

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

**AMERICAN ASSOCIATION OF INSURANCE SERVICES** files rates, rules, and forms for new optional endorsements for Artisans, Businessowners and Commercial Properties programs. The endorsements address damage from fungus, rot, or bacteria. Effective Date February 1, 2004.

**AMERICAN RELIABLE INSURANCE COMPANY** files revised rules for their Dwelling Fire program. The company adds a 5% surcharge for a claim paid within the past 12 months, increases the all perils deductible to \$500, and files a limited mold coverage endorsement. Effective Date November 1, 2003 (new business) and December 1, 2003 (renewal business).

**AMERICAN RELIABLE INSURANCE COMPANY** files revised rules for their Dwelling Owners Program. The company adds a 5% surcharge with a claim paid in the past 12 months, increases the all perils deductible to \$500, and files a limited mold coverage endorsement. Effective Date November 1, 2003 (new business) and December 1, 2003 (renewal business).

**ARCH INSURANCE COMPANY** files rates, rules and forms for its new Fiduciary Liability Insurance product. Effective Date October 29, 2003.

**ASSOCIATION CASUALTY INSURANCE COMPANY** files to adopt ISO's forms, rules and a modification of ISO's rating methodology for their Commercial Excess Liability (Umbrella) Program resulting in an increase of 0% to 10% (small volume of policies written). Effective Date October 9, 2003.

**AXA CORPORATE SOLUTIONS INSURANCE COMPANY** files to adopt ISO's Commercial General Liability Loss Costs as contained in filing number GL-2003-BGL1 resulting in a rate decrease of -17.8%. Effective Date February 1, 2004.

**BALBOA INSURANCE COMPANY** files revisions to their Collateral Protection Insurance program to create rate bands for certificates placed with a remaining term of under 12 months and deleted the "add-on interest" tables. Effective Date October 13, 2003.

**CENTENNIAL INSURANCE COMPANY** files revised rates for their monoline professional liability under the American Veterinary Medical Association Program. The proposed changes vary from 5- 20%. The overall proposed rate change is an increase of 10.0%. Effective Date January 1, 2004.

**CHUBB GROUP OF INSURANCE COMPANIES** files rates, rules and forms for their initial Professional Liability Errors and Omissions Program. Effective Date October 9, 2003.

**COMPANION COMMERCIAL INSURANCE COMPANY** files initial rates, rules and forms for their new Workers' compensation program. The company proposes to adopt NCCI loss costs, rules, with a LCM of 1.265. Effective Date November 1, 2003.

**COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY** files revised rates, rules and forms for their Workers' Compensation program. The company proposes to adopt NCCI loss costs with a LCM of 1.455. Effective Date November 1, 2003.

**DAIRYLAND INSURANCE COMPANY** files a rate and rule revision to their Motorcycle Program resulting in no overall base rate change. Effective Date January 22, 2004 (new business) and February 22, 2004 (renewal business).

**DELTA FIRE & CASUALTY INSURANCE COMPANY** files initial rates, rules and forms for their new Commercial Excess Liability (Umbrella) program. Effective Date December 1, 2003.

**FEDERATED INSURANCE** files revised rates, rules and forms for its Commercial General Liability program. The proposed overall rate change is an increase of 20.0%. Effective Date February 24, 2004.

**FEDERATED INSURANCE** files revised rates on various Types of Business under its Businessowners Policy program. The proposed change is an overall rate increase of 4.0%. Effective Date November 1, 2003.

**GEORGIA CASUALTY & SURETY COMPANY** files to adopt ISO's forms, rules and a modification of ISO's rating methodology for their Commercial Excess Liability (Umbrella) Program resulting in an increase of 0% to 10% (small volume of business). Effective Date October 9, 2003.

**GRAIN DEALERS MUTUAL INSURANCE COMPANY** files for a removal of their 20% downward deviation rating factor for Fire and Allied Lines. Effective Date January 1, 2004.

**GRAIN DEALERS MUTUAL INSURANCE COMPANY** files a rate revision to their General Liability Program resulting in an overall increase of 8.24%. Effective Date May 1, 2004.

**GREAT AMERICAN ASSURANCE COMPANY** files rates, rules and forms for a new Rental Vehicle Package program. Effective Date September 16, 2003.

**GREAT AMERICAN INSURANCE COMPANIES** files a rate revision for its Commercial Surety Rating Plan resulting in an overall increase of 42.5%. Effective Date November 1, 2003.

**GULF INSURANCE GROUP** files a rule revision for their Commercial Multi Peril. This filing will allow the company to offer a market to a broader range insured in Mississippi. Effective Date December 15, 2003.

**GULF INSURANCE GROUP** files rates, rules, and forms for a new Life & Health Insurance Agents and Brokers Professional Liability program. Effective Date October 22, 2003.

**HARTFORD UNDERWRITERS INSURANCE COMPANY** files revised rates and rules for the Personal Umbrella Program. The overall effect on rates will be an increase of 24.7%, with changes to policies ranging from +14.3% to +38.8%. Effective Date December 2, 2003.

**INSURANCE CORPORATION OF HANNOVER** files a rate and rule for introduction of Equipment Breakdown coverage in their Hospitality program. Effective Date October 25, 2003.

**MARKEL CORPORATION** files a new Educator's Legal Liability Insurance Program. Effective Date December 1, 2003.

**MARKEL INSURANCE COMPANY** files initial rates, rules and forms for their new Blanket Tuition Refund Insurance program. Effective Date November 1, 2003.

**MIC GENERAL INSURANCE CORPORATION** files a new Manual of Rates and Rules for a Specialty Motor Vehicle Service Contract program. The program was designed for provider who markets service contracts through auto dealerships. Effective Date November 1, 2003.

**MISSISSIPPI FARM BUREAU CASUALTY COMPANIES** files a rate revision for Private Passenger Auto resulting in an overall rate increase of 4.56%. Effective Date January 1, 2004.

**NATIONAL FIRE COMPANY OF HARTFORD** files a rate revision for its Non-Contract/Commercial Bond Program. The overall rate change is +236%. Effective Date October 28, 2003.

**NATIONAL SECURITY FIRE AND CASUALTY COMPANY** files a rate revision for their Personal Automobile Program resulting in an overall rate increase of 16.1%. Effective Date December 15, 2003 (new business) and January 15, 2004 (renewal business).

**NATIONWIDE MUTUAL INSURANCE COMPANY** files a rate revision for Private Passenger Auto program. The overall rate change is 2.1%. Effective Date December 28, 2003.

**NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY** files a rate revision for its Private Passenger Auto program. The rates for this company are calculated as a factor applied to the Nationwide Mutual rates. The overall rate change is 2.1%. Effective Date December 28, 2003.

**OLD REPUBLIC INSURANCE COMPANY** files an initial filing of rates, rules and forms for a Lender's Blanket Single Interest Program for financial institutions. Effective Date October 16, 2003.

**PHARMACISTS MUTUAL INSURANCE COMPANY** files revised rates and rules for their Personal Automobile program. The company proposes to adopt ISO filing number PP-2002-RTER1 and revise its LCM from 1.241 to 1.302, an increase of 4.92%. Effective Date December 1, 2003.

**PHARMACISTS MUTUAL INSURANCE COMPANY** files a revised Loss Cost Multiplier for its Workers' Compensation program. The company will use NCCI loss costs filing # MS-02-02, with a LCM of 1.489. The proposed overall rate change is 0.24%, which ranges from +13.64% to -18.72% by insured. Effective Date November 1, 2003.

**PMI MORTGAGE INSURANCE COMPANY** files special rate schedules for Fannie Mae and Freddie Mac automated underwriting programs for certain loan designations. Effective Date December 1, 2003.

**OBE INSURANCE CORPORATION** files a new Storage Operators Contract Liability program. Effective Date October 16, 2003.

**RLI INSURANCE COMPANY** files a rate, rule and forms revisions to its Petroleum Marketers Program. The changes are due to ISO's removal of the eligible auto service operations from its Commercial Auto Garage Program. Effective Date November 15, 2003.

**ROYAL & SUNALLIANCE** files rates, rules and forms for their Move-Pak program. The proposed overall rate change is 6.6 %. Effective Date November 1, 2003.

**SAFECO INSURANCE COMPANIES** files to adopt MSRB/ISO Loss Costs and consolidate the rules and forms for five Safeco companies for their property program. The overall effect is a rate increase of 2.2 %. Effective Date November 1, 2003.

**SECURITY NATIONAL INSURANCE COMPANY** files a rule revision and files to adopt ISO Commercial Crime Loss Costs and revise their loss cost multiplier. The overall rate increase will be 0.6%. Effective Date January 1, 2004.

**SOUTHERN FARM BUREAU CASUALTY INSURANCE COMPANY** files a revision to their Umbrella Liability rates resulting in an overall increase of 23.6 %. Effective Date January 1, 2004.

**ST. PAUL COMPANIES** files to revise their LCMs and adopt the ISO Loss Costs, Increased Limits Factors and revised rules for their Commercial Auto program. They, also, adopt ISO updated Experience and Schedule Rating Plan for the Fidelity & Guaranty Companies. Effective Date November 28, 2003.

**ST. PAUL FIRE AND MARINE INSURANCE COMPANY** files a rate revision of the Auto Liability and UM portion of the auto coverage under the Public Entity CMP program. The proposed change is an increase of 26.4%. Effective Date December 1, 2003.

**STATE AUTO NATIONAL INSURANCE COMPANY** files revised rates for Nonstandard Private Passenger Auto resulting in an overall rate increase of 5.1%. Effective Date January 13, 2004.

**STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY** files a rate and rule revision for Private Passenger Auto resulting in an overall rate change of 0.0%. Effective Date January 1, 2004.

**TRAVELERS** file a rate and rule revision for Ultra Pac General Liability program. The company introduces 32 new classifications for Advanced Technology Manufacturing Electronics and Computer Hardware. They introduce 14 new class codes for other programs unrelated to Electronics and Hardware. Effective Date February 1, 2004.

**TRINITY UNIVERSAL INSURANCE COMPANY** files a rule revision and files to adopt ISO Commercial Crime Loss Costs and revise their loss cost multiplier. The overall rate increase will be 0.6%. Effective Date January 1, 2004.

**U.S. SPECIALTY INSURANCE COMPANY** files an initial rate and rule filing for their new Surety line of business other than Contract Bonds. Effective Date October 21, 2003.

**WAUSAU INSURANCE COMPANIES** files to adopt ISO rate and rule revisions for Commercial Auto and amends their LCMs. Effective Date December 1, 2003.

**WESTERN GENERAL INSURANCE COMPANY** files a new Stop Loss - Vehicle Service Contract program for losses under Extended Service Agreements. Effective Date October 9, 2003.

**ZURICH INSURANCE GROUP** files to adopt ISO's Commercial Package Policy revised modification factors with deviations. This change will result in an overall increase of 9.7% and 1.0% for Property and Liability respectively. Effective Date February 15, 2004.

## NAME CHANGES

**Northbrook Property and Casualty Company** changed its name to St. Paul Protective Insurance Company effective April 29, 2003.

**Worldwide Insurance Company** changed its name to Response Worldwide Insurance Company effective May 27, 2003.

**Clarendon National Insurance Company** withdrawing from writing farmowners business in the State of Mississippi effective October 1, 2003.

**NORCAL Mutual Insurance Company** withdraws from the State of Mississippi effective December 31, 2003. They have written no business in Mississippi.

**The Doctors Company, an Interinsurance Exchange** will begin non-renewing all existing accounts for Physicians and Surgeons Professional Liability Insurance effective March 1, 2004.