

**Mississippi Insurance Department  
Property/Casualty Rate Filing Bulletin  
JANUARY 2003**

**ACE AMERICAN INSURANCE COMPANY** files initial rates, rules and forms for their Excess Auto Rental Liability Program. Effective Date February 1, 2003.

**ACE INA GROUP** files revised rates and rules for their Commercial Property Program, specifically the group proposes to revise Property Damage and Business Interruption Equipment Breakdown rates resulting in an overall increase of 1.01%. Effective Date January 10, 2003.

**ADVANTAGE WORKERS COMPENSATION INSURANCE COMPANY** files initial rates for its proposed Workers' Compensation program. The company proposes to adopt NCCI loss costs in conjunction with an LCM of 1.45. Effective Date January 3, 2003.

**ALEA NORTH AMERICA INSURANCE COMPANY** files initial rates and rules for their General Liability/Liquor Liability Program. Effective Date January 17, 2003.

**ALLSTATE INDEMNITY COMPANY** files revised rates for its Commercial Automobile Program resulting in an overall rate increase of 19.2%. Effective Date April 7, 2003.

**ALLSTATE INDEMNITY COMPANY** files revised rates for homeowners resulting in an overall rate increase of 17.3%. Effective Date March 4, 2003.

**ALLSTATE INSURANCE COMPANY** files revised rates for its Commercial Automobile Program resulting in an overall rate increase of +19.6%. Effective Date April 7, 2003.

**ALLSTATE INSURANCE COMPANY** files revised rates for homeowners resulting in an overall rate increase of 16.5%. Effective Date March 4, 2003.

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY** files revised rates for homeowners resulting in an overall rate increase of 16.7%. Effective Date March 4, 2003.

**AMERICAN ASSOCIATION OF INSURANCE SERVICES** files to introduce a new optional endorsement: Identity Fraud Expense Coverage. The endorsement pertains to their Farmowners Program. Effective Date March 1, 2003.

**AMERICAN ASSOCIATION OF INSURANCE SERVICES** files revised rates, rules and forms for their Primary and Alternate Homeowners and Mobile-Homeowners Program. Effective Date March 1, 2003.

**AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA** files a new program-- Total Loss Coverage. It is intended to provide coverage for the gap between the actual cash value of a vehicle and the amount financed in case of a total loss. The product is an insurance policy to be sold directly to a borrower at or around the time of vehicles purchase. Effective Date February 1, 2003.

**AMERICAN HOME SHIELD OF MISSISSIPPI, INC.** files revised policy forms and rate schedules for Home Warranty products currently on file in Mississippi. The company is increasing prices for four of their products by \$10.00. Effective Date January 27, 2003.

**AMERICAN HOME SHIELD OF MISSISSIPPI, INC.** files revised rate schedules for five of their existing Home Warranty products. One program will be increased by \$12.00 and four programs will include a \$10.00 increase. Effective Date January 27, 2003.

**AMERICAN MODERN HOME INSURANCE COMPANY** files revised rates, rules and forms of their EZChoiceD1 and Vacant programs. The company amends by-parts premiums and enacts miscellaneous rate changes, resulting in an overall rate level increase of +11.2%. Effective Date February 1, 2003 (new business) March 1, 2003 (renewal business).

**AMERICAN STATES INSURANCE COMPANY** files revised rates for its Ultra Series Contractors (General Liability) program. The company proposes to revise base rates, resulting in an overall premium level increase of 23.0%. Effective Date March 1, 2003.

**ATLANTA CASUALTY GROUP** files revised rates for its Private Passenger Automobile program. The group proposes to increase base rates resulting in an overall rate level increase of 2.9%. Effective Date January 31, 2003.

**ATLANTIC MUTUAL GROUP** files revised for its General Liability coverage in its American Orthotic and Prosthetic Association (Commercial Package) program. The group seeks an overall statewide rate level increase of 9.4%. Effective Date January 29, 2003.

**BALBOA INSURANCE COMPANY** files revised rates, rules and forms for their Platinum Homeowners Program resulting in an overall decrease of 9.9%. Effective Date January 10, 2003.

**BANCINSURE, INC.** files revised rates and rules for their Commercial Automobile Program resulting in an overall rate increase of 9.22%. Effective Date January 15, 2003.

**BROTHERHOOD MUTUAL INSURANCE COMPANY** files changes to two rating rules in their CMP program. They are replacing their higher deductible rule with the currently approved AAIS rules and adding a 2% charge for Non-owned Property Legal Liability Coverage, currently included at no premium charge. The overall rate level effect of changes is +3.5% to +4.5%. Effective Date April 1, 2003 (new business) June 1, 2003 (renewal business).

**CHURCH MUTUAL INSURANCE COMPANY** files to adopt NCCI's loss costs revision and a revised LCM. The overall rate change is 5.46%. Effective Date March 1, 2003.

**CONTINENTAL WESTERN GROUP** files initial rates, rules and forms for their Farm/Farmowners Program. Effective Date January 10, 2003.

**COREGIS INSURANCE COMPANY** files revised rates for its Schools (Other Liability- Educators Legal Liability) program. The company proposes to revise base rates, resulting in an overall rate level increase of 70.0%. Effective Date May 3, 2003.

**CUMIS INSURANCE SOCIETY, INC.** files revisions to the Credit Union Bond to adopt coverage for new exposures to their Plastic Card/PIN coverage. Effective Date April 1, 2003.

**DAIRYLAND INSURANCE COMPANY** files revised rates and rules for its Motorcycle program. The company proposes to add classifications, combine rates and enact miscellaneous other changes, resulting in an overall rate level increase of 8.7%. Effective Date February 10, 2003.

**DISCOVER PROPERTY & CASUALTY COMPANY** files initial rates, rules and forms for their Rental Insurance Services Program. Effective Date January 10, 2003.

**DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY** files guide (a) rates for use in the Professional Paddlesports Insurance Association Inc. Program. The company is introducing rates for class code 44222 - Guides and Outfitters for the program. Effective Date January 16, 2003.

**EMPLOYERS MUTUAL CASUALTY COMPANY** files revised rates for its Auto Repair Shop (Commercial Multiple Line ) program. The company proposes to revise rates for major coverages (Building, Contents, Liability Comprehensive and collision), resulting in an overall rate level increase of 19.2%. Effective Date February 1, 2003.

**EVEREST NATIONAL INSURANCE COMPANY** files initial rates, rules and forms for their proposed Equipment Breakdown, Day Care and Social Services (Other Liability) program. Effective Date January 15, 2003.

**EVEREST NATIONAL INSURANCE COMPANY** files initial rates, rules and forms for their Day Care and Social Services General Liability Program. Effective Date January 10, 2003.

**FIRE AND CASUALTY INSURANCE COMPANY OF CT** files to adopt ISO loss costs for General Liability under ISO No. GL-2002-BGL1 resulting in a rate decrease of 19.1%. Effective Date March 1, 2003.

**FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY** files initial rates, rules, and forms for their Landlord's Master Policy program. Effective Date February 1, 2003.

**GUIDEONE INSURANCE COMPANIES** files revised rates and classification factors for their Standard Personal Auto Program resulting in an overall rate decrease of 0.1%. Effective Date April 1, 2003 (new business) and May 6, 2003 (renewal business).

**GUIDEONE INSURANCE** files revised rates, rules and forms for its Homeowners program. The group proposes to revise certain base rates, along with enacting miscellaneous rule changes, resulting in an overall rate level increase of 14.9%. Effective Date March 1, 2003.

**GUIDEONE MUTUAL INSURANCE COMPANY** files revised rates and forms for their Personal Excess Umbrella Liability Program resulting in an overall increase of 49.8%. Effective Date May 15, 2003 (new business) and July 1, 2003 (renewal business).

**GULF INSURANCE GROUP** files to adopt independent rates, rules, and endorsements for a new Commercial General Liability program covering business for its entertainment division. Modification factors for the Entertainment Program are included to compliment the loss cost modifications that apply to ISO based loss costs. Effective Date March 1, 2003.

**GULF INSURANCE GROUP** files to adopt independent rates, rules and endorsements for a new Commercial General Liability program covering business for its entertainment division. Modification factors for the Entertainment Program are included to compliment the loss cost modifications that apply to ISO based loss costs. Effective Date March 1, 2003.

**GULF INSURANCE GROUP** files to adopt independent rates, rules and endorsements for a new Commercial General Liability program covering business for its Entertainment Program are included to compliment the loss cost modifications that apply to ISO based loss costs. Effective Date March 1, 2003.

**HARTFORD INSURANCE GROUP** files revised rates and rules for their Spectrum Policy (CMP) Program. The company is modifying rates and/or the All risk Load for the Retail, Wholesale, Office, Apartment, Condominium, Fast Food/Family Style, Contractors and Manufacturers Programs resulting in an overall increase of 19.5%. Effective Date January 25, 2003.

**HARTFORD GROUP, THE** files revised rules and rates pertaining to its Property Choice (CMP other Than Liability) Program. Specifically, the group proposes to enact an across-the-board rate increase of 5%. Effective Date March 25, 2003.

**HORACE MANN GROUP** files revised rates and rules for their Private Passenger Automobile Program resulting in an overall rate increase of 5.7%. Effective Date April 10, 2003.

**INSURANCE SERVICES OFFICE, INC.** files revised loss costs relating to Farmowners. ISO enacts loss cost changes by coverage part, resulting in an overall increase of 6.2%. Effective Date July 1, 2003.

**KEMPER INSURANCE GROUP** files initial rates, rules and forms for their Dental Labs Program. Effective Date January 3, 2003.

**LIBERTY MUTUAL INSURANCE GROUP** files revised rates and rules for their Private Passenger Automobile Program resulting in an overall rate increase of 5.6%. Effective Date February 17, 2003.

**LOUISIANA PEST CONTROL INSURANCE COMPANY** files revised rates, rules and forms for its Pest Control (General Liability) program. The company proposes to revise base rates and enact miscellaneous other changes, resulting in an overall rate level increase of 13.49%. Effective Date January 3, 2003.

**MARKEL GROUP** files initial rates, rules and forms for their proposed Capital Assets (Output Policy) program. The group proposes to adopt ISO loss costs in conjunction with an LCM of 1.60. Effective Date March 1, 2003.

**MARKEL GROUP** files initial rates, rules and form for their proposed Capital Assets (Output Policy) program. Effective Date March 1, 2003.

**MARKEL INSURANCE COMPANY** files revised rates for their Health and Fitness Program resulting in an overall rate increase of 10.3%. Effective Date January 3, 2003.

**MERASTAR INSURANCE COMPANY** files revised rates and rules for their Private Passenger Automobile Program resulting in an overall increase of 9.67%. Effective Date January 3, 2003.

**MID-CONTINENT CASUALTY COMPANY** files revised rates for their General Liability Program resulting in an overall increase of 11.2%. Effective Date February 1, 2003.

**MISSISSIPPI STATE RATING BUREAU** Filing No. FR 2002-RLA1 - Farmowners Advisory Prospective Loss Cost Revision resulting in an overall rate change of 6.2%. (This is a joint filing with Insurance Services Office, Inc. (ISO). Effective Date July 1, 2003.

**mitsui marine and fire insurance company of america** files initial rates and rules for its proposed Equipment Breakdown Program. Effective Date February 1, 2003.

**NATIONAL AMERICAN INSURANCE COMPANY** files revised rates for its Workers' Compensation program. The company proposes to revise its loss cost multiplier to 1.483, resulting in an overall rate level increase of 19.3%. Effective Date February 1, 2003.

**NATIONAL CASUALTY COMPANY** files revised rules and forms relating to their Public Entity Portfolio (Other Liability) program. The company amends its minimum premiums to incorporate a mid-point range for each applicable professional liability coverage. Effective Date January 6, 2003.

**NATIONAL INTERSTATE INSURANCE COMPANY** files initial rates, rules and forms for its proposed Workers' Compensation program. The company proposes to adopt current NCCI loss costs and rating plans in conjunction with an LCM of 1.495 and a 25% schedule rating plan. Effective Date January 3, 2003.

**NATIONWIDE MUTUAL FIRE INSURANCE COMPANY** files revised rates, rules and forms for their Homeowner program. The company proposes to replace its existing Elite II policy form with a new Homeowners form and to revise optional coverage applicable to Tenants and Condominium policyholders, resulting in an overall rate level increase of 13.1%. Effective Date April 29, 2003.

**NATIONWIDE** files to adopt NCCI's 3/1/03 loss costs with revised LCM's (1.439). The overall rate change is 17.78%. Effective Date May 1, 2003.

**NAVIGATORS INSURANCE COMPANY** files their initial Surety Program. Effective Date January 10, 2003.

**NORTHLAND INSURANCE COMPANY** files revised rates, rules and forms for their Sportsmen's Program resulting in an overall increase of 3.25%. Effective Date February 1, 2003 (new business) and March 1, 2003 (renewal business).

**OHIO CASUALTY GROUP** files revised rates, rules and forms for their Businessowners Program resulting in an overall rate increase of 3.2%. Effective Date June 1, 2003.

**PROGRESSIVE GULF INSURANCE COMPANY** files revised rates and rules for its Local/Intermediate Class Rated Commercial Vehicle (Commercial Automobile) program. The company proposes to adjust base rates and enact miscellaneous changes, resulting in an overall rate level increase of 8.05%. Effective Date February 27, 2003.

**PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY** files revised homeowners rates resulting in an overall rate increase of 22.4%. Effective Date March 21, 2003 (new business) and May 14, 2003 (renewal business).

**REPUBLIC MORTGAGE INSURANCE COMPANY** files new rating rules of their Reduced Documentation Program for Steady, Affinity Group and Affordable Housing Rate Plans. The program replaces the No Income Verification program. Effective Date February 3, 2003.

**ROYAL & SUNALLIANCE GROUP** files to adopt ISO loss costs contained in GL-2002-BGL1 and GL-2002-IALL1 and revised LCM of 1.560. The company deviations remain unchanged. The overall rate level effect of the changes is +16.5%. Effective Date February 1, 2003.

**ROYAL AND SUNALLIANCE** files to adopt NCCI March, 2003 loss costs and a revised LCMs. The combined overall rate change is 4.0%. Effective Date March 1, 2003.

**SAFECO GROUP** files revised rates and rules for its Commercial Auto program. The group proposes to adopt current approved ISO class plan and loss costs, in conjunction with revised multipliers, resulting in company rate increases of 13.8% and 9.5%. Effective Date March 1, 2003.

**SAGAMORE INSURANCE COMPANY** files revised rates for its Small Fleet program. The company proposes to decrease certain base rates and increase deductible credits for Physical Damage and increase all base rates for Uninsured Motorist, resulting in an overall rate level increase of 1.22%. Effective Date February 9, 2003 (new business) and April 15, 2003 (renewal business).

**SOUTHERN FIRE & CASUALTY COMPANY** files to convert from using rates to loss costs with a LCM of 1.30 for their Commercial Property Program. Effective Date June 1, 2003.

**SOUTHERN FIRE & CASUALTY COMPANY** files revised rates, rules and forms for its Personal (Private Passenger) Automobile program. The company proposes to adopt current approved ISO PAP rules and forms and independent rates, resulting in an overall rate level increase of 9.99%. Effective Date April 1, 2003.

**SOUTHERN FIRE & CASUALTY COMPANY** files revised rates for their General Liability program. The company proposes to implement a revised LCM of 1.15, resulting in an overall rate level decrease of 23.55%. Effective Date June 1, 2003.

**SOUTHERN FIRE & CASUALTY INSURANCE COMPANY** files revised rules and rates pertaining to its Homeowner 91 Program resulting in an across-the-board 15% base rate change. Effective Date April 1, 2003.

**SOUTHERN GUARANTY INSURANCE COMPANY** files to convert from using rates to loss cost with a LCM factor of 1.70 for their Commercial Property Program resulting in an overall rate increase of 31.34%. Effective Date June 1, 2003.

**SOUTHERN GUARANTY INSURANCE COMPANY** files revised rates for their General Liability program. The company proposes to implement a revised LCM of 1.40 and remove the package multiplier of .90, resulting in an overall rate level increase of 25.176%. Effective Date June 1, 2003.

**SOUTHERN PILOT INSURANCE COMPANY** files revised rates for their Homeowners Program resulting in an overall increase of 15%. Effective Date April 1, 2003.

**SOUTHERN PILOT INSURANCE COMPANY** files to convert using rates to loss cost with a LCM of 1.15 for their Commercial Property Program resulting in an overall increase of 21.23%. Effective Date June 1, 2003.

**SOUTHERN PILOT INSURANCE COMPANY** files revised rates for their General Liability program. The company proposes to implement a revised LCM of 1.00, resulting in an overall rate level increase of 12.283%. Effective Date June 1, 2003.

**ST. PAUL MERCURY INSURANCE COMPANY** files Guide "A" Rates and forms for their St. Paul SelectOne For Community Banks Program. This program was designed to serve the management liability insurance needs of Community Banks. Effective Date January 31, 2003.

**STATE FARM FIRE AND CASUALTY COMPANY** files revised rates pertaining to its Homeowners Program resulting in an overall rate increase of 20.7%. Effective Date April 15, 2003 (new business) and June 1, 2003 (renewal business).

**SUMITOMO MARINE AND FIRE INSURANCE COMPANY OF AMERICA** files revised rates, rules, and forms for their Commercial Auto program. The company adopts current approved ISO loss costs with revised LCMs, resulting in an overall rate level increase of 12%. Effective Date January 13, 2003.



**TRAVELERS GROUP** files revised rates for their Contractors Liability program. The group adopts ISO loss costs for contracting classes with a downward deviation and increase guide (a) rates resulting in an overall average rate increase of 7.0%. Effective Date March 1, 2003.

**TRAVELERS** files initial rates, rules and forms for its EnergyMax 21 (Boiler & Machinery) program. The group proposes to enact major revisions to its existing Boiler and Machinery program, revising LCMs, resulting in an overall rate level decrease of 8.1%. Effective Date August 1, 2003.

**TRAVELERS** files revised rates for their OMNI II (Commercial Auto) program. They adopt ISO loss costs in conjunction with a LCM of 1.863. The current UM rates are withdrawn so that the company can go back to rates effective June 14, 2002 and prior which reflected 1994 ISO loss costs and a LCM of 1.863. For UM/UIIM Nonstacked coverage, they will use the same LCM with 2002 ISO loss costs. They will use a loss cost mod factor of 1.220. Effective Date February 1, 2003.

**TRIAD GUARANTY INSURANCE COMPANY** files new rates for a nonrefundable Lender Paid Mortgage Insurance (LPMI) for 30 and 25 year mortgages. Effective Date February 1, 2003.

**TRIAD GUARANTY INSURANCE COMPANY** files new rates and adjustments for a nonrefundable lender paid mortgage insurance (LPMI). Effective Date February 1, 2003.

**TRINITY UNIVERSAL INSURANCE COMPANY** files a correction to the initial rates and rules for its Trin-Flex (Auto) program. The company is increasing the base rates and selected classification factors to adjust the rate level 20-40% to the rate level originally intended in the initial filing. Effective Date January 20, 2003.

**U. A. DURR HOME WARRANTY OF MISSISSIPPI, INC.** files initial rates and forms for a Home Warranty program in Mississippi. Effective Date January 1, 2003.

**WAUSAU INSURANCE COMPANIES** files a new niche marketing program for Commercial Automobile which will apply a Hospitality Business surcharge since vehicles are used in ways that generate higher than average losses. Effective Date April 1, 2003.

**XL AMERICA GROUP** files initial rates, rules and forms for an Insured persons and Company Reimbursement (Other Liability) program. Effective Date January 3, 2003.

**XL SPECIALITY INSURANCE COMPANY** files initial rates, rules and forms for their EPLI, D&O and Fiduciary Liability Program. Effective Date January 10, 2003.

**ZURICH NORTH AMERICAN** files revised rules and rates relating to their Directors and Officers SelectPlus program. They introduce new pricing options and modify the structure of the rating plan, resulting in an overall rate level decrease of -14.4%. Effective Date January 3, 2003.

**The following companies are withdrawing from the surety line of business:**

**The American Insurance Company**

**The American Automobile Insurance Company**

**Associated Indemnity Corporation**

**Fireman's Fund Insurance Company**

**National Surety Corporation**

**Chicago Insurance Company** will withdraw from writing Professional Liability Title Agents Errors & Omissions commencing January 25, 2003.

**National General Insurance Company** withdraws from writing Homeowners Insurance and will commence non-renewing March 1, 2003.

**Lumbermens Mutual Casualty Company** will cease writing Private Passenger Motorcycle Insurance in the State effective March 1, 2003.

**ZC Insurance Company** changed its name to Converium Insurance (North America), Inc. effective January 14, 2002.