

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

**AMERICAN ALTERNATIVE INSURANCE CORPORATION** files rates, rules and forms for their Commercial Multi-Peril Program (VFIS Emergency Service Organization) resulting in an overall increase of 2.7%. Effective Date June 1, 2004.

**AMERICAN HOME ASSURANCE COMPANY** files initial rates, rules and forms for their new Property All Risk Insurance Program. Effective Date April 28, 2004.

**AMERICAN INTERSTATE INSURANCE COMPANY** files to adopt NCCI'S 03/01/04 loss costs with an LCM of 1.40. The overall rate level impact is estimated to be a decrease of 1.9%. Effective Date June 15, 2004.

**AMERICAN MODERN HOME INSURANCE COMPANY** files a revision to their Dwelling Fire EZChoice D1, D3 and Vacant Program resulting in an overall increase of 25%. Effective Date June 1, 2004 (new business) July 1, 2004 (renewal business).

**BANCINSURE, INC** files a revised rate and loss cost filing for its Commercial Multiple Peril- Commercial Property program property rates. The overall proposed rate change is a decrease of 0.82%. Effective Date June 1, 2004.

**BANCINSURE, INC.** files revised Commercial Property rates for their Insurance for Financial Institutions Package Program resulting in an overall decrease of 11.51%. Effective Date June 1, 2004.

**BRIERFIELD INSURANCE COMPANY** files initial rates, rules and forms for their Farmowners Multi-Peril Program. Effective Date June 1, 2004.

**CHURCH MUTUAL INSURANCE COMPANY** files a revision to its Independent Church Program to revise their professional liability coverages and rates in the program. The only rates being introduced are for a new Educators Liability Endorsement. Effective Date June 1, 2004.

**CHURCH MUTUAL INSURANCE COMPANY** files to revise their Independent Commercial Package Institutional Program's professional liability coverages and rates. The only rates being introduced are for a new Educators Liability Endorsement. Effective Date June 1, 2004.

**CMG MORTGAGE INSURANCE COMPANY** files a revision to its A-Minus loan products. The primary change is the introduction of a tier rating system for A-Minus loans by creating distinct rate classes. Effective Date April 23, 2004.

CNA files to adopt NCCI's 03/01/04 loss costs with LCM's of: Continental Casualty Co., Transportation Ins. Co., and Fidelity & Casualty Ins. Co.- 1.595 National Fire Ins. Co. of Hartford and Valley Forge Ins. Co.- 1.450 Transcontinental Ins. Co. and Continental Ins. Co. -1.233

-American Casualty Co. of Reading Pennsylvania- 1.015. The overall proposed rate level change is an increase of 11.5%. Effective Date August 1, 2004.

CONTINENTAL CASUALTY COMPANY files a rate and rule filing for their Accountants Professional Liability program. The overall proposed rate level change is an increase of 1.5%. Effective Date April 15, 2004.

CONTINENTAL INSURANCE COMPANIES files a revision to their Commercial Automobile Program loss cost filing with an overall increase of 10.9%. Effective Date September 1, 2004.

DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY files initial rates, rules and forms for their Y-Mutual YMCA Commercial General Liability and Commercial Property Program. Effective Date April 21, 2004.

FEDERAL INSURANCE COMPANIES files a new D&O Elite Program to cover the personal assests of Directors & Officers in Mississippi. Effective Date March 30, 2004.

FEDERAL INSURANCE COMPANY files rates, rules and forms for their new ForeFront Portfolio for Community Banks Program. The program is designed to provide speciality insurance needs of local banks and their senior executives. Effective Date April 15, 2004.

FEDERATED INSURANCE COMPANIES files to revise rates and rules for their Commercial Automobile program. The overall rate change is a decrease of 0.2%. The company proposes a reduction of 14.6% for Lumber Dealers class only. Effective Date May 1, 2004.

FEDERATED MUTUAL INSURANCE COMPANY files a -0.6% rate decrease for their Commercial Property Program. Effective Date May 1, 2004.

GENERAL ELECTRIC MORTGAGE INSURANCE CORPORATION files a new manual rule for their Mortgage Guaranty program to allow conversion of annual to lender paid single premiums. Effective Date April 23, 2004.

GRANITE STATE INSURANCE COMPANY files an initial rate and rule filing for its Motorcycle Program. Effective Date April 7, 2004.

GREAT AMERICAN INSURANCE COMPANIES files a revision to their Commercial Multi-Peril Innkeepers Program resulting in an overall increase of 10%. Effective Date April 12, 2004.

**GUIDEONE INSURANCE COMPANIES** files a rate revision to their Commercial Fire/Allied Lines which will result in an overall increase of 15.8%. Effective Date April 15, 2004 (new business) June 15, 2004 (renewal business).

**GUIDEONE INSURANCE COMPANIES** files a revision to their Commercial General Liability Program resulting in an overall increase of 3.0%. Effective Date April 15, 2004 (new business) June 15, 2004 (renewal business).

**GULF INSURANCE COMPANY** files revised rates and rules for its Commercial Fire and Allied Lines Outfitter and Guides program. The proposed changes represent a 20.0% overall rate increase. Effective Date April 5, 2004.

**HARTFORD INSURANCE GROUP** files a initial rates, rules and forms for their Other Liability - Private Colleges and Universities Program. Effective Date August 1, 2004.

**INSURANCE SERVICES OFFICE, INC.** Filing No. RP 2004-RPD04 - revises the Commercial Auto Physical Damage Experience & Schedule Rating Plan to update the advisory detrend factor table and the Credibility and Maximum Single Loss table. Effective Date October 1, 2004.

**MARKEL AMERICAN INSURANCE COMPANY** files a rate revision for their Motorcycle and Recreational Vehicle program resulting in an overall rate change of 7.78%. Effective Date April 12, 2004 (new business) May 17, 2004 (renewal business).

**MARKEL INSURANCE COMPANY** files a rate and rule revision to their Camp & Youth Recreation Program resulting in an overall increase of 4.0%. Effective Date June 1, 2004.

**MEDICAL PROTECTIVE COMPANY, THE** files to revise rates and rules for their Mississippi Physicians & Surgeons and Mississippi Comprehensive Liability Package programs. The overall proposed rate level change is an increase of 100.0%. Effective Date July 1, 2004.

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

**NATIONWIDE INSURANCE COMPANIES** files a rate and rule filing for their Private Passenger Automobile Program resulting in no overall rate change. Effective Date June 29, 2004.

**NATIONWIDE INSURANCE COMPANIES** files to adopt new SIC Code Factors in Mississippi for their Businessowners Program. The proposed overall rate impact is a decrease of 4.0%. Effective Date August 1, 2004.

**PHARMACISTS MUTUAL INSURANCE COMPANY** files to adopt NCCI's 03/01/04 loss costs with an LCM of 1.348. The overall rate level change is a decrease of 15.8%. Effective Date March 1, 2004.

**PHILADELPHIA INDEMNITY INSURANCE COMPANY** files rate, rule and forms revision to its Professional Liability Program for Accountants resulting in a rate decrease of 24.5%. Effective Date July 1, 2004.

**PMA INSURANCE GROUP** files to adopt the ISO Commercial Package Program with current package modification factors in reference filing ML-2003-RLA1. The company files their independent Explorer Program forms and endorsements to modify and /or enhance the ISO coverage forms. Effective Date June 1, 2004.

**PROGRESSIVE GULF INSURANCE COMPANY** files a rate and rule revision for their Local/Intermediate Class Rated Commercial Vehicle Program. The overall rate level change is an increase of 7.4%. Effective Date April 19, 2004 (new business) May 17, 2004 (renewal business).

**REPUBLIC MORTGAGE INSURANCE COMPANY** files a rule revision for their Mortgage Guaranty program in Mississippi to introduce coverage for Manufactured Homes for a 20% surcharge. They are also adjusting the surcharges for A-Paper loans rates. Effective Date May 17, 2004.

**SECURITY NATIONAL INSURANCE COMPANY** files to adopt NCCI's 3/01/04 loss costs with an LCM of 0.981. The overall rate level change is an increase of 8.3%. Effective Date July 1, 2004.

**SHELTER MUTUAL INSURANCE COMPANY** files to revise rates and rules for their Homeowners program. The proposed overall rate level change is an increase of 19.5%. Effective Date June 1, 2004 (new business) June 21, 2004 (renewal business).

**SHELTER MUTUAL INSURANCE COMPANY** files to revise rates and rules for their Farmowners program. The overall rate level impact is an increase of 12.3%. Effective Date June 1, 2004 (new business) June 21, 2004 (renewal business).

**SHELTER MUTUAL INSURANCE COMPANY** files revised rates and rules for their Mobile Homeowners program. The overall rate level impact is an increase of 6.3%. Effective Date June 1, 2004 (new business) June 21, 2004 (renewal business).

**SHELTER MUTUAL INSURANCE COMPANY** files revised rates and rules for their HO Platinum Shield Insurance program. The overall rate level change is an increase of 40.9%. Effective Date June 1, 2004 (new business) June 21, 2004 (renewal business).

**ST. PAUL INSURANCE COMPANIES** files rates for the Advantage segment (previously referred to as Perimeter) of their Business Insurance Policy, falling under the Commercial Multiple Peril and Commercial Umbrella Liability Programs resulting in an overall increase of 13.5%. Effective Date July 1, 2004 (new business) October 1, 2004 (renewal business).

**ST. PAUL INSURANCE COMPANIES** files a rate revision for their Girl Scout Program resulting in an overall increase of 49.6%. Effective Date July 1, 2004.

**STATE NATIONAL INSURANCE COMPANY** files rates, rules, and forms for a new Guaranteed Auto Protection (GAP) Program in Mississippi. Effective Date April 6, 2004.

**STATE NATIONAL INSURANCE COMPANY, INC.** files rates, rules and forms for their new Commercial Crime Program. Effective Date April 21, 2004.

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

**SURETY ASSOCIATION OF AMERICA** files a revision to loss costs for Fidelity and Forgery resulting in an overall change of +11.9%. Effective Date June 1, 2004.

**SURETY ASSOCIATION OF AMERICA** files a revision to loss costs for Surety resulting in an overall change of +14.7%. Effective Date June 1, 2004.

**TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.** files a new Commercial Umbrella program for Moving & Storage risks. Effective Date May 1, 2004.

**TRINITY UNIVERSAL INSURANCE COMPANY** files to adopt NCCI's 03/01/04 loss costs with an LCM of 1.401. The proposed overall rate level change in an increase of 8.3%. Effective Date July 1, 2004.

**UNITED STATES LIABILITY INSURANCE COMPANY** files an initial rate, rule and form filing for their Public Officials - Special Service Districts Professional Liability Program. Effective Date April 6, 2004.

**UNITED STATES LIABILITY INSURANCE COMPANY** files initial rates, rules and forms for their Community Association Program (Commercial Multi-Peril). Effective Date April 21, 2004.

**VIRGINIA SURETY COMPANY** files an extended warranty rate revision for their Vehicle Security Care program. The revision results in an increase of current rates by 12.8%. Effective Date April 30, 2004.

**XL SPECIALTY INSURANCE COMPANY** files rates and rules for a new Small Firms Architects and Engineers Errors and Omission program. Effective Date April 18, 2004.

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**Atlantic Mutual Insurance Company and Centennial Insurance Company** notified the Department on March 30, 2004, that they will discontinue writing commercial lines, property and casualty business in the State. Following expiration of the notice period under 83-5-30, non-renewal notices to policyholders will be issued in accordance with Mississippi Law.

**American Modern Home Insurance Company** will discontinue writing new business for their Log Home Program effective October 1, 2004 and will begin non-renewing existing business November 1, 2004.

**Southern Fire & Casualty Company and Southern Pilot Insurance Company** will non-renew all personal lines policies, starting with policies expiring on October 1, 2004.