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Tropical Storm Isidore moves north in the Gulf of Mexico

(AP)— Tropical Storm Isidore continued Wednesday to move north in the Gulf of Mexico, bringing heavy rain and high wind to parts of Louisiana, Alabama, Mississippi, Georgia and Florida.



Gary Moore Jr. delivers bottled water to a Wal-Mart store in Gulfport, Mississippi, Wednesday, September 25, 2002, as people stock up in preparation for Tropical Storm Isidore.

Isidore moved north at 13 mph and was expected to make landfall along the Louisiana coast by early Thursday.

The storm's outer bands drenched southeastern Louisiana, almost all of Mississippi, Alabama, northern Georgia and northwestern Florida. More than two inches of rain fell by Wednesday afternoon in Gulfport and Meridian, Miss. New Orleans and Slidell in Louisiana, and Pascagoula, Miss., received more than an inch Wednesday.

The storm closed roads in Gulf Shores, Ala., and rain spread north to Georgia, Tennessee and into the western Carolinas and southwestern Virginia. Showers and storms were reported along the Carolina through north Florida coasts.

Clouds from Isidore spread into the Ohio Valley and mid-Atlantic region. High pressure brought partly cloudy skies and dry conditions to much of New England.

In the West, clouds spread over the Dakotas, Minnesota and Iowa into the northwestern Great Lakes. Rain and storms moved east into South Dakota and Nebraska and

across Minnesota and Iowa into Wisconsin. Clouds trailed into the northeastern and central Rockies. Scattered showers spread over Wyoming, Utah and Colorado. The remainder of the western and central United States was dry under partly cloudy to clear skies.

The afternoon high in the lower 48 states was 91 degrees in Deer Valley, Ariz.

Mold causes Farmers Insurance Co. to pull out of Texas market

AUSTIN, Texas (AP) — Farmers Insurance Co., the state's second largest homeowner insurer and the target of a state lawsuit, is leaving the Texas homeowners' market and will stop renewing policies in November, a spokesman said Wednesday.

The company contends it is losing hundreds of millions of dollars in Texas in part because of an upsurge in claims for mold and water damage. The decision to pull out of the Texas market will affect about 700,000 customers, the company said.

Farmers issues about 20 percent of the homeowners insurance policies in Texas. "It became clear during the past few days that Farmers had no intention of complying with the law or treating their customers' agents fairly and honestly," she said.

The company contends it is losing hundreds of millions of dollars in Texas in part because of an upsurge in claims for mold and water damage. The decision to pull out of the Texas market will affect about 700,000 customers, the company said.

The state sued Farmers in August, accusing it of charging customers too much and engaging in deceptive trade practices. A week later, the insurance department issued a cease-and-desist order against Farmers, telling the company to stop what it called unfair pricing practices. The state also said it would seek about \$150 million in restitution from Farmers customers.

"We have made every attempt to continue offering homeowners insurance to the people of Texas and we take this action with deep regret," said John Hageman, Texas State Executive Director for Farmers. "We find the grounds for the Department of Insurance's recent legal actions to be without merit."

Homeowners' insurance rates have increased for some Texas consumers by as much as 200 percent. Insurance companies say the higher premiums stem from the rising cost of water-related and mold-related claims, among other factors.

State officials offered to settle the cease-and-desist order this week if Farmers agreed to change the way it prices policies and pay restitution, and the insurance department said it would waive proposed penalties that could have totaled billions of dollars.

"We find the grounds for the Department of Insurance's recent legal actions to be without merit."

— John Hageman
Texas State Executive Director for Farmers

Farmers said Texas accounted for 43 percent of its total underwriting losses in the first half of this year, even though only about 13 percent of its property and casualty premiums came from the state.

But Farmers, which has denied any wrongdoing, said the conditions ordered by the state Department of Insurance would not

The Department of Insurance said it hoped Farmers would rethink its decision but said it would not allow Farmers to do business illegally in Texas.

Insurance has become the key issue in the gubernatorial race that pits Republican Gov. Rick Perry against Democrat Tony Sanchez.

State officials offered to settle the cease-and-desist order this week if Farmers agreed to change the way it prices policies and pay restitution, and the insurance department said it would waive proposed penalties that could have totaled billions of dollars.

"We will not let Farmers use its sizable market share to intimidate us," said Executive Deputy Commissioner Karina Casari.

Perry said Wednesday he wants Farmers to do business in Texas but added, "The consumers have been getting ripped off by the company and I'm not going to put up with it."

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