

**Mississippi Insurance Department**  
**Property/Casualty Rate Filing Bulletin**  
**JUNE 2005**

**ALASKA NATIONAL INSURANCE COMPANY** files a revised LCM and adopts NCCI 3/1/05 loss costs for their Workers Compensation program. The overall rate level impact is an increase of 20.1%. Effective Date July 1, 2005.

**AMERICAN ASSOCIATION OF INSURANCE SERVICES** files revised rates for its Commercial General Liability Program. This filing will result in an overall rate change of 4.41%. Effective Date January 1, 2006.

**AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA** files rates, rules, and forms to introduce the Specialty Homeowners Program as a replacement for the Mobileowners Program. The Specialty Homeowners offers coverage on a wide variety of homes, including modular homes. The overall rate change is -1.6%. Effective Date September 1, 2005 New Business and October 1, 2005 Renewals.

**AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA** files an auto physical damage rate filing for their Creditor-Placed Auto Single Interest Motor Vehicle program per Bulletin No. 2000-8. The Company provides support for no change to its current rates. Effective Date June 23, 2005.

**AMERICAN INTERNATIONAL GROUP** files a new rating plan for A-minus loans for credit unions and makes minor changes in existing plans under Mortgage Guaranty line. There is no impact on existing contract holders. Effective Date July 25, 2005.

**AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY** files rates, rules and forms for its Guaranteed Auto Protection Insurance program. Effective Date June 22, 2005.

**AMERICAN RELIABLE INSURANCE COMPANY** files an initial rate, rule and form filing for their Homeowners Tenant Policy HO-4. Effective Date July 1, 2005.

**AMERICAN ROAD INSURANCE COMPANY** files rates and rules for its Vehicle Service Coverage program intended to cover the service contracts written for the new Ford Low Cab Forward vehicles. Effective Date June 28, 2005.

**AMERICAN SUMMIT INSURANCE COMPANY** files new rates, rules and forms for their Renters Contents Program. Effective Date July 1, 2005.

**AMERISURE INSURANCE COMPANIES** files revised rates for their Commercial Automobile coverages to adopt the revised ISO rules and loss costs and to modify the loss cost multiplier. The overall impact of this filing is an increase of 4.4%. Effective Date September 1, 2005.

**ARCH INSURANCE COMPANY** files to adopt the latest SAA Fidelity and Forgery Loss Costs, MS-FLC-8. This is a new coverage and the Company will use a LCM of 1.61. Effective Date July 1, 2005.

**ARCH INSURANCE COMPANY** files rates, rules and forms to write business under the ALTRU program, a Directors & Officers and Employee Practices Liability program to cover non-profit organizations. Fireman's Fund is no longer writing this program. The base rates were adjusted from the original 1995 filing of the program to current levels representing a 22% increase. Effective Date June 1, 2005.

**BANKERS INSURANCE COMPANY** files rates, rules and forms for a new Surety filing to introduce a Tenant Bond for use in apartment rentals in lieu of the standard security deposits. Effective Date July 1, 2005.

**BROTHERHOOD MUTUAL INSURANCE COMPANY** files revised rates in its Church & Related Ministries Vehicle Program. The overall selected rate level changes are +0.90 for Liability and -2.5% for Physical Damage with an overall neutral rate effect. Effective Date July 1, 2005 New and Renewal Business.

**CAPITAL CITY INSURANCE COMPANY, INC.** files revised rates and rules for their Workers Compensation & Employers Liability Program resulting in an overall increase of 0.4%. Effective Date August 1, 2005.

**COAST NATIONAL INSURANCE COMPANY** files a rate revision of its Private Passenger Auto program originally approved 11/04/2004. The changes result in a 4.95% base rate decrease. Effective Date June 17, 2005.

**COMMONWEALTH INSURANCE COMPANY OF AMERICA** files rates, rules and forms for a new "Major Commercial & Industrial Risks" Commercial Multi-Peril Program. Effective Date June 8, 2005.

**CONTINENTAL CASUALTY COMPANY** files revised rates and rules for their Other Liability Claims-Made, Real Estate Errors and Omissions Professional Liability Program. The overall rate increase will be 8.1%. Effective Date June 2, 2005.

**CONTINENTAL INSURANCE GROUP** files to adopt ISO loss costs for their Commercial Auto Program resulting in an overall decrease of -2.3%. Effective Date September 1, 2005.

**COURTESY INSURANCE COMPANY** files a revision to their manual for Auto Mechanical Service Agreement Contractual Liability Insurance program adding a coverage for Vehicle Theft Protection Products. Effective Date June 1, 2005.

**CUMIS INSURANCE SOCIETY, INC.** files revised rates, rules and forms for their Plastic Card program under its Credit Union Bond for an overall increase of 38.6% . Effective Date October 1, 2005 New and Renewal.

**DAIRYLAND INSURANCE COMPANY** files a rate revision for their Non-Standard Private Passenger Automobile Program resulting in an overall rate decrease of -3.1%. Effective Date August 17, 2005 for new business and September 11, 2005 for renewals.

**ENCOMPASS INSURANCE COMPANY** files revised rates and rules for its Classic Automobile Program to include statutory higher financial responsibility limits. The overall rate impact of the filing is an increase of 0.9%. Effective Date January 2, 2006 New and Renewal.

**FEDERATED INSURANCE COMPANIES** files initial rates and rules for their Umbrella Program for contractors on a businessowners policy (BOP). Effective Date July 1, 2005.

**FEDERATED INSURANCE COMPANIES** files revised rates and rules for their Commercial Liability Program resulting in an overall rate decrease of -3.0%. Effective Date July 1, 2005.

**FEDERATED INSURANCE COMPANIES** files revised rates for its Commercial Multiple Peril Program for both liability and non-liability portions. This filing will result in an overall rate change of 0.3% by changing Type of Business Factors. Effective Date July 15, 2005.

**FEDERATED INSURANCE COMPANIES** files revised rates and rules for their Commercial Automobile program with an overall proposed rate change of 1.9%. Effective Date June 2, 2005.

**FIREMAN'S FUND INSURANCE COMPANIES** files a rate and rule revision to their Dentists Professional Liability Program to increase the claims-made and occurrence rates, resulting in an overall increase of 13.3%. Effective Date August 1, 2005.

**FIREMAN'S FUND INSURANCE COMPANY** files rates, rules and forms for a new Hospitality Errors and Omissions coverage. The coverage is an addition to its existing Commercial General Liability coverage. Effective Date July 15, 2005.

**FOREMOST INSURANCE COMPANY** files initial rate, rules and forms for their new Basics Dwelling and Homeowners Insurance Program. Effective Date July 1, 2005.

**FOREMOST INSURANCE COMPANY** files initial rates, rules and forms for their new Homeowners Program. Effective Date July 1, 2005.

**GE INSURANCE SOLUTIONS CORPORATION** files to increase its expense constant to \$250 from \$210 for its Workers Compensation program, resulting in an overall rate level effect of 0.5%. Effective Date August 1, 2005.

**INFINITY NATIONAL INSURANCE COMPANY** files revised rates for their Private Passenger Automobile Program resulting in an overall increase of 3.54%. Effective Date July 1, 2005 for new business and August 1, 2005 for renewals.

**INSURANCE SERVICES OFFICE** files revised loss cost for their Personal Auto Program resulting in an overall rate decrease of -7.0%. Effective Date January 1, 2006.

**INSURANCE SERVICES OFFICES** files revised loss costs for the Personal Liability Program, resulting in an overall rate change decrease of 15.1%. Effective Date November 1, 2005.

**LIBERTY MUTUAL GROUP** files revised rates and rules to their Homeowners program to revise their Homeowners Tier Program. The overall impact is rate neutral. Effective Date June 16, 2005.

**MARKEL INSURANCE COMPANIES** files rates, rules and forms for their new Specialty Lodging Program. Effective Date June 14, 2005.

**MILLEA GROUP** files rules, loss cost, and forms for their Commercial General Liability program. The program is the initial filing for Trans Pacific Insurance Company and TNUS Insurance Company. The filing updates the LCM for Tokio Marine and Nichido Fire Insurance Co. LTD and eliminates their current Expense Modification Plan. Effective Date June 1, 2005.

**MISSISSIPPI FARM BUREAU CASUALTY INSURANCE COMPANY** files a revision to its package discount for its Personal Auto and Special Auto business resulting in an overall rate level decrease of 3.59%. The account discount is also being increased from 5% to 10% for multi-policy insureds. Effective Date September 1, 2005, New and Renewal Business.

**MISSISSIPPI FARM BUREAU INSURANCE** files a revision to its package discount for its Personal Auto and Special Auto business resulting in an overall rate level decrease of 3.59%. The account discount is also being increased from 5% to 10% for multi-policy insureds. Effective Date September 1, 2005 New and Renewal Business.

**NATIONWIDE MUTUAL FIRE INSURANCE COMPANY** files rate and rule revisions to their Non-Standard Auto program. The filing results in an overall rate level increase of 2.2%. Effective Date September 1, 2005 New and Renewal Business.

**NIPPONKOA INSURANCE COMPANY** files a new coverage part to the OMNI II Program called the Deluxe Property Coverage Part. Effective Date June 15, 2005.

**OLD REPUBLIC INSURANCE COMPANY** files a loss cost multiplier and loss cost adoption filing for their General Liability Program resulting in an overall increase of 0.2%. Effective Date August 1, 2005.

**PHARMACISTS MUTUAL INSURANCE COMPANY** files a Commercial Auto loss cost adoption and LCM filing resulting in an overall increase of 9.4%. Effective Date September 1, 2005.

**PMI MORTGAGE INSURANCE COMPANY** files revised rules, rates and forms for its Special Lender-Paid Bulk Business Mortgage Rates. Effective Date June 27, 2005.

**RSUI INDEMNITY COMPANY** files rates, rules and forms for a Directors & Officers liability coverage for the National Non-Profit Sports Association. The program will only write risks with revenues of less than \$250,000 or less than 20 employees. Effective Date June 1, 2005.

**SENECA INSURANCE COMPANY** files initial Commercial Crime and Fidelity filing to adopt the most recent prospective loss costs contained in Reference File CR-2003-RLA1. The Company files a LCM of 1.713. Effective Date June 6, 2005.

**SENTRY CASUALTY COMPANY** files revised rates and rules for their Commercial Automobile program, calling for a 6% increase in liability rates for immediate trucks. The overall rate level change is neutral. Effective Date September 1, 2005.

**SENTRY SELECT INSURANCE COMPANY** files to adopt ISO's recent loss cost revisions and update their Commercial Auto LCM's. The overall rate level effect is an increase of 1.1%. Effective Date September 1, 2005.

**SOUTHERN FARM BUREAU GROUP** files revision of rates and rules for its "Dwelling Package 1" program. The Company introduces a 5% account discount that will apply to the adjusted base premium for policyholders that have a private passenger automobile policy in force. The second change is an introduction of wind exclusion credits that vary by territory. Third is an introduction of optional percentage hurricane deductible credits. The optional percentage deductible will be available at 2%, 5%, and 10% levels. The changes result in an overall rate level decrease of -2.78%. Effective Date July 1, 2005 New and Renewals.

**SOUTHERN FARM BUREAU GROUP** files revision of rates and rules for its "Dwelling Package 0", Tenant Homeowners program. The Company introduces wind exclusion credits that vary by territory and introduces optional percentage hurricane deductible credits. The optional percentage deductible will be available at 2%, 5%, and 10% levels. The changes result in an overall rate level decrease of -0.44%. Effective Date July 1, 2005 New and Renewal.

**SOUTHERN FARM BUREAU GROUP** files revision of rates and rules for its Homeowners program. The Company introduces a 5% account discount that will apply to the adjusted base premium for policyholders that have a private passenger automobile policy in force. The second change is an introduction of wind exclusion credits that vary by territory. Third is an introduction of optional percentage hurricane deductible credits. The optional percentage deductible will be available at 2%, 5%, and 10% levels. The

changes result in an overall rate level decrease of -3.46%. Effective Date July 1, 2005 New and Renewals.

**SOUTHERN FARM BUREAU GROUP** files revision to rates and rules for its Manufactured Home program. The Company introduces a 5% account discount that will apply to the adjusted base premium for policyholders that have a private passenger auto policy in force. The Company introduces wind exclusion credits that vary by territory. The overall result of changes is a rate level decrease of -3.26% Effective Date July 1, 2005 New and Renewals.

**SOUTHERN FARM BUREAU GROUP** files revision of rates and rules for its Standard Fire program. The Company introduces a 5% account discount that will apply to the adjusted base premium for policyholders that have a private passenger automobile policy in force. The second change is an introduction of wind exclusion credits that vary by territory. The two changes result in an overall rate level decrease of -1.2%. Effective Date July 1, 2005 New and Renewals.

**ST. PAUL FIRE AND MARINE INSURANCE COMPANY** files revised rates, rules and forms for their Miscellaneous Errors and Omissions Liability Program resulting in an overall rate decrease of -60.4%. Effective Date June 16, 2005.

**STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY** files revised rates, rules and forms for their Homeowners Options program. The company is proposing rate changes to its HO-3 and HO-5 forms, resulting in an overall rate increase of 6.0%. Effective Date July 26, 2005.

**STATE AUTOMOBILE MUTUAL INSURANCE COMPANY** files revision to rates, rules and forms for its Homeowners Options program. The Company is making changes to the HO-3 and HO-5 forms, resulting in an overall rate increase of 6%. Effective Date July 26, 2005.

**TECHNOLOGY INSURANCE COMPANY** files revised rate and rule increasing the expense constant from \$230 to \$260 for their Workers' Compensation program. The overall rate level change is an increase of 0.7%. Effective Date September 1, 2005.

**TWIN CITY FIRE INSURANCE COMPANY** files initial rates, rules and forms for a Lawyers Professional Liability program. Effective Date June 7, 2005.

**TWIN CITY FIRE INSURANCE COMPANY** files rates, rules and forms for its Directors & Officers Liability program. The program amends an existing program adding new coverage option forms, rules, and rating plans. Effective Date July 1, 2005.

**U.S. SPECIALTY INSURANCE COMPANY** files rates, rules and forms for a new program for Employment Practices Liability coverage. Effective Date July 1, 2005.

**UNITED FIRE & CASUALTY COMPANY** files to transfer from a rate structure to a loss cost structure for the Property portion of their Trade-Pro Program (Commercial Property), resulting in an overall rate decrease of -5.0%. Effective Date October 1, 2005.

**UNITED FIRE GROUP** files revised base rates for their Premises Commercial Uni-Saver (Commercial Multi-Peril) Program. The overall rate level effect is a decrease of 5.0%. Effective Date October 1, 2005.

**UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY OF NORTH CAROLINA** files revision to existing Mortgage Guaranty line in their risk-based pricing program and introduces a special lender-pay experience rating program. The overall rate effect is an increase of 3.59%. Effective Date June 16, 2005.

**USAA GROUP** files a rate and rule revision to its Private Passenger Auto program. The Company combines the "pleasure" and "drive to work" usages into one "other" category using current pleasure rates. They revise Company relativities, expand model year table, and revise financial responsibility rule. The proposed overall rate impact is 0.0%. Effective Date July 1, 2005 New and Renewal Business.

**WAUSAU INSURANCE COMPANIES** files to non-adopt most current ISO classification plan, loss costs and territory definitions. They are amending Company loss cost multipliers: Employers Insurance Co. of Wausau 1.971; Wausau Underwriters Insurance Company 1.460; and Wausau Business Insurance Company 1.185. They are using loss cost modifiers of 1.35, 1.00 and .65, based on company deviation. The overall rate level effect is a decrease of -2.5%. Effective Date September 1, 2005 New and Renewal Business.

**WAUSAU INSURANCE COMPANIES** files to offer a Printers Errors and Omissions coverage endorsement to their Commercial General Liability Coverage. Effective Date July 1, 2005.

**WESTCHESTER FIRE INSURANCE COMPANY** files a new Umbrella and Excess Liability Rating Plan. Effective Date June 10, 2005.

**ZURICH INSURANCE COMPANIES** files a commercial auto loss cost adoption and LCM revision filing with an overall rate increase of 4.6%. Effective Date November 1, 2005.

**ZURICH NORTH AMERICA** files to adopt ISO Reference Filing GL-2005-BGLI and revise company loss cost multipliers. The overall rate effect is a decrease of 4.2%. Effective Date October 1, 2005 New and Renewal Business.

**ZURICH NORTH AMERICA** files rate and rule revision for its Precision Specialty Contractors Policy Program, a commercial multi-peril program. The overall proposed rate level change is an increase of +15.1%. Effective Date June 15, 2005 New and August 15, 2005 Renewals.

## **WITHDRAWAL FROM LINES OF BUSINESS**

Executive Risk Indemnity Inc. withdrew from writing medical malpractice liability insurance on a countrywide basis.