

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

ACE INA COMPANIES files to adopt the current ISO loss costs for Commercial Crime and Fidelity with associated ISO rules and forms. Effective Date December 1, 2004.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA files a Debt Protection Property Wrapper to insure financial institutions that offer charge accounts and credit cards. The accountholders voluntarily enroll in the financial institution's program. Two Product Grouping classes cover various types of retail sellers. Effective Date February 15, 2005.

AMERICAN ECONOMY INSURANCE COMPANY files a rate and rule revision to their Ultra Businessowners Package Program resulting in no overall rate change. Effective Date November 10, 2004.

AMERICAN HOME ASSURANCE COMPANY files a revision to their Psychoanalysts Professional Liability Program resulting in a 20% rate level increase. There are currently no policies in force. Effective Date March 12, 2005.

AMERICAN RELIABLE INSURANCE COMPANY files a rate and rule revision to their Farmers and Ranchers Program resulting in an overall rate increase of 20%. Effective Date December 15, 2004.

ASSOCIATION CASUALTY INSURANCE COMPANY files a rate change for their Commercial General Liability Program resulting in an overall rate increase of 8.2%. Effective Date January 15, 2005.

BRIERFIELD INSURANCE COMPANY files a rate and rule revision for its Commercial Automobile program. There is no rate effect associated with this filing. Effective Date December 1, 2004.

CATERPILLAR INSURANCE COMPANY files a revision to their Contractual Liability Insurance Program that provides liability coverage related to extended service agreements on equipment. Effective Date January 1, 2005.

CHICAGO INSURANCE COMPANY files rates, rules and forms for their new Accountants Professional Liability Program. Effective Date November 23, 2004.

COAST NATIONAL INSURANCE COMPANY files initial rates, rules and forms for their Private Passenger Automobile program. Effective Date November 24, 2004.

COMPANION PROPERTY & CASUALTY INSURANCE COMPANY files rates and rules for a new Contract Surety program. Effective Date November 5, 2004.

COMPANION PROPERTY & CASUALTY INSURANCE COMPANY files rates and rules for a new Non-Contract Surety program. Effective Date November 5, 2004.

COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY files a rate revision for its Commercial General Liability Program. The company proposes to revise the loss cost multiplier for class code 9711 (Logging) to .726 from 1.074, resulting in a rate level decrease of 32.4%. Effective Date January 1, 2005.

CRUM & FORSTER INDEMNITY COMPANY files initial rates, rules and forms for their Workers' Compensation program. Effective Date January 1, 2005.

DAIMLERCHRYSLER INSURANCE COMPANY files a rate revision to their Dealers Automobile Physical Damage Program. The proposed rate level change is an increase of 1.6%. Effective Date January 1, 2005.

DELTA FIRE & CASUALTY INSURANCE COMPANY files a rate filing with a new loss cost multiplier for a Commercial General Liability program. They operate as a third tier to Georgia Casualty & Surety Company maintaining a 25% deviation. The changes result in an increase of 3.1%. Effective Date January 15, 2005.

FIDELITY NATIONAL INSURANCE COMPANY files new rates and rules for their Personal Umbrella Liability Program. Effective Date November 15, 2004.

FIREMAN'S FUND GROUP files rates, rules, and forms for a new Umbrella Supplement program that offer personal umbrella coverage which may be purchased as an add on to a Commercial Umbrella or Excess Liability policy. Effective Date December 1, 2004.

FIRST COLONIAL INSURANCE COMPANY files a revised rating structure to include Loan Term and Vehicle Classes in their Guaranteed Automobile Protection Reimbursement Insurance Program. The rate impact is +34.7% ,which will not affect any current policies. Effective Date November 24, 2004.

FOREMOST SIGNATURE INSURANCE COMPANY files a revision to its Travel Trailer Program resulting in an overall rate change of +10.4%. Effective Date January 1, 2005.

GE INSURANCE GROUP files rates, rules, and forms for a tiered company approach for Commercial Crime and Fidelity for three companies. This is the initial filings for Employers Reinsurance Corporation and Coregis Insurance Company for this line. The companies are using ISO loss costs. The changes result in an overall 7.2% increase for Westport Insurance Corporation with a filed LCM of (1.821) with the LCM for Employers Reinsurance set at 20% below (1.457) and Coregis set at 25% above (2.276). Effective Date January 1, 2005.

GENERAL ELECTRIC MORTGAGE INSURANCE CORPORATION files to include adders for additional score rates under their Alternative A loans. These do not affect existing business. The overall impact is an increase of 3.1%. Effective Date November 8, 2004.

GEORGIA CASUALTY & SURETY COMPANY files a revision to their Commercial General Liability Program resulting in an overall increase of 8.3%. Effective Date January 15, 2005.

GREAT AMERICAN ALLIANCE INSURANCE COMPANY files rates, rules, and forms for a new Guaranteed Auto Protection insurance program. Effective Date November 1, 2004.

GREAT DIVIDE INSURANCE COMPANY files initial loss costs rates, rules and forms for its Commercial Automobile Program. The Company proposes to adopt ISO loss costs as contained in filing No. CA-2003-BRLA1 with a loss cost multiplier of 1.227. Effective Date December 1, 2004.

HARTFORD FINANCIAL SERVICES GROUP files revised rates and rules for its Xpand Program which is a Commercial Multi-Peril program. The overall rate level effect is 0%. Effective Date November 15, 2004.

HARTFORD FINANCIAL SERVICES GROUP files rates and rules for its Employment Practices Liability Insurance (EPLI) coverage of the Spectrum Policy Program. There are no policies affected by the proposed changes, so there is no rate effect. Effective Date December 4, 2004.

LIBERTY MUTUAL GROUP files rate and rule revision for their Private Passenger Auto Program resulting in an overall increase of 2.3%. Effective Date February 17, 2005.

LINCOLN GENERAL INSURANCE COMPANY submits a rate and rule filing for its new Surety Bond Program, which will completely replace their current program. The Company proposes to adopt much of the program from the Surety Association of America. Effective Date January 15, 2005.

LINCOLN GENERAL INSURANCE COMPANY files initial rates, rules and forms for their new Workers' Compensation program. Effective Date December 1, 2004.

MARKEL AMERICAN INSURANCE COMPANY files initial rates, rules and forms for their Special Events Cancellation and Liability Program, which incorporates inland marine and other liability coverages. Effective Date November 15, 2004.

NATIONAL CASUALTY COMPANY files new rates, rules, and forms for its Commercial Multi-Peril, Preferred Dealers Protection Program. Effective Date November 3, 2004.

NEW YORK MARINE AND GENERAL INSURANCE COMPANY submits an initial loss cost rate and rule filing for its Non-Contract Surety Program. The Company proposes to adopt the currently in effect reference filing of the Surety Association of America and to submit an Individual Risk Modification Plan. Effective Date November 24, 2004.

NEW YORK MARINE AND GENERAL INSURANCE COMPANY submits an initial loss cost rate and rule filing for its Contract Surety Program. Effective Date November 24, 2004.

RESPONSE WORLDWIDE INSURANCE COMPANY files a rate/rule revision to its Private Passenger Automobile program for an overall rate decrease of -3.5%. Effective Date November 4, 2004 (new business) December 9, 2004 (renewal business).

SAFEWAY INSURANCE COMPANY files revised rates and rules for its Private Passenger Automobile Program resulting in an overall rate level increase of +1.7%. Effective Date December 1, 2004.

SENECA INSURANCE COMPANY files initial rates, rules and forms for their Commercial General Liability Program. Effective Date December 1, 2004.

SENECA INSURANCE COMPANY files initial rates, rules and forms for their Technology Errors and Omissions Program. Effective Date October 29, 2004.

ST. PAUL TRAVELERS COMPANIES files a new St. Paul Travelers 1st Choice for N.A.H.U. Agents and Brokers Professional Liability Program. This is designed to provide claims-made coverage for life and health insurance agents and brokers for breach of duty in rendering or failure to render professional services. Effective Date January 1, 2005.

STARNET INSURANCE COMPANY introduces a new Petroleum Dealers Commercial Automobile Program designed to provide coverage for Gasoline Stores/Service Stations, Auto Repair/Parts facilities, Petroleum/Oil distributors and haulers. The Company proposes to use ISO loss costs and forms. Effective Date November 1, 2004.

STARNET INSURANCE COMPANY files a new Petroleum Dealers General Liability Program. The program is designed to provide General Liability coverage for Gasoline Stores/Service Stations, Auto Repair/Parts facilities, and Petroleum/Oil distributors and haulers. Effective Date October 29, 2004.

STATE AUTO INSURANCE COMPANIES files changes to their rates, rules and forms for Commercial Auto Liability and Physical Damage Insurance Program resulting in no overall rate change. Effective Date February 15, 2004.

STATE AUTO INSURANCE COMPANIES files revised rates, rules and forms for its Workers Compensation program. The company proposes to adopt NCCI's 3/1/04 loss costs with a revised LCM of 1.401. The overall rate effect is an increase of 5.9%. Effective Date February 15, 2005.

STATE AUTO NATIONAL INSURANCE COMPANY files a rate, rule and form revision to their Private Passenger Auto Program resulting in an overall increase of 3.8%. Effective Date January 13, 2005.

STATE AUTO PROPERTY AND CASUALTY INSURANCE COMPANY files rate, rules, and forms revision for their Businessowners Commercial Multiple Peril Program. This results in a rate increase of 6.6%. Effective Date February 15, 2005 (new and renewal business).

STATE FARM FIRE AND CASUALTY COMPANY files revised rates and rules for its Private Passenger Automobile Program resulting in a -0.2% rate decrease. Effective Date January 1, 2005.

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY files revised rates and rules for its Private Passenger Automobile Program resulting in an overall rate level decrease of -2.7%. Effective Date January 1, 2005.

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA files revised rates, rules and forms for its Employment Practices Liability Program. The filing adds a multi-year endorsement and will result in an overall rate decrease of 0.2%. Effective Date December 2, 2004.

TRIAD GUARANTY INSURANCE CORPORATION files a revision to their Mortgage Guaranty rates to introduce a new rate structure for Alt A (Reduced Documentation Loans) and make adjustments to current rates. Effective Date November 24, 2004.

UNITED GUARANTY MORTGAGE INDEMNITY COMPANY files new rating programs and adds features to existing plans. New rates are introduced for Limited Documentation Loans, Lender Select Advantage, FinanceAbles Split Premium, and FinanceAbles Limited Refund rate plans. Effective Date January 24, 2005.

UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY files new rating programs and adds features to existing plans. New rates are introduced for Limited Documentation Loans, Lender Select Advantage, FinanceAbles Split Premium, and FinanceAbles Limited Refund rate plans. Effective Date January 24, 2005.

UNITRIN AUTO AND HOME INSURANCE COMPANY files revised rates and rules for their Private Passenger Automobile Program. The overall proposed rate level change is a decrease of 2.1%. Effective Date November 1, 2004.

USAA GROUP files revised rates and rules for its Personal Umbrella Liability Program. The company proposes an overall rate level increase of 5.0%. Effective Date February 1, 2005.

WESTERN SURETY COMPANY files revised rates and rules for its Warehouse Surety Bond program. Limited business in the state results in an increase of 257%. Effective Date December 1, 2004.

WESTFIELD INSURANCE COMPANY files a new Commercial Property Fire and Allied Program. Effective Date November 1, 2004.

WHITE MOUNTAIN INSURANCE GROUP files a rate and rule revision to their Commercial Automobile Program resulting in an overall rate decrease of -0.5%. Effective Date October 29, 2004.

NEW COMPANIES

Sentry Casualty Company to engage in the insurance business within the State of Mississippi effective October 1, 2004.

Atlantic Specialty Insurance Company to engage in the insurance business within the State of Mississippi effective September 1, 2004.

COMPANY NAME CHANGE

First Community Insurance Company changed its name to Fidelity National Property and Casualty Insurance Company effective January 23, 2004.

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Clarendon National Insurance Company will discontinue the homeowners line of business in Mississippi effective December 21, 2004.

Atlantic Mutual Insurance Company and Centennial Insurance Company withdraw from writing Personal Lines business in the State by notification dated October 22, 2004. There are no policies in effect.

Hartford Casualty Insurance Company has notified the MID in accordance with Mississippi Statute 83-5-30, that they will no longer offer crop insurance. This decision affects 43 policies.