

Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
JULY 2005

ALLSTATE INSURANCE COMPANY files initial rates and rules for its new Allstate Your Choice Auto Insurance Program, which is a set of optional packages available to policyholders in its Private Passenger Auto Program. The introduction of these packages has no rate impact to existing policyholders. Effective Date December 19, 2005.

ALLSTATE INSURANCE COMPANY files a revision to their Fire and Allied Lines coverage to revise their loss cost multiplier, resulting in an overall increase of 5.4%. Effective Date September 15, 2005.

ALLSTATE INSURANCE COMPANY files to adopt ISO Reference filings and revise their loss cost multiplier for their Commercial General Liability program. The rate level effect from this filing will be an increase of 6.4%. Effective Date September 15, 2005.

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY files initial rate and rules for their Allstate Your Choice Auto Insurance Program, which is a set of optional packages available to the policyholders in its Private Passenger Auto Program. The introduction of these packages have no rate impact to existing policyholders. Effective Date December 19, 2005.

AMERICAN CENTURY CASUALTY COMPANY files a rate and rule revision for its Private Passenger Auto program resulting in an overall decrease of 3.1%. Effective Date August 1, 2005.

AMERICAN HARDWARE MUTUAL INSURANCE COMPANY files a loss cost adoption and multiplier for their Fidelity and Surety Program resulting in an overall decrease of -40%. Effective Date September 1, 2005.

ARGONAUT GREAT CENTRAL INSURANCE COMPANY files an initial Commercial Umbrella Liability filing for their Great Protector Select Program, which writes commercial lines targeted at laundry and dry cleaners, food merchants, restaurants, religious institutions, union halls and hotels/motels. Effective Date July 28, 2005.

AUTO CLUB FAMILY INSURANCE COMPANY files revised rates, rules, and forms for its Non-Standard Private Passenger Automobile program. The Company files to amend rating rules to add Financial Responsibility Score factors for all coverages. Effective Date September 1, 2005.

BRIERFIELD INSURANCE COMPANY files a rate, rules and forms revision to their Commercial Automobile Program resulting in an overall increase of less than 1%. Effective Date November 1, 2005.

DEVELOPERS SURETY AND INDEMNITY COMPANY files rates and rules to add an additional rate tier, "Standard Plus", to its existing rate structure for their Contract bond business. The new rating tier will have a specific set of criteria that must be met in order to use the rates. Effective Date July 6, 2005.

DIRECT GENERAL INSURANCE COMPANY OF MISSISSIPPI files revised rates and rules for their Private Passenger Automobile Program. The overall rate level change is a decrease of 6.4%. Effective Date July 13, 2005 for new business and August 27, 2005 for renewals.

DOCTORS COMPANY files initial rates, rules and forms for their new Medical Malpractice-Claims Made Only Program. Effective Date October 1, 2005.

EMCASCO INSURANCE COMPANY files rates, rules and forms for their new Businessowners Program for preferred insureds. Effective Date October 1, 2005.

EMPLOYERS MUTUAL CASUALTY COMPANY files to adopt MSRB's recently approved loss costs and to revise their loss cost multiplier, varying by coverage. The overall rate level change is a decrease of -11.2%. Effective Date September 1, 2005.

EMPLOYERS MUTUAL CASUALTY COMPANY files a revision of rates, rules and forms for their Businessowners Program resulting in an overall rate decrease of -5.8%. Effective Date October 1, 2005.

FAIRMONT SPECIALTY INSURANCE COMPANY files to adopt the latest ISO loss costs and revise its LCM's for their Commercial Auto program. The overall impact of this change is 43.5% on their current nine policies. Effective Date September 1, 2005.

FEDERAL INSURANCE COMPANY files rates, rules, and forms for its Financial Institution Portfolio program. The program covers D&O, employment practices, fiduciary liability, and kidnap/ransom/extortion. Effective Date July 20, 2005.

FIDELITY NATIONAL INSURANCE COMPANY files a new Excess Flood program to provide excess coverage over the maximum protection available on the underlying flood policy. Effective Date July 15, 2005.

FIREMAN'S FUND files rates, rules, and endorsements to provide Crisis Management Coverage their American Business Coverage, Property-gard and Property-Gard Select programs. The individual coverage components are Communication Cost, Business Income/Extra Expense, and Post Event Expense. Effective Date August 1, 2005.

GUIDEONE INSURANCE files revised rates and rules for its Standard Personal Auto program. The overall rate level change across the four companies is 0%-- Guide One Mutual, -3.5%; GuideOne Specialty, -4.6%; GuideOne Elite, +0.8%; and GuideOne America, +1.3%. They file revised rating relativities for deductible and model year rating for physical damage coverages, as well as for multi-car and Away at School discounts. New rating variables are symbol and model year rating for liability coverages. The Companies remove air bag, anti-lock brake, and Safe Car discounts due to the

introduction of the symbol and model year rating for liability. Effective Date August 1, 2005.

HARTFORD ACCIDENT AND INDEMNITY COMPANY files a rate and rule revision for their Personal Automobile Program resulting in an overall rate increase of 8.0%. Effective Date July 6, 2005 for new business and August 23, 2005 for renewals.

INSURANCE SERVICES OFFICE, INC. files revised loss costs for its Commercial Automobile Rule 100-Increased Liability Limits. In accordance with the statute, the limits are revised to \$25K per person/\$50k per accident for Bodily Injury and \$25k for Physical Damage. The filing adds a combined single limit of liability of \$75k to the ILF table. The Uninsured Motorist limits were revised to the same limits. Effective Date January 1, 2006 New and Renewal Business.

INSURANCE SERVICES OFFICE, INC. files revised loss costs for its Commercial Automobile Rule 97 - Uninsured Motorists Insurance program. The Uninsured Motorist limits are revised to \$25k per person/\$50k per accident for Bodily Injury and \$25k for Physical Damage. Effective Date January 1, 2006 New and Renewal Business.

LAFAYETTE INSURANCE COMPANY files to convert from rates to loss costs in its Commercial Property program. They file to adopt MSRB Reference filing 2003-01 and files a LCM of 2.30 with a LC Modification Factor of 1.575. The rate level change is a decrease of 9.6%. Effective Date October 1, 2005.

LAFAYETTE INSURANCE COMPANY files to move to a loss cost structure for the Property portion of its Trade-Pro Program resulting in an overall rate level effect of -9.8%. The Company files a LCM of 1.84 with a LC Modification Factor of 1.27. Effective Date October 1, 2005.

LIBERTY MUTUAL GROUP files 3 new endorsements and rating rules for a Gym, Health, and Fitness Program within their Commercial GL and Property lines of insurance. Effective Date July 20, 2005.

NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY files rule revisions to its Homeowners Program. The Company is changing their deductible rules, age of construction discount, and home and car discount. These rule changes will have a rate effect of -4.4%. Effective Date October 15, 2005.

OHIO INDEMNITY COMPANY files a rating plan for miscellaneous non-contract surety bonds. The two classes of surety bonds written in this program are Compliance and Financial Assurance. Effective Date July 6, 2005.

PHILADELPHIA INDEMNITY INSURANCE COMPANY files new endorsements to write Municipalities in its Commercial Multi-Peril program. Effective Date July 6, 2005.

PHILADELPHIA INDEMNITY INSURANCE COMPANY files to adopt ISO Reference Filings CA-2005-BRLA1, CA-2004-RTER1, and CA-2005-RCP1 for its Commercial Auto program. The Company files a LCM for Liability of 1.722 with a LC Modification factor of 1.145. They file a LCM of 2.093 for Physical Damage with a LC Modification factor of 1.342. The resulting change is a 0.0% rate effect. Effective Date September 1, 2005.

STATE NATIONAL INSURANCE COMPANY files a loss cost adoption and loss cost multiplier filing for their new Commercial Auto for the Seventh Day Adventists Program. Effective Date July 14, 2005.

SURETY ASSOCIATION OF AMERICA files a revision to their loss costs for Surety resulting in an overall increase of 0.5%. Effective Date September 1, 2005.

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA files rates, rules and forms for new Business Owner Employment Liability program. The product provides protection for Employment Liability claims and provides an Identity Theft protection for employees as an added employee benefit. Effective Date July 28, 2005.

UNITED FIRE & CASUALTY COMPANY files to convert from rates to loss costs in its Commercial Property program. They file to adopt MSRB Reference filing 2003-01 and files a LCM of 1.95 with a LC Modification Factor of 1.17. The result is a rate level decrease of -0.8%. Effective Date October 1, 2005.

UNITED STATES LIABILITY INSURANCE COMPANY files rate and rule revision for its Non-Profit Directors and Officers Liability Program. This filing will result in a rate decrease of -1.7%. Effective Date July 6, 2005.

UNITRIN INSURANCE files a loss cost and rule revision to their Commercial Crime program resulting in an overall rate increase of 3.8%. Effective Date September 15, 2005.

VANLINER INSURANCE COMPANY files a loss cost adoption and loss cost multiplier revision for Commercial Auto resulting in an overall decrease of -2.61%. Effective Date September 1, 2005.

WESTERN SURETY COMPANY files a rate and rule revision for their Reclamation and Workers' Compensation Surety Bonds. The overall proposed change for these specific classes is an increase of 25%. Effective Date August 1, 2005.

WESTPORT INSURANCE CORPORATION files a rate and rule revision to their Independent Insurance Agents Professional Liability Package of their Professional Liability coverage, resulting in an overall increase of 4%. Effective Date July 15, 2005.

WESTPORT INSURANCE CORPORATION files an initial rate and rule filing for their Professional Liability Program, the Life Agencies Open Brokerage Program. Effective Date September 1, 2005.

ZURICH NORTH AMERICA GROUP files to adopt the latest ISO Boiler and Machinery Loss Cost revision and increase their LCM to result in a decrease of -15.2%. Effective Date October 1, 2005.

ZURICH NORTH AMERICA submits a reference filing in their Commercial Multi-Peril Program to adopt the ISO Commercial Package Policy Revised Package Modification Factor from the most recent filing, while also proposing to deviate from the PMF for the Office type of this policy. The overall rate increase will be 15.2%. Effective Date October 1, 2005.

National Union Fire Insurance Company of Pittsburgh, PA intends to nonrenew the Insurance Agents and Brokers sub-line of their professional liability line of business.

Firemen's Insurance Company of Newark, NJ will discontinue writing their Cotton Gin Program. This program will be written in the following two companies: Continental Casualty Company and Continental Insurance Company.