

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
December 2005**

ACE AMERICAN INSURANCE COMPANY files initial rates, rules and forms for their new Education Legal Liability and Employment Practices Liability program. Effective Date December 15, 2005.

AMERICAN ASSOCIATION OF INSURANCE SERVICES files as an advisory organization revised rates and rules for the Mobile Homeowners Program of its member companies. The overall change is 0%. The rating manual is revised to a countrywide manual basis including state applicable information. Effective Date July 1, 2006.

AMERICAN ASSOCIATION OF INSURANCE SERVICES files as an advisory organization revised rates and rules for the Homeowners Program of its member companies. The overall change is 0%. The rating manual is revised to a countrywide manual basis including state applicable information. The basic rating information is revised to a format reflecting the rating factors from one showing the pre-calculated amounts. The Company files a 10% increase to the protection construction relativities for tenants. Effective Date July 1, 2006.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA files new rates under their Cycle and Marine VSC products under Service Contract Reimbursement Insurance Program. Effective Date December 7, 2005.

AMERICAN ECONOMY INSURANCE COMPANY files revised rates and rules for their Businessowners program. The overall rate level effect is an increase of 0.30%. Effective Date January 19, 2006.

AMERICAN FAMILY HOME INSURANCE COMPANY files rates, rules and forms for initial filing of Riders Choice Program for motorcycles within their personal auto line of business. Effective Date January 1, 2006.

AMERICAN INTERNATIONAL COMPANIES files rates, rules, and forms for a Kidnap and Ransom/Extortion Program. Effective Date December 30, 2005.

AMERICAN INTERNATIONAL GROUP files revised rates and rules for their Private Passenger Auto Program resulting in an overall decrease of -3.5%. Effective Date January 2, 2006 for new business and February 15, 2006 for renewals.

AMERICAN INTERNATIONAL INSURANCE COMPANY files revised rates and rules for their Private Passenger Auto Program resulting in an overall decrease of -3.3%. Effective Date January 2, 2006 for new business and February 15, 2006 for renewals.

AMERISURE INSURANCE COMPANIES files a new multistate flood coverage for their Commercial Property Program. Effective Date February 1, 2006.

AMICA MUTUAL INSURANCE COMPANY files revised rates and rules for its Private Passenger Auto Program. The overall rate impact of the requested changes is a

decrease of 0.5%. The Company implements a number of changes including Primary and Secondary Classification changes, Rating Factor Differentials of Vehicle Usage, and Household Assessment Levels. Effective Date February 1, 2006 New Business and Renewals.

ARCH INSURANCE COMPANY files a rate decrease of less than 1% for their Water Districts Insurance Program within its Commercial Multi-Peril lines. Effective Date December 14, 2005.

CATERPILLAR INSURANCE COMPANY files a Contractual Liability program revision related to extended service agreements on Caterpillar equipment. Effective Date January 1, 2006.

CMG MORTGAGE INSURANCE COMPANY files expanded coverage level options for A-Minus loan products. Effective Date December 14, 2005.

COAST NATIONAL INSURANCE COMPANY files revised rates, rules and forms for their Private Passenger Auto Program resulting in an overall decrease of -0.13%. Effective Date December 19, 2005 for new business and January 18, 2006 for renewals.

DARWIN NATIONAL ASSURANCE COMPANY files their new Health Care Organization Directors and Officers Liability Insurance Policy Program to their Other Liability coverage. Effective Date December 14, 2005.

DIRECT GENERAL INSURANCE COMPANY OF MISSISSIPPI files to introduce an insurance bureau score with tier level scoring in their Private Passenger Auto program resulting in an overall statewide rate decrease of 1.9%. Effective Date January 3, 2006 New Business and February 17, 2006 Renewals.

DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY files a new Excess Property Program. The program insures large commercial risks that spread property coverage among multiple insurers. Effective Date December 20, 2005.

EMPIRE FIRE AND MARINE INSURANCE COMPANY files rates, rules, and forms for an Entertainment Package Program. Effective Date December 1, 2005.

EMPLOYERS INSURANCE COMPANY OF WAUSAU files rates, rules and forms for florists and liquor liability coverage to their Businessowners program. There is no rate impact associated with this filing. Effective Date January 1, 2006.

EMPLOYERS REINSURANCE CORPORATION files new rates, rules and forms for their Professional Liability, Insurance Agents & Brokers Errors and Omissions Program. Effective Date December 7, 2005.

EVERGREEN NATIONAL INDEMNITY COMPANY files rates and forms for a new vehicle service contract program that covers service agreements issued through United Services Warranty. Effective Date December 1, 2005.

FAIRMONT SPECIALTY INSURANCE COMPANY files revised rates and rules for their Commercial Umbrella program. The overall proposed rate level change is an increase of 7.1%. Effective Date March 1, 2006.

FEDERATED INSURANCE COMPANIES files rates, rules and forms for the Windstorm or Hail Percentage Deductible and the Business Income - Windstorm Amendment endorsements for their Commercial Property program. The optional Windstorm or Hail Percentage Deductible will apply a 1%, 2% or 5% deductible when loss is caused by windstorm or hail. The Business Income - Windstorm Amendment will reduce the amount of loss paid by 25% for loss caused by windstorm. Effective Date February 1, 2006.

FEDERATED INSURANCE COMPANIES files rates, rules and forms for the Windstorm or Hail Percentage Deductible and the Business Income - Windstorm Amendment endorsements for their Businessowners program. The optional Windstorm or Hail Percentage Deductible will apply a 1%, 2% or 5% deductible when loss is caused by windstorm or hail. The Business Income - Windstorm Amendment will reduce the amount of loss paid by 25% for loss caused by windstorm. Effective Date February 1, 2006.

FIREMAN'S FUND INSURANCE COMPANY OF WISCONSIN files a new Directors, Officers and Corporate Liability Program. Effective Date December 28, 2005.

GE INSURANCE SOLUTIONS CORPORATION files a rate and rule revision for their Commercial Auto Truckers Coverage Program resulting in an overall increase of 13.3%. Effective Date January 1, 2006.

GEICO INDEMNITY COMPANY files revised rates for their motorcycle program to add three new vehicle categories for All terrain Vehicles. Effective Date January 9, 2006.

GEICO files a revision to their Symbol and Identification Section for Private Passenger Auto program. The company places on file updated 2003 and Later symbol deviations. The company modifies Vehicle Liability Rating symbols for 2007 and subsequent model years. They, also, introduce new symbols that further divide their current liability symbol groups by vehicle size. Effective Date March 15, 2006 New and Renewal Business.

GRANITE STATE INSURANCE COMPANY files revised rates and rules for their Private Passenger Auto Program resulting in an overall decrease of -1.4%. Effective Date December 23, 2005 for new business and January 23, 2006 for renewals.

GREENWICH INSURANCE COMPANY files initial rates, rules and forms for its new Commercial Auto program for the Auto Rental Industry. Effective Date December 28, 2005.

HARTFORD INSURANCE GROUP files an overall rate level decrease of -7.7% for their Property Choice CMP Program. Effective Date December 7, 2005.

INSURANCE CORPORATION OF HANNOVER files rates and rules for their Commercial Multi-Peril- Businessowners program. The proposed rate level change is an increase of 20.0%. Effective Date December 15, 2005.

INSURANCE CORPORATION OF HANNOVER files an initial rate, rule and forms filing for their Commercial Risks Program (CMP). Effective Date December 7, 2005.

INSURANCE SERVICES OFFICE, INC. files to revise their Medical Malpractice loss costs. The proposed changes are a 25% increase for Hospitals, and a 1.1% for Physicians, Surgeons, and Dentists. Effective Date June 1, 2006.

INSURANCE SERVICES OFFICE, INC. files to revise their Farm 2006 Multistate loss costs. The filing proposes to revise the multistate loss costs to complement the new companion filings FR 2005-0FR05(forms) and FR 2005-ORU05(rules). This will result in no change to the base loss cost. Effective Date November 1, 2006.

LINCOLN GENERAL INSURANCE COMPANY files revised BI/PD liability and UMBI/PD limit factors for their Private Passenger Automobile program. The overall rate level change is a decrease of 1.6%. Effective Date January 1, 2006.

MERCHANTS BONDING COMPANY files changes to their Professional Errors and Omissions program with an overall rate increase of 30%. The changes affect 2 policies in Mississippi. Effective Date January 1, 2006.

MERCHANTS BONDING COMPANY files two changes to their Notary Public program under the Surety line. The overall impact is a decrease of 27.4%. Effective Date January 1, 2006 New and Renewal Business.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY files a Homeowners rate revision that results in an overall 1.4% increase. Effective Date December 8, 2005, New Business and February 8, 2006, Renewals.

MILLEA GROUP files a rate/LCM (1.101) revision for its Workers' Compensation program. The proposed overall rate level change is a decrease of 24.7%. Effective Date March 1, 2006.

MISSISSIPPI STATE RATING BUREAU files to revise their Farm 2006 Multistate loss costs. The filing proposes to revise the multistate loss costs to complement the new

companion filings FR 2005-0FR05(forms) and FR 2005-ORU05(rules). This will result in no change to the base loss cost. Effective Date November 1, 2006.

MORTGAGE GUARANTY INSURANCE CORPORATION files to revise their Credit Union rating programs to offer new options for premium payment plans and additional risk profiles. Effective Date February 1, 2006.

MORTGAGE GUARANTY INSURANCE CORPORATION files a new rule dealing with second home loans which are originated by mortgage banking subsidiaries of builders. Effective Date December 1, 2005.

NATIONAL LIABILITY AND FIRE INSURANCE COMPANY files initial rates, rules and forms for their new Workers' Compensation program. The company proposes a 1.40 LCM with 2005 NCCI loss costs. Effective Date November 30, 2005.

NATIONAL SECURITY FIRE AND CASUALTY COMPANY files revised rates for its Private Passenger Automobile program. The overall rate level change is an increase of 6.5%. Effective Date January 1, 2006.

NATIONWIDE GROUP files to adopt the most recent ISO loss costs and several new ISO rules in their General Liability program, resulting in a rate-level increase of 6.5%. Effective Date January 1, 2006 New and Renewal Business.

NATIONWIDE MUTUAL INSURANCE COMPANY files revised rates and rules for their Personal Umbrella Liability program. This filing will result in an overall rate level increase of 10.0%. Effective Date March 15, 2006.

NOVA CASUALTY COMPANY files an initial rate/loss cost for a Commercial Auto program. Rates are based on most recent ISO filings (CA-2005-BRLA1 and CA-2001-ZRLC) and LCM for liability of 1.412 and 1.538 for property damage. Effective Date December 1, 2005.

OHIO CASUALTY GROUP files revised rates and rules for their Businessowners Program resulting in an overall rate increase of 7.6%. Effective Date January 27, 2006.

PHARMACISTS MUTUAL INSURANCE COMPANY files revised rates/rules for their Personal Auto Program. The changes result in a +9.5% rate level change. Effective Date January 1, 2006.

PHILADELPHIA INSURANCE COMPANIES files revised rates and rules for their Other- Liability Occurrence/Commercial General Liability Health and Fitness program. The proposed overall rate impact is a decrease of 4.0%. Effective Date January 1, 2006.

PMI MORTGAGE INSURANCE COMPANY files revisions to several features of their Standard Program of Mortgage Guaranty Insurance. The overall rate level change is an increase of .40%. Effective Date January 2, 2006.

PROVIDENCE PROPERTY AND CASUALTY files initial rates, rules and forms for its Workers Compensation program. The company proposes 03/01/05 NCCI loss costs with an LCM of 1.337. Effective Date December 14, 2005.

REPUBLIC MORTGAGE INSURANCE COMPANY files rating ranges for their Bulk Primary Mortgage Insurance program which applies to packages of mortgages that premiums are paid for at the time of delivery to the lender.. Effective Date December 20, 2005.

REPUBLIC MORTGAGE INSURANCE COMPANY files to introduce a new coverage option for 16% coverage for LTVs of 85.01% to 90%. Effective Date January 13, 2006.

SAFE AUTO INSURANCE COMPANY files their first rate revision since the initial filing of their Private Passenger Program. The average rate level change statewide is an increase of 15.5%. The filing amends base rates and changes the vehicle factors from being based on the model year of the vehicle to being based on the age of the vehicle. Effective Date December 7, 2005.

SAGAMORE INSURANCE COMPANY files revised rates, rules and forms for their Small Fleet Program within their commercial automobile line resulting in an overall decrease of -1.27%. Effective Date January 1, 2006 for new business and March 6, 2006 for renewals.

SENECA INSURANCE COMPANY files new rates, rules and forms for their Commercial Umbrella Program. Effective Date December 28, 2005.

SENTRY INSURANCE GROUP files for a rate deviation (reduction) for their Commercial Auto Program resulting in an overall decrease of -4.3%. Effective Date January 1, 2006.

SENTRY SELECT INSURANCE COMPANY files a rate deviation (reduction) filing for their Commercial Auto Program resulting in an overall decrease of -0.5%. Effective Date January 1, 2006.

SOMPO JAPAN INSURANCE COMPANY OF AMERICA files a new Stop Gap Endorsement and rule for their General Liability program. The estimated rate impact is a reduction of 88%. Effective Date February 15, 2006 (New) February 16, 2006 (Renewal).

SOUTHERN PIONEER PROPERTY & CASUALTY INSURANCE COMPANY files rates for automobile for use with its Used Car Dealers program. The overall premium impact is an increase of 1.05. Effective Date January 1, 2006.

STATE FARM FIRE AND CASUALTY COMPANY files a revision to their Commercial Multi-Peril program. The company is introducing several option packages of coverage. Effective Date January 15, 2006 (New) March 15, 2006 (Renewal).

STATE NATIONAL INSURANCE COMPANY files rates, rules, and forms for a new Collateral Protection Program to cover collateral for loans made by financial institutions. Effective Date January 1, 2006.

THE SURETY ASSOCIATION OF AMERICA files revised relativity factors for License and Permit Bonds, resulting in an overall rate level increase of 0.07%. Effective Date February 1, 2006.

UNITED AUTOMOBILE INSURANCE COMPANY files a revision to their Non-Standard Private Passenger Automobile Program resulting in an overall increase of 21.4%. Effective Date January 1, 2006.

UNIVERSAL CASUALTY COMPANY files to adopt ISO rates and forms for their Commercial Auto (Tow Truck program). They adopt ISO reference filings CA-2005-BRLA1& CA-2005-RLC1. The proposed loss cost modifications (2.147 for UM/UIM/PIP/Med and 1.466 for all other liability) result in loss cost multipliers of 3.2 for UM/UIM/PIP/Med coverage and 2.185 for all other liability. The Physical Damage rates are based on the current value of the vehicle and will not use ISO's Physical Damage loss costs. Effective Date January 1, 2006.

USA INSURANCE COMPANY files to adopt new rates and forms for Bodily Injury and Property Damage and Uninsured Motorists coverages in their Private Passenger Auto program to comply with the new minimum financial responsibility limits. Effective Date January 1, 2006.

W.R. BERKLEY CORP. files revised rates and rules for their Commercial Auto program. There is no rate impact associated with this filing. Effective Date January 1, 2006 (New) April 1, 2006 (Renewal).

WAUSAU INSURANCE COMPANIES files a rate/loss cost filing for its Commercial Property (Fire & Allied Lines) Program. The proposed rates are based on Mississippi State Rating Bureau loss costs (Reference File MSRB-2003-1). Loss cost multipliers-Employers Ins. Co. of Wausau, 2.109; Wausau Underwriters Ins. Co., 1.562; and Wausau Business Ins. Co., 1.015. The revisions result in a rate level increase of 3.7% for Employers, a decrease of 3.9% for Wausau Underwriters, and a decrease of 16.8% for Wausau Business Insurance Company. Effective Date April 1, 2006 New and Renewal Business.

NEW COMPANIES

AssuranceAmerica Insurance Company received their company's Privilege License and Certificate of Authority effective November 1, 2005.

Encompass Indemnity Company received their company's Privilege License and Certificate of Authority effective November 1, 2005.

Esurance Property and Casualty Insurance Company received their company's Privilege License and Certificate of Authority effective November 1, 2005.

IDS Property Casualty Insurance Company received their company's Privilege License and Certificate of Authority effective December 1, 2005.

Imperial Casualty and Indemnity Company received their company's Privilege License and Certificate of Authority effective December 1, 2005.

MEMIC Indemnity Company received their company's Privilege License and Certificate of Authority effective November 1, 2005.

COMPANY NAME CHANGES

Associates Insurance Company changed their name to Commercial Guaranty Casualty Insurance Company effective September 1, 2004.

GE Residential Mortgage Insurance Corporation of North Carolina changed their name to Genworth Residential Mortgage Insurance Corporation of North Carolina effective November 1, 2005.

General Electric Home Equity Insurance Corporation of North Carolina changed their name to Genworth Home Equity Insurance Corporation effective November 1, 2005.

General Electric Mortgage Insurance Corporation changed their name to Genworth Mortgage Insurance Corporation effective November 1, 2005.

General Electric Mortgage Insurance Corporation of North Carolina changed their name to Genworth Mortgage Insurance Corporation of North Carolina effective November 1, 2005.

Prudential General Insurance Company changed their name to LM General Insurance Company effective March 29, 2004.

Prudential Commercial Insurance Company changed their name to LM Personal Insurance Company effective March 29, 2004.

Prudential Property and Casualty Insurance Company changed their name to LM Property and Casualty Insurance Company effective April 13, 2004.

MERGER

MS Casualty Insurance Company merged into American Bankers Insurance Company of Florida