

Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
April 2006

ACE AMERICAN INSURANCE COMPANY files rules for their Composite Rating Plan- Other Liability. There is no rate impact associated with this filing. Effective Date May 1, 2006.

ACIG INSURANCE COMPANY files to adopt the NCCI prospective loss costs and revise the company's loss cost multiplier. The overall proposed rate change is **-0.84%**. Effective April 1, 2006.

ALLSTATE INDEMNITY COMPANY files revised rates and rules for their Personal Umbrella program. The overall proposed rate level change is an increase of 7.8%. Effective Date May 1, 2006.

ALLSTATE INSURANCE COMPANY files revised rates and rules for their Personal Umbrella program. The overall rate level change is an increase of 42.9%. Effective Date May 1, 2006.

AMERICAN FAMILY HOME INSURANCE COMPANY files revised rates, rules and forms for their Mobile Home Physical Damage Program resulting in an overall increase of 4%. Effective Date July 1, 2006.

AMERICAN FAMILY HOME INSURANCE COMPANY files revised rates, rules and forms for their Coastal Mobile Home Program resulting in an overall increase of 1%. Effective Date July 1, 2006.

AXIS REINSURANCE COMPANY files new rates, rules and forms for their Lawyers Professional Errors and Omissions Liability Program. Effective Date April 21, 2006.

BENCHMARK INSURANCE COMPANY files to revise the rates and rules for their Commercial Property Grocers Program, with no rate-level effect. The company is revising their rules, rating plan, and loss costs to align to ISO methodologies and is filing a loss cost multiplier. To offset some of the large premium increases that may result from this revision, the Company is proposing to limit premium increases to 20% a year for 3 years. The company is filing for a loss cost multiplier of 1.21. Effective Date April 10, 2006.

BRIERFIELD INSURANCE COMPANY files revised rates for their Commercial Multi-Peril program. The overall proposed rate level change in an increase of 4.8%. Effective Date July 1, 2006.

CANAL INSURANCE COMPANY files rate and rules for their new General Liability Program for Long-Haul Trucking Classes. Effective Date September 1, 2006.

CHUBB NATIONAL INSURANCE COMPANY files initial rates, rules & forms for their Woodworking Property Program. Effective Date July 1, 2006.

CONTINENTAL NATIONAL INSURANCE COMPANY files an new Workers Comp rate and rule filing. The Company is adopting NCCI's latest approved loss costs and is filing to adopt a loss cost multiplier of 1.39. Effective Date May 1, 2006.

CUMIS INSURANCE SOCIETY files revised rates for their Special Insurance Package Liability program (Employment Practices Liability coverage). The proposed overall rate level change is an increase of 24.9%. Effective Date July 1, 2006.

CUMIS INSURANCE SOCIETY, INC. files additional endorsements and revisions to their Bond Program rating manual resulting in an overall 7.4% rate level increase. Effective Date July 1, 2006 New and Renewals.

ELECTRIC INSURANCE COMPANY files a rate revision to their Personal Excess Liability Preferred program. The overall proposed change is +8.1% with a proposed effective date of 04/15/2006. The company proposes to revise their base rates and to introduce rating variables for policies with at fault accidents and youthful operators. Effective Date April 15, 2006.

EMPLOYERS' FIRE INSURANCE COMPANY files rates, rules & forms for its new Management and Professional Liability and Cyber Liability Program (Other Liability). Effective Date April 10, 2006.

ESURANCE INSURANCE COMPANY files rate, rules, and forms for a new Private Passenger Auto program. Effective Date May 18, 2006.

FCCI INSURANCE GROUP files rates, rules and forms to provide expanded coverage under their Commercial Package Policy program. There is no rate impact associated with this filing. Effective Date July 1, 2006.

FCCI INSURANCE GROUP files rates, rules and forms for their Commercial Umbrella program. National Trust Insurance Company will use the Brierfield -Preferred and FCCI Insurance Company will use the Brierfield-Standard program rates for accounts with exposures in Mississippi. Effective Date June 15, 2006.

FCCI INSURANCE GROUP files rates, rules and forms for their new Commercial Crime Program. Effective Date June 15, 2006.

FCCI INSURANCE GROUP files to adopt MSRB Reference filings MSRB-2003-1 and ML-2005-RLA1, and files loss cost multipliers for a Commercial Property program under Commercial Fire and Allied Lines. Effective Date June 15, 2006.

FIRST COLONIAL INSURANCE COMPANY files rates, rules and service agreements under a Vehicle Service Contract Reimbursement Insurance Policy program. Effective Date April 20, 2006.

GRAIN DEALERS MUTUAL INSURANCE COMPANY files a homeowners program rate filing resulting in an overall 2.92% increase. The company is adopting ISO's loss costs. The company is changing their loss costs multiplier to account for revised expense ratios and a 1.10 LCM. Effective Date August 1, 2006.

GREAT AMERICAN ALLIANCE INSURANCE COMPANY files a form revision and rate and rule addition filing for their Contractual Obligation Protection program. There is no rate impact with this filing. Effective Date March 31, 2006.

GUIDEONE INSURANCE files revisions to their Homeowners resulting in an overall rate increase of 11.1% across all companies and coverage forms. Effective Date June 1, 2006 New Business and July 15, 2006 Renewals.

GUIDEONE MUTUAL INSURANCE COMPANY files a rate revision to its Commercial Auto program resulting in an overall 5.7% increase. The Company is adopting revised ISO loss costs and is modifying their loss cost multiplier. Effective Date May 15, 2006 New and July 15, 2006 Renewals.

HANNOVER RE files initial rates/rule filing for their Commercial Multi-Peril Liability & Non-Liability Program. Effective Date April 15, 2006.

INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY files a loss cost multiplier to adopt NCCI's loss costs. The Company is using a 1.80 loss cost multiplier due to their high loss ratio in Miss. (loss and LAE ratio of 307% in 2004). Effective Date March 1, 2006.

INSURANCE SERVICES OFFICE, INC. files a loss cost filing for the Funeral Homes Market Segments Program (CMP) with a proposed overall loss cost effect of 0.0%. Effective Date December 1, 2006.

KEMPER AUTO AND HOME files revised rates and rules for its Homeowners program. The overall rate level change is an increase of 11.8%. Effective Date May 22, 2006.

MARKEL AMERICAN INSURANCE CO. files revised rates for their Motorcycle and Recreational Vehicle programs. The overall changes for all coverage parts is a rate level decrease of 1.3%. Effective Date May 2, 2006 new and June 5, 2006 renewals.

MISSISSIPPI STATE RATING BUREAU files a loss cost filing for the Funeral Homes Market Segments Program (CMP) with a proposed overall loss cost effect of 0.0%. Effective Date December 1, 2006.

NATIONWIDE INSURANCE COMPANIES files to introduce Employment Practices Liability coverage to their General Liability program. Effective Date April 17, 2006.

NAU COUNTRY INSURANCE COMPANY files an initial rate filing for their Crop Program. Effective Date April 25, 2006.

PHILADELPHIA INDEMNITY INSURANCE COMPANY files rates, rules and forms for a new Camp Operators program. They provide a rate exception page that provide exceptions to ISO forms, rules, and rating in order to provide coverage of various exposures that exist when operating a camp. The coverage will be available on a package and monoline basis. Effective Date April 17, 2006.

PMI MORTGAGE INSURANCE COMPANY files a new Mortgage Guaranty program rating rule -Home of Your Own- intended for insureds that meet specific FICO criteria allowing for rates which are below current Standard program rates. Effective Date April 17, 2006.

PROGRESSIVE GROUP files revised rates and rules for their Personal Auto - Motorcycle Program. The overall proposed rate level change is an increase of 8.0%. Effective Date August 10, 2006 (New) September 9, 2006 (Renewal).

OBE INSURANCE CORPORATION files rate /loss cost revision for their Inland Marine program. The overall proposed rate level increase is 9.95%. Effective Date April 15, 2006.

OBE INSURANCE CORPORATION files revised rates/loss costs and LCMs for their General Liability program. The overall rate level increase is 9.95%. Effective Date April 15, 2006.

OBE INSURANCE CORPORATION files revised rates/loss costs and LCM's for their Commercial Automobile program. The proposed rate level increase is 9.95% for Liability and 8.9% for Physical Damage. Effective Date April 15, 2006.

OBE INSURANCE CORPORATION files revised rates/ loss costs and LCM for their Commercial Property program. The overall rate level change is an increase of 9.95%. Effective Date April 15, 2006.

RADIAN GUARANTY, INC. files to introduce a new mortgage guaranty program, Limited One, that covers higher LTV ratios. Effective Date April 10, 2006.

RLI INSURANCE COMPANY files revised rates and rules to introduce their new Public Transportation Program within their Commercial Auto program. The proposed overall rate impact is an increase of 1.0%. Effective Date May 1, 2006.

SAFECO GROUP files rates and rules for their Commercial General Liability Program (Other Liability) Liquor Liability coverage. This files results in no measurable rate impact. Effective Date May 11, 2006.

SAFECO INSURANCE COMPANY OF AMERICA files revised rates and rules for their Personal Umbrella program. The overall proposed rate level change is an increase of 18.5%. Effective Date May 4, 2006.

SELECT SENTRY INSURANCE COMPANY files a loss cost revision for its Workers Compensation program. Company adopts the NCCI Reference MS-2006-01, revises the LCM to 1.403, derived with a loss cost modification factor of 1.052 resulting in a neutral overall rate impact. Effective Date May 1, 2006.

SOUTHERN FARM BUREAU CASUALTY GROUP files revised rates, rules and forms for its Mobile Homeowners program. The proposed rate level change is an increase of 10.07%. Effective Date June 15, 2006.

SOUTHERN FARM BUREAU CASUALTY GROUP files revised rates and rules for their Earthquake program. The overall proposed rate change is an increase of 50.00%. Effective Date June 15, 2006.

SOUTHERN FARM BUREAU GROUP files revised rates, rules and forms for its Homeowner (Dwelling Package I) program. The proposed overall rate level change is an increase of 14.06%. Effective Date June 15, 2006.

SOUTHERN FARM BUREAU GROUP files revised rates, rules and forms for their Homeowner (HO3) program. The proposed overall rate level change is an increase of 14.00%. Effective Date June 15, 2006.

SOUTHERN FARM BUREAU GROUP files revised rates, rules and forms for its Tenant Homeowner (Dwelling Package 0) program. The proposed overall rate level change is an increase of 15.05%. Effective Date June 15, 2006.

SOUTHERN FARM BUREAU GROUP files revised rates, rules and forms for their Standard Fire program. The proposed overall rate level change is an increase of 18.07%. Effective Date June 15, 2006.

ST PAUL/TRAVELERS files revised rates and rules for their CMP program. There is no rate level affect associated with this filing. Effective Date July 1, 2006.

STATE AUTO INSURANCE COMPANIES files to adopt NCCI's 03/01/2006 loss costs with revised LCMs for their Workers' Compensation program. The overall rate level change is an increase of 0.4% for SAMIC (LCM- 1.421) and a decrease of 5.7% for SAP&C (LCM- 1.279). Effective Date May 10, 2006.

STATE AUTO INSURANCE COMPANIES files revised rates, rules and forms for their Commercial General Liability program. The overall proposed rate level change is an increase of 0.8%. Effective Date May 10, 2006.

STATE AUTO INSURANCE COMPANIES files revised rates and forms for their Commercial Umbrella program. The revised rates produce no overall rate impact. Effective Date May 10, 2006 New and Renewals Business.

STATE AUTO INSURANCE COMPANIES files a rate and form revision for its Commercial Property program, Commercial Fire and Allied Lines. The Company adopts MSRB Reference filing CF-2005-RLC1. The changes reflect an overall rate increase of 1.6%. Effective Date May 10, 2006 New and Renewal.

TWIN CITY FIRE INSURANCE COMPANY files rates, rules and forms for its new Universal Excess Program (Fidelity). Effective Date April 17, 2006.

UNITED AUTOMOBILE INSURANCE COMPANY files revised rates for their Private Passenger Auto program resulting in an overall rate decrease of 11.5%. Effective Date April 20, 2006 for new business and May 10, 2006 for renewals.

UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY files rates and rules to introduce new rating programs and fine tune existing rate plans for its Mortgage Guaranty program. The overall rate level change is an increase of 0.14%. Effective Date May 1, 2006.

WESTPORT INSURANCE CORPORATION files revised rates and rules for its Professional Liability Program (Other Liability coverage for Insurance brokers and agents). There is no rate impact associated with this filing. Effective Date July 1, 2006.

ZURICH NORTH AMERICA files revised rates and rules for their Specialty Contractors Policy Program (Commercial Multi-Peril). The proposed rate level change is an increase of 10.4%. Effective Date August 1, 2006 (New) October 1, 2006 (Renewal).

MERGERS

Sea Insurance Company of America merged into Royal Indemnity Company effective December 31, 2005.

Grocers Insurance Company merged into Security Insurance Company of Hartford effective December 31, 2005.