### Mississippi Insurance Department

**Property/Casualty Rate Filing Bulletin**  
**November 2006**

<table>
<thead>
<tr>
<th>COMPANY</th>
<th>FILING NUMBER</th>
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</thead>
<tbody>
<tr>
<td>ALLSTATE INSURANCE COMPANY</td>
<td>SPIN-8322HDQ6H</td>
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</tbody>
</table>

| AMERICAN ALTERNATIVE INSURANCE CORPORATION   | SPIN-3MJG8ASBX |

| AMERICAN MERCURY INSURANCE COMPANY           | 8186       |
| files a rate revision for their Platinum "Precious Metals" vehicle service contract program. No existing policies are affected. The Company is introducing additional categories of term/mileage options for the New Car Wrap Plan. Effective Date November 16, 2006. |

| AMERICAN MERCURY INSURANCE COMPANY           | 8194       |
| files a rate revision for their Premium Value Platinum "Precious Metals" vehicle service contract program. No existing policies are affected. The Company is introducing additional categories of term/mileage options for the New Car Wrap Plan. Effective Date November 16, 2006. |

| AMERICAN RELIABLE INSURANCE COMPANY          |             |
| files revised rates and rules for their Mobilehome program. There is no rate impact associated with this filing. Effective Date January 1, 2007 (New) February 1, 2007 (Renewal). |

<p>| AMERICAN RELIABLE INSURANCE COMPANY          |             |
| files revised rates and rules for their Dwelling program. There is no rate impact associated with this filing. Effective Date January 1, 2007 (New) February 1, 2007 (Renewal). |</p>
<table>
<thead>
<tr>
<th>Lead Company</th>
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<tbody>
<tr>
<td>AMERICAN ZURICH INSURANCE COMPANY</td>
<td>ZURC-125001671</td>
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</table>

Other Companies:
- Colonial American Casualty & Surety Co.
- Fidelity and Deposit Co. of Maryland
- Zurich American Ins. Co. of Illinois
- Zurich American Ins. Co.

files forms and rates to expand coverage offerings and decrease pricing for their Directors & Officers Liability program. The overall decrease in rate level pricing is 12.3%.
Effective Date November 30, 2006 New and January 30, 2007 Renewals.

<table>
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<tr>
<th>Company</th>
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<tbody>
<tr>
<td>ARCH INSURANCE COMPANY</td>
<td>8617</td>
</tr>
</tbody>
</table>

amends their current Commercial General Liability Loss Cost Multiplier for their Emergency Services Insurance Program to match the current LCM for their general CGL business. This change will result in an overall 21.4% increase.
Effective Date November 28, 2006.

<table>
<thead>
<tr>
<th>Company</th>
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<tbody>
<tr>
<td>AXA INSURANCE COMPANY</td>
<td>7672</td>
</tr>
</tbody>
</table>

files new rates for their Commercial General Liability program. The Company proposes to adopt, without modification, the revised ISO loss costs contained in ISO filing GL-2006-BGL1. The overall rate change is -2.8%.
Effective Date January 1, 2007.

<table>
<thead>
<tr>
<th>Company</th>
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<tbody>
<tr>
<td>BEAZLEY INSURANCE COMPANY</td>
<td>USPH-6UQR4X249</td>
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</table>

files initial rates, rules and forms for their new Non-Profit Organization Management Liability Program.
Effective Date November 28, 2006.

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<thead>
<tr>
<th>Company</th>
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</thead>
<tbody>
<tr>
<td>BEAZLEY INSURANCE COMPANY, INC.</td>
<td>5423</td>
</tr>
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</table>

files initial rates, rules and forms for their Beazley One - Private Company Liability Insurance Program.
Effective Date November 1, 2006.

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<tr>
<td>CONTINENTAL CASUALTY COMPANY</td>
<td>USPH-6UNRP5345</td>
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</table>

files a new computer-related errors and omissions liability product to be used with the current approved E-Pack Management Liability policy. The Company is introducing a small business product called Epack EZ that provides more limited coverage for insureds with 50 employees or less.
Effective Date November 20, 2006, New and Renewals.
files rates, rules and forms for their new NetProtect Essential Liability program (Other Liability-Liability E & O). The program provides third party network security and privacy liability coverage.
Effective Date November 1, 2006.

files a new commercial property program to provide Mechanical, Electrical and Pressure Systems Enhancement coverage for Commercial Fire and Allied lines and CMP policies. The rates for this coverage are identical to the approved rates for the two sister companies (Georgia Casualty & Surety and Association Casualty Insurance Companies).
Has companion filings #7728 & 7723.
Effective Date November 16, 2006.

files a new commercial property program to provide business income-actual loss sustained coverage for Commercial Fire and Allied lines and CMP policies. The rates for this coverage are identical to the approved rates for the two sister companies (Georgia Casualty & Surety and Association Casualty Insurance Companies). Has two companion filings #7724 & 7723.
Effective Date November 16, 2006.

files a Mobile Tool Vendors Program to provide General Liability coverage to Snap-On-Tool corporation and franchises.
Effective Date November 16, 2006.

files a rate and rule revision for their Classic Auto program increasing minimum premium, revising UM rating, increase comprehensive rates for antiques, classics, and exotics, and the removal of towing and labor coverage.
Effective Date March 1, 2007, New and Renewals.
COMPANY  
GENERALI U.S. BRANCH  
FILING NUMBER 8217 
files initial rates, rules and forms for their Commercial Property Program. 
Effective Date November 20, 2006.

COMPANY  
GENWORTH MORTGAGE INSURANCE CORPORATION  
FILING NUMBER 7845 
files to introduce new mortgage guaranty rate cards for credit unions. These rates will allow credit unions to provide lower mortgage insurance costs to first-time and low-to-moderate income borrowers in affordable housing programs. 
Effective Date November 13, 2006.

COMPANY  
GRAY CASUALTY & SURETY COMPANY  
FILING NUMBER 7858 
files an initial filing for Miscellaneous and U.S. Immigrant Bonds. 
Effective Date November 1, 2006.

COMPANY  
GRAY CASUALTY & SURETY COMPANY  
FILING NUMBER 7861 
files an initial filing for License and Permit Bonds. 
Effective Date November 1, 2006.

COMPANY  
GREAT AMERICAN INSURANCE COMPANY  
FILING NUMBER 7978 
files a Contractual Obligation Reimbursement Program revision to add new rates for Vehicle Limited Warranty Contracts. 
Effective Date November 16, 2006.

COMPANY  
HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY  
FILING NUMBER 7776 
files a new product filing, Contractual Liability for Equipment Breakdown Claims policy. This provides coverage to an insured incurs contractual liability for equipment breakdown claims on covered equipment. 
Effective Date November 16, 2006.

COMPANY  
INSURANCE SERVICES OFFICE  
FILING NUMBER 8539/8543/8540 
Effective Date July 1, 2007.
COMPANY
INSURANCE SERVICES OFFICE
FILING NUMBER 7880
files a Homeowner loss cost revision resulting in an overall decrease of -1.5%.
Effective Date April 1, 2007.

COMPANY
MERCHANTS BONDING COMPANY (MUTUAL)
FILING NUMBER SERT-6TFLM7254
files revised rates and rules for their Surety Bond Program resulting in no rate change.
Effective Date April 1, 2007.

COMPANY
MISSISSIPPI FARM BUREAU CASUALTY INSURANCE COMPANY
FILING NUMBER 7994
files revised rates for their Private Passenger Auto Program resulting in an overall
decrease of -0.45%.
Effective Date January 1, 2007.

COMPANY
MISSISSIPPI STATE RATING BUREAU
FILING NUMBER 8660/8674/8675
files new Rates/Loss Costs (MS-2006-RHMLC), Rules (MS-2006-RHMRU and Forms
(MS-2006-OHMFO) for their Commercial Lines Manual - Division 12 - Market
Segments Program for Hotels, Motels and Inns Commercial Package Policy.
Effective Date July 1, 2007.

COMPANY
MISSISSIPPI STATE RATING BUREAU
FILING NUMBER 7992
files a loss cost revision for their Businessowners Program.
Effective Date March 15, 2007.

COMPANY
NATIONWIDE MUTUAL INSURANCE COMPANY
FILING NUMBER USPH-6UVKE7441
files revised rates and rules for their Personal Umbrella and Excess Program. This filing
will result in an rate increase of 13.6%.
Effective Date March 15, 2007.

LEAD COMPANY
NATIONWIDE MUTUAL INSURANCE COMPANY
FILING NUMBER USPH-6TYFXT928
Other Companies
NATIONWIDE MUTUAL FIRE INSURANCE CO.
NATIONWIDE PROPERTY & CASUALTY INS. CO.
files a rate/loss cost, rules and forms filing for their Commercial Auto program resulting
in an overall -4.8% rate level change. The Company proposes amendments to ISO Rule
23.
Effective Date March 1, 2007.
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<tr>
<th>COMPANY</th>
<th>FILING NUMBER</th>
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<tbody>
<tr>
<td>PROGRESSIVE GULF INSURANCE COMPANY</td>
<td>USPH-6UURUY694</td>
<td>files revised rates and rules for their Commercial Automobile program. The filing will result in an overall rate increase of 0.9%.</td>
<td>December 12, 2006 (New) January 9, 2007 (Renewal).</td>
</tr>
<tr>
<td>PROGRESSIVE GULF INSURANCE COMPANY</td>
<td>USPH-6TRNU2875</td>
<td>files revised rates and rules for their Private Passenger Automobile Program resulting in an overall decrease of -3.7%.</td>
<td>December 14, 2006 for new business and February 13, 2007 for renewals.</td>
</tr>
<tr>
<td>STATE FARM FIRE AND CASUALTY COMPANY</td>
<td>7549</td>
<td>files revised rates and rules to introduce the Customer Rating Index (CRI) into their Homeowners program. The Company introduces rating factors for the CRI based on New Business and Renewal criteria. The overall rate level effect is presented as 0%, although there are rate changes that will vary by classification. The Company proposes to limit any developed rate change to 5%.</td>
<td>January 15, 2007, New Business and March 15, 2007, Renewals.</td>
</tr>
<tr>
<td>UNITRIN AUTO AND HOME INSURANCE COMPANY</td>
<td>USPH-6Q6RP4939</td>
<td>files revised rates and rules for their Dwelling Fire program. The overall rate level change is an increase of 4.7%.</td>
<td>December 1, 2006 (New) December 1, 2007 (Renewal).</td>
</tr>
</tbody>
</table>
files new rates for their Mechanic Add-On program issues by Automotive Warranty Services, Inc. These new rates reflect changes in manufactures standard warranties. Effective Date November 16, 2006.

files rates for their new Admiralty Proceedings Surety Bonds. Effective Date December 1, 2006.

files revised rates and rules for their Travel Agents and Tour Operators Professional Liability Program. There is no rate impact associated with this filing. Effective Date January 1, 2007.

files initial rates, rules and forms for its new Sponsored Life Agents Error and Omissions Liability Program. Effective Date December 1, 2006.