

Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
DECEMBER 2004

ALEA NORTH AMERICA INSURANCE COMPANY files initial rates and rules for its Commercial Umbrella program. Effective Date March 1, 2005.

ALFA GENERAL INSURANCE CORPORATION files revised rates for their Standard Homeowner program. The overall rate level change is an increase of 9.7%. Effective Date January 1, 2005 (new business) February 1, 2005 (renewal business).

ALFA GENERAL INSURANCE CORPORATION files revised rates for their Dwelling Package program. The overall rate level change is an increase of 4.7%. Effective Date January 1, 2005 (new business) February 1, 2005 (renewal business).

ALFA INSURANCE CORPORATION files revised rates for its Preferred Homeowner program. The overall proposed change is an increase of 9.8%. Effective Date January 1, 2005 (new business) February 1, 2005 (renewal business).

ALFA INSURANCE CORPORATION files revised rates for its Tenant Dwelling Homeowners program. This filing will result in an overall rate increase of 9.8%. Effective Date January 1, 2005 (new business) February 1, 2005 (renewal business).

ALLSTATE INSURANCE COMPANY files revised rates and rules for Homeowners resulting in an overall rate increase of +3.4%. Effective Date January 31, 2005.

AMERICAN MERCURY INSURANCE COMPANY files a rate change for their Premium Value Mechanical Breakdown Service Contracts in Mississippi in their Precious Metals Program. Effective Date December 7, 2004.

AMERICAN MERCURY INSURANCE COMPANY files a rate change for their Major Value Mechanical Breakdown Service Contracts in Mississippi in their Precious Metals program. Effective Date December 7, 2004.

AMERICAN MODERN HOME INSURANCE COMPANY files rates, rules and forms for their Private Passenger Auto, Recreational Vehicles program. The overall proposed rate change is an increase of 11.3%. Effective Date January 1, 2005.

AMERICAN SECURITY INSURANCE COMPANY files initial rates, rules, and forms for a forced placed Collateral Protection Insurance program. Effective Date December 20, 2004.

AMFED NATIONAL INSURANCE COMPANY files initial rates, rules and forms for their new Homeowner program. Effective Date January 1, 2005.

ARCH INSURANCE COMPANY files rates, rules and forms for their new Commercial Multi Peril Great Outdoors Insurance Program. Effective Date December 15, 2004.

ARGONAUT GREAT CENTRAL INSURANCE COMPANY files rates, rules and forms for a new umbrella program for Retail Grocers. Effective Date December 16, 2004.

CEM INSURANCE COMPANY files initial rates, rules and forms for the new Unemployment Benefits Reimbursement Liability Insurance program. The rate is equal to the State Unemployment Tax Rate for the employer with optional SIR credits. Effective Date January 1, 2005.

CHUBB GROUP OF INSURANCE COMPANIES files new rates, rules and forms for their Commercial Other Liability Program for not-for-profit companies. Effective Date December 24, 2004.

CHUBB GROUP files initial rates, rules, and forms for its Health Care Portfolio program. The coverage include Directors and Officers Liability, Employment Practices, Outside Directors and Officers Liability, Fiduciary Liability, Crime Insurance, and Kidnap Ransom and Extortion coverages. Effective Date December 13, 2004.

CHURCH MUTUAL INSURANCE COMPANY files a rate revision for their Commercial Auto Program (church-owned vehicles) resulting in an overall increase of 4.54%. Effective Date February 1, 2005 (new business) April 1, 2005 (renewal business).

DIAMOND STATE INSURANCE COMPANY files initial rates, rules and forms for their Insurance Agents and Brokers Professional Liability Program. Effective Date January 1, 2005.

DIAMOND STATE INSURANCE COMPANY files a new rate, rule and form for their Lawyers Defense Plan Program. Effective Date January 1, 2005.

FARMINGTON CASUALTY COMPANY files rates, rules, and forms for a new Employment Practices Liability program. Effective Date December 13, 2004.

FIDELITY FIRST INSURANCE COMPANY files initial rates, rules and forms for its Workers' Compensation Program. Effective Date December 20, 2004.

FOREMOST INSURANCE COMPANY OF GRAND RAPIDS, MICHIGAN files a rate revision for its Mobile Home Insurance program that results in an overall rate increase of 2.4%. Effective Date February 1, 2005.

FOREMOST SIGNATURE INSURANCE COMPANY OF GRAND RAPIDS, MICHIGAN files a rate revision for its Mobile Home Insurance program that results in an overall rate increase of 5.2% increase. Effective Date February 1, 2005.

FOREMOST SIGNATURE INSURANCE COMPANY files a rate revision for its Travel Trailer Program. The overall rate change is an 10.5% increase. Effective Date January 1, 2005 (new business) February 1, 2005 (renewal business).

GRAIN DEALERS MUTUAL INSURANCE COMPANY files to adopt ISO's Homeowners loss costs and rules as contained in Filing Nos. HO-2004-RLA1 and HO-2004-RRU1 resulting in a rate increase of +8.78%. Effective Date August 1, 2005.

GREAT DIVIDE INSURANCE COMPANY files initial rates, rules and forms for their Commercial General Liability Program. Effective Date December 15, 2004.

GUARANTEE INSURANCE COMPANY files initial rates, rules and forms for their new Workers Compensation program. Effective Date December 15, 2004.

GUIDEONE MUTUAL INSURANCE COMPANIES files a loss cost filing for their Commercial Property Program the proposed revision results in an overall rate decrease of -6.1%.

- GuideOne Mutual -5.0%
- GuideOne Special Mutual -5.1%
- GuideOne Elite -6.7%
- GuideOne America - 9.3%

Effective Date June 15, 2005 (new business) August 15, 2005 (renewal business).

GUIDEONE MUTUAL INSURANCE COMPANIES files a loss cost filing for their Commercial General Liability Program resulting in an overall rate change of +6.1%.

GuideOne Mutual +6.7%

GuideOne Specialty Mutual +4.0%

GuideOne Elite +6.3%

GuideOne America +4.7%. Effective Date June 15, 2005 (new business) August 15, 2005 (renewal business).

HARTFORD GROUP files a rate and rule for their new Spectrum Xpand (CMP) Umbrella Liability program. This is an optional coverage that can be attached to a policy instead of a separate umbrella policy for larger risks. Effective Date December 14, 2004.

HUDSON INSURANCE COMPANY files an initial filing for their Commercial Automobile Program. Effective Date January 1, 2005.

INSURANCE CORPORATION OF HANNOVER files new rates and rules for their ChemPlan Commercial Property Program. Effective Date December 20, 2004.

INSURANCE SERVICES OFFICE files revised rating factors for the development of General Liability premium charges for "Certified Acts of Terrorism" as defined in the Terrorism Risk Act of 2002, and also introduces the rating factors for acts of terrorism not otherwise excluded subsequent to the expiration of the Act. Effective Date March 1, 2005.

INSURANCE SERVICES OFFICE, INC. files a new Financial Institutions Crime Program for banks and savings & loan institutions. (Filing No. FI 2004-RLC04 - advisory loss costs; Filing No. FI 2004-OFR04 - forms; Filing No. FI 2004-ORU04 - rules and Filing No. RP 2004-RFI04 - rating plan. Effective Date June 1, 2005.

INSURANCE SERVICES OFFICE, INC. files to introduce ISO's new E-Commerce Program and the Internet Liability and Network Protection Policy. This will be a new product designed to provide coverage for companies with an Internet presence. (Filing Nos. EC 2004-OILFR - forms; EC 2004-RILLC - loss costs; EC 2004-OILRU - rules and RP 2004-REC04 - Individual Risk Premium Modification Plan. Effective Date July 1, 2005.

INSURANCE SERVICES OFFICE, INC. files a loss cost filing that proposes changes in advisory increased limits factors (ILFs) for Nursing Homes, Dentists and Allied Care coverages (Professional Liability) representing a combined 5.6% increase from the current ISO loss costs. Effective Date June 1, 2005.

INSURANCE SERVICES OFFICE, INC. files a loss cost filing that proposes changes in advisory increased limits factors (ILFs) for Hospital and Physicians and Surgeons coverages (Professional Liability) representing a combined 3.1% decrease from the current ISO loss costs. Effective Date June 1, 2005.

LEADER INSURANCE COMPANY files initial rates, rules and forms for their Value Added Private Passenger Auto Program. Effective Date December 20, 2004.

LEADER SPECIALTY INSURANCE COMPANY files initial rates, rules and forms for their Low Cost Private Passenger Auto Program. Effective Date December 20, 2004.

LINCOLN GENERAL INSURANCE COMPANY files revised rates and rules for their Private Passenger Automobile program. The company proposes an overall rate level increase of 7.74%. Effective Date January 15, 2005 (new business) February 1, 2005 (renewal business).

MARKEL CORPORATION files rates, rules and forms for their new Commercial General Liability endorsement to provide limited care, custody and control coverage. Effective Date January 1, 2005.

MERASTAR INSURANCE COMPANY files a rate and rule to implement a Personal Financial Management Discount in their PPA program. The base rates will be adjusted to make the change revenue neutral on an overall statewide basis. Effective Date February 1, 2005 (new and renewal business).

MERASTAR INSURANCE COMPANY files revised rates and rules for their Homeowners Program. The proposed overall rate level change is an increase of 22.5%. Effective Date March 1, 2005.

MID-CONTINENT CASUALTY COMPANY files a new General Liability Program titled Society of Wetlands Scientists. Effective Date January 1, 2005.

MID-CONTINENT CASUALTY COMPANY files a new General Liability Program titled Association of Clinical Research Professionals. Effective Date January 1, 2005.

MID-CONTINENT CASUALTY COMPANY files a new General Liability Program titled Certified Professional in Erosion and Sediment Control. Effective Date January 1, 2005.

MID-CONTINENT CASUALTY COMPANY files a new General Liability Program titled National Environmental Training Association. Effective Date January 1, 2005.

MID-CONTINENT CASUALTY COMPANY files a new General Liability Program to provide coverage for the Regulatory Affairs and Quality Assurance Professionals. Effective Date January 1, 2005.

MID-CONTINENT CASUALTY COMPANY files a new General Liability Program titled Society for Mining, Metallurgy and Exploration. Effective Date January 1, 2005.

MID-CONTINENT CASUALTY COMPANY files a new General Liability Program titled American Academy of Pharmaceutical Physicians. Effective Date January 1, 2005.

MISSISSIPPI RESIDENTIAL PROPERTY INSURANCE UNDERWRITING ASSOCIATION (MRPIUA) The Mississippi Residential Property Insurance Underwriting Association Board of Directors have approved the Servicing Insurer Agreement between Audubon Indemnity Company and the MRPIUA. The agreement is for two (2) years and two (2) months (January 1, 2005 to March 1, 2007) with the same charges and fees as stated in the existing agreement that expires January 1, 2005. Effective Date January 1, 2005.

MISSISSIPPI AUTOMOBILE INSURANCE PLAN files revised rates for their Private Passenger Automobile Liability and Physical Damage. The proposed overall change is a rate increase of 9.9%. Effective Date March 1, 2005 (new business) April 1, 2005 (renewal business).

MISSISSIPPI STATE RATING BUREAU files revised rates (loss costs and factors) and rules for Certified Acts of Terrorism for 2005 and after expiration of TRIA for Businessowners coverage. Effective Date March 1, 2005.

MISSISSIPPI WINDSTORM UNDERWRITING ASSOCIATION (MWUA) The MWUA Board of Directors have approved an extension of the Servicing Insurer Agreement between Audubon Insurance Company and the MWUA for a two (2) year period, (March 1, 2005 to March 1, 2007), with the same charges and fees as stated in the existing agreement that expires March 1, 2005. Effective Date March 1, 2005.

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, 2005.

NATIONWIDE INSURANCE COMPANIES files a rate and rule revision for their Special Commercial Umbrella Program resulting in an overall increase of 19.6%. Effective Date March 1, 2005.

NATIONWIDE INSURANCE COMPANIES files a rate and forms revision of their Private Passenger Auto program. The overall changes reflect a decrease of 1.2%. Effective Date February 14, 2005 (new and renewal business).

RADIAN GUARANTY COMPANY files a new program to offer coverage on Interest-Only mortgage loans. Effective Date December 7, 2005.

REINSURANCE COMPANY OF AMERICA, INC. files initial rates, rules and forms for their new Workers' Compensation program. The company is adopting the current NCCI loss costs with an LCM of 1.537. Effective Date December 22, 2004.

REPUBLIC MORTGAGE INSURANCE COMPANY files a rules revision for their Mortgage Guaranty program. The revision breaks out the Reduced Documentation surcharges by LTV and credit score. Effective Date January 3, 2005.

SAFECO INSURANCE COMPANIES files revised rates for their Fire & allied Lines Program. The overall rate change is a decrease of 8.3%. Effective Date February 1, 2005.

SAGAMORE INSURANCE COMPANY files a new product with a lower down payment to expand their current market for Private Passenger Auto. Effective Date January 4, 2005.

ST. PAUL TRAVELERS COMPANIES files a transition filing of St. Paul's Surety Business to Travelers rates and rules. The plan involves one year of renewals at the current St. Paul rates as the bonds are reviewed by Travelers and moved toward the end rates of the filed Surety Rate Addendum, which match Travelers' current rates. The overall rate change is 3%. Effective Date January 1, 2005.

ST. PAUL TRAVELERS COMPANIES files a rate, rule and form filing for its Ultra Pac Commercial Auto Program resulting in an overall rate level increase of 5%. This program is designed for middle to larger size accounts with limits of \$1,000,000. Effective Date January 1, 2005.

ST. PAUL TRAVELERS COMPANIES files new rates, rules and forms for their St. Paul Travelers 1st Choice for Accounting Professionals Program. Effective Date January 7, 2005.

STATE AUTO INSURANCE COMPANIES files rates, rules, and forms for their Commercial Fire and Allied Lines program for Crime and Fidelity business. They adopt new ISO loss costs with no change to the current Crime LCM and file a revised LCM for Fidelity of 2.628. The changes result in a 0% overall rate impact. Effective Date February 15, 2005.

STATE AUTO INSURANCE COMPANIES files revised rates and forms for its Commercial General Liability program. The overall rate level increase is 11.8%. Effective Date February 15, 2005.

STATE AUTO INSURANCE COMPANIES files rates, rules, and forms for their Commercial Property program. They adopt the new MSRB loss costs with a revised LCM of 2.248. The result is an overall decrease of -8.3%. Effective Date February 15, 2005.

STATE AUTO INSURANCE COMPANIES files revised rates, rules and forms for its Multiple Lines/Series One Contractors program. The overall rate level change is an increase of 2.7%. Effective Date February 15, 2005.

STATE FARM FIRE AND CASUALTY COMPANY files rates, rules and forms for a new Dentist Professional Liability program. Effective Date February 1, 2005.

U.S. SPECIALTY INSURANCE COMPANY files new rates, rules and forms for their Architects and Engineers Professional Liability Program. Effective Date December 16, 2004.

VICTORIA FIRE AND CASUALTY COMPANY files a rate revision for their Nonstandard Private Passenger Automobile Program resulting in an overall rate level decrease of -11.39%. Effective Date January 24, 2005.

WAUSAU INSURANCE COMPANIES submits a revised loss cost filing for their Commercial General Liability program with an overall rate change of -17.7% . The companies adopt ISO Reference Filing #:GL-2004-BGL2. They are revising their LCM to 1.437. The Company deviations include:
Employers Ins. Co of Wausau 1.35; Wausau Underwriters Ins. Co. 1.00, and Wausau Business Ins. Co. .65. Effective Date April 1, 2005 (new and renewal business).

WESTERN SURETY COMPANY files a rate revision for their Notary Errors and Omissions Program resulting in an overall increase of 30%. Effective Date December 7, 2004.

Notice of Operational Plan-Transfer of Business

Travelers Property & Casualty Corporation transferred business of oil & Gas to St. Paul Fire & Marine Insurance Company. Effective November 1, 2004.

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Ace American Insurance Company has decided to discontinue writing collector auto & recreational vehicle policies “Specialty Auto” in Mississippi. Effective November 30, 2004.