

Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
FEBRUARY 2004

ACE AMERICAN INSURANCE COMPANY files rates, rules and forms for their new Architects & Engineers Professional Liability Program. Effective Date February 10, 2004.

ACE USA files revised rates, rules and forms for its D&O Liability Program. There is no overall rate impact as a result of these proposed changes. Effective Date February 10, 2004.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA files a rate revision for the Auto Service portion of the Service Contract Reimbursement Insurance program. The overall rate increase is 5%. Effective Date February 5, 2004.

AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY files initial rates, rules and forms for their new Contractual Liability program. Effective Date February 10, 2004.

AMEX ASSURANCE COMPANY submits a rate and rule revision to their Personal Umbrella Program. Effective Date April 20, 2004.

AMFED NATIONAL INSURANCE COMPANY files to adopt NCCI's 3/1/04 loss costs with an LCM of 1.315. The proposed rate level change is an increase of 10.0%. Effective Date March 1, 2004.

ARMED FORCES INSURANCE EXCHANGE files a rate revision for Homeowners resulting in an overall rate change of 26.03%. Effective Date March 1, 2004.

BALBOA INSURANCE COMPANY files rates, rules, and forms for a Specialty Homeowner Program. The program is designed to accomodate risks that are not eligible for any other program. Effective Date February 5, 2004.

BRIERFIELD INSURANCE COMPANY files revised rates for its Enterprise Business Owners' program. The proposed overall rate level change is 0.0%. Effective Date April 1, 2004.

CAPITAL CITY INSURANCE COMPANY, INC. files revised rates for Commercial Auto Liability resulting in an overall rate level change of +17.2% affecting only 15 policies. Effective Date April 1, 2004.

CAROLINA CASUALTY INSURANCE COMPANY files revised rates, rules and forms for their Employment Practices Liability program. This is no overall rate effect, as there is no business written in the program. Effective Date February 5, 2004.

CHEROKEE INSURANCE COMPANY files initial rates, rules and forms for their new Workers' Compensation program. Effective Date February 19, 2004.

CHUBB GROUP OF INSURANCE COMPANIES files an initial rates, rule and form filing for their new Family Protection Coverage under their approved Masterpiece Program. Effective Date February 26, 2004.

EMC INSURANCE COMPANIES files revised rates and rules for their Private Passenger Auto Program resulting in an overall increase of 0.2%. Effective Date April 1, 2004.

ENCOMPASS INSURANCE COMPANIES files a miscellaneous rate revision for their Private Passenger Classic Automobile Program resulting in an overall increase of 1.7%. Effective Date May 1, 2004.

FEDERATED INSURANCE COMPANIES files to revise Type of Business Factor for Jewelry Dealers (10.0% decrease). There is no change to the current book of business, as the company currently has no premium in this segment. Effective Date April 1, 2004.

FEDERATED INSURANCE COMPANIES files a rate, rule, and form for their Businessowners program to add coverage for Jewelers. Effective Date April 1, 2004 (new and renewal business).

FIDELITY AND DEPOSIT COMPANY OF MARYLAND files a new Essential Homeowners Program to replace their Speciality Homeowners Program. The new program will continue to target "hard to place" risks, providing an option for coverage other than forced-placed insurance. Effective Date June 1, 2004.

FIREMAN'S FUND INSURANCE COMPANIES files a new rating plan for Not-For-Profit D&O Coverage resulting in an overall increase of 1%. Effective Date February 10, 2004.

FIREMAN'S FUND INSURANCE COMPANIES files a rate revision to their General Liability Insurance Program resulting in an overall rate increase of 9.5%. Effective Date July 1, 2004.

FIRST COLONIAL INSURANCE COMPANY files new rates and forms for a Contractual Liability Insurance program. The program will replace its previously filed vehicle service contract filing. The program does not affect any current vehicle service contracts. Effective Date February 5, 2004.

FIRST COLONIAL INSURANCE COMPANY files rates, rules, and forms for a new Vehicle Service Contract Reimbursement program. Effective Date February 19, 2004.

FOREMOST INSURANCE COMPANY files a rate revision for its Motor Home program. The indicated change is 15.9% statewide, and the overall effect of this filing is a 10.6% increase. Effective Date April 1, 2004 (new business) May 1, 2004 (renewal business).

FOREMOST SIGNATURE INSURANCE COMPANY files revised rates for their Motor Home Program resulting in an overall increase of 5.4%. Effective Date April 1, 2004.

GENERAL ELECTRIC MORTGAGE INSURANCE CORPORATION files new rates for their Single Premium Mortgage Guaranty program. The company is raising the fully refundable and limited refund rates by 40% to respond to coverage expansions and new product features. The Single Premium payment options will have (JLI) job loss insurance as a standard feature. Effective Date March 29, 2004.

GREAT AMERICAN INSURANCE COMPANY files rules, rates and forms for a new Kidnap and Ransom Program. Effective Date February 20, 2004.

GREENWICH INSURANCE COMPANY files a new limited warranty program for auto dealers. Effective Date February 24, 2004.

GREENWICH INSURANCE COMPANY files a new limited warranty program for auto dealers. Effective Date May 1, 2004.

GUIDEONE INSURANCE COMPANIES files a rate and rule revision to their Standard Auto Program resulting in an overall increase of 10.5%. Effective Date May 1, 2004.

GUIDEONE MUTUAL INSURANCE COMPANY files a rate and rule revision to their Commercial Auto Program resulting in an overall increase of 9.9%. Effective Date April 15, 2004 (new business) June 15, 2004 (renewal business).

GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY files their 2004 Crop-Hail rates and forms. Effective Date February 20, 2004.

GULF INSURANCE COMPANY files revised rates and rules to their Outdoorsman Program. This results in revised rates for all classifications but Skeet and Clays up to 20%. Effective Date March 1, 2004.

HARTFORD FIRE INSURANCE COMPANY files revised rates and rule for their Surety program resulting in an overall increase of 14.2%. Effective Date March 2, 2004.

HARTFORD INSURANCE COMPANIES files a revision to their Commercial Multi-Peril Spectrum Policy resulting in an overall increase of 6.6%. Effective Date February 28, 2004.

INSURANCE SERVICE OFFICES, INC. Filing No. PP-2003-RLP1 - introduces a new Personal Auto Liability and PIP/Medical Payments Vehicle Rating Plan which is based on a review of the actual Liability and PIP/Medical Payments insurance loss experience of each vehicle make & model . This plan is to be for the use of insurers who elect to adopt it, and such insurers will be responsible for filing appropriate materials and establishing an effective date. Effective Date Established by company.

INSURANCE SERVICES OFFICE, INC. files a revision to their Commercial Auto Liability and Physical Damage Loss Costs resulting in an overall decrease of -2.1%. Effective Date September 1, 2004.

LANCER INSURANCE COMPANY files initial rates, rules and forms for their Commercial Auto "All Other" Program for risks not otherwise classified by any other specific program. Effective Date February 19, 2004.

LIBERTY MUTUAL GROUP files a rate and form revision for their Private Passenger Automobile program. The proposed rate change is an overall increase of 6.6%. Effective Date February 17, 2004.

MARKEL AMERICAN INSURANCE COMPANY files rates, rules and forms for a new program--Supplemental Natural Disaster Program. The program provides additional coverages for losses due to natural disasters once the primary insurance limits are exhausted and for deductibles. Effective Date March 1, 2004.

MARKEL INSURANCE COMPANY files rates and rules for their Moving & Storage Program which introduces a new program tailored to the needs of the warehouse and other operational risks associated with moving and storage operations. This filing results in an overall rate increase of 11.1%. Effective Date May 1, 2004.

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY files a rate revision for their Homeowners and Mobile Homeowners program resulting in an overall increase of 10.9%. Effective Date April 29, 2004.

PROGRESSIVE files revised rates and rules for their Private Passenger Automobile program, resulting in an overall requested rate change of 7.0%. Effective Date February 27, 2004 (new business) April 27, 2004 (renewal business).

REPUBLIC MORTGAGE INSURANCE COMPANY files a revised rates and rules for their Employee Affinity Group program. The company split the current program into two separate programs for Credit Unions and Employee Affinity. The current filed rates will be used for the Credit Union program. Effective Date February 23, 2004.

SAFECO INSURANCE COMPANY OF AMERICA files revised rates for their Recreational Vehicle program's Travel Trailer rates. The overall effect of the change is a 4.1% average increase. Effective Date February 12, 2004 (new business) March 18, 2004 (renewal business).

SAFECO INSURANCE COMPANIES files revised rates and rules for their Personal Automobile Program resulting in an overall increase of 9.7%. Effective Date March 4, 2004 (new business) April 8, 2004 (renewal business).

SOUTHERN FIRE AND CASUALTY COMPANY files revised rates and rules for their Personal Umbrella program. The overall rate impact is an increase of 25%. Effective Date April 4, 2004.

ST. PAUL INSURANCE COMPANIES files revised rates for their Commercial Liability program. The proposed rate change is an overall increase of 12.2%. Effective Date July 28, 2004.

ST. PAUL INSURANCE COMPANIES files revised rates, rules and forms for their Commercial General Liability Golf Facility Program resulting in an overall increase of 3.5%. Effective Date February 24, 2004.

STATE AUTO PROPERTY AND CASUALTY INSURANCE COMPANY files revised rates and forms for a Businessowners program. The overall rate change is 1.8% Effective Date February 26, 2004.

STONINGTON INSURANCE COMPANY files a new Commercial Package Coverage for a broad range of accounts. Effective Date February 29, 2004.

SURETY ASSOCIATION OF AMERICA files loss costs for the new Financial Institution Bond, Standard Form #24. The form has been revised and new riders developed, resulting in coverage changes that affect filed loss costs. The new loss costs include the effects of adding new coverages to Form #24 using percentage adjustments using existing rating rules. Effective Date April 1, 2004.

TRITON INSURANCE COMPANY files rates and forms for an Involuntary Unemployment Insurance program. Effective Date February 10, 2004.

USAA GENERAL INDEMNITY COMPANY files revised rates and rules to their Personal Auto Program resulting in an overall decrease of -2.6%. Effective Date May 1, 2004.

USAA INSURANCE COMPANIES files a rate and rule revision for their Personal Auto Program resulting in an overall decrease of -1.3% for USAA and 1.1% for USAA-CIC. Effective Date May 1, 2004.

WAUSAU INSURANCE COMPANIES files to adopt NCCI's 3/01/04 loss costs with LCMs of 2.050 (Employers Ins. of Wausau), 1.640 (Wausau Underwriters Ins. Co.) and 1.220 (Wausau Business Ins. Co.). The overall proposed rate change is an increase of 19.5%. Effective Date March 1, 2004.

WESTPORT INSURANCE CORPORATION files revised rates for its Lawyers Professional Liability Program resulting in an overall rate increase of 20%. Effective Date April 1, 2004.

XL SPECIALTY INSURANCE COMPANY files rates, rules, and forms for an Architects and Engineers Professional Liability program. Effective Date February 17, 2004.

ZURICH NORTH AMERICA files rates, rules, and forms for a new program--Trust Protector Policy (TPP) intended for trust departments of eligible financial institutions. The insurance provides primary P&C insurance for financial institution's portfolio of trust properties. Effective Date February 15, 2004.

ZURICH NORTH AMERICA files rate revision for its Commercial Umbrella Liability product. There is no rate impact with this filing. Effective Date February 17, 2004.

Non-Renewals of Programs

American General Property Insurance Company will non-renew its Fireguard Program commencing July 1, 2004.