

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

COMPANY **FILING NUMBER**
ACCREDITED SURETY AND CASUALTY COMPANY, INC. **PERR-132275072**
files to introduce their Commercial Auto program. Per the Company, this program will primarily provide liability coverage for trucks, tractors and trailers, that typically operate with a radius over 500 miles. The vehicles typically cross state lines and haul boxed goods, flatbed and refrigerator operations only. The program will use all current ISO rules and loss costs and use a loss cost multiplier.
Effective Date March 16, 2020.

COMPANY **FILING NUMBER**
ACCREDITED SURETY AND CASUALTY COMPANY, INC. **PERR-132291390**
files to introduce their Workers Compensation program in Mississippi and is adopting NCCI Circular MS-2020-01.
Effective Date April 1, 2020.

LEAD COMPANY **FILING NUMBER**
AMERICAN AUTOMOBILE INSURANCE COMPANY **FFDC-132223153**
Other Companies
Fireman's Fund Insurance Company
National Surety Corporation
files to adopt NCCI's 03/01/2020 Loss Costs and revised LCM's for their Workers' Compensation. The overall rate level change is a decrease of 2.1%.
Effective Date March 1, 2020.

COMPANY **FILING NUMBER**
AMERICAN ECONOMY INSURANCE COMPANY **LBPM-132179421**
files to introduce their new homeowner program for their Safeco Homeowners (AEIC) program. Per the Company, the program is based on the results of multiple multivariate statistical analyses.
Effective Date April 18, 2020.

LEAD COMPANY **FILING NUMBER**
AMERICAN FIRE AND CASUALTY COMPANY **LBRC-132235305**
Other Companies
The Ohio Casualty Insurance Company
Ohio Security Insurance Company
West American Insurance Company
files changes to its Businessowners program resulting in an overall rate impact of +8.3%.
Effective Date August 1, 2020 New and Renewal.

COMPANY **FILING NUMBER**
AMGUARD INSURANCE COMPANY **AMGD-132171189**
The company seeks approval for an overall +4.9% rate increase in Businessowners.
Effective Date May 1, 2020 for new and renewal business.

COMPANY

ARCH INSURANCE COMPANY

FILING NUMBER

WESA-132271225

files to introduce their Lease Rental Bond Program under the Surety Annual Statement line of business. Per the Company, this product is designed to guarantee a residential tenant's payment of rent under a lease agreement. The intended buyers of this product are individuals who do not qualify for a rental under the terms typically stipulated by landlords. The bond's coverage is triggered upon early termination of the lease and the recovery of possession of the apartment by the landlord.

Effective Date March 6, 2020.

COMPANY

ARCH PROPERTY CASUALTY INSURANCE COMPANY

FILING NUMBER

AICO-132297422

files to introduce its Workers Compensation program. The company is a member of the National Council on Compensation Insurance, Inc. (NCCI) and will utilize all NCCI rules and rating plans and is adopting 2019 Loss Costs.

Effective Date March 26, 2020.

COMPANY

ATLANTIC SPECIALTY INSURANCE COMPANY

FILING NUMBER

BEAC-132173577

The filing seeks approval for an overall -11.0% rate change for the program under Commercial Property providing coverage for property losses to the mortgage owners' collateral property.

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

LEAD COMPANY

BITCO NATIONAL INSURANCE COMPANY

FILING NUMBER

LDDX-132256110

Other Companies

BITCO General Insurance Corporation

files to adopt NCCI's revised loss costs in Circular MS-2020-01 while updating each company's current expense multiplier and creating a special LCM for public entity codes resulting in an overall rate impact of -15.8%.

Effective Date March 1, 2020.

LEAD COMPANY
BRIERFIELD INSURANCE COMPANY

FILING NUMBER
FCCS-132242797

Other Companies

FCCI Insurance Company
National Trust Insurance Company

files revisions to their Commercial General Liability program under the Other Liability - Occurrence/Claims Made Annual Statement line of business. The Company estimates the overall rate impact for all companies combined to be +0.85% on \$8.96M of direct written premium. With this filing, the Company is adopting the ISO loss costs applicable to their Division Six - Commercial General Liability Program for the following Reference Filing Designations, GL-2019-BGL1 for Loss Costs and GL-2019-IPOP1 for Increased Limit Factors.

Effective Date September 1, 2020.

COMPANY
DIRECT GENERAL INSURANCE COMPANY OF MS

FILING NUMBER
GMMX-132101501

files revisions to its Private Passenger Auto GLM-3 program resulting in an overall rate impact of +6.6% on renewal business only. The company first requested a +9.9% rate change which the Commissioner rejected. The company made revisions lowering the overall rate impact to +6.6% which the Commissioner approved.

Effective Date April 11, 2020 Renewal.

LEAD COMPANY
EMC PROPERTY & CASUALTY COMPANY

FILING NUMBER
EMCC-132275853

Other Companies

EMCASCO Insurance Company
Employers Mutual Casualty Company
Union Insurance Company of Providence

files to adopt NCCI's Loss Costs with revised LCM's for their Workers' Compensation program. The overall rate level change is a decrease of 0.500%.

Effective Date June 1, 2020.

LEAD COMPANY
EMPLOYERS INSURANCE COMPANY OF WAUSAU

FILING NUMBER
LWCM-132265146

Other Companies

Liberty Mutual Fire Insurance Company
LM Insurance Corporation
The First Liberty Insurance Corporation
Liberty Insurance Corporation

The company files to introduce a product under Commercial General Liability that provides a suite of coverages and services enabling an insured entity to respond effectively to a range of cyber events and claims.

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

COMPANY

EMPLOYERS MUTUAL CASUALTY COMPANY

FILING NUMBER

EMCC-132275365

files a uniform base rate increase of 35% for the base rates in Rules 21, 22, 23, 50 & 51 to its Linebacker program.

Effective Date June 1, 2020 New and Renewal.

COMPANY

GENERAL SECURITY NATIONAL INS. CO.

FILING NUMBER

PERR-132171753

files a new commercial auto program. The program will use ISO rules and loss costs in conjunction with a company specific Loss Cost Multiplier ("LCM").

Effective Date March 5, 2020.

LEAD COMPANY

GUIDEONE MUTUAL INSURANCE COMPANY

FILING NUMBER

GDEA-132235910

Other Companies

GuideOne Specialty Mutual Insurance Company

GuideOne Elite Insurance Company

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 0.100%.

Effective Date March 15, 2020.

LEAD COMPANY

HARTFORD CASUALTY INSURANCE COMPANY

FILING NUMBER

HART-132267000

Other Companies

Hartford Insurance Company of the Midwest

Hartford Underwriters Insurance Company

Property and Casualty Insurance Company of Hartford

Sentinel Insurance Company, Ltd.

Trumbull Insurance Company

Twin City Fire Insurance Company

Hartford Accident and Indemnity Company

Hartford Fire Insurance Company

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 0%.

Effective Date May 1, 2020.

COMPANY

HUDSON INSURANCE COMPANY

FILING NUMBER

HINC-132247579

files its new Professional E&O Liability program designed for Architects and Engineers.

Effective Date March 6, 2020.

COMPANY **FILING NUMBER**
INDEMNITY INSURANCE CO. OF NORTH AMERICA **ACEH-132218510**

files revisions to rates, rules and forms for their Commercial Farm and Ranch program. This will result in an overall decrease of -21.8%.
Effective Date June 1, 2020 for new and August 1, 2020 for renewals.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **ISOF-132273404**

files to revise the advisory prospective loss costs for the Personal Auto program under the Personal Automobile Annual Statement line of business. ISO estimates the impact of the advisory loss cost changes to be +2.5%. ISO notes that the prospective loss costs reflect offset factors to introduce the Advanced Driver Assistance Systems (ADAS) Rule rating factors in ISO Filing PP-2019-RADAR on a revenue neutral basis.
Effective Date January 1, 2021 for new and renewals.

COMPANY **FILING NUMBER**
MARKEL INSURANCE COMPANY **MRKB-132095725**

files revisions to their Educational Institution Program under the Commercial Multiple Peril Liability and Non-Liability Annual Statement line of business. The Company estimates the rate impact to be +8.36% on \$351K direct written premium.
Effective Date April 1, 2020 for new and renewals.

LEAD COMPANY **FILING NUMBER**
MARKEL INSURANCE COMPANY **MRKB-132242345**

Other Companies

FirstComp Insurance Company

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 4.250%.
Effective Date March 1, 2020.

COMPANY **FILING NUMBER**
NATIONAL SECURITY FIRE & CASUALTY COMPANY **MISF-132198409**

files changes to their Comprehensive Mobile Home Program resulting in an overall increase of 15%.
Effective Date June 1, 2020 for new and August 1, 2020 for renewals.

COMPANY **FILING NUMBER**
NATIONWIDE GENERAL INSURANCE COMPANY **NWPP-132272092**

introduces a new Commercial General Liability program.
Effective Date November 1, 2020.

COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL INSURANCE COMPANY **NWPP-132272085**

files to introduce their Commercial Umbrella Program. Per the Company, they are introducing this program with their new policy administration system, which features a similar rating structure and coverage offering to their existing companies. The rating factors have been developed based upon a review and combination of the existing companies' rating factors.

Effective Date November 1, 2020 New and Renewal.

COMPANY **FILING NUMBER**
OCCIDENTAL FIRE & CASUALTY COMPANY OF NC **OCCD-132182815**

The filing seeks approval for a new Homeowners insurance program designed to provide coverage for owner occupied homes.

Effective Date March 2, 2020 for new and renewal business.

COMPANY **FILING NUMBER**
OLD REPUBLIC INSURANCE COMPANY **LDDX-132248302**

files to adopt ISO's Rules and Loss Costs filings for use with its new Crime & Fidelity program, including its own LCM's, as well as to adopt any future changes to Crime & Fidelity ISO files.

Effective Date May 1, 2020.

LEAD COMPANY **FILING NUMBER**
PACIFIC INDEMNITY COMPANY **ACEH-132260027**

Other Companies

Vigilant Insurance Company

Federal Insurance Company

files changes to its Homeowner programs resulting in an overall rate impact of +4.1%.

Each company's overall rate impacts are as follows:

Pacific Indemnity Company: +2.1%

Vigilant Insurance Company: +6.4%

Federal Insurance Company: -1.1%

Effective Date May 20, 2020 New / July 4, 2020 Renewal.

COMPANY **FILING NUMBER**
PROPERTY & CASUALTY INS. CO. OF HARTFORD **HART-132199263**

files revisions to their Homeowners program under the Homeowners Annual Statement line of business. The Company estimates the overall impact to be +4.8% on \$2.6M of direct written premium. Proposed changes include a 1.8% increase to base rates for building forms only and an update to the charge for Rule 806 "Additional Limits in the Event of a Total Loss to the Dwelling".

Effective Date May 7, 2020 for new and June 22, 2020 for renewals.

COMPANY

RLI INSURANCE COMPANY

FILING NUMBER

RLSC-132088871

The company files revisions to their RLIPack Commercial Excess program under the Commercial Umbrella and Excess line resulting in a +5.5% impact.
Effective Date March 3, 2020 for new and renewal business.

COMPANY

TRANSGUARD INSURANCE CO. OF AMERICA, INC.

FILING NUMBER

OCCD-132186879

files revisions to their Moving and Storage Umbrella program under the Other Liability-Occurrence Only line of business. The estimated rate impact is +34.0% on \$12,927 of direct written premium. The Company is filing to amend their rating methodology and will be limiting the impact to +/-25% each year going forward until the full impact is realized.

Effective Date March 24, 2020.

LEAD COMPANY

UNITED STATES AUTOMOBILE ASSOCIATION

FILING NUMBER

USAA-132215055

Other Companies

USAA Casualty Insurance Company

USAA General Indemnity Company

Garrison Property and Casualty Insurance Company

files revised rates and rules for their Homeowners program. The overall rate level change is a decrease of 0.80%.

Effective Date April, 13, 2020 (New) July 28, 2020 (Renewal).

COMPANY

WORK FIRST CASUALTY COMPANY

FILING NUMBER

WKFC-132264267

files to adopt NCCI's 3/1/2020 loss costs with an LCM of 1.506.

Effective Date March 1, 2020 New and Renewal.