

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

AIG GROUP files a rate revision for their Private Passenger Auto program. The overall rate level impact is an increase of 4.6%. Effective Date October 15, 2004 New and Renewal Business.

ALLEGHENY CASUALTY COMPANY files an initial rates and form filing for their Contractors Bond Program. Effective Date August 31, 2004.

AMERICAN ALTERNATIVE INSURANCE CORPORATION files to revise the Loss Cost Multiplier for its Commercial Fire and Allied Lines program. The resulting overall rate level change of this filing is 22.9%. Effective Date October 1, 2004.

AMERICAN CASUALTY COMPANY OF READING, PA files a rate and rule filing for its Healthcare Providers Services Organization program. The program provides professional liability coverage for nurses, physical therapists, pharmacists, and other allied health providers. The overall rate level impact is an increase of 16.5%. Effective Date October 1, 2004.

AMERICAN STATES INSURANCE COMPANY files a CMP-Businessowners program rate and rule change to expand the number of eligible classes for the Artisan program. There is no rate impact associated with this change. Effective Date October 10, 2004.

ATLANTA CASUALTY INSURANCE COMPANY files a rate revision for their Private Passenger Automobile Liability and Physical Damage Program resulting in an overall increase of 2.98%. Effective Date November 15, 2004 for new business and December 20, 2004 for renewals.

ATLANTA SPECIALTY INSURANCE COMPANY files a revision to their Private Passenger Automobile Liability and Physical Damage Program resulting in an overall increase of 12.63%. Effective Date November 15, 2004 for new business and December 20, 2004 for renewals.

AXIS REINSURANCE COMPANY files an initial loss cost filing for their Fidelity Program. Effective Date September 15, 2004.

CIM INSURANCE CORPORATION files a revised rates for its Enterprise Mechanical Repair Protection plan, a vehicle service contract program. The rates were adjusted by a 4.6% increase for all classes. Effective Date October 1, 2004.

CNL/INSURANCE AMERICA INC. files rates, rules, and forms for a Debt Cancellation Contractual Liability Insurance program. Effective Date September 21, 2004.

CONTINENTAL CASUALTY COMPANY files rates and rules revision for its Lawyers Professional Liability program resulting in an overall rate level increase of 25.4%. Effective Date September 15, 2004.

CONTINENTAL CASUALTY COMPANY files a combination filing for their new Professional Liability Program. The program is designed to provide E&O, D&O and Employers Liability coverage for educational institutions and their officers and employees. Effective Date August 31, 2004.

CONTINENTAL WESTERN INSURANCE COMPANY files revised rates and rules for their Commercial Umbrella program resulting in an overall rate decrease of 4.0%. Effective Date October 1, 2004 (New) January 1, 2005 (Renewal).

ECONOMY PREMIER ASSURANCE COMPANY files a revised rates, rules and forms filing for their Private Passenger Automobile Program resulting in an overall rate decrease of -0.2%. Effective Date September 30, 2004 for new business and November 4, 2004 for renewals.

EQUITY INSURANCE COMPANY files initial rates, rules and forms for their new Commercial Automobile program. Effective Date October 1, 2004.

EVEREST NATIONAL INSURANCE COMPANY files revised loss cost multiplier from 1.35 to 1.55 resulting in an increase of 14.8%. Effective Date October 1, 2004.

GENERAL ELECTRIC MORTGAGE INSURANCE CORPORATION files revised rules increasing premium adders for Alternative A (limited documentation) loans. Effective Date November 1, 2004.

INSURANCE SERVICES OFFICE files loss cost filing for their Physicians, Surgeons, Dentists and Miscellaneous Medical classes in the State resulting in an overall rate increase of 24.6%. Effective Date June 1, 2005.

LIBERTY MUTUAL GROUP files a Commercial Auto rule revision to introduce changes to the Experience and Schedule Rating Plan. The overall impact of the change is +10%. Effective Date October 1, 2004.

LIBERTY MUTUAL GROUP files a revised rate and rule filing for their Homeowners Program resulting in an overall rate increase of 5.8%. Effective Date October 25, 2004.

LINCOLN GENERAL INSURANCE COMPANY files a rate and rule revision to their Commercial Automobile and Physical Damage Trucking Program resulting in an overall increase of 45.2%. Effective Date December 1, 2004.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY files rates, rules, and forms for a new Group Legal Services program. The program provides will preparation services. Effective Date September 1, 2004.

MORTGAGE GUARANTY INSURANCE CORPORATION files a new program for high quality loans that compete with 80/10/10 program loans. The premiums for this program are paid by the lender only. Effective Date October 1, 2004.

NATIONAL INTERSTATE INSURANCE COMPANY files a loss cost adoption filing for their General Liability Program resulting in an overall decrease of -8.7%. Effective Date October 1, 2004.

NATIONWIDE files revised rates and rules for their Commercial Umbrella program. The proposed overall rate change is a decrease of 1.1%. Effective Date January 1, 2005.

OMNI INSURANCE COMPANY files changes to their rates and rules for Private Passenger Automobile Insurance Program resulting in an overall 0% rate change. Effective Date October 1, 2004 for new business and November 1, 2004 for renewals.

PHARMACISTS MUTUAL INSURANCE COMPANY files a revised rates and rules filing for their Private Passenger Automobile Program resulting in an overall increase of 7.5%. Effective Date November 1, 2004.

SAFECO INSURANCE COMPANY OF AMERICA files a rate revision for their Independent Homeowners Program resulting in an overall decrease of -1.1%. Effective Date November 18, 2004 for new business and December 28, 2004 for renewals.

ST. PAUL TRAVELERS GROUP files to revise their Master Pac (CMP) Program that results in an overall rate increase of 1.7%. Effective Date June 1, 2005.

ST. PAUL TRAVELERS GROUP files a rate and rule revision to their Business Insurance Product resulting in an overall increase of 5.5%. Effective Date October 1, 2004 for new business and January 1, 2005 for renewals.

ST. PAUL TRAVELERS files rates, rules, and forms for their 1st Choice for Real Estate Professionals program. Effective Date September 20, 2004.

ST. PAUL TRAVELERS files rates, rules, and forms for their 1st Choice for Lawyers Professional Liability program. Effective Date August 26, 2004.

STATE FARM FIRE AND CASUALTY COMPANY files a rate revision for their Personal Liability Umbrella Program resulting in an overall increase of 30.1%. Effective Date November 1, 2004 for new business and January 1, 2005 for renewals.

TRAVELERS INSURANCE GROUP files revised rates, rules and forms for their Spectrum Private Passenger Automobile Program resulting in an overall decrease of -12.0%. Effective Date September 24, 2004.

UNION STANDARD INSURANCE GROUP files revised rates, rules and forms for their General Liability program resulting in a 10.0% decrease. Effective Date October 1, 2004 (New) January 1, 2005 (Renewal).

UNION STANDARD INSURANCE GROUP files to adopt the most recent ISO loss cost revisions for its Commercial Multi-Peril program. The overall rate impact is an increase of 1.85%. Effective Date October 1, 2004 (New) January 1, 2005 (Renewal).

UNION STANDARD INSURANCE GROUP files revised rates and rules for its Commercial Auto program resulting in an overall 7.1% decrease. Effective Date October 1, 2004 (New) January 1, 2005 (Renewal).

UNION STANDARD INSURANCE GROUP files to adopt the most recent ISO loss cost revisions for their Commercial Crime Program resulting in an overall rate increase of 1.3%. Effective Date October 1, 2004 for new business and January 1, 2005 for renewals.

UNION STANDARD INSURANCE GROUP files to revise their Commercial Property loss cost multipliers and adopt the most recent MSRB loss cost revision. The overall rate change is a -5.0% decrease. Effective Date October 1, 2004 for new business and January 1, 2005 for renewals.

UNITED SERVICES AUTOMOBILE ASSOCIATION files a rate and rule revision for its Private Passenger Auto program resulting in an overall rate change of -4.1%. Effective Date October 14, 2004 New and Renewal Business.

UNITRIN GROUP files a rate and rule revision to their Homeowners Program resulting in an overall decrease of -3.2%. Effective Date November 1, 2004.

USAA GENERAL INDEMNITY COMPANY files a rate and rule revision for their Private Passenger Auto Program resulting in an overall rate decrease of -4.5%. Effective Date October 14, 2004.

YOSEMITE INSURANCE COMPANY files revised rates for their Automobile Finance and Creditor Placed Vehicle Physical Damage Insurance programs reducing rates by 20%. Effective Date October 1, 2004.

ZURICH NORTH AMERICA files to adopt rates, rules, and forms for the ISO Capital Assets Program (Output Policy) using their currently filed LCMs filed for the Commercial Property program. Effective Date October 1, 2004.

COMPANY NON-RENEWING BUSINESS

American General Property Insurance Company will begin non-renewal of their Home Service Monthly Dwelling Fire Program affecting 264 policies effective February 1, 2005.