

Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
September 2005

AEGIS SECURITY INSURANCE COMPANY files rate and rule revision for their Homeowners Program. The company proposes to make the exclusion of Windstorm/Hail and Tornado mandatory for their Territory 2. This exclusion will result in a \$75.00 premium reduction for the HO-3 and \$50.00 for HO-8. Effective Date January 1, 2006.

AEGIS SECURITY INSURANCE COMPANY files a rate and rule for their Mississippi Dwelling ADF-1 Program. The exclusion of Windstorm or Hail will be mandatory for Territory 3 consisting of the counties of Hancock, Harrison, and Jackson. The counties fall in the eligible MWUA areas. The exclusion will result in a premium reduction of 10%. Effective Date January 1, 2006.

AEGIS SECURITY INSURANCE COMPANY files rate and rule revision for their Manufactured Home Program. The company is proposing a mandatory exclusion of Windstorm/Hail and Tornado mandatory for Territory 2. The exclusion will result in a 10% premium in Territory 2. Effective Date January 1, 2006.

AIG AGENCY AUTO files revised rates for their Private Passenger Automobile program. The proposed overall rate level change is an increase of 3.4%. Effective Date September 15, 2005.

AIG GROUP files to adopt ISO Reference CA-2005-BRLA1, loss cost revision, and revise companies' Loss Cost Multipliers and Expected Loss Ratios for their Commercial Auto program. The companies are implementing the ISO Revised Commercial Auto Classification Plan, CA- 2005-RCP1, and the Revised Commercial Auto Territory Definitions, CA-2004-RTER1. The overall rate impact across all companies is 11%. Effective Date October 1, 2005 New and Renewals.

ALEA NORTH AMERICA INSURANCE files initial rates, rules and forms for Hired Auto and Non-Owned Auto Liability for its Commercial General Liability Program. Effective Date October 1, 2005.

ALFA files revised rates for their new multi-car Private Passenger Automobile policy. The overall rate level change is a decrease of 0.3%. Effective Date November 21, 2005 (New) January 17, 2006 (Renewal).

ALLSTATE INDEMNITY COMPANY files a rates, rules and forms for a new LandlordsPackage Policy program. This program is intended to replace a similar program currently written by Allstate Insurance Company. AIC will renew current policies, but going forward Allstate Indenily will write all new business. Effective Date November 21, 2005 New and Renewal Business.

ALLSTATE INSURANCE COMPANY files rates and rules revision to its Commercial Customizer Program, providing commercial multi-peril coverage. The overall change is 6.9% increse divided between a 7.3% increase for non-optional coverages and no change

for optional coverages. Effective Date November 28, 2005, New and January 3, 2006 Renewal Business.

AMERICAN RELIABLE INSURANCE COMPANY files revised rates for their Auto Single Interest Motor Vehicle Program. The Company is decreasing across all rates 10%. Effective Date November 1, 2005.

AMERICAN RELIABLE INSURANCE COMPANY files a rate and rule revision to its Farm Administration Program for a rate level increase of 5.6%. Effective Date October 1, 2005 New and November 1, 2005 Renewal Business.

ARGONAUT GREAT CENTRAL INSURANCE COMPANY files revised rates for their Public Entity Excess Liability Coverage. The overall rate level effect is 75% for which the company cites reinsurance rates. Effective Date September 28, 2005.

BALBOA INSURANCE COMPANY files a new Contractual Liability Insurance Program to cover the Tire Customer Loyalty Reward Program Contracts. The program provides coverage for the liability of participating dealers who offer all customers this program. Effective Date September 6, 2005.

BOND SAFEGUARD INSURANCE COMPANY files rates, rules, and forms for a new Surety Bond Program. Effective Date October 1, 2005.

CAROLINA CASUALTY INSURANCE COMPANY files revised rates for their Employment Practices Liability Insurance Program resulting in an overall increase of 21.3%. Effective Date September 6, 2005.

CHUBB GROUP files a rate and rule for its Energy Systems Policy Select product (Boiler and Machinery). The Company introduces two new endorsements which address coverage with respect to fungus, physical damage, and time element. The overall proposed rate level change is a decrease of 1.0%. Effective Date October 1, 2005.

CNA GROUP files revised loss costs for their General Liability program. The company proposes to adopt the ISO's most recent state loss costs, increased limits factors, and estimated loss potential with a new LCM of 1.678, resulting in an overall rate level increase of 1.0%. Effective Date November 1, 2005.

CNA GROUP files a loss cost filing for its Commercial Multiple Peril Package Policy Program. The company proposes to adopt the ISO's multi-state rule revision. The combined rate level impact of these proposed changes is an increase of 4.9% (+9.9% for property and +2.8% for liability coverages). Effective Date November 1, 2005.

CONTINENTAL COMPANIES files rates, rules and forms for their new CNA Connect Businessowners Package Program. This new program replaces the company's existing Business Account Package Policy Program. Effective Date December 1, 2005.

DAIMLERCHRYSLER INSURANCE COMPANY files rates and forms for a Vehicle Service Contract Liability Program. The policy provides coverage only in the event the insured fails or is unable to fulfill its obligations under the terms of the vehicle service contracts issued by the insured during the policy period. Effective Date September 6, 2005.

FEDERATED INSURANCE COMPANIES files rates, rule, and forms filing for its Commercial General Liability Program. The Company changes their Type of Business Factors for LP gas distributors with resulting changes to their base rate pages. The proposed overall change for Federated Mutual is a decrease of 3.3% and 0.0% for Federated Services. Effective Date October 1, 2005 New and Renewals.

FEDERATED INSURANCE COMPANIES files revised rates, rules and forms for their Employment Related Practices Liability business. There is no rate impact associated with this filing. Effective Date October 12, 2005.

FEDERATED INSURANCE COMPANIES files a rate revision to its Truck Tractor Equipment Dealer (Commercial Automobile) program. The overall change in premium is negligible. Effective Date September 15, 2005.

HANOVER INSURANCE COMPANIES files a loss cost filing for their Commercial General Liability Program resulting in an overall decrease of -14.7%. Effective Date February 15, 2006.

HANOVER INSURANCE COMPANIES files a loss cost filing for their Commercial Property Program resulting in an overall decrease of -25.1%. Effective Date February 15, 2006.

HUDSON INSURANCE COMPANY files initial rates (loss costs) and rules for their new General Liability Program. Effective Date September 6, 2005.

INSURANCE CORPORATION OF HANNOVER files a rate revision for its American Rental Association (Other Liability) Program. The overall rate level effect of this filing is an increase of 28.0%. Effective Date September 14, 2005.

MARKEL INSURANCE COMPANY files a loss cost filing for their Commercial Other Liability, Social Service Program resulting in an overall increase of 3.3%. Effective Date September 15, 2005.

MEDICAL PROTECTIVE COMPANY files a rule change for its Medical Malpractice program. The Company proposes to introduce the aggregate credit rule where total amount of credit is not to exceed 50%, introduce optional deductible credits, introduce optional large group rating for groups of twenty five members or more, introduce locum tenens group rating, revise how the claim free credit rule applies to new business with no changes in the credit structure, introduce a non-discretionary debit program rating rule,

and revise the extended contract rating rule. The changes do not produce a material rate level change. Effective Date September 13, 2005.

METROPOLITAN files rates and rules for their Private Passenger Automobile program. The overall rate level change is neutral. Effective Date September 22, 2005 (New) October 27, 2005 (Renewal).

MID-CONTINENT CASUALTY files initial rates, rules and forms for their new International Erosion Control Association (Professional Liability). Effective Date September 6, 2005.

MID-CONTINENT CASUALTY files initial rates, rules and forms for their new Commercial Fire and Allied Lines program. Effective Date September 6, 2005.

MISSISSIPPI STATE RATING BUREAU files multistate loss costs and rules to implement several coverage changes and the related loss costs and rating rules for the Commercial Property Program. These changes include the removal of Glass Coverage and rates and various other changes that align with latest ISO approved miscellaneous loss costs and rules changes. Effective Date December 1, 2005.

NATIONAL GENERAL INSURANCE COMPANY files a rate, rule and forms filing for their personal auto insurance program. The company files to modify symbol factors, base rates, replacement cost factors, territory relativities, discounts, including changes to the minimum liability limits. The overall impact is a decrease of -0.3%. Effective Date October 3, 2005, New and December 3, 2005, Renewal Business.

NATIONWIDE files to adopt ISO's current commercial auto loss costs in the reference filing number CA-2005-BRLA1. Effective Date December 1, 2005.

NAVIGATORS INSURANCE COMPANY files new rates, rules and forms for their Umbrella Liability and Excess Liability Program. Effective Date September 12, 2005.

PROGRESSIVE GULF INSURANCE COMPANY files a rate and rule revision for its Local/Intermediate Class Rated Commercial Vehicle Program. The overall change is a decrease of 4.73%. Effective Date October 28, 2005, New and November 25, 2005, Renewal Business..

RADIAN ASSET ASSURANCE INC. files rates and rules for a new Financial Guaranty Insurance Program. The rates are established as a range of percentages of the amounts payable under the Insured Obligations. Effective Date September 14, 2005.

SAFECO INSURANCE COMPANIES files loss cost for the Terrorism Coverage for its Commercial Fire and Allied Lines program. There is no rate impact associated with this filing. Effective Date September 1, 2005.

SAFECO INSURANCE GROUP files a revised Private Passenger Auto program. They introduce company specific Vehicle Symbol and Model year rating for all major coverage (BI, PD, CP & CL). A new vehicle assignment table is included along with relativities for liability coverages. They introduce a Points-by-Age table and redefinition of the Territory Groupings. While the overall rate level effect is a -0.6% decrease individual policies may experience a larger increase which will be capped over 4 term periods. Effective Date November 10, 2005, New and Decemebr 15, 2005, Renewal Business.

ST PAUL TRAVELERS files four new optional endorsements and one revised optional endorsement for use with the Commercial General Liability program to expand coverage options. Effective Date October 1, 2005.

STATE FARM FIRE AND CASUALTY COMPANY files revised rates and rules for their Private Passenger Automobile Program. The proposed rate change is a decrease of 2.5% . Effective Date November 28, 2005 (New) December 28, 2005 (Renewal).

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY files revised rates and rules for its Private Passenger Automobile Program. The proposed rate change is a decrease of 2.3%. Effective Date November 28, 2005 (New) December 28, 2005 (Renewal).

T.H.E. INSURANCE COMPANY files rates, rules, and forms for a new optional endorsement to provide Boiler & Machinery coverage. Effective Date September 28, 2005.

TRAVELERS files revised rates for their Personal Auto Program. The filing will result in an overall rate increase of 2.0%. Effective Date September 24, 2005.

TRIAD GUARANTY INSURANCE CORPORATION files new non-refundable rates for lender paid mortgage insurance. Effective Date October 24, 2005.

TWIN CITY FIRE INSURANCE COMPANY files new rates, rules and forms for their Other Liability, Real Estate Errors and Omissions Liability Program. Effective Date September 12, 2005.

UNITED SERVICES AUTOMOBILE ASSOCIATION files rates and rules for its PPA program to reflect the change in the MS financial responsibility limits to new minimum of 25,000/50,000 for bodily injury and uninsured motorists and 25,000 for property damage. The Companies filed increased limits factors and revised base rates to offset premium effect of the revised increased limits. Effective Date January 1, 2006.

UNITRIN GROUP files revised rates and rules for their Commercial General Liability Insurance Program resulting in an overall increase of 8.1%. Effective Date September 15, 2005.

USAA GROUP files revised rates and rules for their Personal Homeowners Program resulting in an overall increase of 3.4%. Effective Date November 15, 2005.

USAA GROUP files initial rates, rules and forms for its new Tenant Homeowners program. Effective Date January 18, 2006.

XL CAPITAL ASSURANCE INC. files a revision to their filed surety rates. The new rates include average rates, as well as minimum and maximum rates, varying by XLCA credit rating. Effective Date September 15, 2005.