

Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
FEBRUARY 2005

ALLSTATE INDEMNITY COMPANY files rates, rules and forms for a new Personal Umbrella Liability program. Effective Date February 21, 2005.

ALLSTATE INSURANCE COMPANY files a rate and rule revision for their Personal Umbrella Policy Program resulting in an overall rate increase of 65.0%. Effective Date March 14, 2005.

AMERICAN ALTERNATIVE INSURANCE CORPORATION files rates, rules and forms for their initial ASI Crop Hail Program. The Company is implementing the rates and rules of the MGA's prior carrier to minimize any market disruptions due to the change in carrier. Effective Date March 1, 2005.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA files a rule revision and their triennial compliance filing in response to Bulletin 2000-8. The rates remain the same as previously approved. Effective Date April 15, 2005.

AMERICAN NATIONAL GENERAL INSURANCE COMPANY files revised rates, rules and forms for their Private Passenger Auto Program. The proposed overall rate change is a 10.9% increase. Effective Date April 1, 2005 (new business) and April 15, 2005 (renewal business).

AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY files revised rates, rules and forms for their Private Passenger Auto Program. The proposed overall rate level change is an increase of 9.4%. Effective Date April 1, 2005 (new business) and April 15, 2005 (renewal business).

AMERICAN RELIABLE INSURANCE COMPANY files rates/loss cost, rules and forms for their new Commercial Farm Auto Program. Effective Date February 15, 2005.

CAROLINA CASUALTY INSURANCE COMPANY files initial rates, rules and forms for their Non-Profit Organization Liability Program (Other Liability- Claims made). Effective Date February 2, 2005.

CDC IXIS FINANCIAL GUARANTY NORTH AMERICA, INC. files rates, rules, and forms for a new Financial Guaranty Insurance program. Effective Date February 15, 2005.

CUMIS INSURANCE SOCIETY, INC. files a rate revision for their (Commercial Auto) Business Auto Policy resulting in an overall rate level change of -3.1%. Effective Date March 1, 2005.

DELTA FIRE & CASUALTY INSURANCE COMPANY files an initial Commercial General Liability filing for their Limited Pollution Liability Coverage Program. Effective Date April 1, 2005.

DELTA FIRE & CASUALTY INSURANCE COMPANY files an initial Commercial General Liability filing for their Liquor Liability Coverage Program. Effective Date April 1, 2005.

DELTA FIRE & CASUALTY INSURANCE COMPANY files an initial Commercial General Liability filing for their Employee Benefits Liability coverage. Effective Date April 1, 2005.

DIAMOND STATE INSURANCE COMPANY files a new program to write professional liability coverage for social service agencies. Effective Date February 15, 2005.

EMPLOYERS MUTUAL CASUALTY COMPANY files a rate and rule revision for their Commercial Auto Program resulting in an overall increase of 0.3%. Effective Date March 1, 2005.

GENERAL FIDELITY INSURANCE COMPANY files rates, rules and forms for a new program to provide contractual liability coverage for debt cancellation agreements and debt suspension. Effective Date February 28, 2005.

GREAT AMERICAN ALLIANCE INSURANCE COMPANY files to introduce a new rating plan for its Guaranteed Asset Protection (GAP) Program. The Company is introducing a blended rate option that applies to an entire portfolio instead of to individual contracts. Effective Date February 16, 2005.

GREAT DIVIDE INSURANCE COMPANY files initial rates, rules and forms for their new Workers' Compensation program. The company is adopting NCCI's 3/1/04 loss costs with an LCM of 1.408. Effective Date February 15, 2005.

GREAT DIVIDE INSURANCE COMPANY files new rates, rules and forms for their Entertainment Package Program. Effective Date February 15, 2005.

GREAT DIVIDE INSURANCE COMPANY files new rates, rules and forms for their Commercial Umbrella Program to be used by Entertainment Package Program. Effective Date February 15, 2005.

GREAT DIVIDE INSURANCE COMPANY files a rate/loss cost, rules and forms filing for their new Commercial Property Program. Effective Date February 8, 2005.

GREAT DIVIDE INSURANCE COMPANY files rate, rule and forms for a new Entertainment Inland Marine program. Effective Date February 15, 2005.

HARTFORD GROUP files a revision to their Other Liability rate filing for Educators Legal Liability Program resulting in an overall increase of 7.9%. Effective Date March 15, 2005.

HUDSON INSURANCE COMPANY files initial rates, rules and forms for their Commercial Property Coverage Program. Effective Date February 22, 2005.

INSURANCE SERVICES OFFICE, INC. files a Businessowners loss cost for new optional coverages and endorsements and to reflect the increased base limits for some coverages. Reference # BP 2004-RLC04. This is a companion filing to Forms # BP 2004-OFR04 and Rule # BP 2004-RRU04. Effective Date January 1, 2006.

INSURANCE SERVICES OFFICE, INC. Reference Filing # FR 2004-RLA1, files a loss cost filing for the Farmowners Property, Inland Marine, and Liability business. The overall proposed change is an increase of +8.6%. Effective Date June 1, 2005.

INSURANCES SERVICES OFFICE, INC. files revised loss costs for Boiler and Machinery. The proposed overall change is a 20.0% decrease. Effective Date August 1, 2005.

LAFAYETTE INSURANCE COMPANY files a loss cost and rules filing for their Commercial General Liability Program resulting in an overall decrease of -10.9% Effective Date April 1, 2005.

LAFAYETTE INSURANCE COMPANY files revised Rates/loss costs for their Trade Pro Program (General Liability). The overall rate change is a decrease of 5.03%. Effective Date April 1, 2005.

LUMBERMEN'S UNDERWRITING ALLIANCE files revised rates and rules for their Commercial Property program. The overall rate change is a decrease of 9.9%. Effective Date February 3, 2005.

MARKEL INSURANCE COMPANY files rates and rules for liability rates in their Health and Fitness Program with an overall rate decrease of 0.6%. They have added rates for inflatable device coverage. Effective Date March 1, 2005.

NATIONWIDE INSURANCE GROUP files revised rates, rules and forms for its Commercial Multi-Peril, CommercialGard program. The company is filing optional coverage endorsements and rules changes. The overall impact is expected to be less than -0.01%. Effective Date July 1, 2005.

NCCI files revised rates and rating values for the Mississippi Workers Compensation Assigned Risk . The proposed overall rate change is an increase of 1.0%. Effective Date March 1, 2005.

PENN MILLERS INSURANCE COMPANY files revised rates under Commercial Auto for its Solutions 2000 Agribusiness program. The Company revised the base rates by +9.9% for all coverages. Effective Date March 1, 2005 (new business) and May 1, 2005 (renewal business).

PHILADELPHIA INDEMNITY INSURANCE COMPANY files rates and loss costs for their Other Liability - Lawyers Professional Liability program. The company files base rate changes for an overall increase of 23.7%. Effective Date March 1, 2005.

PMI MORTGAGE INSURANCE COMPANY files a surcharge for loans in its Standard Rates Program for Super Jumbo Loans. The surcharge is for 0.1% for annualized monthly and annual premium plans and 0.5% for Super Single premium plans. Effective Date March 1, 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.

SAGAMORE INSURANCE COMPANY files revised rates for their Personal Auto Lowpay Program. The proposed overall rate level change is a decrease of 10.0%. Effective Date February 16, 2005.

SENTRY CASUALTY COMPANY files new rates, rules and forms for their Other Liability (Long Haul Trucks), Commercial General Liability Program. Effective Date March 1, 2005.

SENTRY CASUALTY COMPANY files new rates, rules and forms for their Other Liability (Long Haul Trucks), Portfolio Policy Program. Effective Date March 1, 2005.

SOUTHERN PIONEER PROPERTY & CASUALTY COMPANY filed forms and rates for a non-stacking uninsured motorists coverage in their Garage Liability program. Effective Date February 14, 2005.

STAR INSURANCE COMPANY files rates and rules for a new Umbrella Liability program to support new targeted classes of business. Effective Date February 3, 2005.

STATE FARM FIRE AND CASUALTY COMPANY files revised rates and rules for their Homeowner program. The company proposes an overall rate level decrease of 3.7%. Effective Date April 15, 2005 (new business) and June 1, 2005 (renewal business).

STONINGTON INSURANCE COMPANY files a rate and rule revision to their Child Care, Assisted Living, and Social Services Program of Commercial General Liability resulting in an overall rate increase of 9.9%. Effective Date February 9, 2005.

UNITED FIRE & CASUALTY COMPANY files a loss cost and rules filing for their Commercial General Liability program resulting in an overall decrease of -13.0%. Effective Date April 1, 2005.

UNITED FIRE & CASUALTY COMPANY files revised rates/loss costs for their Trade Pro Program (General Liability). The overall rate change is a decrease of 5.03%. Effective Date April 1, 2005.

WESTCHESTER FIRE INSURANCE COMPANY files initial rates, rules, and forms for their Business and Management Indemnity Program. Effective Date February 24, 2005.

WESTFIELD INSURANCE COMPANY files initial rates and forms for their 2005 Crop - Hail program. Effective Date February 22, 2005.

WESTPORT INSURANCE CORPORATION files a revision to their Professional Liability rate and rule filing for Lawyers Customized Practice Coverage Program resulting in an overall rate increase of 10%. Effective Date April 1, 2005.

COMPANY NAME CHANGES

First Community Insurance Company changed its name to Fidelity National Property and Casualty Insurance, Inc. effective December 12, 2003.

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

Garrison Property and Casualty Association (Subscribers At) from a reciprocal exchange to a stock company and change of name to Garrison Property and Casualty Insurance Company, effective November 1, 2003.

SUSPENDED COMPANY LICENSE

Cascade National Insurance Company license has been suspended effective December 6, 2004.

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NEW INSURANCE COMPANY

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