

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

AMERICAN ALTERNATIVE INSURANCE CORPORATION files a loss cost filing for their Commercial General Liability Program resulting in an overall increase of 16.5%. Effective Date August 1, 2004.

AMERICAN ALTERNATIVE INSURANCE CORPORATION files a loss cost filing for their Commercial Crime Program resulting in an overall increase of 18.2%. Effective Date August 1, 2004.

AMERICAN ALTERNATIVE INSURANCE CORPORATION files a loss cost filing for their Commercial Auto Program resulting in an overall increase of 15.6%. Effective Date August 1, 2004.

COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY files initial rates, rules and forms for their new Commercial Automobile Insurance Program. Effective Date July 21, 2004.

COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY files initial rates, rules and forms for their Commercial General Liability Insurance Program. Effective Date July 21, 2004.

COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY files initial rates, rules and forms for their Commercial Multi-Peril Insurance Program. Effective Date July 22, 2004.

COREGIS INSURANCE COMPANY files an initial loss cost filing for their Commercial Output Program. Effective Date August 1, 2004.

CRUM & FORSTER INDEMNITY COMPANY files initial rates, rules, and forms for a Commercial Auto program. They are adopting the loss costs currently used by United States Fire Ins. Co. And North River Insurance Co. with a 20% deviation for both Liability and Physical Damage. Effective Date July 12, 2004.

CUMIS INSURANCE SOCIETY, INC. files a revision to their Fidelity Program resulting in an overall decrease of -27.5%. Effective Date September 1, 2004.

CUMIS INSURANCE SOCIETY, INC. files a rate revision for their Special Insurance Package Program resulting in an overall decrease of -21.7%. Effective Date September 1, 2004.

EMC INSURANCE COMPANIES files a rate revision for their Homeowners Program resulting in an overall increase of 14.9% Effective Date September 15, 2004.

FEDERAL INSURANCE COMPANY files rates, rules, and forms for a new Chubb Pro Lawyers Professional Liability program. Effective Date July 14, 2004.

HUDSON INSURANCE COMPANY files initial rates, rules and forms for their Excess Directors, Officers and Corporate Liability Program. Effective Date July 13, 2004.

INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY files a loss cost filing for their General Liability Program resulting in an overall increase of 9.0%. Effective Date August 1, 2004.

INSURANCE CORPORATION OF HANNOVER files a new optional Equipment Breakdown Coverage to be available with the Company's American Rental Association program. Effective Date July 15, 2004.

INSURANCE SERVICES OFFICE, INC. ISO Filing No. GL 2004-IALL1 - revision to advisory increased limits factors for General Liability. The overall rate level impact is +6.7% (+8.3% for Premises and Operations and +2.8% for Products and Completed Operations). Effective Date December 1, 2004.

INSURANCE SERVICES OFFICE, INC. ISO Filing No. GL 2004-BGL1 - revision to advisory basic limits loss costs for General Liability resulting in a decrease of -4.8%. Effective Date December 1, 2004.

NAVIGATORS INSURANCE COMPANY files a new Lawyers Professional Liability Insurance Program. This is a claims-made program designed to cover law practices up to 10 attorneys. Effective Date July 7, 2004.

PMI MORTGAGE INSURANCE CO. files updated Standard Rate Program schedules for their Limited Documentation mortgage loan program. The overall rate level increase for the line of business is 1.3%. Effective Date September 1, 2004.

RADIAN GUARANTY INC. files a new program for Mortgage Guaranty coverage to provide new Industry Rates associated with the 95.01%--100% LTV classification. Effective Date July 20, 2004.

RLI INSURANCE COMPANY files a Surety program rate and rule change resulting in a 0.1% rate level increase, excluding the effect of increasing the minimum premium. Most minimum premiums for bonds will increase from \$50 and \$75 to \$100. Effective Date October 1, 2004 New Business and December 1, 2004 Renewals.

SECURITY NATIONAL INSURANCE COMPANY files a revised loss cost multiplier for its Commercial General Liability program. The company proposes an LCM of 1.149, which results in an overall rate level increase of 10%. Effective Date September 1, 2004.

ST. PAUL FIRE AND MARINE INSURANCE COMPANY files a rate and rule revision to implement the St. Paul Travelers Broad Form Plus D&O Liability Program. There is no rate impact with this filing. Effective Date July 30, 2004.

ST. PAUL FIRE AND MARINE INSURANCE COMPANY files rates, rules and forms for their Fiduciary Dishonesty Bond for Employee Benefits Plans Program. Effective Date July 14, 2004.

ST. PAUL INSURANCE COMPANIES files rate and rule revision to their Technology Policy Program resulting in an overall increase of 6.4%. Effective Date August 15, 2004.

ST. PAUL PROTECTIVE INSURANCE COMPANY files a revision to the Loss Cost Multiplier for its Workers' Compensation and Employers Liability program. The company proposes to change its LCM to accommodate the St. Paul and Travelers merger. There is no rate impact with this proposed change. Effective Date August 1, 2004.

ST. PAUL TRAVELERS COMPANIES files a rate revision for their Surety Program resulting in an overall increase of 1.8%. Effective Date October 1, 2004.

ST. PAUL TRAVELERS GROUP files a revision to its Optometrist and Hired & Nonowned Auto endorsement rate. The Companies adopt ISO loss costs, resulting in an overall rate effect of 0.8% . Effective Date August 2, 2004 New and Renewal Business.

ST. PAUL TRAVELERS files initial rates, rules and forms for its Workers' Compensation and Employers Liability program. Effective Date September 1, 2004.

STAR INSURANCE COMPANY files rates, rules, and forms for a new program for Commercial Auto Dismantlers and Repossessors. Effective Date August 1, 2004.

STARNET INSURANCE COMPANY files an initial loss cost for its new Commercial General Liability program. Effective Date July 13, 2004.

STARNET INSURANCE COMPANY files an initial loss cost filing for its new Commercial Auto program. Effective Date July 13, 2004.

TRINITY UNIVERSAL INSURANCE COMPANY files to adopt the latest MSRB loss cost and revise their loss cost multipliers resulting in an overall rate level increase of 5.7%. Effective Date September 1, 2004.

TRINITY UNIVERSAL INSURANCE COMPANY files a revised loss cost multiplier for its Commercial General Liability Program. The company proposes a LCM of 1.768, resulting in an overall rate level increase of 10%. Effective Date September 1, 2004.

TWIN CITY FIRE INSURANCE COMPANY files rate, rule, and form filing for new coverages in its Private Choice Encore program. The company introduces expanded options for Crime and Kidnap/Ransom in this filing. Effective Date July 23, 2004.

UNIVERSAL UNDERWRITERS INSURANCE COMPANY files revised rating plan for their Guaranteed Auto Protection program. The new rate plan reflects policy term and

interest rate relativities which result in a rate increase of 50%. Effective Date August 1, 2004.

VIRGINIA SURETY COMPANY, INC files a new program to provide extended warranty coverage for new and used autos under the United Auto Care program. Effective Date July 28, 2004.

WESTPORT INSURANCE COMPANY files a loss cost filing for their Commercial Output Program. Effective Date August 1, 2004.