

Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
May 2006

ACA FINANCIAL GUARANTY CORPORATION files initial rates and rules for their new Financial Guaranty program. Effective Date May 2, 2006.

ACCREDITED SURETY & CASUALTY COMPANY files a revision to their Surety program resulting in an overall 0% rate level effect. The company is modifying its loss cost multiplier and adopting the SAA's most recent loss costs approved in Miss. The loss cost multiplier is calculated using 35% loss cost modification to reflect the Company's lower than industry experience. Effective Date May 25, 2006.

AMERICAN ASSOCIATION OF INSURANCE SERVICES files a revised Commercial Liability loss cost and rule filing that makes standard loss costs based on inflation-sensitive rating bases. Reference Filing AAIS-2006-8. The overall rate level change is a 27% decrease. They also file higher Increased Limits Factors, Deductible Factors, and other minor changes. Effective Date January 1, 2007.

AMERICAN NATIONAL GENERAL INSURANCE COMPANY files a revised rate, rule and form filing for its Private Passenger Automobile program. The overall rate impact is an increase of 8.2%. Effective Date August 10, 2006 New and Renewal Business.

AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY files a revised rate, rule and form filing for its Private Passenger Automobile program. The overall rate impact is an increase of 8.2%. Effective Date August 10, 2006 New and Renewal Business.

AMERICAN RELIABLE INSURANCE COMPANY files revised rates, rules and forms for their Dwelling Program resulting in an overall rate increase of 23.6%. Effective Date June 1, 2006 for new business and July 1, 2006 for renewals.

BEAZLEY INSURANCE COMPANY files rates, rules and forms for their new Miscellaneous Professional Liability Insurance Program. Effective Date June 1, 2006.

BEAZLEY INSURANCE COMPANY files rates, rules and forms for their new AFB Technology and Professional Liability Insurance Program. Effective Date June 1, 2006.

BEAZLEY INSURANCE COMPANY, INC. files a Fiduciary Liability Insurance Program for introduction in Miss. The rating plan is identical to the approved rates and rating plan of Travelers Casualty and Surety Company of America, with a few refinements. The adjustments account for different commission assumptions, minimum limits of liability and other minor items. The rate adjustment for the commission difference is documented as a 1.10 factor to the Travelers rates. Effective Date May 18, 2006.

BEAZLEY INSURANCE COMPANY, INC. files new rates, rules and forms for their AFB Architects & Engineers Media Tech Liability Insurance Program. Effective Date May 25, 2006.

BEAZLEY INSURANCE COMPANY, INC. files rates, rules and forms for their new Employment Practices Liability Insurance Program. Effective Date May 25, 2006.

BITUMINOUS INSURANCE COMPANIES files revised rates for their Workers Compensation Program resulting in an overall increase of 0.6%. Effective Date May 18, 2006.

BROTHERHOOD MUTUAL INSURANCE COMPANY files revised rates for the Church & Related Ministries Vehicle Lines under their Commercial Auto program. They file to adopt the ISO Reference File CA-2005-RLC1 and amend loss cost multipliers for the different lines. The combination may be an overall rate change of +/-2% due to the capping of premiums at +/-15%. Effective Date October 1, 2006 New and Renewals.

CAROLINA CASUALTY INSURANCE COMPANY files to allow applicants for new and renewal business in their Non-Profit Organization Liability Insurance Program the option of purchasing terrorism coverage. The rate varies from 0% to 5% of policy's annual premium, with a targeted rate of 3%. Effective Date May 18, 2006.

CHUBB GROUP OF INSURANCE COMPANIES files revised rates, rules and forms for their E&O Market Segment Re-Write - Customarq Series General Liability Program. Effective Date October 1, 2006.

COAST NATIONAL INSURANCE COMPANY files a rate revision for their Private Passenger Auto Program resulting in no overall rate change. Effective Date May 15, 2006 for new business and June 14, 2006 for renewals.

COMPANION PROPERTY & CASUALTY INSURANCE COMPANY files to adopt the new ISO General Liability filing and to revise the LCM for class code 97111 in this coverage. The overall rate impact for this filing is +0.4%. The expense selections seem to be too high by about 4-5% in aggregate, but are overall reasonable. The class code 97111 LCM calculation includes a -57% loss cost modification factor. Effective Date July 1, 2006.

COURTESY INSURANCE COMPANY files contractual liability product for Road Hazard Tire Coverage. The profit and expense load of 30.5% is reasonable, as are the developed rates. Effective Date May 2, 2006.

EMC INSURANCE COMPANIES files revised rates, rules and forms for its Commercial Property program. The overall proposed rate level change is a decrease of 8.4%. Effective Date June 15, 2006.

EMPIRE FIRE AND MARINE INSURANCE COMPANY files to introduce a form, The Landlord Endorsement, updated their manual to show base rates instead of loss costs for use by agency force, and added more detail for ease of use to their territory definition pages. Changes are rate neutral. Effective Date November 1, 2006 New and Renewal.

FEDERAL INSURANCE COMPANY files a rate revision for their Surety Manual resulting in an overall 6.6% rate level increase. Contract Bond rates are being revised by class based on loss ratio experience. The company is also introducing a Design/Build class to produce a specific rate for a new class of business. The rates are similar to the SAA approach in their most recent filing. Effective Date June 1, 2006.

FIDELITY AND DEPOSIT COMPANY OF MARYLAND files to introduce a form, The Landlord Endorsement, update their manual to show base rates instead of loss costs for use by agency force, and add more detail for ease of use to their territory definition pages. Changes are rate neutral. Effective Date November 1, 2006 New and Renewal.

FIRST COLONIAL INSURANCE COMPANY files a GAP Reimbursement Insurance Program to replace the currently filed program in Mississippi. The overall rate level impact is +23.32%, however, only new policies will be affected by the new rates. The Company is expanding the GAP levels from 130% and 131-150% to now include 120-130% level, which matches other programs in the market. Effective Date May 18, 2006.

GENERAL CASUALTY COMPANY OF WISCONSIN files revised rates and rules for their Businessowners program. The proposed overall rate level change is an increase of 24.9%. Effective Date June 1, 2006.

GENERAL FIDELITY INSURANCE COMPANY files initial rates and forms for their HBW Asset Protection Commercial General Liability Program. Effective Date June 5, 2006.

GRAIN DEALERS MUTUAL INSURANCE COMPANY files to adopt the new ISO loss costs and rules for their Personal Auto Program resulting in an overall decrease of -10%. Effective Date June 1, 2006.

GRANITE STATE INSURANCE COMPANY files to reintroduce their current Private Passenger Automobile Program resulting in on rate impact. Effective Date May 26, 2006.

GRANITE STATE INSURANCE COMPANY files rates, rules and forms filing for their new American Orthotic and Prosthetic Association (AOPA) Program. The proposed rates for General Liability coverages are based on the prior carriers (Atlantic Mutual) rates plus approximately 15%. Support for the increase is provided and is based on reasonable expense and profit provisions. Property coverages will be rated according to the ISO Commercial Lines Manual and current company approved rates. An exception to

the ISO property coverage rates is the additional multi-line coverage enhancements provided under the Special Property Plus coverage form. The proposed rates for Special Property Plus are 7% of the Property Premium (from ISO) subject to a \$200 minimum. Effective Date May 18, 2006.

GRAY INSURANCE COMPANY files a new program on a Court Bonds surety program for MS. Effective Date May 2, 2006.

GRAY INSURANCE COMPANY files a U. S. Immigrant Bond surety program for Mississippi. Effective Date May 2, 2006.

GRAY INSURANCE COMPANY files a Public Officials surety bond program in Mississippi. Effective Date May 2, 2006.

GRAY INSURANCE COMPANY files a License and Permit Surety bond program in Mississippi. Effective Date May 2, 2006.

GREAT AMERICAN ASSURANCE COMPANY files a rate and rule filing to introduce a new rating tier for their Long-Haul Trucking - Non Trucking Liability Program (Commercial Auto). Effective Date May 2, 2006.

HARCO NATIONAL INSURANCE COMPANY files revised rates/loss cost for their Commercial Auto Program resulting in no overall rate impact. Effective Date June 1, 2006.

HERITAGE CASUALTY COMPANY files rates, rules and forms for a new Contractual Liability product to cover several debt protection exposures. Financial institutions are individually rated based on the type of debt, relevant experience, and other factors. Effective Date May 15, 2006.

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA files rates, rules, and forms for an independent New Farm Product. It is a package of first and third party coverage options for farm risks based on ISO 2003 Farm program. Effective Date June 1, 2006, New and August 1, 2006, Renewal Business.

INSURANCE CORPORATION OF HANNOVER files a new Garage Dealers Program for Non-Franchised Auto Dealers and RV Dealers. Effective Date May 8, 2006.

INSURANCE SERVICES OFFICE, INC. files revised loss costs filing for Private Passenger Auto Liability and Physical Damage resulting in an overall increase of 2.4%. Effective Date January 1, 2007.

INSURANCE SERVICES OFFICE, INC. files revised rating factors for Private Passenger Auto Physical Damage resulting in an overall decrease of -0.6%. Effective Date January 1, 2007.

MARKEL INSURANCE COMPANY files initial rates and rules for a new Lumber Program to their Commercial Auto coverage. Effective Date May 15, 2006.

MISSISSIPPI FARM BUREAU CASUALTY INSURANCE COMPANY files revised rates and rules for their Church Package Program resulting in an overall rate increase of 35%. Effective Date July 1, 2006.

MISSISSIPPI FARM BUREAU CASUALTY INSURANCE COMPANY files revised rates and rules for their Commercial Fire Program resulting in an overall rate increase of 9.05%. Effective Date July 1, 2006.

MISSISSIPPI FARM BUREAU CASUALTY INSURANCE COMPANY files a rate and rule revision to their Businessowners Program resulting in an overall rate increase of 30.00%. Effective Date July 1, 2006.

MISSISSIPPI FARM BUREAU CASUALTY INSURANCE COMPANY files revised rates and rules for their Business Package Program resulting in an overall increase of 13.36%. Effective Date July 1, 2006.

MISSISSIPPI WINDSTORM UNDERWRITING ASSOCIATION files a revision to the MWUA Manual of Rules and Procedures and a revised MWUA Application. The Board of Directors approved a revision of the inspection fee on dwellings and farm property from twenty dollars (\$20) to thirty dollars (\$30). Effective Date June 1, 2006.

MORTGAGE GUARANTY INSURANCE CORPORATION files to expand coverage options available in their Special Lender Paid Premium Program. There is no rate impact associated with this filing. Effective Date June 1, 2006.

NATIONAL LIABILITY AND FIRE INSURANCE COMPANY files a new Workers Comp program in Miss. Adopting the 03-01-06 NCCI loss costs and an LCM of 1.46 and an overall rate level of 4.3%. Effective Date March 1, 2006.

NATIONAL SECURITY FIRE & CASUALTY COMPANY files revised rates and rules for their "Low Valued Dwelling and Mobile Home (Property) program. The overall rate level change is a decrease of 1.4%. Effective Date July 3, 2006 (New) August 1, 2006 (Renewal).

NATIONWIDE INSURANCE COMPANIES files rates and rules for their Commercial General Liability Program resulting in no overall rate change. The company is introducing several new coverages and new class codes based on the ISO farm manual. Effective Date August 1, 2006.

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY files a revision to their Homeowners and Mobile Homeowners rates and rules. The results are an average statewide increase to the base rates of 16.4%. They propose to roll policyholders in

Jackson, Hancock, and Harrison Counties to a minimum 2% hurricane deductible. Effective Date September 9, 2006, New and Renewal Business.

OHIO CASUALTY GROUP files to adopt NCCI Reference Files MS-2006-01 and MS-2006-02, and to revise Loss Cost Multipliers across companies. The rate level changes across all companies range from -9.2% to +19.3% by company.

Companies	LCMs
Ohio Casualty Ins. Co.	1.75
Ohio Security Ins. Co.	1.52
West American Ins. Co.	1.32
American Fire and Casualty Co.	1.15

Effective Date June 1, 2006 New and Renewals.

OHIO CASUALTY GROUP files a new coverage endorsement for Electronic Data Liability to their General Liability program and introduces a rate for a Construction Project Management Protective Liability policy, class 93040. Effective Date June 1, 2006.

OHIO CASUALTY INSURANCE COMPANY files a rate revision to their Artisan Contractors General Liability program. This results in an overall decrease of 4.0% for the program. Effective Date June 1, 2006 New and Renewals.

OLD REPUBLIC INSURANCE COMPANY files a new Contractual Liability program called the Vehicle Protection Plan. The two separate programs proposed -"Tech Serve" for franchise dealerships and "The Selection" for independents. Effective Date May 2, 2006.

PENN MILLERS INSURANCE COMPANY files a rates and rules filing for its Solutions 2000 for Agribusiness Program (Commercial General Liability). The Company is filing to replace their current increased limits factors with the ISO factors approved under filing designation GL-2005-RRPL1. The overall impact is a rate change of -18.9% (the rate decreases range from -9.2% to -25.0% for existing policyholders). Effective Date June 1, 2006 for new business and August 1, 2006 for renewals.

PENN MILLERS INSURANCE COMPANY files revised rates and rules for their Commercial Auto Solutions 2000 for Agribusiness Program resulting in a -15% decrease. Effective Date June 1, 2006 for new business and August 1, 2006 for renewals.

PENNSYLVANIA MANUFACTURER'S ASSOCIATION INSURANCE GROUP files initial rates and rules for its new Commercial Liability Umbrella Rating Plan. Effective Date August 1, 2006.

PHILADELPHIA INDEMNITY INSURANCE COMPANY files to adopt the new MSRB Commercial Property loss costs and rules and adjust its LCM. The proposed overall rate level change is a decrease of 10.3%. Effective Date September 1, 2006.

PHILADELPHIA INDEMNITY INSURANCE COMPANY files to introduce independent General Liability rates for Homeowners Associations with a Number of Unit discount schedule. The overall impact is a decrease of 7.0% on Homeowner Association portion of the GL book of business. Effective Date May 2, 2006.

PHILADELPHIA INDEMNITY INSURANCE COMPANY files two endorsements and rating rules for liquor liability and abuse and molestation coverage to their Commercial Excess Liability program. Effective Date May 2, 2006.

PROGRESSIVE files revised rates and rules for its Recreational Vehicle program. The overall proposed rate level change is an increase of 16.8%. Effective Date August 10, 2006 (New) September 9, 2006 (Renewal).

REPUBLIC MORTGAGE INSURANCE COMPANY files revisions to several of their existing rate programs for mortgage guaranty insurance. The expanded rate programs are extensions of the current programs to new LTV ranges. The new Super Jumbo Loan rule applies a 0.10% surcharge for these loans. Effective Date June 30, 2006.

ST. PAUL TRAVELERS files a rate revision for its Contractors Liability Lines under the OMNI II Commercial General Liability program. They adopt ISO Reference Files GL-2005-BGL1 and RP-2005-RLG05, and change LCM to 1.368 with a modification factor of .8575 to produce an overall neutral rate impact. Effective Date September 1, 2006.

STATE AUTOMOBILE MUTUAL INSURANCE COMPANY files a rate revision to its Personal Umbrella base rates for Inexperienced Operators, and charges for Antique and Classic Vehicles and Personal Watercraft. The overall impact is a 1.2% rate increase in the program. Effective Date September 9, 2006 New and Renewals.

TECHNOLOGY INSURANCE COMPANY, INC. files a new program for independent General Liability rates, rules and forms for their new Lumber Industry program to be effective upon approval. The rules and forms are those that were previously filed and approved for Alea North America Ins. Co. In addition, the program consists of filed ISO coverage forms and rules and filed independent forms and associated rules that have been previously filed and approved for Technology Ins. Co. Effective Date May 18, 2006.

TRAVELERS GROUP files to revise rates and rules under their Personal Umbrella program which results in a rate increase of 11.2%. Effective Date May 26, 2006, New and Renewal Business.

TRINITY UNIVERSAL INSURANCE COMPANY files to adopt the rules and loss costs presented by the ISO reference filings CR-2005-RLA1, CR-2005-OMU05 with no change in its LCM of 1.550 for its Commercial Burglary & Theft program to be effective

8-1-2006. The filing indicates that the overall rate effect will be -6.3% and -25%. Effective Date August 1, 2006.

TWIN CITY FIRE INSURANCE COMPANY files rates, rules and forms for their new Accountants Professional Liability Program. Effective Date June 1, 2006.

TWIN CITY FIRE INSURANCE COMPANY files rates, rules and forms for their new Professional Errors and Omissions (other liability) program. Effective Date June 1, 2006.

U. S. SPECIALTY INSURANCE COMPANY files a new credit program, Trade Credit Insurance. This coverage indemnifies the insured when a debtor defaults on an amount due for goods or services delivered in relation to a sale during the policy period. Rates vary by country grade and credit risk quality, with these classifications determined by the Company's underwriting judgement. Effective Date June 1, 2006.

USAA files revised rates and rules for their Personal Automobile program. The cumulative rate level change is 0.0% for all four companies. Effective Date June 26, 2006.

WESCO INSURANCE COMPANY files initial rates for their General Liability Program. Effective Date June 1, 2006.

WESTCHESTER FIRE INSURANCE COMPANY files rates, rules and forms for their new Mortgage Brokers/Bankers program (professional errors and omissions, Other Liability-Claims Made Only). The proposed rates are based upon those of the prior carrier of the program, plus 10%. Effective Date May 18, 2006.

WESTCHESTER FIRE INSURANCE COMPANY files a rate, rule and form filing for its new Community Association (Other Liability - Claims Made) Program. Effective Date May 2, 2006.

WORK FIRST CASUALTY COMPANY files a Loss Cost Multiplier for their new program on their Work Comp. The new Loss Cost Multiplier of 1.435. These multipliers will be used in conjunction with the most recent NCCI forms, rates and loss costs for Work Comp. The company plans to adopt all future revisions to the NCCI forms, rates and loss costs. Effective Date May 18, 2006.

ZURICH NORTH AMERICA files revised rates and rules for their Commercial Auto program. The overall rate level change is a decrease of 6.8% Effective Date October 1, 2006.