

Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
February 2006

ACE AMERICAN INSURANCE COMPANY files a company exception to the ISO Composite Rating Plan which changes eligibility of risks for this plan from a premium threshold to a credibility basis along with a loss rating procedure associated with this method. Effective Date April 1, 2006 New and Renewal Business.

AMERICAN ALTERNATIVE INSURANCE COMPANY files revised rates and rules for its Commercial Auto Liability and Physical Damage program. There is no rate level change associated with this filing. Effective Date May 1, 2006.

AMERICAN BANKERS INSURANCE CO. OF FLORIDA files rates, rules and forms revision for their Farmowners Program resulting in no overall rate change. Effective Date February 1, 2006 New Business and March 1, 2006 Renewals.

CAROLINA CASUALTY INSURANCE COMPANY files a new Employment Practices Liability Coverage Program for Mississippi designed for Small Business. Effective Date February 24, 2006.

CHURCH MUTUAL INSURANCE COMPANY files revised rates (loss costs and LCMs) for its Commercial Auto program. The combination of the revised loss costs and loss cost multipliers results in an overall rate level increase of 5.33%. Effective Date March 1, 2006 (New) May 1, 2006 (Renewal).

CLARENDON NATIONAL INSURANCE COMPANY files rates, rules and forms for its new Specific Excess & Aggregate Excess WC & Employees Liability Policy program. Effective Date February 24, 2006.

CMG MORTGAGE INSURANCE COMPANY files to introduce a new mortgage insurance program designed for higher quality loans. The rate structure matches the standard program adjusted for the difference in FICO scores with a reduction in rate for expected better experience. Effective Date February 17, 2006.

CNA INSURANCE GROUP files new forms and revised rules for their Long-Term Care Property program. There is no rate impact associated with this filing. Effective Date February 7, 2006.

CNA SURETY files a rate and rule filing for a Miscellaneous Open and Fixed Penalty Court Bond. The rate change results in a rate impact of 28% for the specific court bonds. Only new business will be affected by the changes. Effective Date April 1, 2006.

FARMERS INSURANCE EXCHANGE files revised rates and rules for their Homeowners program. The overall proposed rate level change is a decrease of 1.17% Effective Date April 16, 2006.

FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY files rates, rules and forms for their new Community Blanket (Commercial Fire) Policy. Effective Date March 1, 2006.

GENERALI U.S. BRANCH files initial rates, rules and forms for their General Liability Program. Effective Date February 24, 2006.

GERLING AMERICA INSURANCE COMPANY files revised rates for their Boiler and Machinery coverage. There is no rate impact associated with this filing. Effective Date February 7, 2006.

GREAT AMERICAN INSURANCE COMPANY files rates, rules, and forms for its Contractual Obligation Reimbursement Program for contracts issued by lender/lessors, auto dealers, or program administrators. Effective Date February 7, 2006.

INSURANCE CORPORATION OF HANNOVER files initial rates and rules for their Aviation Excess program. Effective Date February 7, 2006.

INSURANCE SERVICES OFFICE, INC. files a loss cost filing for their Businessowners - Apartment Buildings Program. Effective Date August 1, 2006.

INSURANCE SERVICES OFFICE, INC. files to revise its Liability and Physical Damage loss costs for Commercial Automobile. The overall rate level change is an increase of 3.8%. Effective Date September 1, 2006.

LEADER INSURANCE COMPANY files revised rates and rules for their Value Added Private Passenger Automobile Program resulting in an overall decrease of -3.97%. Effective Date February 13, 2006 for new business and March 18, 2006 for renewals.

LEADER SPECIALTY INSURANCE COMPANY files revised rates and rules for their Low Cost Private Passenger Automobile Program resulting in an overall decrease of -2.44%. Effective Date February 13, 2006 for new business and March 18, 2006 for renewals.

LIBERTY MUTUAL INSURANCE COMPANY files rates, rules, and forms for their new Excess Follow Form Policy program. Effective Date February 7, 2006.

LYNDON PROPERTY INSURANCE COMPANY files revised rates and rules for its Vehicle Service Contract program. The overall rate level change is an increase of 16.0%. Effective Date February 27, 2006.

MARKEL CORPORATION files rates, rules and forms for its Commercial General Liability program. The proposed overall rate level change is a decrease of 1.8%. Effective Date March 1, 2006.

MENDOTA INSURANCE COMPANY files rates, rules and forms for their Mendota Specialty Auto program. The proposed rate level change is an increase of 2.5%. Effective Date February 8, 2006 (New) March 25, 2006 (Renewal).

NATIONWIDE files new endorsements to be used with their Commercial General Liability program. There is no rate impact with this filing. Effective Date February 7, 2006.

NORTH POINTE INSURANCE COMPANY files rates, rules, and forms for their new "Bowling Insurance Program", a Commercial Multi-peril program. Effective Date February 2, 2006.

OLD REPUBLIC INSURANCE COMPANY files a revision to their General Liability program adopting ISO loss costs and revising their LCM. The changes result in an overall rate increase of 0.2%. Effective Date May 1, 2006.

PLATTE RIVER INSURANCE COMPANY files initial rates, rules and forms for their new contract Surety program. Effective Date March 1, 2006.

REDLAND INSURANCE COMPANY files rates, rules and forms for its new Specific Excess & Aggregate Excess WC & Employees Liability Policy program. Effective Date February 24, 2006.

SAFECO INSURANCE COMPANIES files revised rates and rules for their Commercial General Liability program. The overall rate level change is a decrease of 6.2%. Effective Date March 16, 2006.

SAFECO INSURANCE COMPANY OF AMERICA files revised rules to their homeowner program that results in an overall -1.1% rate level impact. The Company files to exclude wind and hail coverage on all new policies written in areas of the state eligible for such coverages from MWUA. The exclusion would extend to Additional Living Expense and Fair Rental Value. The Company increases the size of the New Home Discount for homes that are 0, 1, 2, and 3 years old. The new home credits expand the range up to 30% for new homes, up from 20%. Effective Date March 30, 2006 New and August 30, 2006 Renewal Business.

SENTINEL INSURANCE COMPANY files initial rates/loss costs for their new Workers' Compensation program. The company proposes a LCM of 1.187 applied to NCCI's 03/01/2006 loss costs. Effective Date March 1, 2006.

SOUTHERN PIONEER PROPERTY & CASUALTY INSURANCE COMPANY files revised rates and rules for their Commercial Automobile Program specifically, this applies to their Garage Liability Drive-Away rates. This change results in an overall increase of 0.5%. Effective Date February 2, 2006.

ST. PAUL TRAVELERS files to introduce Guide A rates for structural movers in their General Liability program. Effective Date March 1, 2006.

STATE NATIONAL INSURANCE COMPANY files a new D&O Excess Trustee and Fiduciary Liability Claims-Made Program. Effective Date February 24, 2006.

TECHNOLOGY INSURANCE COMPANY files initial rates, rules and forms for its new General Liability program. Effective Date February 17, 2006.

TRIANGLE INSURANCE COMPANY files revised rates and forms for its Commercial Multi-Peril Tri-Pack Program. The proposed overall rate level change is an increase of 5.8%. Effective Date May 1, 2006.

ULICO CASUALTY COMPANY files a new D&O Excess Trustee and Fiduciary Liability Claims-Made Program. Effective Date February 24, 2006.

UNITRIN AUTO AND HOME INSURANCE COMPANY files revised rates and rules for its Private Passenger Auto program. The proposed overall rate level change is a decrease of 3.6%. Effective Date April 3, 2006.

UNIVERSAL CASUALTY COMPANY files to adopt current ISO rates, rules, and forms with their initial filing of a Commercial General Liability program. Effective Date February 24, 2006.

UNIVERSAL UNDERWRITERS INSURANCE COMPANY files revised rates and rules for their Vehicle Service Contract Dealer Reimbursement Program. The overall rate level impact is a statewide decrease of 1.5% due to the changes in the national program and an additional 8.5% decrease due to the change in the regional multiplier. Effective Date February 7, 2006.

UNIVERSAL UNDERWRITERS INSURANCE COMPANY files new flood coverage rates, rules and forms for their Unicover policy that provides coverage to various types of vehicle dealerships. There is no rate impact associated with this filing. Effective Date March 1, 2006.

WAUSAU INSURANCE COMPANIES files revised and new endorsements and applicable pricing pages for use with their Businessowners Coverage Form. There is no rate impact associated with this filing. Effective Date February 17, 2006.

WESTPORT INSURANCE CORPORATION files a base rate revision for their Lawyers Professional Liability program. The base rate change is an increase of 5.0%. Effective Date May 1, 2006 New and Renewal Business.

XL INSURANCE AMERICA, INC. files new rates, rules and forms for their Commercial Umbrella Program. Effective Date March 1, 2006.