FARMERS INSURANCE EXCHANGE files a rate and rule revision for their Homeowners program resulting in an overall -0.5% change. The rate change includes revisions to basic rates by form and territory, Claims Free Discount/Experience Rating Plan factor changes, and the introduction of a new policy fee. Effective Date September 16, 2004.

FARMERS INSURANCE EXCHANGE files to introduce a new lower rated tier, Ultra-Premier, in their Homeowners program. The company is also revising its tier placement rules to incorporate insurance credit scoring for new and renewal policies. The changes result in an overall 7.5% rate level increase. Effective Date September 16, 2004.

FEDERATED INSURANCE COMPANIES files to adopt NCCI's 3/01/04 loss costs with an LCM of 1.350 for Federated Mutual and 1.250 for Federated Service. Also, the company is revising its expense constant from \$160 to \$180. The overall proposed change is a decrease of 5.0%. Effective Date July 1, 2004.

FEDERATED INSURANCE COMPANIES files revised rates and rules for its General Liability program. The resulting rate level impact of the proposed change is a decrease of 0.4%. Effective Date July 15, 2004.

FEDERATED INSURANCE COMPANIES files revised rates and rules for their Personal Umbrella program. The overall proposed rate level change is an increase of 7.5%. Effective Date June 1, 2004.

GRAIN DEALERS MUTUAL INSURANCE COMPANY files revised rates, rules and forms for their Homeowners Program resulting in an overall increase of 0.14%. Effective Date August 1, 2004.

GREAT AMERICAN INSURANCE COMPANY files a loss cost filing for their Commercial Automobile Program resulting in an overall increase of 5.4%. Effective Date August 1, 2004.

INSURANCE SERVICES OFFICE, INC. (ISO) files a revision to the estimated loss potentials (ELP) for General Liability. These factors are for classes for which prospective loss costs cannot be calculated. Individual companies that adopt the ELPs for classes where the table indicates "Refer to Company" must identify a specific rate for those classes. Effective Date January 1, 2005.

INSURANCE SERVICES OFFICE, INC. files a revision to the Multi-state Physical Damage Rating factors for Personal Auto business. The filing revises the physical damage deductible relativity factors based on the review of the latest deductible loss experience. The resulting loss cost level impact is a +1.3% for comprehensive, +1.6% for collision, and +1.5% for total physical damage. ISO is also revising the definition of the base deductible and symbol from \$100 and \$200 deductible for comprehensive and collision respectively to \$500 for both, and from symbol 2 to symbol 8. Effective Date October 1, 2004.

INSURANCE SERVICES OFFICE, INC. files a revision to the Private Passenger Auto advisory increased limits factors. The indicated and selected overall impact is +3.5%. Effective Date October 1, 2004.

INSURANCE SERVICES OFFICE, INC. files a revision to the Private Passenger Auto advisory loss costs resulting in an overall statewide loss cost level decrease of -8.4%. Effective Date October 1, 2004.

LIBERTY MUTUAL GROUP files a miscellaneous rate/rule filing to convert their ex-wind discounts from a dollar value to a percentage of the all-peril rates for their Homeowner programs. There is a -0.5% estimated impact from implementing this change. Effective Date June 7, 2004.

MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA files initial rates, rules and forms for their Self Storage Program. Effective Date June 1, 2004.

MORTGAGE GUARANTY INSURANCE COMPANY files revised mortgage guaranty program rates and rules for reduced documentation loans. The overall impact is a 0.75% increase. Effective Date August 2, 2004.

NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY files initial rates, rules and forms for their Homeowners Program. Effective Date September 12, 2004.

OHIO INDEMNITY COMPANY files rates, rules and forms for a Creditor Placed Insurance Program. This is a single interest collateral protection product used to secure collateral under a loan agreement. Effective Date July 1, 2004.

OLD REPUBLIC INSURANCE COMPANY files rates, rules, and forms for a new Guaranteed Asset Protection program to provide contractual liability coverage for banks, credit unions, leasing companies and automobile dealers to insure their liability expressly assumed under a written contract.. Effective Date June 16, 2004.

PETROLEUM CASUALTY COMPANY files to adopt NCCI's 3/1/04 loss costs with an LCM of 1.026. The overall proposed change is a decrease of 7.2%. Effective Date January 1, 2005.

PMA INSURANCE GROUP files revised loss cost for Pennsylvania Manufacturers Association Insurance Company for their Commercial Crime and Fidelity program. They file a LCM of 1.547 resulting in a rate decrease of 13.6%. They, also, make an initial filing of the program in two additional companies. Effective Date June 1, 2004.

PMA INSURANCE GROUP files rates, rules, and forms for their Commercial Fire and Allied lines for Pennsylvania Manufacturers Indemnity Company and Manufacturers Alliance Insurance Company. It is a rate level revision for Pennsylvania Manufacturers' Association Insurance Company resulting in a decrease of -27.6%. Effective Date June 17, 2004.

PMI MORTGAGE INSURANCE COMPANY files revisions to their Military Affinity program. The Company introduces coverage for mobile homes, clarifies constant renewal rules, and introduces a minimum credit score to their underwriting guidelines. Effective Date June 29, 2004.

QBE INSURANCE CORPORATION files rate and loss costs revision for its Commercial General Liability program. The Company maintains their current use of ISO loss cost (GL-97-BGL1), but modifies their modifier from .788 to .815 resulting in a LCM of 1.334. The overall rate effect of the filing in +3.4%. Effective Date August 1, 2004.

SAFECO INSURANCE COMPANY OF AMERICA files revised rates and loss costs for their Commercial Multiple Peril- Business Owners program. The overall proposed rate change is an increase of 15.0%. Effective Date June 7, 2004.

SECURITY NATIONAL INSURANCE COMPANY files revised Loss Cost Multipliers for their Commercial Auto Program resulting in a rate increase of 8.8%. Effective Date September 1, 2004.

SHELTER MUTUAL INSURANCE COMPANY files a revision to their Earthquake rates for their Homeowners and other property insurance lines. The overall proposed increases by line range from 50.0% to 165.7%. Effective Date July 8, 2004 (new business) July 28, 2004 (renewal business).

STATE AUTO PROPERTY AND CASUALTY INSURANCE COMPANY files a rate revision to their Personal Umbrella Program resulting in an overall increase of 12.6%. Effective Date September 9, 2004.

TRANSGUARD INSURANCE COMPANY OF AMERICA submits a rate and rule filing for its new Commercial Property program. The company uses a LCM of 1.558 to be used with MSRB current loss costs. Effective Date June 8, 2004.

TRANSGUARD INSURANCE COMPANY OF AMERICA, INC. files an initial rate and rule filing for its Commercial Crime and Fidelity Program. The Company files a LCM of 1.595 with a modification factor of 1.00. Effective Date June 1, 2004.

TRINITY UNIVERSAL INSURANCE COMPANY files revised Loss Cost Multipliers for their Commercial Auto program resulting in a rate increase of 8.8%. Effective Date September 1, 2004.

TWIN CITY FIRE INSURANCE COMPANY files revised rates, rules and forms for their Private Choice Encore Program and their new Technology Emerging Companies Program (Directors and Officers Coverage) resulting in no rate change. Effective Date June 7, 2004.

UNITED FIRE GROUP files revisions to their Commercial Auto Program resulting in an overall decrease of -0.84%. Effective Date November 1, 2004.

WESTERN SURETY COMPANY files a rate revision to its Airlines Reporting Corporation Surety Bond program to cover travel agents certified to issue airline tickets. The proposed increase is 167%. The company does not write any business in the state. Effective Date June 9, 2004.

WESTPORT INSURANCE CORPORATION files revised rates, rules and forms for its Business Owners program. There is no rate impact involved with this change. Effective Date August 1, 2004.

NON-RENEWAL OF BUSINESS

American International Insurance Company will commence non-renewing Homeowners Insurance Policies with policy renewal effective dates commencing no sooner than 60 days from 5-28-04 pursuant to MS Code 83-5-30.

National Farmers Union Property and Casualty Company will no longer be writing workers compensation (new and renewal) country-wide effective September 1, 2004.