

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

**ACE AMERICAN INSURANCE COMPANY** files initial rates for their CGL Underground Storage Tank program. Effective Date September 10, 2003.

**ACE PROPERTY AND CASUALTY INSURANCE COMPANY** files a revised Loss Cost Multiplier for their Workers' Compensation program. The company proposes to change its LCM from 1.589 to 1.434 for an overall decrease of 9.7%. Effective Date September 15, 2003.

**AEGIS SECURITY INSURANCE COMPANY** files initial rates, rules and forms for their new Homeowner HO-3 and HO-8 program. Effective Date September 17, 2003.

**ALFA GENERAL INSURANCE CORPORATION** files a rate revision for its Standard Personal Automobile Program resulting in an overall rate increase of 7 %. Effective Date November 1, 2003.

**ALFA INSURANCE CORPORATION** files a rate revision for its Preferred Personal Automobile Program resulting in an overall rate increase of +6.4%. Effective Date November 1, 2003.

**ALLSTATE INSURANCE COMPANY** files a revision to their Commercial Customizer Program resulting in an overall increase of 0.7%. Effective Date October 20, 2003.

**AMERICAN AUTOMOBILE INSURANCE COMPANY** files revised rates for its Commercial General Liability program. The proposed overall change is an increase 21.5%. Effective Date September 10, 2003.

**AMERICAN ECONOMY INSURANCE COMPANY** files revised rates, rules, territory relativities, and class factors for its Ultra Businessowners Program. The overall rate impact is a decrease of -2.7%. Effective Date September 30, 2003.

**AMERICAN FAMILY HOME INSURANCE COMPANY** files a rate, rule and forms revision for its Mobile Home program. The company is requesting an overall rate increase of 13.6%. Effective Date October 1, 2003.

**AMERICAN MODERN HOME INSURANCE COMPANY** files a rate revision to their Mobile Home Program resulting in an overall rate increase of 28.3%. Effective Date December 1, 2003 (new business) and January 1, 2004 (renewal business).

**AMERICAN NATIONAL GENERAL INSURANCE COMPANY** files revised rates for Private Passenger Auto resulting in an overall rate change of 0.8%. Effective Date November 10, 2003.

**AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY** files a revision to their Private Passenger Automobile Program resulting in an overall increase of 0.9%. Effective Date November 10, 2003.

**AMERICAN RESOURCES INSURANCE COMPANY, INC.** files a rate increase of 12% to their Employment Practices Liability Insurance Program. Effective Date September 18, 2003.

**ARCH INSURANCE COMPANY** files rates, rules and forms for their initial filing of a Public Company D&O Liability program. Effective Date September 10, 2003.

**ASSOCIATION CASUALTY INSURANCE COMPANY** files to adopt ISO rate revisions for Commercial Automobile Physical Damage Loss Costs resulting in an overall rate increase of 0.3%. Effective Date September 3, 2003.

**ASSOCIATION CASUALTY INSURANCE COMPANY** files to adopt Iso rate revisions for Commercial Automobile Liability Loss Costs resulting in an overall rate increase of 6.5%. Effective Date September 3, 2003.

**BANCINSURE, INC.** files to adopt ISO Commercial GL Loss Costs and revise their loss cost multiplier. The overall rate decrease will be 12.53%. Effective Date February 1, 2004.

**CHUBB GROUP** files revised rates, rules and forms for its CUSTOMARQ Property Program. The revisions are estimated to be rate neutral. Effective Date February 1, 2004.

**CNA INSURANCE COMPANIES** files a rule revision for their Commercial Multi-Line Program resulting in an overall rate decrease of 1.5%. Effective Date October 1, 2003.

**CONTINENTAL CASUALTY COMPANY** files a new Vehicle Service Contract program that is an excess of loss cover that applies per vehicle. Effective Date October 1, 2003.

**CUMIS INSURANCE SOCIETY, INC.** files revisions to their Bond Program resulting in an overall increase of 10% for their Category 2 Basic Limit Premiums. Effective Date November 1, 2003.

**DAIMLERCHRYSLER INSURANCE COMPANY** files initial filing of a Dealers Automobile Physical Damage Program intended to cover a dealer's inventory against comprehensive losses on vehicles that are non-financed or not financed with a company affiliate. Effective Date September 29, 2003.

**DELTA FIRE & CASUALTY INSURANCE COMPANY** files initial rates and forms for their Commercial General Liability Program. Effective Date September 17, 2003.

**DELTA FIRE & CASUALTY INSURANCE COMPANY** files initial rates, rules and forms for their Commercial Automobile Liability Program. Effective Date September 17, 2003.

**DELTA FIRE & CASUALTY INSURANCE COMPANY** files rates, rules and forms for their new Commercial Automobile Physical Damage Program. Effective Date September 3, 2003.

**ECONOMY PREMIER ASSURANCE COMPANY** files revised rates and rules for its Private Passenger Auto program. The company is introducing a new Tiering Program with an overall rate level change of 3.5%. Effective Date November 30, 2003.

**ECONOMY PREMIER ASSURANCE COMPANY** files revised rates, rules and forms for their Residential Property program (Homeowners). The company is introducing a new tiering program with an overall rate change of 0.0%. Effective Date September 30, 2003 (new business) November 30, 2003 (renewal business).

**FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE** files revised Automobile Liability rates for its All-Risk Blanket Policy program. The company proposes an increase of 4.2%. Effective Date October 1, 2003.

**FIRST COLONIAL INSURANCE COMPANY** files rates and rules for a Single Premium Credit Property program. Effective Date September 24, 2003.

**GEICO** files a rate, rule and form revision to its Private Passenger Automobile program. The group proposes an overall increase of 0.9% in GEICO Indemnity and a 0.0% change in GEICO General, and GEICO Casualty. Effective Date November 10, 2003 (new business) January 15, 2003 (renewal business).

**GEORGIA CASUALTY & SURETY COMPANY** files to adopt ISO rate revisions for Commercial Automobile Liability Loss Costs resulting in an overall rate increase of 6.6%. Effective Date September 3, 2003.

**GEORGIA CASUALTY & SURETY COMPANY** files to adopt ISO rate revisions for Commercial Automobile Physical Damage Loss Costs resulting in an overall rate increase of 0.3%. Effective Date September 3, 2003.

**GRAY INSURANCE COMPANY** files rates, rules and forms for their new Surety Bond Program. Effective Date September 17, 2003.

**GREAT AMERICAN INSURANCE COMPANY OF NEW YORK** files a new Service Contract/Limited Warranty Reimbursement Insurance Program. Effective Date September 29, 2003.

**HANOVER INSURANCE COMPANY** files a rate revision to their Public Golf Course Program resulting in an overall increase of 15%. Effective Date October 1, 2003.

**LIBERTY MUTUAL GROUP** files revised rules, rates and forms for Homeowners resulting in an overall rate increase of +20%. Effective Date October 20, 2003 (new business) and December 10, 2003 (renewal business).

**MANUFACTURERS ALLIANCE INSURANCE COMPANY** files rates and rules for their new Workers' Compensation program. Effective Date October 1, 2003.

**METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY** files revised rates, rules and forms for their Residential Property program (Homeowners). The company is introducing a new tiering program with an overall rate change of 0.0%. Effective Date September 30, 2003 (new business) and November 30, 2003 (renewal business).

**METROPOLITAN PROPERTY CASUALTY INSURANCE COMPANIES** files revised rates and rules for their Private Passenger Auto Program. The company is introducing a new tiering program with an overall rate change of 0.0%. Effective Date September 30, 2003 (new business) and November 30, 2003 (renewal business).

**NATIONAL CASUALTY COMPANY** files base rates and relativities to replace current hard coded rate structure for their Mobile Homeowners program. The changes result in an overall rate level increase of 17.1%. Effective Date October 1, 2003.

**NATIONAL CASUALTY COMPANY** files a rate revision for their Personal Umbrella & Excess Liability Program resulting in an overall increase of 14.3 %. Effective Date October 15, 2003.

**PENN-AMERICA INSURANCE COMPANY** files revised loss cost multipliers for General Liability and CMP Liability. The resulting overall rate change is an increase of 12.7 %. Effective Date September 15, 2003.

**PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY** submits initial rates and rules for its new Workers' Compensation program. Effective Date October 1, 2003.

**PHARMACISTS MUTUAL INSURANCE COMPANY** files an initial adoption of ISO forms, rules, and loss cost for a Commercial Auto program. The company files a LC Modification Factor of .53. Effective Date November 1, 2003.

**PHILADELPHIA INDEMNITY INSURANCE COMPANY** files rates, rules and forms for their new Lawyers Professional Liability Program. Effective Date September 15, 2003.

**PHILADELPHIA INDEMNITY INSURANCE COMPANY** files rates and forms for a new Rental Supplemental Liability Insurance Excess Plus Policy to provide renter of an

auto increased liability limits over underlying insurance coverage. Effective Date October 1, 2003.

**PLATEAU CASUALTY INSURANCE COMPANY** files rates and forms for a voluntary collateral protection program on automobiles and other eligible classes of property. Effective Date September 22, 2003.

**PMI MORTGAGE INSURANCE COMPANY** files rates for an Employee Affinity Group Program for companies with an established mortgage lending program for its affiliated corporate group. Effective Date September 15, 2003.

**SAFEWAY INSURANCE COMPANY** files revised rates and rules for their Private Passenger Automobile Program resulting in an overall rate increase of 5.4%. Effective Date October 1, 2003 for new business and November 1, 2003 for renewals.

**SECURITY INSURANCE COMPANY OF HARTFORD** files a revision to their Grocers Program resulting in an overall increase of 2.6%. Effective Date October 1, 2003.

**SENTRY INSURANCE COMPANIES** files a rate filing to adopt ISO for their new Employment-Related Practices Liability Program. Effective Date November 1, 2003.

**SENTRY INSURANCE COMPANIES** files rate, rule and forms revision to their Businessowners Program resulting in an overall increase of 16.1%. Effective Date November 1, 2003.

**SENTRY SELECT INSURANCE COMPANY** files a rate revision for their Motor Carrier Non Passenger Commercial Auto Program resulting in an overall increase of 8.06 %. Effective Date February 1, 2004.

**SENTRY SELECT INSURANCE COMPANY** files revised rates, rules, and forms for a Professional Liability - Errors and Omissions Liability Coverage. The overall rate increase was 8.7 %. Effective Date October 1, 2003.

**TOYOTA MOTOR INSURANCE COMPANY** files rates and rules for a new Vehicle Service Agreement program. Effective Date November 1, 2003.

**TRANSCONTINENTAL INSURANCE COMPANY** files a rate and rule revision to their AICPA Personal Catastrophe Liability Program resulting in an overall rate increase of 9 %. Effective Date November 1, 2003.

**TRANSCONTINENTAL INSURANCE COMPANY** files to withdraw a preferred contractors deviation for its general liability program. The withdrawal of this deviation will result in a 42.6% increase for this segment of the program. Effective Date January 1, 2004.

**UNITED FIRE GROUP** files to adopt ISO's loss costs and rules in ISO No. CA-2003-BRLA1 and CA-2003-IALL1 with no changes in loss cost multipliers for their Commercial Auto Program. The overall rate level increase will be 8.01%. Effective Date December 1, 2003.

**UNITED STATES LIABILITY INSURANCE COMPANY** files a rate revision for their Real Estate Errors and Omissions program. The company files a 15% surcharge for franchiser firms based on loss ratio differentials. Effective Date September 10, 2003.

**UTICA MUTUAL INSURANCE COMPANY** files revised rates for its Insurance Agents' and Brokers' Errors & Omissions Program resulting in an overall rate increase of 20 %. Effective Date October 1, 2003.

**VERSANT CASUALTY INSURANCE COMPANY** files rates and forms for an initial filing of GAP Waiver Addendum Contractual Reimbursement program. The program will insure the obligations created by GAP Waiver Addendum Contracts issued by Owner Services, Inc. an affiliated company. Effective Date October 1, 2003.

**WESTPORT INSURANCE COMPANY** files to adopt the ISO 2002 forms and rules for the Business Owners Program. The overall rate level effect of the changes is 1.62 %. Effective Date October 1, 2003.

**WESTPORT INSURANCE CORPORATION** files new rates and rules for their Death Care Services Program. Effective Date October 1, 2003.

### **NEW COMPANIES**

**GRAY CASUALTY COMPANY, THE** to engage in the insurance business within the State of Mississippi effective September 1, 2003.

**PROFESSIONAL SOLUTIONS INSURANCE COMPANY** to engage in the insurance business within the State of Mississippi effective August 1, 2003.

**FORTRESS INSURANCE COMPANY** to engage in the insurance business within the State of Mississippi effective September 1, 2003.

**ARCH REINSURANCE COMPANY** to engage in the insurance business within the State of Mississippi effective September 1, 2003.

### **NAME CHANGES**

**Combined Specialty Insurance Company** changed its name to Virginia Surety Company, Inc. effective April 1, 2003.

**Athena Assurance Company will discontinue writing Transportation Business. They will start non-renewing the 11 policies effected commencing December 31, 2003.**