

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
MARCH 2004**

ACIG INSURANCE COMPANY files to adopt current NCCI loss costs and selects loss cost multiplier of 1.208. The overall rate impact is a decrease of -8.65%. Effective Date April 1, 2004.

ALEA NORTH AMERICAN INSURANCE COMPANY files to adopt NCCI's loss costs and revise their LCM to 1.44. The overall proposed rate change is an increase of 18.74%. Effective Date March 1, 2004.

AMERICAN CENTURY CASUALTY COMPANY files revised rates for their Private Passenger Automobile Program resulting in an overall rate decrease of -4.18%. Effective Date April 15, 2004.

ARCH INSURANCE COMPANY files a new fire and allied lines program for large risks, defined as having annual premium in excess of \$100,000. Effective Date March 2, 2004.

AUTO CLUB FAMILY INSURANCE COMPANY files a rate and rule revision for their Private Passenger Automobile Program resulting in an overall increase 5.09%. Effective Date May 1, 2004.

AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE files a rate and rule revision to their Private Passenger Automobile Program resulting in an overall increase of 3.81%. Effective Date May 1, 2004.

AXA CORPORATE SOLUTIONS INSURANCE COMPANY files to adopt ISO's revised Fidelity loss costs as filed in ISO Reference Number CR-2003-RLA1. The overall rate change will be (-18.4%) for Crime and (-10.0%) for Fidelity. Effective Date May 1, 2004.

AXA CORPORATE SOLUTIONS INSURANCE COMPANY files a loss cost filing for their Commercial Property Program resulting in an overall decrease of -33.4%. Effective Date March 15, 2004.

BITUMINOUS INSURANCE COMPANIES files to adopt NCCI's 03/01/04 loss costs with LCM's of: Bituminous Casualty-1.325 and Bituminous Fire & Marine- 1.193. The overall proposed rate level impact is an increase of 9.1%. Effective Date March 1, 2004.

BRIDGEFIELD CASUALTY INSURANCE COMPANY files to adopt NCCI's 3/1/04 loss costs with an LCM of 1.186. The overall rate change is an increase of 4.0%. Effective Date July 1, 2004.

CAPITAL CITY INSURANCE COMPANY files a revision to their Commercial General Liability Program resulting in an overall increase of 17.1%. Effective Date April 1, 2004.

CHURCH MUTUAL INSURANCE COMPANY files to adopt NCCI's 3/1/04 loss costs and a revised LCMs by classification codes. The overall rate change is an increase of 2.6%. Effective Date March 1, 2004.

COREGIS INSURANCE COMPANY files rates, rules and forms for their initial Commercial Auto Program. Effective Date June 1, 2004.

DIAMOND STATE INSURANCE COMPANY files revised rates, rules, and forms for their Manufacturers Output Policy for Spas or Personal Enhancement Facilities. The revised form and rates now include equipment breakdown coverage which was previously an added coverage. Effective Date March 2, 2004.

ECONOMY PREMIER ASSURANCE COMPANY files a rate revision for its Residential Property Program (Homeowners) resulting in an overall rate increase of 3.9%. Effective Date March 31, 2004 (new business) May 31, 2004 (renewal business).

FIDELITY AND DEPOSIT COMPANY OF MARYLAND files rates, rules and forms for their new Directors and Officers Liability Program. Effective Date March 1, 2004.

FIREMAN'S FUND INSURANCE COMPANIES files a revision to their General Liability Program resulting in an overall increase of 1.5%. Effective Date April 1, 2004.

GRAIN DEALERS MUTUAL INSURANCE COMPANY files to adopt ISO Reference PP-2002-RTER1 loss cost and revising their loss cost multipliers. The changes result in a rate increase of 0.24%. Effective Date May 1, 2004.

GREAT AMERICAN ASSURANCE COMPANY files a new form and rating for an option coverage to its Guaranteed Asset Protection Insurance program. The new forms provide an alternative loss settlement provision. Effective Date March 11, 2004.

GREAT AMERICAN INSURANCE GROUP files to adopt NCCI's 03/01/04 loss costs with the following LCM's: Great American Ins. Co. -1.31, Great American Assurance-1.38, Great American Ins. Co. of NY-1.54 and Great American Alliance Ins. Co.-1.23. The overall rate level change is an increase of 9.0%. Effective Date March 1, 2004.

GREAT WEST CASUALTY COMPANY files to adopt NCCI's 03/01/04 loss costs with an LCM of 1.351. The proposed overall rate change is an increase of 8.0%. Effective Date March 1, 2004.

HARTFORD GROUP files a revision to their Commercial Multi-Peril Property Choice Program resulting in no overall rate change. Effective Date March 25, 2004.

LUMBERMEN'S UNDERWRITING ALLIANCE files to adopt NCCI's 03/01/04 loss costs with a revised LCM of 1.416. The overall proposed rate change is an increase of 3.4%. Effective Date April 1, 2004.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY files a rate revision for its Residential Property Program (Homeowners) resulting in an overall rate increase of 3%. Effective Date March 31, 2004 (new business) May 31, 2004 (renewal business).

NATIONAL FARMERS UNION STANDARD INSURANCE COMPANY files a new Following Form Commercial Excess Liability rating plan and forms for the HBW Asset Protection Program. The coverage is added to an underlying liability coverage policy for various types of homebuilders by providing liability limits on existing liability coverages. Effective Date March 30, 2004.

NATIONAL FARMERS UNION STANDARD INSURANCE files rates, rules and forms for their new commercial Liability HBW Asset Protection Program. Effective March 30, 2004.

NATIONAL GENERAL INSURANCE COMPANY files revised rates, rules and forms for their Private Passenger Automobile Program resulting in an overall increase of 2.50%. Effective Date April 26, 2004 (new business) August 4, 2004 (renewal business).

NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY files a Commercial Package program rate revision to revise the deviation factor from the primary company rate level for 5 classes, from a 0% to -35% deviation. The overall rate level change is a decrease of 0.4%. Effective Date November 1, 2004.

OHIO CASUALTY GROUP files to adopt NCCI's 3/01/04 loss costs with LCM's of: Ohio Casualty- 1.68, Ohio Security-1.48, West American- 1.35, American Fire and Casualty- 1.22. The overall proposed change is an increase of 0.2%. Effective Date March 1, 2004.

OLD REPUBLIC INSURANCE COMPANY files to adopt NCCI's 3/01/04 loss costs with a revised LCM of 1.460. The proposed overall change is an increase of 10.0%. Effective Date March 2, 2004.

OMNI INSURANCE COMPANY files a rate revision and support for the utilization of insurance scoring for their Private Passenger Automobile Program. This will be an overall rate neutral result. Effective Date March 1, 2004.

PLATTE RIVER INSURANCE COMPANY files a rate revision to their Commercial Surety Program resulting in an overall increase of 6.5%. Effective Date March 23, 2004.

RANGER INSURANCE COMPANY files to adopt the ISO loss costs in their reference filing number CA-2003-BRLA1 for its Commercial Automobile program. The overall rate level change is an increase of 4.5%. Effective Date April 1, 2004.

RLI INSURANCE COMPANY files rates for their new Public Transportation Commercial Auto Program. Effective Date March 12, 2004.

SAFECO INSURANCE COMPANY OF AMERICA files a revision to their Homeowners Program resulting in an overall increase of 14.8%. Effective Date April 24, 2004 (new business) June 3, 2004 (renewal business).

SOUTHERN FIRE & CASUALTY COMPANY files revised rates for their Homeowners Program resulting in an overall rate increase of 25.3%. Effective Date June 15, 2004.

SOUTHERN PILOT INSURANCE COMPANY files revised rates for their Homeowners Program resulting in an overall rate increase of 28.4%. Effective Date June 15, 2004.

ST. PAUL INSURANCE COMPANIES files rates, rules and forms for their new Specialty Commercial Umbrella Program designed to be written over non-St. Paul underlying policies. Effective Date March 16, 2004.

ST. PAUL COMPANIES files revised rates and rules for its Entertainment Program – Auto Liability and Physical Damage. The proposed rate increase is 100% for hired autos and represents an overall rate increase of 5.6% to the total insurance premium on the entertainment program. Effective Date April 2, 2004.

STATE AUTO PROPERTY AND CASUALTY INSURANCE COMPANY files a rate change of +2% for its Private Passenger Automobile Program. Effective Date July 26, 2004.

STATE AUTOMOBILE MUTUAL INSURANCE COMPANY files a rate change of 2.1% for its Private Passenger Automobile Program. Effective Date July 26, 2004.

STATE FARM FIRE AND CASUALTY COMPANY files revisions to its Homeowners Program resulting in an overall rate increase of 14.6%. Effective Date April 15, 2004 (new business) June 1, 2004 (renewal business).

STATE FARM FIRE AND CASUALTY COMPANY files to adopt revised rates for their Farm/Ranch Program resulting in an overall increase of 7.4%. Effective Date April 15, 2004 (new business) June 1, 2004 (renewal business).

STATE FARM FIRE AND CASUALTY COMPANY files a rate and rule revision to their Manufactured Home Program resulting in an overall increase of 4.8%. Effective Date June 1, 2004 (new business) August 1, 2004 (renewal business).

STATE NATIONAL INSURANCE COMPANY, INC. files rates, rules and forms for their new Trucking Program. Effective Date March 16, 2004.

STATE NATIONAL INSURANCE COMPANY files rates, rules and forms for their new claims-made program for Directors and Officers Liability, specifically Trustee & Fiduciary Liability. Effective March 30, 2004.

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA files a new Personal Financial Protection Program. The program is designed to provide protection for expenses and losses resulting from Identity Fraud and Safe Deposit Box Contents Theft. Effective Date March 8, 2004.

TRAVELERS INSURANCE COMPANIES files rates and loss costs for their Commercial General Liability Contractors Liability Program with no overall rate change. Effective Date July 1, 2004.

TRAVELERS files to adopt NCCI's 3/1/04 loss costs with an increase in their minimum premium multiplier from \$205- \$225. The overall proposed rate change is an increase of 11.2%. Effective Date March 1, 2004.

UNITRIN AUTO AND HOME INSURANCE COMPANY files revised rates, rules, and forms for its Personal Catastrophe Liability Program. The company is increasing their base rates and the underlying liability limits with an overall rate increase of 10%. Effective Date April 1, 2004 (new business) June 1, 2004 (renewal business).

UNIVERSAL UNDERWRITERS INSURANCE COMPANY files to adopt NCCI's 03/01/04 loss costs with an LCM of 1.444. The overall proposed rate change is an increase of 8.9%. Effective Date April 1, 2004.

VANLINER INSURANCE COMPANY files an initial rate, rule and form filing for their General Liability Program. Effective Date April 1, 2004.

WAUSAU INSURANCE COMPANIES files revised rates for their Fire and Allied Lines Commercial Property Program resulting in an overall rate decrease of 7.9%. Effective Date August 1, 2004.

WESTERN SURETY COMPANY files a rate increase on their Property Broker Surety Bond Program increasing the current \$50 per thousand rate to \$100 per thousand. Effective Date June 1, 2004.

XL SPECIALTY INSURANCE COMPANY files rates, rules, and forms for its new Commercial Other Liability- Excess Liability for Qualified Self Insurers program. This program is designed for employers who self insure their workers' compensation and employers' liability exposures. Effective Date April 1, 2004.

ZENITH INSURANCE COMPANY files to adopt NCCI's 03/01/04 loss costs with no revision in their LCM. The overall rate level change is an increase of 7.2%. Effective Date May 1, 2004.

ZURICH INSURANCE GROUP files a loss cost filing to adopt ISO loss costs and adjust their loss cost multiplier for their Commercial Auto Program resulting in an overall increase of 0.7%. Effective Date April 1, 2004.

NAME CHANGES

Planet Indemnity Company changed its name to RLI Indemnity Company effective October 1, 2003.

Mitsui Marine and Fire Insurance Company of America changed its name to Mitsui Sumitomo Insurance USA Inc. effective July 1, 2003.

Sumitomo Marine and Fire Insurance Company of America changed its name to Mitsui Sumitomo Insurance Company of America effective July 1, 2003.

SUSPENDED COMPANIES

Realm National Insurance Company license suspended effective December 5, 2003.

Statesman Insurance Company license suspended effective March 10, 2004.

COMPANIES WITHDRAWN

Chicago Insurance Company will commence non-renewing their Sport's Liability policyholders on April 27, 2004.

AXA Re Property & Casualty Insurance Company notified the Department on February 11, 2004, that they will discontinue writing commercial fire & allied lines, commercial multi-peril, inland marine, general liability, commercial auto, and crime/ fidelity.

NEW COMPANIES

Service Lloyds Insurance Company to engage in the insurance business within the State of Mississippi effective February 1, 2004.

