

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

ALLSTATE GROUP files loss cost multiplier and secondary class factor revisions and increases financial responsibility levels for its Commercial Automobile program. There is no overall rate level change. Effective Date December 19, 2005 (New) January 25, 2006 (renewal).

AMERICAN MODERN HOME INSURANCE COMPANY files revised rates, rules and forms for their Recreational Vehicle (PPAL) program. This filing proposes changes that will result in an overall rate level increase of 11.3%. Effective Date May 15, 2006.

AMERICAN MODERN HOME INSURANCE COMPANY files revised rates, rules and forms for their Recreational Vehicle Rental program. The proposed changes result in an overall rate level increase of 1.0%. Effective Date January 1, 2006.

AMERICAN NATIONAL GROUP OF INSURANCE COMPANIES files initial rates for new contractual liability program- Gap Plus Debt Cancellation Contract. Effective Date November 23, 2005.

AMERICAN ROAD INSURANCE COMPANY files revised rates and rules for their Vehicle Service Plan that results in an overall rate increase of 6.2%. Effective Date January 1, 2006.

AMERISURE COMPANIES files a new Commercial Output Program to replace the current program resulting in no overall rate change. Effective Date February 1, 2006.

ARGONAUT GREAT CENTRAL INSURANCE COMPANY files rates and rules for their Public Entity (CMP) Program. The company is adding coverages (Public School and Identity Recovery) and revising rating plans for another (Boiler & Machinery), resulting in no overall rate change. Effective Date November 15, 2005.

CHUBB GROUP OF INSURANCE COMPANIES files revised rates, rules and forms for their Law Firms (CMT) Program. Effective Date February 1, 2006.

CNA INSURANCE files revised rates and rules for their Accountants Professional Liability program. The overall proposed rate change is a decrease of 14.7%. Effective Date November 23, 2005.

EMPIRE FIRE & MARINE INSURANCE COMPANY files rates, rules, and forms for its new Entertainment Industry program providing Inland Marine, General Liability, and Commercial Auto Liability coverage for risks in the film industry. Effective Date December 1, 2005.

EMPIRE FIRE AND MARINE INSURANCE COMPANY files a rule filing for their Preferred and Standard Homeowners program. The overall rate change is negligible. Effective Date January 1, 2006.

FEDERAL INSURANCE COMPANY files rate and form for a new Surety Plus Payment and Performance Bond. Effective Date November 15, 2005.

FIDELITY AND DEPOSIT COMPANY OF MARYLAND files revised rules for its Traditional Homeowners program. There is no rate change associated with this filing. Effective Date January 1, 2006.

FIREMAN'S FUND INSURANCE COMPANIES files new endorsements and rates for hotels and restaurant operations for their existing Property-Guard programs. Effective Date November 23, 2005.

GENERAL ELECTRIC MORTGAGE INSURANCE CORPORATION files revised rate cards for their Mortgage Guaranty Program. The overall rate level change is an increase of .24%. Effective Date November 23, 2005.

GRAIN DEALERS MUTUAL INSURANCE COMPANY files rates, rules and forms for their new Sexual Misconduct and Molestation Liability coverage. Effective Date December 1, 2005.

GREAT AMERICAN ASSURANCE COMPANY files a rate revision for their Long Haul Trucking Program and are revising their Uninsured Motorists rates. Effective Date November 23, 2005.

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA files a Surety program revision that applies on a countrywide basis. Effective Date December 1, 2005.

INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY files a new rating program for their commercial umbrella coverage. Effective Date December 1, 2005.

INSURANCE SERVICES OFFICE files loss cost revision related to Commercial Crime Program (Fidelity and Burglary & Theft). The filed loss cost changes are a decrease of 6.3% for Fidelity and 25% for Burglary. Effective Date June 1, 2006, New and Renewal Business.

LANCER INSURANCE COMPANY files rates and rules for its Long Haul Trucking (Commercial Auto and Physical Damage) program. The rate changes along with the territorial rating program produce and overall rate level increase of 10.9%. Effective Date April 1, 2006 New and Renewals.

MARKEL INSURANCE COMPANY files an initial rate/rule filing for their Towing Program, a property insurance product for tow truck operators. Effective Date November 23, 2005.

MEDMARC CASUALTY INSURANCE COMPANY files rates and rules for their new Life Sciences and Technology Program. Effective Date November 9, 2005.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY files a rate-neutral filing to its Homeowner program revising certain credits. There is no rate impact associated with this filing. Effective Date December 8, 2005 (New) February 8, 2006 (Renewal).

NATIONWIDE AGRIBUSINESS INSURANCE COMPANY files rates, rules, and forms for its Commercial Agricultural Output Program. Effective Date November 15, 2005.

NATIONWIDE GROUP files rates/rules and forms for its Commercial Umbrella and Excess Program. Effective Date November 9, 2005.

NATIONWIDE INSURANCE COMPANIES files a rate and rule filing for their CMP Program. The changes include revisions to the policy type factors, resulting in base rate changes by coverage that vary from -35% to +2.5%. The overall change in rates is an increase of 0.6%. Effective Date February 1, 2006 new and Renewal Business.

NATIONWIDE INSURANCE COMPANIES files a rate revision for their Workers Compensation program by adopting the NCCI Reference Filing MS-2005-01 and MS-2004-01, and revising loss cost multipliers, for a net overall increase in premium of 3%. Effective Date February 1, 2006 New and Renewal Business.

NATIONWIDE INSURANCE COMPANIES files revised rates and rules for their Commercial Multi-Peril Package Policy Program providing coverage for Artisan Contractors. This will result in an overall -12.4% decrease. Effective Date February 15, 2006.

NOVA CASUALTY COMPANY files initial rates, rules and forms for their General Liability Program. Effective Date November 2, 2005.

NOVA CASUALTY COMPANY files an initial rate/loss cost filing for their Commercial Fire/Allied Lines Program. Effective Date November 15, 2005.

NOVA CASUALTY COMPANY files initial rate/loss cost filing for its Commercial Crime and Fidelity program. The Company adopts ISO Reference Filings CR-2003-RLA1, CR-2001-RLC1 and CR-2001-RLC1 (Amendment) and a selected loss cost multiplier of 1.361. Effective Date November 23, 2005.

ONEBEACON INSURANCE COMPANY files rates, rules and forms for their new Media Liability (Other Liability) Program. Effective Date November 15, 2005.

PHILADELPHIA INDEMNITY INSURANCE COMPANY files initial rates, rules and forms for their new Collector Vehicle Insurance program (Private Passenger Auto). Effective Date January 1, 2006.

PHILADELPHIA INDEMNITY INSURANCE COMPANY files, rates, rules and forms for their Businessowners Allied Health program within its Commercial Multi-Peril coverage. This filing is rate-neutral. Effective Date January 1, 2006.

RLI INSURANCE COMPANY files a rate and rule filing for its "@Home Business Program" (CMP). The filing changes the rating manual, with a base rate change of -0.7% to make the filing revenue-neutral. Effective Date January 1, 2006.

SAFE AUTO INSURANCE COMPANY files rates and rules for their Private Passenger Auto Program to amend base rates and coverage limits to reflect the minimum limit increase in Mississippi. Effective Date December 7, 2005.

SAFECO INSURANCE COMPANY OF ILLINOIS files a rate and rule change for its Motorcycle Program which implements the new, higher statutory liability limits. The overall impact of the requested change is 5.25%. Effective Date December 8, 2005, New and January 1, 2006, Renewal Business.

SOUTHERN FARM BUREAU CASUALTY INSURANCE COMPANY files initial rates, rules and forms for their Manufactured Home program (Mobile Homeowners). Effective Date January 1, 2006.

SOUTHERN FARM BUREAU GROUP files initial rates, rules and forms for their Commercial Umbrella program. Effective Date January 1, 2006.

SOUTHERN FARM BUREAU GROUP files initial rates, rules and forms for their Standard Fire program. Effective Date January 1, 2006.

SOUTHERN FARM BUREAU GROUP files initial rates, rules and forms for their Church Package program (Commercial Multi-Peril). Effective Date January 1, 2006.

SOUTHERN FARM BUREAU GROUP files initial rates, rules and forms for their Business Package program (Commercial Multi-Peril). Effective Date January 1, 2006.

SOUTHERN FARM BUREAU GROUP files initial rates, rules and forms for their Crime program. Effective Date January 1, 2006.

SOUTHERN FARM BUREAU GROUP files initial rates, rules and forms for their Commercial Windstorm and Hail program (Commercial Fire and Allied Lines). Effective Date January 1, 2006.

SOUTHERN FARM BUREAU GROUP files initial rates, rules and forms for their Comprehensive Glass program (Commercial Property- Fire and Allied Lines) Effective Date January 1, 2006.

SOUTHERN FARM BUREAU GROUP files initial rates, rules and forms for their Commercial Fire program. (Commercial Property-Fire and Allied Lines). Effective Date January 1, 2006.

SOUTHERN FARM BUREAU GROUP files initial rates, rules and forms for their Personal Umbrella program. Effective Date January 1, 2006.

SOUTHERN FARM BUREAU GROUP files initial rates, rules, and forms for their Farm & Ranch Umbrella program. Effective Date January 1, 2006.

SOUTHERN FARM BUREAU GROUP files initial rates, rules and forms for their Business Owners program (Commercial Multi-Peril). Effective Date January 1, 2006.

SOUTHERN FARM BUREAU GROUP files initial rates, rules and forms for their Homeowners program. Effective Date January 1, 2006.

SOUTHERN FARM BUREAU GROUP files initial rates, rules, and forms for their Dwelling Package 0 program (Tenant Homeowners) Effective Date January 1, 2006.

SOUTHERN FARM BUREAU GROUP files initial rates, rules, and forms for their Dwelling Package 1. (Homeowners) Effective Date January 1, 2006.

SOUTHERN UNITED FIRE INSURANCE COMPANY files a rate, rule and form filing for its private passenger auto program. The Company makes numerous changes which result in an overall rate level change of -10.1%. Effective Date December 1, 2005, New and January 1, 2006, Renewal Business.

ST. PAUL TRAVELERS files rates, rules and forms for their EnergyMax 21 Boiler and Machinery Program resulting in an overall decrease of -23.1%. Effective Date January 1, 2006.

ST. PAUL TRAVELERS files a revised Commercial Automobile filing to comply with the new minimum liability limits requirement. The base rate is offset for the change in the base by the increased limit factors resulting in an overall decrease of -0.3%. Effective Date January 1, 2006.

STATE AUTO INSURANCE COMPANIES files rate, rule and forms for its Commercial Auto program (liability and physical damage) to adopt recent ISO filings and revise policies to conform with new financial responsibility laws. The overall rate level effect of the proposed changes is 0.0%. Effective Date January 1, 2006.

SUA INSURANCE COMPANY files a revised loss cost multiplier for their Commercial General Liability program which applies to current ISO loss costs approved for the Company. The change results in an increase of 11.6%.. However, they currently have no insureds in the state. Effective Date November 14, 2005.

USAA GROUP files a rate and rule revision for its Personal Umbrella Liability Program. The overall rate level increase for base rates is 5%. The company increases Underage Driver Factors for policies with at least one youthful driver age 20. Effective Date February 1, 2006.

VIRGINIA SURETY COMPANY, INC. files to revise the loss cost multiplier from 1.094 to 1.350 for its Workers' Compensation program. The overall rate level increase is 23.4%. Effective Date December 1, 2005.

WAUSAU INSURANCE COMPANIES files rates, rules and forms for their Businessowners program within its Commercial Multi-Peril coverage. Effective Date January 1, 2006.

WESTERN GENERAL INSURANCE COMPANY files rates, rules and forms for a new Stop Loss-Vehicle Service Contract Program. Effective Date November 15, 2005.

ZURICH NORTH AMERICA files a new optional coverage for Abusive Act and Pastoral Counseling Coverages as a part of their Commercial Umbrella program. Effective Date November 23, 2005.