

**Mississippi Insurance Department  
Property/Casualty Rate Filing Bulletin  
FEBRUARY 2020**

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b>ALASKA NATIONAL INSURANCE COMPANY</b>	PERR-131987580
The company seeks approval for a new Cyber Suite program under CMP E-Commerce. Effective Date February 4, 2020 for new and renewal business.	

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b>ALLIED WORLD INSURANCE COMPANY</b>	DRWN-132034395
The company files for approval for a new Cyber Suite Program under Med Mal - Claims Made targeting Psychiatrists. Effective Date February 14, 2020 for new business.	

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b>ALLSTATE PROPERTY AND CASUALTY INS. COMPANY</b>	ALSE-132188425
The company seeks approval for an overall +10.0% rate increase in Personal Auto / Motorcycle. Effective Date February 24, 2020 for new and March 25, 2020 for renewal.	

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b>AMERICAN BANKERS INSURANCE COMPANY OF FL</b>	ASPX-132155033
The company files to make changes to its base Homeowners rates resulting in a -1.6% overall rate level decrease. Effective Date April 1, 2020 for new and May 1, 2020 for renewal.	

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b>AMERICAN FAMILY HOME INSURANCE CO.</b>	MRTN-132157251
files to introduce their Collector Vehicle Program under the Personal Automobile Annual Statement line of business. Effective Date February 18, 2020.	

<b><u>LEAD COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b>AMERICAN HOME ASSURANCE COMPANY</b>	AGNY-132231768
<b><u>Other Companies</u></b> AIU Insurance Company Commerce and Industry Insurance Company Granite State Insurance Company National Union Fire Insurance Company of Pittsburgh, PA New Hampshire Insurance Company The Insurance Company of the State of Pennsylvania AIG Assurance Company AIG Property Casualty Company	
files to adopt NCCI's 03/01/2020 Loss Costs with revised LCM's for their Workers' Compensation program. The overall rate change is a decrease of 17.1%. Effective Date March 1, 2020.	

**LEAD COMPANY**

**AMERICAN HOME ASSURANCE COMPANY**

**Other Companies**

AIU Insurance Company

Commerce and Industry Insurance Company

Granite State Insurance Company

National Union Fire Insurance Company of Pittsburgh, PA

New Hampshire Insurance Company

The Insurance Company of the State of Pennsylvania

AIG Assurance Company

AIG Property Casualty Company

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files a Group Captive Rating Plan Endorsement for their Workers' Compensation program. There is no rate impact for existing policyholders.

Effective Date January 1, 2021.

**FILING NUMBER**

AGNY-132231768

**LEAD COMPANY**

**AMFED NATIONAL INSURANCE COMPANY**

**Other Companies**

AmFed Casualty Insurance Company

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files to adopt NCCI's 03/1/2020 Loss Costs and amend their LCMs for their Workers' Compensation program. The overall rate level change is an 8.1% decrease.

Effective Date March 1, 2020.

**FILING NUMBER**

AMFE-132230332

**LEAD COMPANY**

**AMGUARD INSURANCE COMPANY**

**Other Companies**

EastGuard Insurance Company

NorGuard Insurance Company

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files to adopt NCCI's Loss Costs and amend their LCMs for their Workers' Compensation program. The overall rate level change is a decrease of -6.03%.

Effective Date March 1, 2020.

**FILING NUMBER**

AMGD-132229535

**COMPANY**

**BENCHMARK INSURANCE COMPANY**

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files to introduce their new HSB Cyber Liability product under the Other Liability – Occurrence/Claims Made Annual Statement line of business. Per the Company, the product includes coverages that address damage to data and systems from a computer attack and the liability that may arise from insufficient systems security.

Effective Date February 18, 2020.

**FILING NUMBER**

MRTN-132185984

**COMPANY** **FILING NUMBER**  
**BROTHERHOOD MUTUAL INSURANCE COMPANY** **BRTH-132215985**

files revisions to their MinistryFirst Commercial Multi-Peril (CMP) package product under the Commercial Multiple Peril Liability and Non-Liability Annual Statement line of business. The Company estimates the rate impact to be +6.022%.  
Effective Date August 1, 2020 for new and renewals.

**COMPANY** **FILING NUMBER**  
**CLEAR BLUE INSURANCE COMPANY** **WESA-132200357**

The company files a new program under Other CMP for Outdoor Sports and Recreation program.  
Effective Date February 13, 2020 for new business.

**COMPANY** **FILING NUMBER**  
**COAST NATIONAL INSURANCE COMPANY** **BRWS-132203013**

files revisions to their Select 3.0 program under the Personal Automobile Annual Statement line of business. The estimated rate impact is -0.2% on \$11.8M of direct written premium.  
Effective Date February 13, 2020 for new and March 29, 2020 for renewals.

**LEAD COMPANY** **FILING NUMBER**  
**EVEREST NATIONAL INSURANCE COMPANY** **EVST-132170555**

Other Companies  
Everest Premier Insurance Company  
Everest Denali Insurance Company

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The company seeks approval for an overall +10.0% rate increase in Commercial Auto.  
Effective Date TBD.

**LEAD COMPANY** **FILING NUMBER**  
**FEDERATED MUTUAL INSURANCE COMPANY** **FEMC-132200818**

Other Companies  
Federated Service Insurance Company  
Federated Reserve Insurance Company

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files to adopt NCCI's 03/01/2020 Loss Costs with revised LCM's for their Workers' Compensation program. The overall rate level change is a decrease of 4.5%.  
Effective Date March 1, 2020.

**COMPANY** **FILING NUMBER**  
**GREAT MIDWEST INSURANCE COMPANY** **GMWI-132221288**

files to introduce their Surety Program under the Fidelity and Surety Annual Statement line of business. The Company is filing their countrywide rates and rules in Mississippi.  
Effective Date February 4, 2020.

**COMPANY** **FILING NUMBER**  
**HOMESITE INSURANCE COMPANY** **HMSS-132176192**

files revisions to our Renters HO 00 04 Program and Condominium HO 00 06 program. The rate impact of the HO 00 04 revision is +6.0%, supported by a rate level indication of +6.8%. The rate impact of the HO 00 06 revision is +8.2%, supported by a rate level indication of +8.2%. There is no impact to the HO 00 03 Homeowners programs. Combined, this represents an overall rate impact of 4.5%.  
Effective Date March 6, 2020 for new and April 23, 2020 for renewals.

**COMPANY** **FILING NUMBER**  
**HOMESITE INSURANCE COMPANY** **HMSS-132232222**

files to introduce their new Manufactured Home Program under the Homeowners Annual Statement line of business.  
Effective Date May 1, 2020.

**COMPANY** **FILING NUMBER**  
**HOUSING ENTERPRISE INSURANCE COMPANY INC.** **HAPP-132231444**

The company seeks approval for an overall +6.4% rate change in Commercial General Liability due solely to the company revising the Loss Cost Multiplier which is strictly an expense and profit multiplier.  
Effective Date April 1, 2020 for new and renewal business.

**COMPANY** **FILING NUMBER**  
**INSURANCE SERVICES OFFICE, INC.** **ISOF-132232686**

files to revise its advisory prospective loss costs for the Commercial Auto Optional Classification Plan (OCP) under the Commercial Auto Annual Statement line of business. ISO estimates the impact to be +11.0%. Per ISO, the advisory prospective loss costs proposed in this plan are being revised concurrently with ISO's experience review in their companion filing CA-2020-BRLA1 (SERFF #ISOF-132232703). The territorial OCP base loss costs are calculated by applying an off-balance factor to the loss costs used with the standard (non-OCP) manual.  
Effective Date September 1, 2020 for new and renewals.

**COMPANY** **FILING NUMBER**  
**INSURANCE SERVICES OFFICE, INC.** **ISOF-132232703**

files to revise its advisory prospective loss costs for the Commercial Auto program under the Commercial Auto Annual Statement line of business. ISO estimates the impact to be +11.0%. ISO has provided indicated liability (Single Limit Liability) and physical damage (Comprehensive and Collision) loss cost level changes, separately, for Trucks, Tractors & Trailers and Private Passenger Types.  
Effective Date September 1, 2020 for new and renewals.

**COMPANY** **FILING NUMBER**  
**INTEGON NATIONAL INSURANCE COMPANY** **GMMX-132173686**

The company seeks approval for an overall +5.6% rate increase in Private Passenger Auto.

Effective Date February 25, 2020.

**COMPANY** **FILING NUMBER**  
**LEXINGTON NATIONAL INSURANCE CORPORATION** **PERR-132122688**

The company files for approval of its new Failure to Perform program under the Contractual Liability line of business.

Effective Date February 25, 2020 for new business.

**COMPANY** **FILING NUMBER**  
**LEXINGTON NATIONAL INSURANCE CORPORATION** **PERR-132122689**

The company files to introduce its new Ancillary Products Reimbursement Coverage program under the Contractual Liability line of business.

Effective Date February 20, 2020 for new business.

**COMPANY** **FILING NUMBER**  
**MENDAKOTA INSURANCE COMPANY** **MEND-132205356**

The company files for approval for changes to its current rating factors for Private Passenger Auto which will be revised because the company will no longer be using credit scores for rating. The overall resulting rate change is 0%.

Effective Date February 10, 2020 for new and March 17, 2020 for renewal.

**COMPANY** **FILING NUMBER**  
**MIDWEST INSURANCE COMPANY** **MWIC-132238290**

files to adopt NCCI's 03/01/2020 Loss Costs and amend their LCM (1.38) for their Workers' Compensation program. The overall rate level change is a decrease of 5.23%.

Effective Date March 1, 2020.

**COMPANY** **FILING NUMBER**  
**NATIONAL LIABILITY & FIRE INS. CO.** **NULD-132202121**

files rate revisions to their Commercial Auto Program. The estimated rate impact is +10.7% on \$6.6M of direct written premium.

Effective Date March 9, 2020 for new and April 8, 2020 for renewals.

**COMPANY** **FILING NUMBER**  
**NATIONAL LIABILITY & FIRE INSURANCE COMPANY** **NTIN-132236072**

files to adopt NCCI's 03/01/2020 Loss Costs and amends their LCM (1.444) for their Workers' Compensation program. The overall rate level change is a decrease of 11.3%.

Effective Date March 1, 2020.

**LEAD COMPANY** **FILING NUMBER**  
**NATIONWIDE AGRIBUSINESS INSURANCE COMPANY** NWPP-132139481

Other Companies

Crestbrook Insurance Company

Nationwide Mutual Insurance Company - Ag Operations

The company files to make changes to its commercial agribusiness program including adoption of ISO rules and loss costs, withdrawal of several rules and revising rates and rating factors resulting in a +0.3% rate level change.

Effective Date July 1, 2020 for new and renewal business.

**COMPANY** **FILING NUMBER**  
**NORMANDY INSURANCE COMPANY** NYIC-132240286

files to adopt NCCI's 3/1/2020 Loss Costs with a revised LCM (1.590) for their Workers' Compensation program. The overall rate level change is a decrease of 6.0%.

Effective Date March 1, 2020.

**COMPANY** **FILING NUMBER**  
**PHILADELPHIA INDEMNITY INSURANCE COMPANY** PHLX-132203843

The company seeks approval for a new Fidelity Bond program. The company proposes to offer Employee Dishonesty Bonds.

Effective Date February 11, 2020 for new business.

**LEAD COMPANY** **FILING NUMBER**  
**RLI INSURANCE COMPANY** RLSC-132192768

Other Companies

Contractors Bonding and Insurance Company

The company files updates to its Commercial General Liability program resulting in no rate impact.

Effective Date February 11, 2020 for new and renewal business.

**COMPANY** **FILING NUMBER**  
**SAFECO INSURANCE COMPANY OF ILLINOIS** LBPM-132162698

The company seeks approval for an overall +2.5% rate change in Personal Auto.

Effective Date March 21, 2020 for new and May 22, 2020 for renewal.

**COMPANY** **FILING NUMBER**  
**SHELTER MUTUAL INSURANCE COMPANY** SHEL-132202310

The company seeks approval for an overall +1.7% rate change in primarily Farm Fire base rates for Fire and Extended Coverages under Personal Property.

Effective Date April 1, 2020 for new and renewal business.

**COMPANY** **FILING NUMBER**  
**SHELTER MUTUAL INSURANCE COMPANY** SHEL-132221016

The company seeks approval for a +2.0% overall rate change in Personal Auto.

Effective Date April 24, 2020 for new and renewal business.

**COMPANY**

**STATE NATIONAL INSURANCE COMPANY, INC.**

**FILING NUMBER**

**STNA-132228980**

files to introduce their new CFC Cyber Private Enterprise program under the Other Liability – Occurrence/Claims Made Annual Statement line of business. Per the Company, the purpose of the program is to provide small and medium enterprises with primary first-party and third-party cyber insurance coverage.  
Effective Date February 18, 2020.

**COMPANY**

**TRAVELERS CASUALTY AND SURETY CO. OF AMERICA**

**FILING NUMBER**

**TRVD-132173591**

The company files revised rates for use with the Financial Institutions Professional Liability program resulting in a +13.8% rate increase.  
Effective Date April 1, 2020 for new and renewal business.

**NEW COMPANIES**

Lemonade Insurance Company received their Privilege License and Certificate of Authority to engage in the business within the State of Mississippi effective February 13, 2020.