

Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
October 2005

AMERICAN MODERN HOME INSURANCE COMPANY files revised rates and rules for their EZChoice D1, D3 and Vacant Programs resulting in an overall increase of 2.5%. Effective Date December 1, 2005.

AMERICAN MODERN HOME INSURANCE COMPANY files a rate filing for their Lender Placed Flood Program that provides coverage for flood losses when a secured property owner fails to buy flood coverage. Effective Date October 12, 2005.

AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY files revised rates and rules for their Personal Umbrella Program resulting in no overall rate change. Effective Date October 20, 2005 for new business and November 5, 2005 for renewals.

ASSOCIATION CASUALTY INSURANCE COMPANY files to revise their loss cost multiplier for Commercial Auto Liability to 1.320 with an overall increase of 4.8%. Effective Date February 1, 2006.

ASSOCIATION CASUALTY INSURANCE COMPANY files to revise their loss cost multiplier for Commercial Auto Physical Damage coverage to 1.431 with an overall increase of 12.6%. Effective Date February 1, 2006.

CAMICO MUTUAL INSURANCE COMPANY files revised rates and rules for their Accountants Professional Liability Program resulting in an overall increase of 0.5%. Effective Date January 1, 2006.

CNA GROUP files new Hurricane and Wind/Hail Deductibles for their Commercial Property program. Effective Date January 1, 2006.

CONTINENTAL CASUALTY COMPANY files revised rates and rules for their Commercial Fire and Allied Lines Program. Effective Date November 1, 2005.

DELTA FIRE AND CASUALTY INSURANCE COMPANY files to revise their loss cost multiplier for Commercial Auto Physical Damage coverage to 2.105 resulting in an overall increase of 12.6%. Effective Date February 1, 2006.

DELTA FIRE AND CASUALTY INSURANCE COMPANY files to revise their loss cost multiplier for Commercial Auto Liability coverage to 1.942 resulting in an overall increase of 4.7%. Effective Date February 1, 2006.

FARMERS INSURANCE GROUP files a loss cost filing for its Businessowners (CMP Property and Liability) program. The resulting overall rate level impact is a decrease of 15.6%. Effective Date November 1, 2005, New Business and January 1, 2006, Renewals.

FIREMAN'S FUND INSURANCE COMPANIES files to add a new Real Estate Management Services Errors and Omissions Insurance Coverage to their existing commercial general liability coverage. Effective Date November 1, 2005.

FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN files revised rates, rules and forms for their Off-Road Vehicle Program resulting in an overall decrease of -29.1%. Effective Date February 1, 2006 for new business and March 1, 2006 for renewals.

FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN files revised rates, rules and forms for their Motorcycle Program resulting in an overall increase of 16.9%. Effective Date February 1, 2006 for new business and March 1, 2006 for renewals.

G.U.I.C. INSURANCE COMPANY files rates for their new Dwelling and Vacant Property Program. Effective Date December 1, 2005.

GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY files rates and rules for their new Private Passenger Automobile Program. Effective Date January 20, 2006.

GE INSURANCE SOLUTIONS files to add Employers Reinsurance Corporation to the tier for Businessowners within the GE Insurance Solutions Corporation Group. Westport and Coregis are maintaining their ISO loss costs and ERC is now being added to use these same loss costs. ERC is filing a LCM of 1.426, which reflects a -20% deviation. This change will result in an overall rate increase of 10%. Effective Date January 1, 2006.

GEICO INDEMNITY COMPANY files revised rules for their Private Passenger Motorcycle program. There is no rate impact with this filing. Effective Date January 1, 2006.

GENERAL ELECTRIC MORTGAGE INSURANCE CORPORATION files a new rate card for their current Mortgage Guaranty Program. The company is replacing the refundable and 2 year limited refund plans with a 5-year limited refund plan. Effective Date October 12, 2005.

GEORGIA CASUALTY & SURETY COMPANY files to revise their loss cost multiplier for Commercial Auto Physical Damage coverage to 1.684 resulting in an overall increase of 12.6%. Effective Date February 1, 2006.

GEORGIA CASUALTY & SURETY COMPANY files to revise their loss cost multiplier for Commercial Auto Liability coverage to 1.553 resulting in an overall increase of 4.7%. Effective Date February 1, 2006.

GREAT AMERICAN ASSURANCE COMPANY files a Contractual Liability Program revision to their current Contractual Obligation Protection Program rate filing. The filing expands the program to include a new vehicle type for high valued vehicles. Effective Date October 12, 2005.

GREAT AMERICAN COMPANIES files rates, rules, and forms for a new Veterinarian Professional Liability Coverage as a portion of their existing commercial general liability program. Effective Date November 1, 2005.

HANOVER GROUP files a loss cost filing for its Commercial Package(CMP Property and Liability) program. The Companies change their current Independent Package Modification Factors. The effect of the revisions is to make the PMF's consistent across the companies for most programs. The resulting rate level impact is a decrease of 19.8%. Effective Date December 15, 2005, New and Renewals.

HANOVER GROUP files a loss cost filing for its Commercial Crime (Burglary & Theft) program. The Company changes their current loss cost multipliers using the same ISO loss costs. The new LCM's are 2.0 for Hanover, 1.6 for Massachusetts Bay, and 1.3 for Hanover American. The companies utilizes loss cost modification factors to arrive at their proposed loss cost multipliers. Effective Date February 15, 2006, New and Renewals.

HARTFORD UNDERWRITERS INSURANCE COMPANY files rates and rules for their Personal Auto Program. The company is adding a new coverage called RecoverCare Advantage that covers home services in the event of an accident. Additional premium for the coverage will be lumped into the medical payments coverage. Effective Date October 20, 2005.

HUDSON INSURANCE COMPANY files rates, rules, and forms for initial filing of their Rental Vehicle Commercial Package Program. Effective Date October 26, 2005.

INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY files rules and rating guidelines for a large deductible premium credit program for Commercial General Liability and Business Auto coverages and a second program to include Interline coverages. Insured must generate at least \$100,000 annual manual premium for all states to be eligible for the program. The minimum qualifying deductible is \$25,000. Effective Date October 26, 2005.

INSURANCE CORPORATION OF HANNOVER files initial rates, rules and forms for their new Workers' Compensation program. Effective Date November 1, 2005.

INSURANCE SERVICES OFFICE, INC. files to revise the loss costs for the major Businessowners Property and Liability coverages filed as Reference Filing BP 2005-RLA1 - Mississippi. These loss costs represent a combined 2.0% statewide change from the current loss costs for all classes other than Contractors liability. Effective Date April 1, 2006.

INSURANCE SERVICES OFFICE, INC. files a loss cost revision for their Homeowners Program. ISO increases their HO base rates by 2.5% overall. Effective Date April 1, 2006.

LANCER INSURANCE COMPANY files revised rates to their Commercial Auto Liability loss cost multiplier for their Specialty Trucking Program resulting in an overall increase of 25%. Effective Date October 20, 2005.

LIBERTY MUTUAL GROUP files revised rates and rules to their HO Condominium Tier Program resulting in no overall rate change. Effective Date October 26, 2005.

MARKEL INSURANCE COMPANY files revised rates and rules for their Commercial Farm (CMP) program. The proposed change is an overall 14.2% increase. Effective Date November 1, 2005 for new business and January 1, 2006 for renewals.

MERASTAR INSURANCE COMPANY files revised rates and rules for their Private Passenger Automobile Program resulting in an overall decrease of -2.1%. Effective Date December 1, 2005 for new business and February 1, 2006 for renewals.

MOUNTAIN LAUREL ASSURANCE COMPANY files a revision to their Personal Auto Program resulting in no rate change. Effective Date January 1, 2006.

NATIONWIDE INSURANCE COMPANIES files revisions to their Commercial Auto program to adopt ISO loss costs, change their LCM, and introduce several exceptions to ISO rules, resulting in an overall rate level decrease of 0.8% Effective Date March 1, 2006, New and Renewals.

NATIONWIDE INSURANCE COMPANIES files revised rates and rules for their Business Provider policies in their Commercial Multiple Line coverage. The combined overall rate impact of these changes is 0%. Effective Date January 1, 2006.

NATIONWIDE INSURANCE COMPANIES files rates, rules, and forms for its Commercial General Liability program. The Companies add additional coverages related to Implement Dealers and Agricultural Output Program. Effective Date October 12, 2005.

NATIONWIDE INSURANCE COMPANIES files a rate revision for its CommercialGard program. The overall rate level effect is a decrease of 1.6%. Effective Date February 1, 2006, New and Renewals.

NATIONWIDE INSURANCE COMPANIES files to introduce a new optional property endorsement and the rates/rules for certain contractor risks written on a Commercial Package Policy. Effective Date October 5, 2005.

NATIONWIDE INSURANCE COMPANIES files rates and rules to their Commercial Multiple Line-- Businessowners program to increase their rates by 7.4%. The majority of this effect is due to an increase in their SIC Code Factors, which adjust the premium for the particular line of business written. Effective Date January 15, 2006, New and Renewal Business.

OLD REPUBLIC INSURANCE COMPANY files to adopt ISO Reference Filing CA-2005-BRLA1 and change their physical damage LCM in their Business Automobile program. The change results in an overall rate decrease of -4.8%. Effective Date November 1, 2005.

PENN MILLERS INSURANCE COMPANY files to revise their base rates for Commercial Automobile resulting in an overall decrease of -15.0%. Effective Date November 1, 2005 for new business and January 1, 2006 for renewals.

PENN MILLERS INSURANCE COMPANY files revised base rates for their Commercial General Liability Solutions 2000 for Agribusiness Program resulting in an overall decrease of -15%. Effective Date November 1, 2005 for new business and January 1, 2006 for renewals.

PHARMACISTS MUTUAL INSURANCE COMPANY files revised rates for their Private Passenger Automobile Program resulting in an overall increase of 9.2%. Effective Date January 1, 2006.

PHILADELPHIA INDEMNITY INSURANCE COMPANY files initial filing of rates, rules, and forms for their Crime Protection Plus Program within their Commercial Burglary and Theft coverage. Effective Date October 5, 2005.

PROFESSIONAL SOLUTIONS INSURANCE COMPANY files rates, rules, and forms to introduce a Lawyers Professional Liability coverage in Mississippi. The program is being submitted on a countrywide basis. Effective Date October 24, 2005.

PROGRESSIVE GULF INSURANCE COMPANY files a rate and rules revision for its Private Passenger Auto program. The effective overall change of the filing to Company's renewal book is -2.3%. Changes to many rating variables are included which will cause large increase to some existing policyholders. The Company is implementing a 25% rate cap on affected policies. The Rule changes proposed primarily relate to the new statutory minimum limits. Effective Date January 1, 2006 New and Renewals.

REPUBLIC MORTGAGE INSURANCE COMPANY files revised rates for several mortgage guaranty programs through Freddie Mac Home Possible and FNMA MY Community Mortgage. Effective Date October 20, 2005.

SAFEWAY INSURANCE COMPANY files a rate revision for their Personal Auto Program resulting in an overall decrease of -8.4%. Effective Date December 1, 2005.

ST PAUL/TRAVELERS files revised rates and rules for their Ultra Pac General Liability program. There is no rate impact associated with this filing. Effective Date January 1, 2006.

ST. PAUL /TRAVELERS files initial rates, rules and forms to introduce its new Wrap+ product to their Commercial Liability program. Effective Date November 25, 2005.

ST. PAUL FIRE AND MARINE INSURANCE COMPANY files revised base rates for Lawyers Professional Liability Protection (Other Liability) program resulting in an overall decrease of -7.6%. Effective Date November 1, 2005.

ST. PAUL TRAVELERS files revised rates and rules for their Master Pac Commercial Multiple Peril Program resulting in an overall decrease of -0.6%. Effective Date November 1, 2005.

ST. PAUL/TRAVELERS files initial rates, rules and forms for their new Wrap+ product to their Commercial Crime program. Effective Date November 25, 2005.

STATE AUTO NATIONAL INSURANCE COMPANY files revised rates, rules and forms for their Non-Standard Auto Program resulting in an overall decrease of -0.8%. Effective Date January 1, 2006.

STATE NATIONAL INSURANCE COMPANY files a Commercial Multi Peril rate, rule and form filing for their new Towing and Recovery Program. Effective Date October 26, 2005.

TOYOTA MOTOR INSURANCE COMPANY files rates for its 2005 Vehicle Service Agreement program. The Company does not propose any changes to the current rates. The Company is adding some additional coverages for hybrid vehicles and used vehicles. Effective Date October 20, 2005.

UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY files a new rating methodology for bulk business for mortgage guaranty coverage. Pricing is based on listed characteristics and is calculated based on each group of loans submitted for coverage. Effective Date October 5, 2005.

UNITED SERVICES AUTOMOBILE INSURANCE COMPANIES files a new Homeowners Program offering renters insurance for the existing General Indemnity Insurance Company and the new Garrison Property and Casualty Insurance Company typically provides insurance for non-NCO enlisted military. Effective Date January 18, 2006.

USAA GROUP files a rate, rule and forms filing for their new Personal Umbrella Program (OL-Occurrence). Effective Date January 18, 2006.

USAUTO INSURANCE COMPANY, INC. files revised rates for their nonstandard personal auto program resulting in an overall rate decrease of -6.0%. Effective Date January 1, 2006 for new business and December 31, 2005 for renewals.

VICTORIA SELECT INSURANCE COMPANY files a revision to their Personal Auto Program to implement required by HB 722 and to make other changes resulting in an overall decrease of -0.41%. Effective Date January 1, 2006.

VIRGINIA SURETY COMPANY, INC. files to adopt ISO Reference File CA-2005-BRLA1 for their Commercial Auto program with an amended LCM of 1.455 resulting in an overall rate increase of 2.1%. Effective Date October 15, 2005.

WESTPORT INSURANCE CORPORATION files a revision to their Commercial Output Program to add Employers Reinsurance Corporation to the tier. ERC will adopt the same loss cost as Westport and Coregis with a -20% deviation. Effective Date January 1, 2006.