

Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
APRIL 2005

ALEA NORTH AMERICA INSURANCE COMPANY files an umbrella program for risks within the Lumber Industry (The Lumber Insurance Plan). This will be offered to insured's that have underlying general liability and auto coverage with Alea North America Insurance Company. Effective Date May 1, 2005.

ALLSTATE INDEMNITY COMPANY files Model Year factors for auto collision and comprehensive coverages for 2006 through 2008 model year vehicles. Effective Date May 16, 2005 (new and renewal business).

ALLSTATE INSURANCE COMPANY files Model Year factors for auto collision and comprehensive coverages for 2006 through 2008 model year vehicles. Effective Date May 16, 2005 (new and renewal business).

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY files Model Year factors for auto collision and comprehensive coverages for 2006 through 2008 model year vehicles. Effective Date May 16, 2005 (new and renewal business).

AMERICAN ASSOCIATION OF INSURANCE SERVICES files revised rates and rules for its advisory Commercial Properties Program. The overall proposed rate level change is a decrease of 9.2%. Effective Date October 1, 2005.

AMERISURE INSURANCE COMPANIES files new rates for their Equipment Breakdown Coverage. Effective Date June 1, 2005.

ARCH INSURANCE COMPANY files rate, rules, and forms for a Mortgage Hazard Program - Forced Placed. Effective Date April 15, 2005.

ARGONAUT GREAT CENTRAL INSURANCE COMPANY files a new program for their Commercial Multi Peril Great Protector Select Program. This filing is for BusinessOwners coverage only. Effective Date April 13, 2005.

ATRADIUS TRADE CREDIT INSURANCE, INC. files rates, rules and forms for a Domestic Credit Insurance Program. Effective Date April 8, 2005.

AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE files revisions to their Private Passenger Auto Program. Changes are made to Driver Class factors and the introduction of credit-based rating factors, calculated from the insured's Financial Responsibility Score. The overall rate level change is a decrease of -13.4%. Effective Date June 1, 2005 (new and renewal business).

BROTHERHOOD MUTUAL INSURANCE COMPANY files to adopt NCCI loss costs and amend the Company LCM. In addition, they are revising their Loss Modification Factor resulting in an overall rate increase from all changes of 0.6%. Effective Date May 1, 2005 (new and renewal business).

CHICAGO INSURANCE COMPANY files revised rates for their Accountants Professional Liability Program resulting in an overall decrease of -25%. Effective Date April 14, 2005.

EMPLOYERS REINSURANCE CORPORATION files revision to its Independent Rating Plan for Specific Excess Workers Compensation Liability Indemnity Coverage. The change affects 4 policyholders and results in an increase of 35.5%. Effective Date August 1, 2005 (new and renewal business).

FARMERS INSURANCE EXCHANGE files revised rates and rules for its Private Passenger Automobile Program. The overall proposed rate level change is an increase of 5.1%. Effective Date August 1, 2005.

GRAIN DEALERS MUTUAL INSURANCE COMPANY files rates, rules and forms for their Personal Automobile line of insurance. Specifically, in this filing they are adopting the Mississippi Personal Auto loss costs, rules and forms provided by ISO, resulting in an overall rate decrease of 4.79%. Effective Date June 1, 2005.

GRANITE STATE INSURANCE COMPANY files initial rates and rules for their Personal Auto Program. Effective Date April 18, 2005.

GREAT AMERICAN INSURANCE COMPANIES files rates and rules for their Agribusiness Program. The filing includes adding coverages and rates for horses, and adds additional rating features to several coverages. All of the new rates have no rate effect. Effective Date May 1, 2005.

HARTFORD CASUALTY INSURANCE COMPANY files initial rates, rules and forms for a new Commercial Multi-Peril, Sonic Industries Restaurant Program. Effective Date May 1, 2005.

HARTFORD FINANCIAL SERVICES GROUP files revised rates and rules for its Commercial Multi-Peril, Spectrum EPLI Program. The overall proposed rate increase is 0.1%. Effective Date July 17, 2005.

HUDSON INSURANCE COMPANY files an initial filing of Crime and Fidelity adopting ISO reference filing CR-2003-RLA1, rules, and forms. Effective Date May 1, 2005.

MARKEL INSURANCE COMPANY files a revision to their Animal Liability Program resulting in an overall 11% increase in rates. Effective Date May 1, 2005 (new business) and July 1, 2005 (renewal business).

OHIO CASUALTY GROUP files revised rates and rules for their Commercial General Liability Program resulting in an overall rate decrease of -15.0%. Effective Date July 1, 2005.

PLATEAU CASUALTY INSURANCE COMPANY files rates, rules and forms for a Contractual Liability GAP Insurance Program for auto dealers to cover waived gap amounts. Effective Date April 20, 2005.

PLATEAU CASUALTY INSURANCE COMPANY files rates, rules and forms for a GAP Insurance Program for customers of auto dealers. The customer (insured borrower) pays the premium, and coverage is triggered by a total vehicle loss. Effective Date April 20, 2005.

RLI INSURANCE COMPANY files initial rates, rules and forms for their new Commercial Automobile/ Owner Operator Non-Trucking Program. Effective Date April 6, 2005.

SAFECO INSURANCE COMPANY OF AMERICA files revised rates and rules for their Independent Homeowners Program. The overall rate level change is a decrease of 3.0%. Effective Date May 26, 2005.

SOUTHERN INSURANCE COMPANY files an initial filing for Commercial Crime coverage. They adopt the ISO reference filing CR-2003-RLA1 and file a LCM of 1.447. Effective Date April 5, 2005.

ST. PAUL FIRE AND MARINE INSURANCE COMPANY files a new Investment Company Bond Program. Effective Date April 18, 2005.

STAR INSURANCE COMPANY files revised rates and rules for their Commercial General Liability Program for livestock auctions. This filing will result in an overall rate level increase of 40.0%. Effective Date May 1, 2005.

STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY files revised rates, rules and forms for their Private Passenger Auto Program resulting in an overall decrease of 2.4%. Effective Date July 26, 2005.

STATE AUTOMOBILE MUTUAL INSURANCE COMPANY files a rate, rule and forms revision to their Private Passenger Auto program resulting in an overall rate decrease of -2.9%. Effective Date July 26, 2005 (new and renewal business).

TOYOTA MOTOR INSURANCE COMPANY files rates, rules and service contracts for new plans under their 2005 Vehicle Service Agreement Program adding rates for the 5 and 7 year terms. Effective Date October 1, 2005.

UNION STANDARD INSURANCE GROUP files revised rates, rules and forms for their Farmowners Program. The company proposes to adopt the revised ISO Farm Program loss costs and to revise their minimum Policy Writing Minimum Premium. This change results in an overall increase of 5.0%. Effective Date April 14, 2005.

ZURICH NORTH AMERICA files to adopt NCCI's 3/1/05 loss costs with revised LCMs for its Workers' Compensation Program. The overall rate level change is a decrease of 10.3%. Effective Date April 15, 2005.

COMPANY NAME CHANGES

Mid-State Surety Corporation changed its name to The Guarantee Company of North America USA, effective on December 31, 2003.

Gerling Global Reinsurance Corporation changed its name to Global Reinsurance Corporation effective May 12, 2004.

Montgomery Ward Insurance Company changed its name to Heritage Casualty Insurance Company effective April 1, 2004.

Old Republic Minnehoma Insurance Company changed its name to Old Republic Security Assurance Company effective June 18, 2003.

NEW INSURANCE COMPANIES

First Guard Insurance Company to engage in the insurance business within the State of Mississippi effective January 1, 2005.

California Casualty Indemnity Exchange to engage in the insurance business within the State of Mississippi effective December 1, 2004.

Association Insurance Company to engage in the insurance business within the State of Mississippi effective March 1, 2005.

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NAME CHANGES & MERGERS

American Protection Insurance Company and Specialty National Insurance Company was merged into American Motorists Insurance Company effective December 31, 2004.

TIG Insurance Company of Colorado and TIG Insurance Corporation of America shows neither Company renewed their Mississippi license on June 1, 2003, and was merged into TIG Insurance Company effective December 31, 2003.

Phoenix Assurance Company of New York (NH) with and into Royal Insurance Company of America (IL), survivor effective December 31, 2004.

American and Foreign Insurance Company (DE) with and into Royal Indemnity Company (DE), survivor effective December 31, 2004.

Globe Indemnity Company (DE) with and into Royal Indemnity Company (DE), survivor effective December 31, 2004.

Royal Insurance Company of America (IL) with and into Royal Indemnity Company (DE), survivor effective December 31, 2004.

Safeguard Insurance Company (CT) with and into Security Insurance Company of Hartford (CT), survivor effective December 31, 2004.

The Connecticut Indemnity Company (CT) with and into Security Insurance Company of Hartford (CT), survivor effective December 31, 2004.

The Fire & Casualty Insurance Company of Connecticut (CT) with and into Security Insurance Company of Hartford (CT), survivor effective December 31, 2004.

Unisun Insurance Company (SC) with and into Guaranty National Insurance Company (CO), survivor effective December 31, 2004.

Merger of Guaranty National Insurance Company of Connecticut (not admitted in MS) with and into Guaranty National Insurance Company (CO), survivor, is acknowledged.

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American Service Insurance Company, Inc. to engage in the insurance business within the State of Mississippi effective January 1, 2005.

Kentucky National Insurance Company voluntarily withdrew from Mississippi effective March 11, 2005.