

Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
August 2003

AAIS files new optional mold coverage endorsements and manual supplements for its Farmowners and Farm Properties programs. Effective Date January 1, 2004.

AMERICAN ALTERNATIVE INSURANCE CORPORATION files its new Self-Storage Businessowners Program. Effective Date October 1, 2003.

AMERICAN ASSOCIATION OF INSURANCE SERVICES files revised advisory rules, rating information and loss costs for the Homeowners program. The rates represent a 1.8% increase for Owners forms and a 4.2 % increase for Tenants forms. Effective Date February 1, 2004.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA files revised rates under their HGA Creditor Protector - Household Goods Auto program for dual interst coverage on household goods. The revision is a decrease of 59%. Effective Date 1, 2003.

AMERICAN CENTURY CASUALTY COMPANY files rules, rates and forms for its new Private Passenger Automobile Program. Effective Date August 15, 2003.

AMERICAN INTERNATIONAL INSURANCE COMPANIES file a rate revision for Private Passenger Auto resulting in an overall rate level increase of 3.2%. Effective Date September 15, 2003 (new business) November 14, 2003 (renewal business).

AMERICAN NATIONAL GENERAL INSURANCE COMPANY files a rate revision for their Homeowners Program resulting in an overall increase of 55.3%. Effective Date October 15, 2003.

AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY files revised rates for Personal Umbrella resulting in an overall rate increase of 19.4%. Effective Date August 20, 2003.

AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY files a rate revision for their Rental Owners Program that results in an overall increase of 36.5%. Effective Date October 15, 2003.

AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY files a rate revision for their Homeowners Program resulting in an overall increase of 36 %. Effective Date October 15, 2003.

AMERICAN RELIABLE INSURANCE COMPANY files a rate revision for their Farmers and Ranchers Program resulting in an overall increase of 17.9 %. Effective Date August 26, 2003.

AMERICAN SOUTHERN INSURANCE COMPANY files rates, rules and forms based on ISO for a new Commercial Auto Program for School Buses and Charter Buses. The program replaces the current carrier, TIG Insurance, which has withdrawn from the program marketplace. Effective Date August 27, 2003.

AMERICAN SOUTHERN INSURANCE COMPANY files to adopt ISO rate, rules and forms for their General Liability Program for School Buses and Charter Buses. The program is replacing the current carrier, TIG Insurance, which has withdrawn the program from the marketplace. Effective Date August 27, 2003.

ARCH INSURANCE COMPANY files initial rates, rules and forms for their Private Company Management Liability Program. This policy provides liability coverage for directors and officers, private company, as well as private company liability arising from indemnifiable losses. Effective Date August 26, 2003.

ARMED FORCES INSURANCE EXCHANGE files a rate revision for Personal Catastrophe Liability (Umbrella) Policy Program resulting in an overall rate change of +20.65%. Effective Date October 27, 2003.

ASSOCIATION CASUALTY INSURANCE COMPANY files to revise its Workers' Compensation Loss Cost Multiplier. The company proposes an increase of 2.2 % with a revised LCM of 1.370. Effective Date September 1, 2003.

ASSOCIATION CASUALTY INSURANCE COMPANY files revised loss cost multiplier for the Commercial General Liability program. The overall rate effect is an increase of 6.6 %. Effective Date September 1, 2003.

BALBOA INSURANCE COMPANY files a new program to write Personal Liability coverage in Mississippi to renters of apartment units. Effective Date September 1, 2003.

BRIERFIELD INSURANCE COMPANY files revised rates, rules and forms for their Commercial Auto program. The revisions result in an increase of 5.9 % for liability rates and 10.5 % for physical damage rates. Effective Date October 4, 2003.

CIM INSURANCE CORPORATION files to replace its rates for their Enterprise Mechanical Repair Protection Program (eMRP). The rates have been increased by 6.8 %. Effective Date October 15, 2003.

CNA GROUP files a rate revision to its Commercial Business Account Package Policy Program. The overall rate increase is 6.1 %. Effective Date December 1, 2003.

CONTINENTAL CASUALTY COMPANY files a rate revision to their National Dental Program resulting in an overall rate increase of 14.0 %. Effective Date September 15, 2003.

DELTA FIRE & CASUALTY INSURANCE COMPANY files to revise its Workers' Compensation Loss Cost Multiplier. The company proposes an increase of 2.2 % with an LCM of 2.015. Effective Date September 1, 2003.

EMC INSURANCE COMPANIES files revised minimum premiums for Surety bonds. The overall effect will be an increase of 33.4 %. Approximately 56 % of insureds are at the current \$50 minimum and would be raised to the new \$100 minimum rate. Effective Date September 1, 2003.

EMPLOYERS REINSURANCE CORPORATION files rates and rules for a Health-Excess/Stop Loss program . This product is used by Self-Insured Employers to provide excess coverage for health plans. Effective Date January 1, 2003.

FEDERATED INSURANCE (correction) files to adopt NCCI's 3/1/03 loss costs, changes to other rating values and revised LCMs. The overall requested change is a 3.2% rate increase in Federated Mutual and ***** 3.2 %***** in Federated Service. Effective Date August 13, 2003.

FORTRESS INSURANCE COMPANY files initial rates, rules and forms for their Dental Professional Liability Program. Effective Date August 26, 2003.

GEORGIA CASUALTY & SURETY COMPANY files to revise its Workers' Compensation Loss Cost Multiplier. The company proposes an increase of 2.2 % to the LCM, from 1.578 to 1.612. Effective Date September 1, 2003.

GEORGIA CASUALTY & SURETY COMPANY files to revise its loss cost multiplier for the Commercial General Liability program. The overall rate effect is an increase of 6.5 %. Effective Date September 1, 2003.

JEWELERS MUTUAL INSURANCE COMPANY files a rate and rule revision for its Commercial Umbrella Program. The rate impact on the umbrella coverage is an increase of 20 %. Effective Date October 1, 2003.

LEXON INSURANCE COMPANY files a new Surety Bond Program. Effective Date August 26, 2003.

MEDICAL PROTECTIVE COMPANY, THE files a rate increase of 12.5 % for its Mississippi Dentists and Comprehensive Liability Coverage for Health Care Providers. Effective Date April 1, 2004.

NCMIC INSURANCE COMPANY files revised rates, rules, and forms for their Chiropractic Malpractice program in Mississippi. This is the first rate change since the program's inception. The overall rate level effect is an increase of 25.76 %. Effective Date September 15, 2003.

PENN MILLERS INSURANCE COMPANY files revised rates, rules and forms to facilitate a change from utilization of Mill and Elevator Rating Bureau to American Association of Insurance Services as the basis for rates, rules and forms. The overall effect on rates is estimated as 0.0 %. Effective Date January 1, 2004 (new business) March 1, 2004 (renewal business).

PROGRESSIVE GROUP files revised rates and rules for its Motorcycle program. The proposed change is an increase of 5.0 % in both companies. Effective Date September 30, 2003 (new business) November 9, 2003 (renewal business).

PROVIDENCE PROPERTY AND CASUALTY INSURANCE COMPANY files initial rates, rules and forms for its Workers' Compensation and Large Deductible programs. Effective Date August 26, 2003.

ROYAL AND SUNALLIANCE PERSONAL INSURANCE COMPANY files rates, rules and forms for their Fiduciary Liability Insurance Program. Effective Date August 27, 2003.

SENTRY SELECT INSURANCE COMPANY files to adopt ISO loss costs and revise the Loss Cost Multipliers and rules for its Dealers Operations program. The overall rate effect is an increase of 18.2 %. Effective Date December 15, 2003.

ST. PAUL COMPANIES files rates, rules and forms for a new Internet Coverage for the Business Insurance Policy falling under the Commercial Multiple Peril and Commercial Umbrella Liability programs. Effective Date September 15, 2003.

ST. PAUL FIRE AND MARINE INSURANCE COMPANY files rules, rates and forms for a Business Insurance Program. This program is a "me-too" filing currently on file for several affiliated companies. Effective Date September 1, 2003.

STATE FARM FIRE AND CASUALTY COMPANY files a new Architects and Engineers Professional Liability Insurance Program. Effective Date October 1, 2003.

STATE FARM FIRE AND CASUALTY INSURANCE COMPANY files a new Accountants Professional Liability Insurance Program. Effective Date October 1, 2003.

UNITRIN AUTO AND HOME INSURANCE COMPANY files a rate revision for Personal Automobile resulting in an overall rate increase of 6 %. Effective Date October 1, 2003 (new business) November 25, 2003 (renewal business).

USAA files rates and rules revisions to their Homeowners and Condo unit-owners programs. The group expands their rating tiers from 3 to 5 in the homeowners risk segmentation program. The result of changes is an average overall increase of 20.1%. Effective Date November 1, 2003.

WAUSAU INSURANCE COMPANIES files revised General Liability rates for construction business resulting in an overall rate increase of 25%. Effective Date September 1, 2003.

WESTPORT INSURANCE CORPORATION files initial rates, rules and forms for their new Social Service Organization Program. Effective Date September 1, 2003.

The St. Paul Companies will discontinue providing a market for farm business. Effective January 1, 2004.