

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
January 2006**

AMCOMP ASSURANCE CORPORATION files a Rate/Loss Costs filing to reduce the loss cost multiplier for its Workers Compensation program resulting in an overall decrease of -20.99%. The loss cost multiplier will be 1.38. Effective Date January 20, 2006.

AMERICAN CASUALTY COMPANY OF READING, PA files a rate and rule revision for its Healthcare Providers Service Organization Professional Liability (Medical Malpractice) program. The overall rate level effect is an increase of 6.8% for registered nurses, nurse practitioners, and physical therapist firms. Effective Date January 20, 2006.

AMERICAN CENTURY CASUALTY COMPANY files revised rates for their Private Passenger Auto Program resulting in an overall decrease of -0.7%. Effective Date January 1, 2006.

AMERICAN HARDWARE MUTUAL INSURANCE COMPANY files a rate, rule and form to introduce a new Equipment Breakdown endorsement and schedule under its commercial property (Fire & Allied Lines) program. Effective Date March 1, 2006.

AMERICAN HARDWARE MUTUAL INSURANCE COMPANY files a rate, rule and form to introduce a new Equipment Breakdown endorsement and schedule in its Businessowners (CMP) program. Effective Date March 1, 2006.

AMERICAN MERCURY INSURANCE COMPANY files a rate revision for its Premium Value Mechanical breakdown Service Contracts program. The overall effects of the revision is an increase estimated at 6.2%, but does not affect any current policies. Effective Date January 13, 2006.

AMERICAN MERCURY INSURANCE COMPANY files a rate revision for its Major Value Mechanical breakdown Service Contracts program. The overall effects of the revision is an increase estimated at 3.3%, but does not affect any current policies. Effective Date January 13, 2006.

AMERICAN MERCURY INSURANCE COMPANY files a new Rebuilt Transmission Service Contracts Program. Effective Date January 13, 2006.

AMERICAN STATES INSURANCE COMPANY files revised rates and rules to its Commercial Multi-Line coverage under the Ultra Specialty Services program. The changes are rate neutral. Effective Date March 2, 2006 New and Renewal Business.

AMEX INSURANCE COMPANY files initial rates, rules and forms for their new Professional Errors and Omissions Liability program. Effective Date February 17, 2006.

ASSOCIATION CASUALTY INSURANCE COMPANY files a rate increase of 5.0% for their Commercial Property (Fire & Allied) Coverage Program. Effective Date June 1, 2006.

CHICAGO INSURANCE COMPANY files revised rates and rules for their Nurses Professional Liability Program. The overall rate level change is an increase of 11.6%. Effective Date July 1, 2006.

CNA COMPANIES files a rate reduction to their Boiler and Machinery Program resulting in an overall decrease of -7.8%. Effective Date July 1, 2006.

DAIRYLAND INSURANCE COMPANY files revised rates and rules for its Motorcycle program (PPAL). The filing proposes to make adjustments to rates and the rating manual that will result in an overall rate level decrease of 2.0%. Effective Date March 1, 2006 (New) April 1, 2006 (Renewal).

DELTA FIRE AND CASUALTY INSURANCE COMPANY files rates for their initial Commercial Property (Fire and Allied) Coverage Program. Effective Date June 1, 2006.

EMPIRE FIRE AND MARINE INSURANCE COMPANY files a rate filing for its Commercial Auto program. The Company files to adopt ISO loss cost (CA-2005-BRLA1) and revise their current LCM. Effective Date March 1, 2006 New and Renewals.

EMPLOYERS MUTUAL CASUALTY COMPANY files revised rates under their Commercial Auto program. Changes are proposed across Physical Damage and Liability sublines resulting in an overall rate decrease of 1.9%. Effective Date March 1, 2006 New and Renewals.

FLORIST MUTUAL INSURANCE COMPANY files a rate revision for its Commercial Auto program resulting in a 16.6% increase. Effective Date February 1, 2006 New and Renewals.

GENERALI-U.S. BRANCH files a new rate/rule/form filing for their Commercial Auto Liability Program. Effective Date January 13, 2006.

GEORGIA CASUALTY & SURETY COMPANY files revised rates for their Commercial Property (Fire and Allied) Coverage Program resulting in an overall increase of 4.8%. Effective Date June 1, 2006.

GUIDEONE INSURANCE COMPANIES files a rate revision for its Commercial property program. The overall rate impact is an increase of 7.4%. The changes include eliminating the Size Factor Surcharge, LCM revision to 1.709, and increasing EC rates through EC County Multiplier. Effective Date April 1, 2006 New and June 1, 2006 Renewals.

HARLEYSVILLE MUTUAL INSURANCE COMPANY files revised rates and rules to introduce a streamlined rating process and to adjust the limits of liability available for

its Commercial Umbrella program. There is no rate impact associated with this filing. Effective Date February 1, 2006.

HARTFORD ACCIDENT AND INDEMNITY COMPANY files a revision to the calculations of their recently approved PPA rates and the effective dates of these changes. Effective Date February 1, 2006, New and March 22, 2006, Renewal Business.

HARTFORD FINANCIAL SERVICES GROUP files revised rates, rules and forms in their Spectrum program of their Commercial Multi-Peril coverage. This filing will be rate-neutral. Effective Date March 4, 2006.

HARTFORD INSURANCE GROUP files a rate revision for their Contract Surety Program resulting in a 17.9% increase in base rates, with the increase varying among different class codes. Effective Date January 15, 2006.

HARTFORD UNDERWRITERS INSURANCE COMPANY files a revision to the calculations of their recently approved PPA rates and the effective dates of these changes. Effective Date February 1, 2006.

INSURANCE SERVICES OFFICE, INC. files initial rates, rules and forms to introduce a multi-line Plumbing and HVAC Contractors Market Segment Program. Effective Date October 1, 2006.

LIBERTY MUTUAL GROUP files rules under its Commercial General Liability program which revises the Experience Rating Plan Factors to be used with the current Commercial General Liability Experience and Schedule Rating Plan. Effective Date March 1, 2006 New and Renewals.

NATIONAL AMERICAN INSURANCE COMPANY files new rates, rules and forms for their Employee Benefits Liability Program. Effective Date January 13, 2006.

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC. files revised advisory loss costs and rating values for Mississippi Voluntary Market Workers' Compensation coverage. The overall rate level change is a decrease of 1.90% from the current loss costs. Effective Date March 1, 2006.

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC. files revised rates and rating values for the Mississippi Assigned Risk Workers' Compensation Market. The overall rate level change is a decrease of 2.70% from the current rates. Effective Date March 1, 2006.

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA files a rate change for their Healthcare Agency Professional Liability program resulting in a 9.9% rate increase. Effective Date January 23, 2006.

NATIONWIDE COMPANIES files a rates and rules filing to their Private Passenger Automobile program, with a proposed rate-level effect of 0.0%. This change will be produced by a change in the territorial base rates, as well as the introduction of two new discounts. Effective Date February 14, 2006, New and Renewal Business.

PMI MORTGAGE INSURANCE COMPANY files new Alternative Based Pricing for Single Premium Payment Plans. The new rates were determined for each class using relativities by FICO score. Effective Date February 13, 2006.

PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD files a correction to their recently approved PPA rates. The company found errors in the calculation of the base rates to the new 25/50/25 minimum financial rates and impacts of the original filing. The corrections affect only those insureds currently at limits below the new minimums. Effective Date February 1, 2006 New and March 26, 2006 Renewals.

SHELTER GENERAL INSURANCE COMPANY files revised rates and rules for its Private Passenger Auto program. The overall net effect is an 8.8% decrease in premium. Effective Date February 4, 2006, New and February 24, 2006.

SHELTER MUTUAL INSURANCE COMPANY files rate and rule revision for its Private passenger Auto program. Base rates are changed across coverage lines and the overall net effect is a decrease in premium of 0.1%. However, policyholders who do not carry Collision or Comprehensive will incur a 12.5% increase in aggregate. Effective Date February 4, 2006, New and February 24, 2006, Renewal Business.

ST. PAUL TRAVELERS files a rate revision for their Public Entity Rate Plan resulting in an overall increase of 9.5%. Effective Date April 1, 2006.

STATE NATIONAL INSURANCE COMPANY files rates, rules and forms for a new Mortgage Protection Insurance program. Effective Date January 13, 2006.

TNUS INSURANCE COMPANY files initial rates, rules and forms for their Boiler and Machinery Program. Effective Date July 1, 2006.

TRANS PACIFIC INSURANCE COMPANY files initial rates, rules and forms for their Boiler & Machinery Program. Effective Date July 1, 2006.

TWIN CITY FIRE INSURANCE COMPANY files new rates, rules and forms for their Other Liability - Premier Lawyers Professional Liability Program. Effective Date January 30, 2006.

VIRGINIA SURETY COMPANY files revised rates for various classes under the vehicle service program, Cuna Autocare Warranty program. The changes result in an overall 3.3% decrease. Effective Date January 13, 2006.

WAUSAU INSURANCE COMPANIES files rates and rules for its Commercial General Liability program. The companies are adopting ISO rating plan RP-2005-RGL05. They are converting the ISO loss cost plan to a premium based plan, incorporating a company expected loss ratio of 50%. Effective Date April 1, 2006.

WESTCHESTER FIRE INSURANCE COMPANY files rates, rules, and forms for its new Business and Management Indemnity Policy program for non-profits. Effective Date January 13, 2006.

WESTFIELD INSURANCE COMPANY files their 2006 Crop-Hail Program which results in a -2.02% decrease. Effective Date January 13, 2006.

WESTPORT INSURANCE COMPANIES files a revision of rates and rules for their Commercial General Liability Program. The company uses a tier approach and is adding Employers Reinsurance Corporation to the tier the other two companies are: Westport Insurance Corporation and Coregis Insurance Company. Effective Date March 1, 2006.

MERGER

Gulf Insurance Company merged into The Travelers Indemnity Company effective July 1, 2005.