

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ALFA INSURANCE CORPORATION</u>	<u>ALFA-132369789</u>

files revised rates and rules to its Manufactured Home Program resulting in an overall increase of 9.9%
Effective Date November 10, 2020 for new and December 24, 2020 for renewals.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ALLIED WORLD INSURANCE COMPANY</u>	<u>DRWN-132505097</u>

files revisions to its Commercial Auto program previously filed in this jurisdiction. The program utilizes ISO loss costs and rules. In this filing, the Company is formally adopting ISO's Optional Class Plan loss costs. Further, the Company is introducing its independent rates and rules, including:

- Drive Away Contractors
- Hired Auto Collision & Comprehensive Deductibles
- Fellow Employee Coverage
- Tier Rating Plan
- Alternative Risk Rating Option (ARRO)

Effective Date February 1, 2021.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ALLMERICA FINANCIAL BENEFIT INSURANCE CO.</u>	<u>HNVR-132501302</u>

files a new monoline Commercial Crime Product consisting of ISO policy forms, endorsements, rules, and loss costs.
Effective Date December 1, 2020.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ALLSTATE INSURANCE COMPANY</u>	<u>ALSE-132476058</u>

The company seeks approval for an overall +15.0% rate change in Commercial Auto.
Effective Date October 19, 2020 for new and November 30, 2020 for renewal.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN NATIONAL GENERAL INS. CO.</u>	<u>ANPC-132453769</u>

files revisions to their Homeowners program under the Homeowners Annual Statement line of business. The Company estimates the overall impact to be +5.2%.
Effective Date December 31, 2020 for new and renewals.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN NATIONAL P&C COMPANY</u>	<u>ANPC-132453810</u>

files revisions to their Homeowners program under the Homeowners Annual Statement line of business. The Company estimates the overall impact to be +3.0%.
Effective Date December 31, 2020 for new and renewals.

COMPANY **FILING NUMBER**
AMERICAN NATIONAL P&C COMPANY ANPC-132453808
files revisions to its Rental Owners Personal Property Program resulting in an overall increase of 5.0%.
Effective Date December 31, 2020.

COMPANY **FILING NUMBER**
BERKLEY INSURANCE COMPANY MNLM-132477062
files changes to its Lawyers Professional Liability program resulting in an overall rate impact of +9.9%.
Effective Date November 1, 2020 New and Renewal.

COMPANY **FILING NUMBER**
CAMICO MUTUAL INSURANCE CO. CAMC-132383655
makes changes to its Accountants Professional Liability program resulting in an overall increase of 5.8%.
Effective Date January 1, 2021 for new and renewals.

LEAD COMPANY **FILING NUMBER**
CHARTER OAK FIRE INSURANCE COMPANY TRVD-132509417
Other Companies
The Phoenix Insurance Company
The Travelers Indemnity Company
The Travelers Indemnity Company of America
The Travelers Indemnity Company of Connecticut
Travelers Property Casualty Company of America
One Tower Square
files revisions to its Master Pac Businessowners program resulting in an overall rate impact of 11.433%.
Effective Date March 1, 2021 New and Renewal.

COMPANY **FILING NUMBER**
EVEREST NATIONAL INSURANCE COMPANY EVST-132502632
files to introduce their Everest Elevation® Architects and Engineers Professional Liability Policy under the Other Liability – Claims Made Only Annual Statement line of business. Per the Company, the policy provides coverage for professional liability risks for architects and engineers (A&E) in all areas of practice.
Effective Date October 1, 2020.

COMPANY **FILING NUMBER**
FALLS LAKE NATIONAL INSURANCE CO. WESA-132472551
files rates, rules and forms for their new Commercial Property (North American Timber Program).
Effective Date September 10, 2020.

COMPANY **FILING NUMBER**
FALLS LAKE NATIONAL INSURANCE CO. **WESA-132472465**

files rates, rules and forms for its Commercial Package (North American Timber) Program.

Effective Date September 10, 2020.

COMPANY **FILING NUMBER**
FALLS LAKE NATIONAL INSURANCE COMPANY **WESA-132472546**

files to introduce a new Commercial Automobile program. With this filing, the company is entering the timber/logging industry through a partnership with the North American Timber Program (NATP). The program will utilize ISO's Commercial Automobile loss costs and separate loss cost multipliers for physical damage and liability coverages.

Effective Date September 20, 2020.

COMPANY **FILING NUMBER**
FALLS LAKE NATIONAL INSURANCE COMPANY **WESA-132472518**

The company submits for approval its Commercial General Liability for the new North American Timber Program.

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

COMPANY **FILING NUMBER**
FALLS LAKE NATIONAL INSURANCE COMPANY **WESA-132472460**

The company submits for approval the Commercial Burglary and Theft for the new North American Timber Program.

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

COMPANY **FILING NUMBER**
FARMERS INSURANCE EXCHANGE **FARM-132425584**

files to introduce their Farmers Smart Plan Renters Policy (SPR) and Farmers Smart Plan Condominium Policy (SPC) under the Homeowners Annual Statement line of business.

Effective Date November 21, 2020.

COMPANY **FILING NUMBER**
FARMERS INSURANCE EXCHANGE **FARM-132424577**

files to introduce its Farmers Smart Plan Home Policy (SPH).

Effective Date November 21, 2020.

COMPANY **FILING NUMBER**
GENERAL INSURANCE CO. OF AMERICA **LBRC-132371138**

for a new commercial auto program. In addition to the common Liability and Physical Damage coverages, the filing also proposed to provide Loan Lease Gap coverage.

Effective Date October 1, 2020.

COMPANY

GREAT WEST CASUALTY COMPANY

FILING NUMBER

LDDX-132488581

makes changes to its Commercial Auto program, including revising primary liability, medical payments, and physical damage base rates, type of operation multipliers, non-fleet and fleet tiered rating plans, and experience rating plan factors, and adding policy size multipliers. This change will result in an overall 6.60% increase.

Effective Date February 1, 2021 for new and renewals.

COMPANY

HOMESITE INSURANCE COMPANY

FILING NUMBER

HMSS-132518240

files to introduce their Affordable Homeowner program under the Homeowner Annual Statement line of business. The program will include Basic Form Peril (HO8) and Broad Form Peril (HO2) options.

Effective Date January 1, 2021.

COMPANY

MEDICAL PROTECTIVE COMPANY

FILING NUMBER

MDPC-132488666

files revisions to their Dentist Program under the Medical Malpractice – Claims Made and Occurrence Annual Statement line of business. The overall estimated impact is +5.0%.

Effective Date January 1, 2021 for new and renewals.

LEAD COMPANY

MOUNTAIN LAUREL ASSURANCE COMPANY

FILING NUMBER

PRGS-132402942

Other Companies

Progressive Gulf Insurance Company

The company seeks a 0.1% rate decrease in Personal Auto.

Effective Date October 9, 2020 for new and November 16, 2020 for renewal.

LEAD COMPANY

NATIONAL INTERSTATE INSURANCE COMPANY

FILING NUMBER

NTNL-132528381

Other Companies

Vanliner Insurance Company

files to add higher excess limits to its Garagekeepers' business which were previously approved under their parent company, Great American Insurance Company.

Effective Date January 1, 2021.

COMPANY

NATIONWIDE AGRIBUSINESS INSURANCE COMPANY

FILING NUMBER

NWPP-132439571

files revisions to rates and factors for its Commercial Farm and Ranch program resulting in an overall rate impact of +9.7%.

Effective Date March 1, 2021 New and Renewal.

COMPANY **FILING NUMBER**
NATIONWIDE INSURANCE COMPANY OF AMERICA **NWPP-132460604**
files to introduce their new Homeowner rating plan for use in Mississippi by Nationwide Insurance Company of America.
Effective Date December 6, 2020.

COMPANY **FILING NUMBER**
OCCIDENTAL FIRE & CASUALTY COMPANY OF NC **OCCD-132379647**
files changes to its Commercial Auto program resulting in an overall +8.96% rate impact.
Effective Date November 1, 2020 New and Renewal.

COMPANY **FILING NUMBER**
OLD REPUBLIC INSURANCE COMPANY **LDDX-132402504**
The filing seeks approval for a new Contractual Liability program.
Effective Date September 24, 2020 for new and renewal business.

COMPANY **FILING NUMBER**
PENNSYLVANIA LUMBERMENS MUTUAL INS. CO. **PNSY-132232928**
files to change its General Liability loss cost multiplier from 1.66 to 1.83 resulting in an overall rate impact +10.0%.
Effective Date November 1, 2020 New and Renewal.

COMPANY **FILING NUMBER**
PERMANENT GENERAL ASSURANCE CORPORATION **PGAC-132475400**
files its Legacy Mississippi Private Passenger Auto Program resulting in an overall rate impact of +4.9% for renewal business only.
Effective Date September 22, 2020 Renewal.

COMPANY **FILING NUMBER**
PHARMACISTS MUTUAL INSURANCE COMPANY **PHAR-132496625**
files revisions to their Commercial Automobile program resulting in an overall rate impact +15.7%.
Effective Date December 1, 2020 New and Renewal.

COMPANY **FILING NUMBER**
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE **PRIV-132499028**
files revisions to its PURE High Value Homeowners Program resulting in an overall increase of 4.9%.
Effective Date December 5, 2020 for new and February 5, 2021 for renewals.

COMPANY **FILING NUMBER**
SAFEWAY INSURANCE COMPANY **PERR-132486746**
files a 5% decrease to the rates for their non-standard personal auto program.
Effective Date December 1, 2020 for new and renewals.

LEAD COMPANY
SENTRY INSURANCE MUTUAL COMPANY

FILING NUMBER
SEPX-132472444

Other Companies

Middlesex Insurance Company

The company seeks approval for an overall +13.9% rate change in Commercial Auto.
Effective Date October 1, 2020 for new and renewal business.

LEAD COMPANY
SENTRY INSURANCE MUTUAL COMPANY

FILING NUMBER
SEPX-132480528

Other Companies

Middlesex Insurance Company

The company seeks an overall 3.7% rate increase in Commercial General Liability.
Effective Date September 4, 2020 for new and renewal.

COMPANY
SENTRY SELECT INSURANCE COMPANY

FILING NUMBER
SEPX-132480599

files revisions to their Commercial General Liability program under the Other Liability – Occurrence Only Annual Statement line of business. The estimated overall impact is -2.4%.

Effective Date October 1, 2020 for new and renewals.

COMPANY
STARR INDEMNITY & LIABILITY COMPANY

FILING NUMBER
SIPD-132456824

makes changes to its Businessowners Program resulting in a decrease of 2.80%.

Effective Date December 1, 2020 for new and March 1, 2021 for renewals.

COMPANY
TRITON INSURANCE COMPANY

FILING NUMBER
CASS-132369573

per Bulletin 2000-8, the company files to provide the three-year experience for its Creditor Placed Collateral Protection. Based on this experience, a rate increase of 10% is filed which would be installed no sooner than September 1, 2020 and will be good for three years following implementation.

Effective Date September 1, 2020 New.

COMPANY
UNITED STATES AUTOMOBILE ASSOCIATION

FILING NUMBER
USAA-132438548

The company seeks approval for a rate increase of .65% in Personal Automobile.

Effective Date November 16, 2020 for new and January 7, 2021 for renewal.

LEAD COMPANY
WESTPORT INSURANCE CORPORATION

FILING NUMBER
SWRE-132453052

Other Companies

North American Specialty Insurance Company

North American Elite Insurance Company

files rate, rule and forms changes to its Commercial General Liability Program (other liability-Claims Made) resulting in an overall decrease of 19.8%

Effective Date January 1, 2021 for new and renewals.

NEW COMPANY

Mobilitas General Insurance Company received their Company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective September 9, 2020.