

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

AMERICAN ASSOCIATION OF INSURANCE SERVICES files revised rates, rules, and forms for the AAIS Businessowners Program. The changes result in an overall rate effect decrease of -2.77%. Effective Date March 1, 2005.

AMERICAN AUTOMOBILE INSURANCE COMPANY files revised rates and rules for their Commercial Auto for Non-Owned Auto Pizza Delivery program. This filing will result in a rate increase of 16.7%. Effective Date October 11, 2004.

AMERICAN ROAD INSURANCE COMPANY files revised rates and rules for their Vehicle Service Coverage plans. The overall estimated increase to current rates is 3.4%. Effective Date November 1, 2004.

AMERISURE INSURANCE COMPANIES files to adopt ISO loss costs and increased limits factors, and a change in the Company's loss cost multiplier and expected loss ratio for their Commercial Liability Program resulting in an overall increase of 4.4%. Effective Date January 1, 2005.

ARCH INSURANCE COMPANY files rates, rules and forms for their new Hairdressers Program. Effective Date October 13, 2004.

AVEMCO INSURANCE COMPANY files initial rates, rules and forms for their Employment Practices Liability Program. Effective Date September 30, 2004.

AXIS REINSURANCE COMPANY files initial rates, rules and forms for their Not-for-Profit Organization Insurance Program. Effective Date October 1, 2004.

CLARENDON NATIONAL INSURANCE COMPANY files a new rate, rule and form filing for their Entertainment, Leisure and Sport Activities Program. Effective Date November 1, 2004.

CONTINENTAL CASUALTY COMPANY files revised rates and rules for their AICPA Personal Catastrophe Liability Program resulting in an overall increase of 5%. Effective Date November 1, 2004.

CRUM & FORSTER INDEMNITY COMPANY files a new Commercial Property program. The Company is adopting the most recently approved MSRB Loss Costs and a LCM of 1.767 which is currently approved for two other companies in this group. Effective Date October 1, 2004.

CRUM & FORSTER INDEMNITY COMPANY files initial rates, rules and forms its new Commercial Crime program. Effective Date October 1, 2004.

CUMIS INSURANCE SOCIETY, INC. files revised rates and rules for their Commercial Multi Peril Non Liability Program for Automated Teller Machines resulting in an overall increase of 27.3%. Effective Date February 1, 2005.

CUMIS INSURANCE SOCIETY, INC. files a revised loss cost multiplier for its Commercial Property program. The resulting overall rate level change is -0.8%. Effective Date December 1, 2004.

DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY files to adopt the most recent ISO loss costs and increase its loss cost multipliers for its Commercial Auto Program. The proposed rate level change is a rate increase of 22.0%. Effective Date October 5, 2004.

FEDERATED MUTUAL INSURANCE COMPANY files a miscellaneous rates, rules, and form filing for its Businessowners program. The filing provides coverage enhancements for the Artisan Contractor program, and withdrawal of the additional insured endorsement. No rate impact. Effective Date November 1, 2004.

FIREMANS FUND INSURANCE COMPANY files a new coverage for Mailing and Fulfillment Services E&O as a part of their General Liability program. Effective Date October 7, 2004.

GENERAL CASUALTY COMPANY OF WISCONSIN files to use a new loss cost multiplier of 1.24 for its Fire & Allied Lines Commercial Property Program. The overall impact of this filing is +24% with the premium effect being \$557 on 9 policyholders. Effective Date November 1, 2004.

GENERAL ELECTRIC MORTGAGE CORPORATION files to withdraw rule which provided a five basis point reduction for loans that refinance as to rate and term only. Rule applies to new business only. Effective Date December 6, 2004.

GENERAL ELECTRIC MORTGAGE INSURANCE CORPORATION files to amend their Rule Page for High LTV Low Scoring Loans breaking eligible classes into two separate levels based on FICO scores less than 660 and less than 620. Effective Date Decemebr 6, 2004.

GREAT WEST CASUALTY COMPANY files a rate and rule revision to its independent Commercial Auto program. The Company proposes an overall rate level increase of +1.9%. Effective Date November 1, 2004.

HARTFORD INSURANCE GROUP files to adopt ISO's loss cost revisions for their Commercial Auto Liability Program resulting in an overall rate increase of 7.7%. Effective Date November 1, 2004.

HARTFORD UNDERWRITERS INSURANCE COMPANY files a rate/rule revision to their Homeowners Program resulting in an overall decrease of -0.1%. Effective Date November 2, 2004.

INSURANCE SERVICES OFFICE, INC. Filing No. GL 2004-BGL2 - revision to the advisory basic limit loss costs for General Liability - Premises/Operations and Products/Completed Operations Program. This filing replaces filing GL-2004-BGLI proposed effective 12/1/04. This filing is similar to the previously approved filing, except that ISO has excluded the experience of a company that was identified to have data problems for class 10073. Effective Date February 1, 2005.

INSURANCE SERVICES OFFICE, INC.. Filing No. HO-2004-RLA1 - revised loss costs resulting in an overall proposed change of +8%. ISO proposes to revise the base class loss costs and Windstorm or Hail Coverage Exclusion credits. Effective Date April 1, 2005.

INSURANCE SERVICES OFFICE, INC. Filing No. HO2004-RRU1 - Homeowners rule filing. ISO proposes to revise factors for rating the Ordinance of Law coverage options. Effective Date April 1, 2005.

MORTGAGE GUARANTY INSURANCE COMPANY files a special rate plan for a new SmartPath program. The program is for new homebuyers who require pre-purchase education and budget management instruction. A 5 bp discount is applied to currently filed rates for this program. Effective Date October 7, 2004.

NATIONAL FARMERS UNION PROPERTY AND CASUALTY COMPANY files a new Commercial Output Program for equipment breakdown. Rates are developed jointly with The Hartford Steam Boiler and Inspection Insurance Company which will reinsure 100% of this exposure. Effective Date October 8, 2004.

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA files a rate revision for their Podiatric Physicians Professional Liability Program resulting in an overall rate increase of 40%. Effective Date October 5, 2004.

NATIONWIDE INSURANCE files a rate revision to its CommercialGard Program with an overall rate impact of 0.2%. Effective Date February 1, 2005.

NCMIC INSURANCE COMPANY files revised rates and rules for its Advantage Chiropractic Malpractice program. The company proposes an 18.5% overall base rate increase. Effective Date November 1, 2004.

OLD REPUBLIC INSURANCE COMPANY files rates, rules, and forms for a Subaru Certified Pre-Owned Vehicle Service Contract Program. Effective Date October 18, 2004.

ONEBEACON INSURANCE COMPANY files revised rates for their Farmowners program in Mississippi. The overall rate level impact is a decrease of 2.7%. Effective Date October 23, 2004.

PACIFIC SPECIALTY INSURANCE COMPANY files rates, rules and forms for a Service Contract Reimbursement Program for an associated service contract company, Western Service Contract Corporation. The new program provides contractual liability coverage for Western for any service contracts issued as provider/obligor. Effective Date December 1, 2004.

POTOMAC INSURANCE COMPANY OF IL files rates, rules, and forms for a Commercial Property-Fire & Allied Lines program. The Company files to adopt ISO currently filed and approved loss costs, rules, and forms. Their LCM is 1.759. Effective Date October 18, 2004.

POTOMAC INSURANCE COMPANY OF ILLINOIS files initial rates, rules and forms for its new Commercial Auto- Liability and PD program. Effective Date October 11, 2004.

POTOMAC INSURANCE COMPANY OF ILLINOIS files rates, rules and forms for General Liability. The company is filing to re-enter the commercial property and casualty market. Effective Date October 19, 2004.

POTOMAC INSURANCE COMPANY OF ILLINOIS files initial rates, rules and forms for its Commercial Crime-Burglary and Theft program. Effective Date November 1, 2004.

QUANTA INDEMNITY COMPANY files rates, rules and forms for their new Commercial Crime and Fidelity Program. Effective Date October 1, 2004.

QUANTA INDEMNITY COMPANY files new rates, rules and forms for their Fidelity Program. Effective Date October 13, 2004.

RADIAN GUARANTY INC. files new rating rule-- Free After Five-- which provides for an additional premium of 5bps for the first five years of a mortgage and automatically cancels after the fifth year while automatically providing coverage for the life of the loan. Effective Date August 30,2004.

SENECA INSURANCE COMPANY files a new Commercial Property filing to adopt the Mississippi State Rating Bureau's Bulletin 04-1, COMFAL 2003-1 with a loss cost multiplier of 1.742. Effective Date October 13, 2004.

SENTRY SELECT INSURANCE COMPANY files a rate and rule revision to their Dealer Operations, a Commercial General Liability Program. The proposed change to the Broad Form Completed Operations General Liability business results in an overall rate level change of 5.1%. Effective Date November 1, 2004.

SOUTHERN FARM BUREAU GROUP files revised rate for its Standard Fire Program of a flat 8.0% across all Fire rates. Effective Date February 1, 2005 for New and Renewal Business..

SOUTHERN INSURANCE COMPANY files a new Commercial General Liability Program. The company will adopt ISO's loss costs (GL-2003-BGLI), rules and forms with a loss cost multiplier of 1.60. Effective Date October 7, 2004.

ST PAUL TRAVELERS files revised rates, rules and forms for its Commercial General Liability and Umbrella Liability- Oil and Gas program. The overall changes of -1.8% for St. Paul Fire & Marine and 0% for St. Paul Mercury and St. Guardian. Effective Date January 1, 2005.

ST. PAUL FIRE AND MARINE INSURANCE COMPANY files revised rates, rules and forms for their Crime Loss Indemnity program. The overall rate level impact of the newly proposed rate plan is 0%, due to the fact that the company currently has no exposures in the state. Effective Date October 11, 2004.

ST. PAUL TRAVELERS files a rate and rule revision for their Public Entity Rate Plan of Commercial Multiple Peril resulting in an overall increase of 8.9%. Effective Date December 1, 2004.

STONINGTON INSURANCE COMPANY files a loss cost filing for their Towing and Vehicle Transportation Program which is a Commercial Automobile Program. This results in a 3.1 increase for liability and 13.3% increase for physical damage. Effective Date October 19, 2004.

SURETY ASSOCIATION OF AMERICA files revised pages to the SAA Surety Loss Cost Addendum and the SAA Manual of Rules, Procedures and Classifications for Surety Bonds. Under the rules filing, SAA established 18 new classification codes that will permit identification of bonds with greater specificity. Revisions have been made to 1) Miscellaneous & U. S. Immigration Bonds and 2) License & Permit Bonds. The revised tables of Class Relativity Factors do not contain any changes to the Relativity Factors for the new codes. Effective Date January 1, 2005.

TRAVELERS files revised rates, rules and forms for its Homeowners program. The proposed overall rate level change is an increase of 7.4%. Effective Date November 21, 2004.

COMPANY NAME CHANGES

The Gray Casualty Company changed its name to The Gray Casualty & Surety Company effective December 1, 2003.

State National Specialty Insurance Company changed its name to National Specialty Insurance Company effective March 16, 2004.

National Farmers Union Standard Insurance Company changed its name to Quanta Indemnity Company effective December 31, 2003.

U.S. Aegis Energy Insurance Company changed its name to Darwin National Assurance Company effective May 21, 2004.

NEW COMPANIES

Coast National Insurance Company was licensed to write business effective September 1, 2004.

Equity Insurance Company was licensed to write business effective October 1, 2004.

General Fidelity Insurance Company was licensed to write business effective August 1, 2004.

TNUS Insurance Company was licensed to write business effective July 1, 2004.

MERGERS

Eagle Pacific Insurance Company merged into American Protection Insurance Company effective December 31, 2003.