

Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
May 2005

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA submits new rates for Recreational Vehicle under their Service Contract Reimbursement Insurance program. Effective Date May 10, 2005.

AMERICAN PREMIER INSURANCE COMPANY files a revision to their Private Passenger Auto Program resulting in an overall increase of 5.7%. Effective Date June 20, 2005.

AMICA MUTUAL INSURANCE COMPANY files revised rules for their Homeowners Program. The company proposes to change its rates by revising windstorm exclusion credits, introducing a secondary home surcharge and introducing Homeowner Risk Factors, resulting in an overall decrease of 1.3%. Effective Date August 1, 2005.

ATLANTIC SPECIALTY INSURANCE COMPANY files to adopt with modifications rates, rules, and forms currently filed for Centennial Insurance Company. The Company files a loss cost multiplier of 1.632. Effective Date October 1, 2005.

ATLANTIC SPECIALTY INSURANCE COMPANY files rates, rules and forms for their @vantage for Program for multiple lines. This program is identical to Atlantic Mutual Insurance Company. Effective Date May 3, 2005.

AUDUBON INSURANCE COMPANY files new rates, rules and forms for their Private Passenger Automobile Program. Effective Date June 27, 2005.

BANCINSURE, INC. files to adopt ISO Reference filing GL-2005-BGL1 and change their Loss Cost Multiplier to 1.35 with a Loss Cost Modification of .851. Effective Date August 1, 2005.

BANCINSURE, INC. files rates/loss cost filing to adopt the most recent ISO loss costs for their Commercial Auto Program resulting in an overall increase of 0.22%. Effective Date September 1, 2005.

CMG MORTGAGE INSURANCE COMPANY files changes to their Single Premium Mortgage Guaranty program pricing structure. The changes include the withdrawal of the surcharges for loans amortized between 30 and 40 years, and adding new rate level for single premium coverage for fixed rate loans with lower FiCO scores. Effective Date May 16, 2005.

CNA GROUP files to adopt current NCCI loss costs and change the LCM's by company, resulting in an overall rate level effect of -1.4%. Effective Date August 1, 2005.

CONTINENTAL CASUALTY COMPANY files revised rates, rules, and forms for its Accountants Professional Liability program. The result is an overall rate decrease in the program of -2.1%. Effective Date May 16, 2005.

CONTINENTAL CASUALTY COMPANY files revised rates, rules, and additional forms for their National Dental Program. The changes result in a rate increase of +4.7%. Effective Date October 1, 2005.

CONTINENTAL CASUALTY COMPANY files revised rates for its E-Pack Management Liability package product. The revisions result in an overall -8.9% decrease. Effective Date May 24, 2005.

CONTINENTAL CASUALTY COMPANY files new rates, rules and forms for their Management Liability Solutions Program (D&O Liability). Effective Date May 23, 2005.

CONTINENTAL CASUALTY COMPANY files rates, rules and forms for their new Crime Pack Policy Program that will replace their prior crime program. Effective Date May 3, 2005.

COURTESY INSURANCE COMPANY files rates and rules for a new Automotive Mechanical Service Agreement program. Effective Date May 10, 2005.

COURTESY INSURANCE COMPANY files a revised rate for its Contractual Liability Insurance Program Motor Vehicle Service Agreement. Effective Date June 1, 2005.

DAIRYLAND INSURANCE COMPANY files revised rates and forms for their Motorcycle Liability and Physical Damage program. Effective Date June 29, 2005 New and July 29, 2005 Renewal Business.

DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY files to add an extended coverage endorsement for its Craft Brewery program. Effective Date May 10, 2005.

EMC INSURANCE COMPANIES files revised rates, rules and forms for their Personal Auto Program resulting in a decrease of -5.1%. Effective Date July 15, 2005.

FARMERS INSURANCE EXCHANGE files revised rates and rules for their Personal Umbrella program. The overall proposed rate level change is an increase of 30.0% Effective Date July 1, 2005 (New) September 1, 2005 (Renewal).

FCCI INSURANCE GROUP files revised rules, forms and adopts NCCI's 03/01/05 loss costs with revised LCM's for their Workers' Compensation Program. The overall rate level change is a 7.7% decrease for National Trust and a 5.4% decrease for Brierfield. Effective Date July 1, 2005.

FEDERAL INSURANCE COMPANY files new rates, rules and forms for their Personal Property, Personal Protection Insurance Program. Effective Date June 10, 2005.

FEDERATED INSURANCE COMPANIES files a rate revision to their Commercial Property Program resulting in an overall decrease of -2.8%. Effective Date June 1, 2005.

FEDERATED INSURANCE COMPANIES files to adopt NCCI's 03/0/05 loss costs with LCM changes for their Workers Compensation program. The overall impact of the proposed changes is a rate level increase of 3.4%. Effective Date July 1, 2005.

FIREMAN'S FUND INSURANCE COMPANIES files revised LCM's and adopts NCCI's) 3/01/05 loss costs for their Workers' Compensation Program. The overall rate change is an increase of 1.8%. Effective Date June 1, 2005.

GE CAPITAL INSURANCE GROUP files to add a tier company to its Commercial Property program. The filing is rate neutral. The new tier company, Employers Reinsurance Corporation, will be -20% off of Westport previously approved rates. Effective Date August 1, 2005.

GUIDEONE MUTUAL INSURANCE COMPANY files to introduce six Public Rating Characteristic Factors applicable to 9-20 public passenger vehicles in their Commercial Auto program for Liability Coverage only. The overall effect is rate neutral. Effective Date June 15, 2005, New Business and August 15, 2005, Renewals.

HARTFORD files to introduce rates and forms for a new optional coverage to provide Sexual Abuse and Molestation coverage for General Liability policies. Effective Date June 4, 2005.

INFINITY INSURANCE COMPANY files a revision of their Private Passenger Auto Program resulting in an overall increase of 3.82%. Effective Date May 23, 2005 for new business and June 27, 2005 for renewals.

INFINITY SELECT INSURANCE COMPANY files a revision to their Private Passenger Auto Program resulting in an overall increase of 2.11%. Effective Date May 23, 2005 for new business and June 27, 2005 for renewals.

INSURANCE COMPANY OF THE STATE OF PA files new rates, rules and forms for their Private Passenger Automobile Program. Effective Date June 27, 2005.

INSURANCE SERVICES OFFICE, INC. files Reference Filing CA 2005-RLC01-Mississippi; Revision to Loss Costs, Commercial Auto Rule 95, Audio, Visual and Data Electronic Equipment Coverage. ISO in this filing shifts loss costs for CA-Rule 95 from the \$100 deductible level to \$250 deductible level. Effective Date April 1, 2006.

INSURANCE SERVICES OFFICE, INC. files Reference Filing CA 2005-ORU01-Mississippi; 2006 Commercial Auto Multistate Rules Revision. Effective Date April 1, 2006.

INSURANCE SERVICES OFFICE, INC. files Reference Filing CA 2005-OFR01-Mississippi; 2006 Multistate Revision to Commercial Auto Coverage Forms and Endorsements. Effective Date April 1, 2006.

LIBERTY MUTUAL GROUP files to adopt ISO's most recent loss costs and revise LCM's for their General Liability program. The proposed changes result in an overall decrease of 10.9%. Effective Date August 1, 2005.

LYNDON PROPERTY INSURANCE COMPANY files a new contractual liability (GAP) program to provide guaranteed asset protection to purchasers and lessees of durable goods. Effective Date May 15, 2005.

MARKEL INSURANCE COMPANY files revised rates and rules for its Sports Liability Program, a Commercial General Liability program. The overall rate level change is an increase of 1.0%. Effective Date June 1, 2005 (New) August 1, 2005 (Renewal).

MERASTAR INSURANCE COMPANY files revision to rates and rules for its Personal Auto Program, which will have an overall neutral rate effect. The company changes their insurance scoring system to bring it from a three-tier to a fifteen-tier system. They have modified rates and impact of these changes in order that the change is limited to a maximum of 20%. Effective Date August 15, 2005, New Business and October 15, 2005, Renewals.

MIC GENERAL INSURANCE CORPORATION files a revised rate and rule filing for a contractual liability program that will cover obligations under Universal Warranty Corporation's VehicleOne VSC program. The rates are overall 6.3% higher than current rates. Effective Date May 11, 2005.

MIC GENERAL INSURANCE CORPORATION files rates and rules for the Universal Warranty Corporation's new ACDelco vehicle service contract program. Effective Date April 26, 2005.

MILLEA GROUP files rates, rules and forms for their new Commercial Umbrella Program. Effective Date August 1, 2005.

NATIONAL UNION FIRE INSURANCE COMPANY OF LA files new rates, rules and forms for their Private Passenger Automobile Program. Effective Date June 27, 2005.

NATIONWIDE INSURANCE GROUP files rates and forms for their new optional Equipment Breakdown Coverage for Commercial Property. Effective Date July 1, 2005.

NEW HAMPSHIRE INSURANCE COMPANY files new rates, rules and forms for their Architects and Engineers Professional Liability Program. Effective Date April 29, 2005.

ONE BEACON INSURANCE GROUP files initial rates, rules and forms for its new @vantage for Program (Commercial Multiple-Line). Effective Date August 1, 2005 for new business and November 1, 2005 for renewals.

PACIFIC SPECIALTY INSURANCE COMPANY files new rates, rules and forms for their Motorcycle Program. Effective Date May 23, 2005.

POTOMAC INSURANCE COMPANY OF ILLINOIS files a re-entry into the commercial property and casualty business with the adoption of all currently filed and approved ISO material for Commercial Umbrella and Excess coverage. Effective Date May 1, 2005.

PROGRESSIVE CASUALTY INSURANCE COMPANY files revised rates, rules and forms for an amended D&O Liability Insurance for Financial Institutions program. The program now provides for separate limits for sub-coverage of the D&O policy. Effective Date July 1, 2005.

RLI INSURANCE COMPANY files rates, rules, and forms for its new Local-Intermediate Commercial Auto Program. Effective Date May 11, 2005.

RLI INSURANCE COMPANY files revised rates, rules and forms for their Trucking Program (Commercial Auto). The company proposes new rates and rules with no rate impact, since there is no premium written in this program. Effective Date May 18, 2005.

SAFECO INSURANCE COMPANIES files rates and rules to adopt ISO revisions and to change its Loss Cost Multipliers for its Commercial Auto program. The overall rate impact of the filing is -10.5%. Effective Date June 14, 2005, New and Renewal Business.

SAFECO INSURANCE COMPANY OF AMERICA files revision to their Earthquake coverage rates and rules resulting in an overall 65% rate increase for Earthquake coverage. Effective Date May 26, 2005, New and July 6, 2005, Renewal Business.

SHELTER MUTUAL INSURANCE COMPANY files revised rates and rules for their Apartment Owners and Rental Dwellings Program. The overall proposed rate change is an increase of 13.0%. Effective Date June 9, 2005.

SHELTER MUTUAL INSURANCE COMPANY files revised rates and rules to its Personal Umbrella program for an overall rate level effect of 18.1%. Effective Date May 27, 2005.

ST. PAUL TRAVELERS files revised rates and rules for their Commercial Farm and Ranch, Agribusiness Program, liability coverage resulting in no overall rate change. Effective Date October 1, 2005.

ST. PAUL/TRAVELERS files rates, rules, and forms for a new endorsement, Automatic Teller Machine Coverage, and a revised SelectOne Property Broadening Endorsement, under their Commercial Property program. The Company proposes a change in the minimum premium. Effective Date July 1, 2005 New and Renewal Business.

STAR INSURANCE COMPANY files new forms and revisions to the rate and rule manual for its Auto Repossessors and Auto Dismantlers Commercial Multi-Peril program. The Company files a Repossessors Liability Enhancement Endorsement. The changes proposed are rate neutral. Effective Date May 15, 2005.

STARNET INSURANCE COMPANY files rates/rules and forms for a new Elevators and Escalators Liability program. Effective Date May 1, 2005.

STONINGTON INSURANCE COMPANY files initial rates, rules and forms for their Service Station Program and Jobbers-Petroleum and Propane Products Program. Effective Date May 24, 2005.

TOKIO MARINE & FIRE USB GROUP files revised rates, rules, and update of forms for their Commercial Auto program. The effect is rate neutral in Mississippi. Effective Date June 1, 2005.

USAUTO INSURANCE COMPANY, INC. files a rate and rule revision to their Private Passenger Auto Program resulting in an overall increase of 0.8%. Effective Date May 23, 2005 for new business and June 14, 2005 for renewals.

WAUSAU INSURANCE COMPANIES files a new CMP program to cover Pizza Hut restaurants. Effective Date July 1, 2005.

WINDSOR INSURANCE COMPANY files revised rates for its Private Passenger Auto Program. The Company proposes an overall rate change of 4.63%. Effective Date May 16, 2005, New and June 20, 2005, Renewal Business.

ZURICH AMERICAN INSURANCE COMPANY files revised rates and rules for their Storage Tank System Third Party Liability and Cleanup Policy/Dealer and Repair Pollution Liability Policy Program resulting in an overall decrease of -5.3%. Effective Date June 1, 2005 for new business and September 1, 2005 for renewals.

ZURICH INSURANCE GROUP files a loss cost filing for their Precision America and Precision Premier Commercial Auto Program resulting in an overall decrease of 11.8%. Effective Date June 15, 2005 for new business and August 15, 2005 for renewals.

NEW COMPANIES

Lyndon Southern Insurance Company was licensed to write business effective April 1, 2005.

ADVISORY ORGANIZATIONS

The National Association of Independent Insurers and the Alliance of American Insurers both merged into the Property Casualty Insurers Association of America, effective January 8, 2004.

COMPANY NON-RENEWING LINES

Interstate Indemnity Company's plan to non-renew commercial liability, package and automobile policyholders in the State of Mississippi effective June 19, 2005.