

Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
JANUARY 2005

ACE PROPERTY AND CASUALTY INSURANCE COMPANY files revised rates for the 2005 crop season through Rain and Hail LLC resulting in an overall rate increase of 1.1%. Effective Date January 21, 2005.

AGRI GENERAL INSURANCE COMPANY files revised rates for the 2005 crop season through Rain and Hail LLC resulting in an increase of 1.1%. Effective Date January 21, 2005.

AMERICAN CENTURY CASUALTY COMPANY files revised rates and rules for their Private Passenger Automobile Program. The proposed rate level change is a decrease of 3.8%. Effective Date February 1, 2005.

AMERICAN MODERN HOME INSURANCE COMPANY files revised rates, rules and forms for their Recreational Vehicle Rental Program. The proposed changes result in an overall increase of 16.2%. Effective Date March 1, 2005.

BRIERFIELD INSURANCE COMPANY files a loss cost filing for their Commercial Automobile Program resulting in an overall increase of 12.1% for liability and a decrease of -14.1% for physical damage. Effective Date March 1, 2005.

CHURCH MUTUAL INSURANCE COMPANY files a rate and rule revision for their Independent Church Package Program resulting in an overall increase of 18.74%. Effective Date February 1, 2005 (new business) and May 1, 2005 (renewal business).

CHURCH MUTUAL INSURANCE COMPANY files a revision to rates, rules and forms for their Independent Commercial Package Institutional Program with an overall increase of 8.36%. Effective Date February 1, 2005 and (new business) May 1, 2005 (renewal business).

GRAIN DEALERS MUTUAL INSURANCE COMPANY files to amend their Commercial Property and Glass loss cost to adopt those found in MSRB Reference Filing 98-4 and 00-1. They amend their LCM for these coverages to 1.885 resulting in a statewide average decrease of -7.1%. Effective Date March 1, 2005.

HARTFORD GROUP files rates, rules, and forms for their new Janitorial Contractors program, filing GL rates for seven new classes of Janitorial Services. The three categories are residential cleaning, office cleaning, and 24/7 operations cleaning. Franchised and non-franchised risks are separately rated. Effective Date March 5, 2005.

INSURANCE SERVICES OFFICE, INC. -Filing # CA 2004-RTER1 introduces a Commercial Auto rule filing to revise the territory definitions so that they are defined in term of zip code only. Effective Date September 1, 2005.

INSURANCE SERVICES OFFICE, INC. -Filing #CA 2004-RLC2 revises a Commercial Auto loss cost for the major Commercial Auto classes to correspond with the revised CA territory definitions presented in companion filing CA 2004-RTER1. There is no overall change to the basic limits loss costs. Effective Date September 1, 2005.

INSURANCE SERVICES OFFICE, INC. -Filing # BP 2004-RPTLC introduces revised Program Year 2005 businessowners loss costs and factors for Certified Acts of Terrorism, and introduces loss costs and factors for rating terrorism coverage after the expiration of TRIA on 12/31/2005. Effective Date March 1, 2005.

INSURANCE SERVICES OFFICE, INC. -Filing # BP 2004-RPTRU introduces revised Program Year 2005 Businessowners rules for Certified Acts of Terrorism and introduces rules for rating terrorism coverage after the expiration of TRIA on 12/31/2005. Effective Date March 1, 2005.

MISSISSIPPI STATE RATING BUREAU files advisory loss costs (CF 2004 - RPTLC) for Program Year 3 under the Terrorism Risk Insurance Act and introduces loss costs for rating terrorism after the expiration of TRIA, currently scheduled for December 31, 2005. Effective Date March 1, 2005.

MISSISSIPPI STATE RATING BUREAU files advisory rules, (CF 2004 - RPTRU), for Program Year 3 under the Terrorism Risk Insurance Act for terrorism coverage after the expiration of TRIA, currently scheduled for December 31, 2005. Effective Date March 1, 2005.

MISSISSIPPI WINDSTORM UNDERWRITING ASSOCIATION files revision in the Plan of Operations approving the writing of Blanket coverage for Commercial Multi-Locations. Effective Date March 1, 2005.

MISSISSIPPI WINDSTORM UNDERWRITNG ASSOCIATION files rule revision to allow the writing of Commercial Property at multi-locations on a blanket basis. Effective Date March 1, 2005.

NATIONAL CASUALTY COMPANY files initial rates, rules and forms for their Commercial Lines Auto Service Risks Program. Effective Date January 19, 2005.

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA files a revised rate for their Chiropractors Professional Liability Program resulting in an overall increase of 10%. Effective Date January 12, 2005.

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA. files forms and rates/rules for a new Fraud SafeGuard program. The program provides coverage for personal financial losses incurred due to various forms of fraud, embezzlement, forgery, stolen identity, and ATM robbery. Effective Date January 25, 2005.

NCCI files revised advisory loss costs for voluntary Workers' Compensation with an overall proposed increase of 0.6%. Effective Date March 1, 2005.

PHILADELPHIA INDEMNITY INSURANCE COMPANY files Other Liability rates, rules and forms for their new Amateur Sports Program. Effective Date January 25, 2005.

PMI MORTGAGE INSURANCE COMPANY files to introduce new Split Premium Payment Program rates for A- loans with FICO scores below 620. Effective Date February 1, 2005.

POTOMAC INSURANCE COMPANY OF ILLINOIS files to re-enter Mississippi's commercial property and casualty market. The company is adopting the current ISO loss costs and is using already filed and approved LCMs. They are also introducing tier relativities that classify policies into 3 rate levels. The criteria used are objective and widely used in commercial insurance pricing and underwriting. Effective Date January 19, 2005.

PROGRESSIVE GULF INSURANCE COMPANY files revised rates and rules for its Private Passenger Automobile Program. The proposed changes result in an overall rate decrease of 3.86%. Effective Date March 2, 2005 (new business) and May 1, 2005 (renewal business).

RADIAN GUARANTY, INC. files a new mortgage guaranty program, LPMI One. This is a Lender-paid program that is intended to cover mortgage involving an investor, or may be required by a lender that is the mortgagee on the loan. Effective Date January 25, 2005.

RLI INSURANCE COMPANY files rates, rules and forms for their new Commercial Umbrella Excess coverage to be used with their Large and Small Fleet Transportation Programs. Effective Date February 1, 2005.

ST. PAUL TRAVELERS GROUP files revised rates, rules and forms for their Commercial Auto Program resulting in an overall decrease of -0.2%. Effective Date June 1, 2005.

STANDARD GUARANTY INSURANCE COMPANY files rates, rules, and forms for a new Lenders Collateral Protection Insurance program. Effective Date February 15, 2005.

STAR INSURANCE COMPANY files initial rates, rules and forms for their new Chemplan (Commercial Multiple Peril) program. Effective Date January 24, 2005.

STATE FARM FIRE & CASUALTY COMPANY files rates for the 2005 crop season through Rain and Hail LLC with an overall increase of 1.1%. Effective Date January 21, 2005.

STATE NATIONAL INSURANCE COMPANY files a revision to its Guaranteed Auto Protection program that results in an overall 39% rate level increase. Effective Date January 21, 2005.

SURETY ASSOCIATION OF AMERICA -Filing # MS-FLC-8 introduces revised loss costs for Fidelity and Forgery. The filing amends the loss costs for the Mercantile, Government, and Financial institutions classes. The overall change for these classes is a decrease of 27.4%. Effective Date April 1, 2005.

SURETY ASSOCIATION OF AMERICA -Filing # MS-FM-12 introduces revised rules for Fidelity and Forgery for the Individual Risk Modification Rating Plans. The revised manual pages adjust the loss adjustment expense factor to match what is filed in their loss cost Filing #MS-FLC-8. Effective Date April 1, 2005.

TRAVELERS GROUP (MENDOTA INSURANCE COMPANY) files revised rates and rules for its Private Passenger Auto Program, resulting in an overall rate decrease of 0.04%. Effective Date February 15, 2005.

UNITED AUTOMOBILE INSURANCE COMPANY files a rate and rule revision for their Private Passenger Automobile Program resulting in an overall increase of 24.2%. Effective Date February 1, 2005 (new business) and March 1, 2005 (renewal business).

UNIVERSAL UNDERWRITERS INSURANCE COMPANY files revised rates for their Vehicle Service Contract Dealer Reimbursement program that results in an overall 9.8% reduction in the average rate level. Effective Date January 21, 2005.

ZURICH AMERICAN INSURANCE COMPANY files rates/rules and forms to introduce a new Travel Agents and Tour Operators Professional Liability Program. Effective Date January 24, 2005.

ZURICH NORTH AMERICA files a minimum premium formula for its Crime Program. The overall proposed change is an increase of 6.7 % on the Fidelity Mercantile and a 10.1% decrease on the Crime coverage. Effective Date January 26, 2005.

ZURICH NORTH AMERICA files rates and rules for a new package endorsement for their Hospitality/Leisure Industries Coverage program. The endorsement is intended to provide coverages that are commonly elected by commercial insureds that operate hotels, motels, or inns. With the exception of Loss or Damage to Guests' Autos coverage, the coverages are sold as a package. Effective Date February 1, 2005.

COMPANY NAME CHANGES

-The Tokio Marine and Fire Insurance Company Limited changed its name to Tokio Marine & Nichido Fire Insurance Company. Effective October 1, 2004.