

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

ACCIDENT FUND INSURANCE COMPANY OF AMERICA files initial rates, rules and forms for their Workers' Compensation program. The company will adopt NCCI's 3/01/03 loss costs with a LCM of 1.50. Effective Date January 22, 2004.

ACE PROPERTY & CASUALTY INSURANCE COMPANY files new rates and forms for Terrorism coverage for their Aviation Program. Effective Date December 15, 2003.

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY files a new Group Classification Plan for their Homeowners program. In addition to the new tier structure, the company is resetting the Rate Adjustment Factors to 1.00. The impact of implementing these changes is offset by adjusting the base rates by territory. The range of proposed changes on individual policyholders is + 80.4% to -13.3%% with 3.2% receiving changes in excess of 25%. Effective Date February 16, 2004.

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY files a new Group Classification Plan for their Private Passenger Auto Program. In addition to the new tier structure, the Company is introducing Minor Surcharge and revising the qualifications for Premier and Premier Plus Discounts. The impact of implementing these changes is offset by adjusting the base rates by territory. The range of proposed changes on individual policyholders is +75.6% to -12.2%, with 0.4% receiving changes in excess of 25 %. Effective Date February 16, 2004.

AMERICAN INTERNATIONAL INSURANCE COMPANY files revised rates for their Personal Umbrella Liability program. The overall average rate increase is 26.5 %. Effective Date February 15, 2004 April 1, 2004 (new business) and April 1, 2004 (renewal business).

AMERICAN MODERN HOME INSURANCE COMPANY files revised rates, rules and forms for their Riders Choice Motorcycle Program resulting in an overall rate increase of 15.2%. Effective Date September 15, 2004.

AMERICAN ROAD INSURANCE COMPANY, THE files rates and rules for a new surety program. The company adopts the SAA's rule manual, filing number MS-SM-7 with exceptions to the SAA's rule manual on high-risk and low-risk rates. Effective Date February 1, 2004.

AMERICAN SOUTHERN INSURANCE COMPANY files initial rates and rules for a Non-Contract Surety program. Effective Date January 28, 2004.

ARCH INSURANCE COMPANY files a revised loss cost filing for its Commercial Fire and Allied Lines Program resulting in an overall rate increase of 25%. Effective Date February 15, 2004.

BALBOA INSURANCE COMPANY files new rates, rules, and forms for a Forced Order Dual Interest Flood Program. Effective Date January 22, 2004.

CHUBB GROUP OF INSURANCE COMPANIES files rules, rates and forms for its new CyberSecurity by Chubb Liability Insurance for Financial Institutions program. Effective Date January 22, 2004.

CHURCH MUTUAL INSURANCE COMPANY files to adopt the American Association of Insurance Services most recent loss costs for its Clergy Homeowners Program resulting in an overall rate increase of +2.36%. Effective Date February 1, 2004.

CONTINENTAL CASUALTY COMPANY files rates, rules, and forms for its new Guaranteed Asset Protection Program. Effective Date January 16, 2004.

CUMIS INSURANCE SOCIETY, INC. files a revision to their Commercial Automobile Insurance Program resulting in an overall increase of 1.6%. Effective Date May 1, 2004.

ENCOMPASS INSURANCE COMPANIES files revised rates and rules for their Classic Automobile Program resulting in an overall increase of 1.7%. Effective Date May 1, 2004.

FARMERS INSURANCE EXCHANGE files revised rates and rules for their Private Passenger Automobile program. The proposed overall rate change is an increase on 12.4%. Effective Date May 1, 2004.

FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE files a rate increase for their Directors, Officers & Managers Liability Program resulting in an overall increase of 1.6%. Effective Date February 1, 2004.

FIDELITY NATIONAL INSURANCE COMPANY files new rates, rules and forms for their Homeowners Program. Effective Date January 26, 2004.

FIRST COLONIAL INSURANCE COMPANY files a Monthly Outstanding Balance Credit Property program. The product is used to provide coverage on outstanding balance credit accounts either as a stand alone coverage or with other credit products. Effective Date January 19, 2004.

GENERAL ELECTRIC MORTGAGE INSURANCE CORPORATION files mortgage guaranty rule change for the Alt A rates resulting in an overall increase of 13.6% for this class of business. Effective Date February 16, 2004.

GRAY CASUALTY COMPANY, THE files rules and rates for a new Surety Bond Program. Effective Date January 22, 2004.

GREAT AMERICAN ASSURANCE COMPANY files a rate revision for their Sports & Leisure CMP Program resulting in an overall rate level increase of 20%. Effective Date January 28, 2004.

GREAT AMERICAN INSURANCE COMPANY files revised rates for the Cotton Wind program resulting in a rate increase of 25.7%. Effective Date February 1, 2004.

GREAT AMERICAN INSURANCE COMPANY files revised rates, rules and forms for their Commercial Export & Domestic Trade Credit Insurance Program. The program has been expanded to cover domestic trade credit transactions. The revision will result in a maximum rate increase of 15%. Effective Date January 28, 2004.

GREAT AMERICAN ASSURANCE COMPANY files a rate revision for their Sports & Leisure CMP Program resulting in an overall rate level increase of 20%. Effective Date January 28, 2004.

HARLEYSVILLE MUTUAL INSURANCE COMPANY files a revision to its Commercial Crime & Fidelity program. The company proposes to convert its program from SAA to ISO loss costs, rules and forms. There is no overall rate increase. Effective Date April 1, 2004.

K-M INSURANCE COMPANY files initial rates, rules and forms for their Commercial Automobile Program. Effective Date January 22, 2004.

MENDOTA INSURANCE COMPANY files rates, rules and forms for a new non-standard private passenger automobile program, Mendota Specialty Auto. Effective Date February 1, 2004.

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY files a new pre-paid student legal services program. The premiums are paid through the student's tuition bill. The plan is administered through Hyatt Legal Services. Effective Date January 28, 2004.

NATIONAL FARMERS UNION STANDARD INSURANCE COMPANY files rates and rules for a new Surety Bond program. Effective Date January 22, 2004.

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA files revised rates for their Healthcare Agency Professional Liability Program resulting in an overall increase of 25%. Effective Date January 23, 2004.

NCCI files revised rates for Assigned Risk Workers Compensation resulting in a 4.7% rate change. Effective Date March 1, 2004.

NCCI files revised loss costs for Workers Compensation for the Voluntary Market resulting in a rate increase of 7.2%. Effective Date March 1, 2004.

PROGRESSIVE GULF INSURANCE COMPANY files a rate and rule revision for its Traditional Auto and Specialty Auto Program. The overall proposed rate change is a 5.0% increase. Effective Date February 25, 2004 (new business) April 25, 2004 (renewal business).

SAFECO INSURANCE COMPANY OF ILLINOIS files rates, rules and forms for their new Motorcycle Program. Effective Date January 15, 2004.

STARNET INSURANCE COMPANY files initial rates, rules and forms for their Pest Control CMP program. Effective Date January 28, 2004.

THE TOKIO MARINE AND FIRE INSURANCE COMPANY, LTD. files to adopt ISO's loss costs for General Liability resulting in an overall rate change of +2.4%. Effective Date May 1, 2004.

TRANSGUARD INSURANCE COMPANY OF AMERICA files initial rates, rules and forms for their Workers' Compensation program. The company proposes to adopt NCCI's 3/1/03 loss costs with an LCM of 1.30. Effective Date January 22, 2004.

TRAVELERS GROUP files revised rates, rules, and forms for their Farmowners Program. The overall rate level change is 3.5%. Effective Date April 1, 2004.

TRAVELERS INSURANCE COMPANIES files rates, rules and forms for their new Spectrum Program of Personal Automobile Insurance. Effective Date January 18, 2004.

TRAVELERS files a rate revision for its Personal Liability Umbrella Program. The overall proposed rate change is an increase of 15.4%. Effective Date February 27, 2004.

VIRGINIA SURETY COMPANY, INC. files a new vehicle service contract program for use with the e-bay Motors 1 month/1,000 mile program. Effective Date January 31, 2004.

NAME CHANGES

Allianz Insurance Company changed its name to Allianz Global Risks US Insurance Company effective July 9, 2003.

The Mountbatten Surety Company, Inc. changed its name to First Sealord Surety, Inc. effective April 4, 2003.

ACE Guaranty Corporation to engage in the insurance business within the State of Mississippi effective December 1, 2003.

The Utica Mutual Insurance Company will commence non-renewal of all policies under their Errors and Omissions Insurance Program as they come up for renewal on and after April 5, 2004.

Direct General Insurance amended Certificate of Compliance & Privilege License issued to Mississippi which includes the additional requested line of Homeowners/Farmowners effective January 21, 2004.