

Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
MARCH 2006

ACE PROPERTY AND CASUALTY files to adopt 03/01/06 NCCI loss costs with a revised LCM of 1.512 for its Workers' Compensation program. The overall proposed rate level effect is an increase of 5.4%. Effective Date June 1, 2006.

ALASKA NATIONAL INSURANCE COMPANY files to adopt NCCI's 03-01-06 Loss Costs and an LMC of 1.62 for its WC program. The co. proposes an overall rate decrease of -4.3%. Effective March 20, 2006.

AMERICAN AGRI-BUSINESS INSURANCE COMPANY files rates, rules and forms for a Crop/Hail program for Mississippi. Effective Date March 20, 2006.

AMERICAN ALTERNATIVE INSURANCE CORPORATION files a rate and rule revision to their Commercial Umbrella and Excess Program resulting in an overall increase of 2.4%. Effective Date April 1, 2006.

AMERISURE MUTUAL INSURANCE COMPANY files to accept new NCCI loss costs and to revise their LCM for their WC program. The selections total 33.51%, with a 0% profit and contingencies provision. A State Exception page is also attached which sets out maximum schedule credit/debits, premium discount factors and minimum premiums. Effective Date July 1, 2006.

ARGONAUT GREAT CENTRAL INSURANCE COMPANY files rates, rules and forms for their new Retail Grocers Program. Effective Date March 13, 2006.

ASSOCIATION INSURANCE COMPANY files an initial rate filing for its Workers Comp program. The rates are based on the NCCI holding and the proposed loss cost multipliers. The proposed loss cost modification of 1.006 and expense constant of \$250 results in a loss costs multiplier of 1.45. Effective Date March 13, 2006.

ATLANTA CASUALTY INSURANCE COMPANY files revised rates for their Private Passenger Auto Program resulting in an overall rate increase of 1.1%. Effective Date April 9, 2006 for new business and June 14, 2006 for renewals.

ATLANTA SPECIALTY INSURANCE COMPANY files revised rates for their Private Passenger Auto Program resulting in an overall rate increase of 8.31%. Effective Date April 9, 2006 for new business and June 14, 2006 for renewals.

AUTO CLUB FAMILY INSURANCE COMPANY files revised rates and rules for their Homeowner's Program resulting in an overall rate decrease of -4.16%. Effective Date April 1, 2006.

BALBOA INSURANCE COMPANY files an optional coverage providing a Windstorm or Hail Deductible to their Lenders Protection Plan Program. Effective Date March 15, 2006.

BITUMINOUS INSURANCE COMPANIES files a rate change for their General Liability- Estimated Loss Potentials program. The rates are based on ISO reference filings GL-2004-RELP1, GL-2005-RELP1 and a revised LCM of 1.453. The LCM represents a decrease of 10.9% from previous LCM. Effective Date July 1, 2006.

BRIERFIELD INSURANCE COMPANY files a revision to rates for its Commercial Crime program . The combination of revised loss costs and LCM results in an increase rate of 18.3%. Effective Date June 1, 2006 New and Renewals.

BRIERFIELD INSURANCE COMPANY files a revised rate for its Commercial Auto program, company adopts ISO reference filing CA f-2005-BRLA1 and files the following loss cost multipliers:

	Liability	Physical Damage
Preferred	1.606	1.84
Standard	1.755	2.011

Effective Date June 1, 2006.

BRIERFIELD INSURANCE COMPANY files a rate filing for its Commercial Property program based on MSRB reference filing MSRB-2003-01 and a LCM of 1.91. The result of all changes is a 10% overall rate increase. Effective Date June 1, 2006 New and Renewal Business.

BRIERFIELD INSURANCE COMPANY files a rate filing for its Commercial Farmowners program based on ISO reference filing FR-2004-RLA1 and a LCM of 1.95. The result of all changes is an overall 8.6% rate increase. Effective Date June 1, 2006.

BROTHERHOOD MUTUAL INSURANCE COMPANY files for a rate filing for its Workers Comp program. The rates are based on NCCI Holding and the proposed LCM. The combination of the revised loss costs and the LCM result in a -6.3% overall rate impact for WC coverage and -5.2% for employers liability. Effective Date May 1, 2006.

CHURCH MUTUAL INSURANCE COMPANY files a rate deviation (reduction) for its Worker Comp program. The rates are based on the NCCI Holdings and the proposed loss cost multipliers. The proposed loss cost multipliers for the various class codes range from 0.934 to 1.134. The combination of the revised loss costs and multipliers results in a -3.82% overall rate impact, with the largest effect of +7.3% and the smallest effect of -19.0%. Effective Date March 13, 2006.

EMPLOYERS' FIRE INSURANCE COMPANY files to introduce a "Financial Institution Bond" coverage to its Banking program (Fidelity). The filing incorporates loss costs as promulgated by the Surety Association of America with a loss cost modification of 0.648% and an overall LCM of 1.036. Effective Date March 20, 2006.

EVEREST NATIONAL INSURANCE COMPANY files rates, rules, and forms for its Risk Managed Entertainment, Leisure, and Sports program. The program provides General Liability coverage to a unique class of business using customized endorsements and specific pricing. Effective Date March 15, 2006.

FARMERS INSURANCE EXCHANGE files rules change for their Private Passenger Auto program. The revisions include reductions for policyholders using (EFT) for bill payment, two new PD deductible options, changes in relativities for vehicle symbols Y and above and Model Year rating for certain liability coverages, and additional discounts. Effective Date April 1, 2006 New and Renewal Business.

FCCI INSURANCE COMPANY files initial rates, rules, and forms for its Commercial General Liability program. Effective Date March 8, 2006.

FCCI INSURANCE COMPANY files initial rates, rules, and forms for a Commercial Farmowners program. The rates are based on ISO reference filings RP-99-R98-FR, FR-2004-RLA1, and a LCM of 1.950. Effective Date March 8, 2006.

FCCI INSURANCE GROUP files the rates, rules and forms for its initial filing for a Commercial Automobile program. The Company adopts ISO reference filings CA-2005-BRLAI, CA-2005-RRU1, and CA-05-RCP1. Effective Date March 8, 2006 New Business.

FIREMAN'S FUND INSURANCE COMPANIES files rates, rules and forms for its new Real Estate Management Services Errors and Omissions Coverage under its American Business Cover (Multi-Lines) program. Effective Date March 20, 2006.

FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY files a new homeowners program for Renters in Mississippi. The rates for the program reflect low commission expenses budgeted and compare reasonably well with the Company's expected competitors. Effective Date March 13, 2006.

GENERALI - U. S. BRANCH files initial forms, rates and rules for its Commercial Crime program. The rates are based on ISO reference filings and the proposed LCM. Effective Date March 20, 2006.

GUIDEONE MUTUAL INSURANCE COMPANY files revised rates and loss costs for their Workers Compensation Program resulting in an overall rate increase of 11.4% with a multiplier of 1.087. Effective Date March 15, 2006.

INSURANCE SERVICES OFFICE files to introduce for Building Code Effectiveness Grading Schedule. The credits apply based on the relative amount of wind loss mitigation expected in areas with BCEGS code. (1-10). Credits range from 0% to 22%. Effective Date August 1, 2006.

INSURANCE SERVICES OFFICE files loss cost for their Commercial Automobile Zone Rated Risks Program with an overall rate decrease of -4.6%. Effective Date September 1, 2006.

INSURANCE SERVICES OFFICE files revised rates and rules for their Commercial Automobile Liability Program resulting in an overall increase of 3.5%. Effective Date September 1, 2006.

LEXON INSURANCE COMPANY files revised rates and rules for its Surety program resulting in an overall rate impact of -9.7%. Effective Date March 8, 2006.

LIBERTY MUTUAL GROUP files to adopt NCCI's 03/01/2006 loss costs with revised LCM's for its Workers' Compensation program. The proposed overall rate level change is an increase of 2.2%. Effective Date April 1, 2006.

LIBERTY MUTUAL INSURANCE COMPANY files revised rates and loss costs for their Products Liability Program resulting in an overall rate decrease of -7.8%. Effective Date July 1, 2006.

LUMBERMEN'S UNDERWRITING ALLIANCE files to adopt NCCI loss costs and a LCM of 1.397 for its Workers Comp program. The company indicates that the overall effect of this filing will be +0.1%. The expense loading includes an 6.0% provision for average premium discount. Effective Date April 1, 2006.

MARKEL INSURANCE COMPANY files rates and rules for a Lumber Program which will use ISO loss costs currently approved for use by Markel Ins. Co. The only rating exceptions are the introduction of independent class rates for Building Material Dealers, Building Material Distributors, Saw Mills, Wood Products Manufacturing and Vacant Land. Effective Date March 20, 2006.

MORTGAGE GUARANTY INSURANCE CORPORATION files revised rates for Term-to-78% Single Premium Plans reducing rates for loans with an LTV of 95% or lower for single premium plans. Effective Date March 20, 2006.

NATIONAL CASUALTY COMPANY files revised rates for supplementary liability excess coverage for their Daily Auto Rental Program. Effective Date April 15, 2006.

NATIONWIDE AGRIBUSINESS INSURANCE COMPANY files their initial Agricultural Output Program which will cover equipment breakdown property damage exposures for agricultural businesses. Effective Date March 13, 2006.

NATIONWIDE INSURANCE COMPANIES files revised rates for their Workers Compensation Program resulting in an overall decrease of -6.8% with the following multipliers: Nationwide Agribusiness Insurance Company 1.520 and Farmland Mutual Insurance Company 1.292. Effective Date March 15, 2006.

NAVIGATORS INSURANCE COMPANY files new rates, rules and forms for their Commercial Multiple Peril Program. Effective Date March 28, 2006.

NEW YORK MARINE AND GENERAL INSURANCE COMPANY files rates, rules and forms for its new Excess WC & Employees Liability program. Effective Date March 8, 2006.

PACIFIC EMPLOYERS INSURANCE COMPANY files to adopt NCCI's 03/01/2006 loss costs with a revised LCM of 1.814. The overall rate level change is an increase of 25.5%. Effective Date June 1, 2006.

PHARMACISTS MUTUAL INSURANCE COMPANY files revised rates/loss cost for Workers Compensation resulting in an overall decrease of -2.6% with a new multiplier of 1.426. Effective Date March 13, 2006.

SAFECO INSURANCE COMPANY OF AMERICA files revised rates and rules for their Dwelling Fire program. The overall rate level change is a decrease of 0.7%. Effective Date March 16, 2006 (New) April 25, 2006 (Renewal).

SENTRY SELECT INSURANCE COMPANY files to revise their Dealer Operations Program and their multiplier, resulting in an overall rate increase of 8.0%. Effective Date June 1, 2006.

SHELTER GENERAL INSURANCE COMPANY files a rates and rules revision for its Commercial Auto program. The Company files a decrease of -1.0% overall decrease for liability and physical damage. Also, they revise Collision rate class factors for Non-Truckmen resulting in a decrease of 73% for Collision and 53% for Comprehensive. The Company plans to discontinue fire, theft and windstorm coverage. It currently writes no policyholders in the state with this coverage. Effective Date April 15, 2006.

SOUTHERN FIRE & CASUALTY COMPANY files revised rates for their Commercial General Liability Program resulting in an overall increase of 15.0%. Effective Date June 1, 2006.

SOUTHERN FIRE & CASUALTY INSURANCE COMPANY files revised rates for their Commercial Property Program resulting in an overall increase of 30.3%. Effective Date June 1, 2006.

SOUTHERN GUARANTY INSURANCE COMPANY files revised rates for their Commercial General Liability Program resulting in an overall rate increase of 10.9%. Effective Date June 1, 2006.

SOUTHERN GUARANTY INSURANCE COMPANY files revised rates for their Commercial Property Program resulting in an overall decrease of -9.5%. Effective Date June 1, 2006.

SOUTHERN PILOT INSURANCE COMPANY files a rate change for their Commercial General Liability Program resulting in an overall increase of 16.4%. Effective Date June 1, 2006.

SOUTHERN PILOT INSURANCE COMPANY files revised rates for their Commercial Property Program resulting in an overall increase of 37.7%. Effective Date June 1, 2006.

STATE AUTO PROPERTY AND CASUALTY INSURANCE COMPANY files revised rates and rules for its Commercial Multi-Peril coverage resulting in an overall decrease of 0.2%. Effective Date May 10, 2006 New and Renewal.

STATE AUTOMOBILE MUTUAL INSURANCE COMPANY files revised rates for their Commercial Auto Program resulting in no overall rate change. Effective Date May 10, 2006.

SURETY ASSOCIATION OF AMERICA files revised and reissued pages to the SAA Fidelity Loss Cost Addendum for the mercantile and governmental entities class of insured codes. The overall proposed change represents a slight decrease due to the selected +/-20% cap on individual class code changes. Effective Date May 1, 2006 New and Renewals.

THE TRAVELERS INDEMNITY COMPANY files a rate filing for its Workers Comp program. The proposed change is based on adopting the NCCI Circular MS-2006-01 and revising the current loss cost multipliers and loss cost modifications which results in an overall combined rate impact of -3.6%, varying from -11.0% to +3.9% for various companies. The filing also introduces 3 new writing companies. The filing proposes a change in the base LCM from 1.410 to 1.372 and a 5% reduction in the loss cost modification factors for 3 of the companies. Effective Date 03-01-2006.

TRANSGUARD INSURANCE COMPANY OF AMERICA, INC. files revised Workers Compensation Program resulting in an overall increase of 9.8% with a multiplier of 1.493. Effective Date March 13, 2006.

TWIN CITY FIRE INSURANCE COMPANY files revised rates, rules and forms for their Private Choice Encore Program resulting in an overall decrease of -32.1%. Effective Date April 5, 2006.

UNITED FIRE & CASUALTY COMPANY files the rating and two new endorsements for use in Mississippi in their CGL program. The Liability Plus and Ultra Liability Plus endorsements provide additional coverage options and limits and may also, be used with the Liability Section of their Premises Commercial Uni-Saver and Trade-Pro Policy. Effective Date May 1, 2006.

UNIVERSAL UNDERWRITERS INSURANCE COMPANY files their Unicover & Equipment Dealer Program within their Commercial Multi Peril coverage to revise their Experience and Schedule Rating Plans, with no rate level effect. Effective Date June 1, 2006.

VICTORIA SELECT INSURANCE COMPANY files revised rates and rules for its Private Passenger Auto Liability and Physical Damage program. The overall ratel level change is a decrease of -8.2%. Effective Date March 13, 2006 New and May 13, 2006 Renewals.

WAUSAU INSURANCE COMPANIES files to revise their Loss Cost Multipliers for Crime and Fidelity across three companies and to adopt the ISO reference filing CR-2005-RLA1. Crime and Fidelity: Employers Ins. Co of Wausau, LCM 2.444; Wausau Underwriters Ins. Co., LCM 1.810; and Wausau Business Ins. Co., LCM 1.177. Effective Date August 1, 2006, New and Renewal Business.

WAUSAU INSURANCE COMPANIES files rates, rules, and new optional endorsements under its Businessowners (Commercial Multi-Peril) program. Effective Date March 13, 2006.

WESTERN SURETY COMPANY files revised rates and rules for their Wine & Distilled Spirits Federal Excise Tax Bonds Program resulting in no overall rate change. Effective Date March 28, 2006.

WESTERN SURETY COMPANY files revised rates for their Public Official Surety Bonds Program resulting in an overall rate decrease of -50%. Effective Date April 1, 2006.

ZURICH NORTH AMERICA GROUP files rates, rules, and forms to introduce their Property Portfolio Protection (Commercial Multi-Peril) program. Effective Date June 1, 2006.

ZURICH NORTH AMERICA files rates, rules, and forms for their Commercial Auto programs. This is the initial filing for American Zurich Ins. Co. and a rate revision for Maryland Casualty Co. , Assurance Co. of America, and Northern Ins. Co. of New York. The filing introduces their new Zurich Programs Specialty Auto program for all four companies. Effective Date June 1, 2006 New and August 1, 2006 Renewals.