

Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
MARCH 2005

ACIG INSURANCE COMPANY files to adopt NCCI's 3/1/05 loss costs with an LCM of 1.207. The overall rate level change is an increase of 0.49%. Effective Date March 1, 2005.

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY files a rate revision to their Homeowner program resulting in an overall +4.5% increase. Effective Date April 11, 2005 (new business) and May 26, 2005 (renewal business).

AMERICAN ALTERNATIVE INSURANCE CORPORATION files to adopt NCCI's 03/01/05 loss costs with an LCM of 1.558 for their Workers' Compensation program. The overall rate level change is an increase of 44.5%. Effective Date March 1, 2005.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA files rates for a new Service Contract Reimbursement Insurance Program for Mississippi. Effective Date March 25, 2005.

AMERISURE INSURANCE COMPANY files to adopt NCCI's 03/01/05 Loss Costs with an LCM of 1.249. The overall rate level change is an increase of 8.3%. Effective Date July 1, 2005.

AMERISURE MUTUAL INSURANCE COMPANY files to adopt NCCI's 03/01/05 Loss Costs with an LCM of 1.469 for their Workers' Compensation program. The overall rate level change is an increase of 8.3%. Effective Date July 1, 2005.

AMFED NATIONAL INSURANCE COMPANY files to adopt NCCI's 3/1/05 loss costs with an LCM of 1.398. The overall proposed change is an increase of 5.90%. Effective Date March 1, 2005.

ARCH INSURANCE COMPANY files rates, rules and forms for its new Other Liability, Individual Non-Indemnifiable Loss Directors and Officers Liability Insurance Program ("Side A"). The program provides coverage for the individual, and not for the corporation. Effective Date March 15, 2005.

CAROLINA CASUALTY INSURANCE COMPANY files revised rates, rules, and forms for their Following Form Excess Liability Program (Professional Liability). The is no net effect of the changes to the rates. Effective Date March 28, 2005.

CHUBB GROUP OF COMPANIES files a rate, rule and form revision for their ForeFront Portfolio and Power Source Programs resulting in an overall decrease of -2.6%. Effective Date March 8, 2005.

CHUBB GROUP OF INSURANCE COMPANIES files revised rates and rules for their Customarq Series Program resulting in an overall 1.9% increase. Effective Date August 1, 2005.

CHURCH MUTUAL INSURANCE COMPANY files to adopt NCCI's 03/01/05 loss costs with LCM revisions for their Workers' Compensation Program. The overall rate level change is an increase of 4.15%. Effective Date March 1, 2005.

CUMIS INSURANCE SOCIETY files to adopt NCCI's 03/01/05 loss costs with an LCM of 1.55. The overall rate level change is an increase of 0.4%. Effective Date March 1, 2005.

CUMIS INSURANCE SOCIETY, INC. files rates and forms to introduce a new Lenders Protection Insurance program. Effective Date April 1, 2005.

ECONOMY PREMIER ASSURANCE COMPANY files a revised Homeowners rate and rule filing for their Residential Property Program resulting in an overall decrease of -0.1%. Effective Date May 31, 2005.

FEDERAL INSURANCE COMPANY files a rate, rule and form filing for their new BPL for Financial Institutions Program. Effective Date April 13, 2005.

FIRST GUARD INSURANCE COMPANY files initial rates, rules and forms for their new Commercial Truck Physical Damage program. Effective Date April 1, 2005.

GE INSURANCE SOLUTIONS files a rate and rule revision for Equipment Breakdown resulting in an overall rate increase of 12%. Effective Date August 1, 2005.

GEICO files revised rates and rules for their Private Passenger Auto program. The changes result in an overall 3% rate decrease. Effective Date April 11, 2005 (new business) and June 1, 2005 (renewal business).

GOVERNMENT EMPLOYEES INSURANCE COMPANY files a revision to their rates and rules for Personal Umbrella Liability Program resulting in an overall increase of 15.1%. Effective Date April 4, 2005.

GRAIN DEALERS MUTUAL INSURANCE COMPANY files a rate and rule revision to their Dwelling Program resulting in an overall rate increase of 2.76%. Effective Date March 1, 2005.

GREAT AMERICAN ALLIANCE INSURANCE COMPANY files rates, rules and forms for a new Contractual Obligation Protection Insurance program. It is designed to cover loans originated through auto dealers. Effective Date March 18, 2005.

GREAT AMERICAN INSURANCE COMPANY files a new Dealer's Contingent Liability and Physical Damage Insurance Program. The coverage applies to dealers after the sale or lease of a car but before the final title is created and provided to the lender. Effective Date March 1, 2005.

GREAT WEST CASUALTY COMPANY files to adopt NCCI's 3/01/05 loss costs with an LCM of 1.370 for its Workers' Compensation Program. The overall rate level change is an increase of 0.6%. Effective Date March 1, 2005.

GUIDEONE INSURANCE COMPANIES files a rate, rule and forms revision to their Homeowners Program resulting in an overall decrease of -0.6%. Effective Date May 1, 2005 (new business) and June 15, 2005 (renewal business).

GUIDEONE MUTUAL INSURANCE COMPANY files to revise loss costs for its Commercial Automobile program. The overall rate level change is an increase of 1.90%. Effective Date April 15, 2005 (new business) and June 15, 2005 (renewal business).

HARTFORD FINANCIAL SERVICES GROUP files rates and rules for their Commercial Multiple Peril (Spectrum Xpand) program. The proposed changes involve revising the rate differentials between classifications, revising Business Personal Property rates, and the ability to issue monoline Property or Liability policies. Effective Date March 28, 2005 (new and renewal business).

HARTFORD FIRE INSURANCE COMPANY files a rate, rule and form revision for their CrimeShield Fidelity Program resulting in an overall rate increase of 0.2%. Effective Date March 14, 2005.

HARTFORD INSURANCE GROUP files a rate/loss cost filing for their Commercial General Liability Program resulting in an overall decrease of -5.3%. Effective Date April 1, 2005.

INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY files to adopt NCCI's 03/01/05 loss costs with an LCM of 1.50. The overall rate level change is an increase of 29.0%. Effective Date March 1, 2005.

INSURANCE CORPORATION OF HANNOVER files initial Commercial Multi Peril Package rate and rule filing for its new Fairway Program. It is designed to provide package coverage for daily fee or semi-private golf courses. Effective Date March 20, 2005.

INSURANCE SERVICES OFFICE, INC. files revised advisory basic limits loss costs for General Liability. The overall loss cost level change is a decrease of 2.7%. Effective Date August 1, 2005.

INSURANCE SERVICES OFFICE, INC. files a rule for its revised Commercial Auto Rating Plan. These changes are revenue-neutral. Effective Date September 1, 2005.

INSURANCE SERVICES OFFICE, INC. files revised liability and physical damage loss costs for Commercial Auto. The proposed overall change is a decrease of 5.3%. Effective Date September 1, 2005.

INSURANCE SERVICES OFFICE, INC. files a rule for its Package Modification factors (PMF) for Commercial Package Policy (CPP). The overall rate impact is an increase of 5.5%. Effective Date August 1, 2005.

JEWELERS MUTUAL INSURANCE COMPANY files a rate and rule revision to their Commercial Umbrella Program resulting in an overall decrease of -6.5%. Effective Date May 1, 2005 (new business) and June 1, 2005 (renewal business).

LUMBERMEN'S UNDERWRITING ALLIANCE files to adopt NCCI's 03/01/05 Loss Costs with an LCM of 1.370 for their Workers' Compensation program. The overall rate level change is a decrease of 3.4%. Effective Date April 1, 2005.

MARKEL AMERICAN INSURANCE COMPANY files revised rate and rule to their Motorcycle and Recreational Vehicle program. The overall rate impact is a 1.2% increase. Effective Date April 25, 2005 (new business) and May 25, 2005 (renewal business).

MEDICAL PROTECTIVE COMPANY files revised rates and rules for their Dentists Medical Malpractice Program and Comprehensive Liability Coverage for Health Care Providers Program resulting in an overall increase of 50%. Effective Date April 1, 2005.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY files a revised Homeowners rate and rule filing for their Residential Property Program resulting in no overall rate change. Effective Date March 31, 2005.

MISSISSIPPI STATE RATING BUREAU files revised Farm Advisory Prospective loss costs for those lines of insurance that come under their jurisdiction. The overall rate level impact is an increase of 8.6%. Effective Date June 1, 2005.

MISSISSIPPI STATE RATING BUREAU files revised loss costs for the Businessowners Program in the State of Mississippi. There is no rate impact associated with this filing. Effective Date January 1, 2006.

MISSISSIPPI STATE RATING BUREAU files revised rules for the Businessowners Program for the State of Mississippi. There is no rate impact associated with this filing. Effective Date January 1, 2006.

MISSISSIPPI STATE RATING BUREAU files a rule filing to implement ISO revised Package Modification factors (PMF) for Commercial Package Policy (CPP). The overall rate impact is a 5.5% increase. Effective Date August 1, 2005.

NATIONWIDE files to adopt ISO's latest loss costs and revise the LCM for their General Liability program. The overall proposed rate level increase is 3.6%. Effective Date May 1, 2005.

NATIONWIDE files revised rates and rules for their Homeowners program. The resulting effect is rate neutral. Effective Date May 21, 2005.

NAVIGATORS INSURANCE COMPANY files initial rates, rules and forms for their new Architects & Engineers Professional Liability program. Effective Date March 21, 2005.

OLD REPUBLIC INSURANCE COMPANY files to adopt NCCI's 03/01/05 Loss Costs with an LCM of 1.48 (1.62 for Aviation classes). The overall rate level change is an increase of 2.5%. Effective Date March 1, 2005.

QUADRANT INDEMNITY COMPANY files a new Commercial Property Woodworking Program. Effective Date March 7, 2005.

RLI INDEMNITY COMPANY files a rate and rule revision for their e-XS Commercial Umbrella and Excess Liability Program resulting in an overall decrease of -19.33%. Effective Date March 14, 2005.

SAFECO INSURANCE COMPANIES files a rate revision for their Commercial General Liability Program resulting in an overall decrease of -5.9%. Effective Date March 28, 2005.

SENECA INSURANCE COMPANY files a new Equipment Breakdown Coverage program. The program was developed with Hartford Steam Boiler Inspection and Insurance Company. Effective Date March 25, 2005.

SOUTHERN INSURANCE COMPANY files an initial rate, rule and form filing for their Commercial Automobile Program. Effective Date March 25, 2005.

SOUTHERN INSURANCE COMPANY files an initial rate, rule and form filing for their Commercial Property Program. Effective Date March 25, 2005.

ST PAUL TRAVELERS files to adopt NCCI's March 1, 2005 loss costs with revised LCMs for its Workers' Compensation program. The overall rate level change is a 0.2% rate increase. The company LCMs are: St. Paul Fire & Marine- 1.410, St. Mercury- 1.199, St. Paul Guardian- 0.987, Athena Assurance-1.410, St. Paul Protective-1.763, Phoenix-1.833 and Travelers Casualty & Surety-2.045. Effective Date March 1, 2005.

STAR INSURANCE COMPANY files to revise the LCM for its Workers' Compensation program from 1.54 to 1.31 for 15 class codes. The overall rate level change is a decrease of 2.8%. Effective Date April 1, 2005.

THE ST. PAUL FIRE & MARINE INSURANCE COMPANY files rates and forms for their new Policyholder's Protection Plus Bond Form 25 Program. Effective Date March 17, 2005.

TWIN CITY FIRE INSURANCE COMPANY files a new program to cover Excess Financial Liability coverage - Universal Excess Program. Effective Date March 28, 2005.

UNITED STATES LIABILITY INSURANCE COMPANY files rates, rules and forms for a Recruiters Professional Liability product. Effective Date March 11, 2005.

VICTORIA SELECT INSURANCE COMPANY files initial rates, rules and forms for their Private Passenger Non-Standard Automobile program. Effective Date March 21, 2005.

VIRGINIA SURETY, INC. files a rate/loss cost revision for their General Liability Program resulting in an overall increase of 1.4%. Effective Date March 14, 2005.

WESTERN SURETY COMPANY files a surety filing for Miscellaneous Small Commercial risks resulting in an overall 3.3% increase. Effective Date April 1, 2005.

COMPANY PLACED IN LIQUIDATION

Effective February 28, 2005, American Growers Insurance Company was placed in liquidation.

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Bulk Reinsurance and Assumption Agreement effective May 31, 1999 between Kemper Casualty Insurance Company, formerly House Insurance Company, and Wesco Insurance Company.