

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

<u>LEAD COMPANY</u> ACCIDENT FUND GENERAL INSURANCE COMPANY <u>Other Companies</u> Accident Fund Insurance Company of America Accident Fund National Insurance Company United Wisconsin Insurance Company	<u>FILING NUMBER</u> ACCD-132563365
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filing to adopt the 2020 NCCI Advisory Loss Costs and Rating Values and revise LCMs effective 02/01/2021 as follows:

AFICA from 1.480 to 1.500
AFG from 1.850 to 1.875
AFN from 1.110 to 1.130
UWIC from 1.630 to 1.725

In addition to these changes, the terrorism rate for all companies will be .008 and the catastrophe rate will be .01. The overall rate impact of the filing is +1.5%.
Effective Date February 1, 2021 New and Renewal.

<u>COMPANY</u> AMERICAN BANKERS INS. CO. OF FL	<u>FILING NUMBER</u> ASPX-132448292
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Introduces its new Commercial Business Auto Program in Mississippi. ABICF intends to use Insurance Services Office (“ISO”) rules and forms along with ISO loss costs. ABICF is filing the following loss cost multipliers (“LCMs”) to use with the ISO loss costs: 1.507 for auto liability and 1.554 for auto physical damage. Along with ISO approved forms, ABICF is also submitting its own independent forms.
Effective Date November 1, 2020.

<u>COMPANY</u> AMERICAN RESOURCES INSURANCE CO., INC.	<u>FILING NUMBER</u> AMRE-132424694
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Introduces a new package platform called BOP+. It will utilize all of the existing forms, rates, and rules of the existing ISO package program with limited eligibility, enhanced coverages, and reduced premiums.
Effective Date October 15, 2020.

<u>LEAD COMPANY</u> AMFED NATIONAL INSURANCE COMPANY <u>Other Companies</u> AmFed Casualty Insurance Company	<u>FILING NUMBER</u> AMFE-132519524
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Files to introduce new coverage options and payment plans, including small and intermediate deductible endorsements and credits, large deductible plans, MGA Program and modification factor for policies with NAICS class codes, and additional payment plans.
Effective Date September 30, 2020.

COMPANY **FILING NUMBER**
AMGUARD INSURANCE COMPANY **AMGD-132508309**
Seeks approval for a new Commercial Auto insurance coverage for Garage risks (“Garage Program”).
Effective Date October 1, 2020.

COMPANY **FILING NUMBER**
ARCH INSURANCE COMPANY **AICO-132550150**
Files its new Restaurant Insurance Program. The program is designed to offer Commercial Package Insurance for eligible restaurants which include, but are not limited to, fine dining casual, casual full table service, fine dining formal, fast casual, wine bars and off-premises catering.
Effective Date October 13, 2020.

COMPANY **FILING NUMBER**
ASCOT INSURANCE COMPANY **GREY-132527810**
Files to introduce their new Lawyers Professional Liability Program under the Other Liability – Claims Made. The program provides professional liability coverage to lawyers in private practice.
Effective Date October 13, 2020.

COMPANY **FILING NUMBER**
ASCOT INSURANCE COMPANY **GREY-132558978**
Files to introduce its Cyber CYNERGY Pro product.
Effective Date October 26, 2020.

COMPANY **FILING NUMBER**
BERKLEY INSURANCE COMPANY **MNLM-132553665**
Files revisions to its ExecSuite Liability Insurance program resulting in an overall rate impact of +8.0%.
Effective Date January 1, 2021 New and Renewal.

COMPANY **FILING NUMBER**
CANAL INSURANCE COMPANY **CNLC-132432439**
files changes to its Commercial General Liability portfolio, including changes to increased limits factors, deductible factors, number of power unit factors, and removal of the Contractual Liability Endorsement, resulting in an overall rate impact of -2.3%.
Effective Date January 1, 2021 New / March 1, 2021 Renewal.

COMPANY **FILING NUMBER**
CATERPILLAR INSURANCE CO. **CTRP-132495896**
The company seeks approval for a 2.310% rate decrease in Contractual Liability.
Effective Date January 1, 2021 for new and renewal business.

LEAD COMPANY
CHARTER OAK FIRE INSURANCE COMPANY

FILING NUMBER
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

Files changes to its Businessowners program resulting in an overall rate impact of +9.737%.

Effective Date March 1, 2021 New and Renewal.

COMPANY
CONTINENTAL CASUALTY COMPANY

FILING NUMBER
CNAB-132534756

Files a new proprietary General Liability product designed for artisan contractors.

Effective Date October 1, 2020.

COMPANY
FARMERS INSURANCE EXCHANGE

FILING NUMBER
FARM-132426058

The company files its new Farmers Smart Plan Auto program (FSPA) under the Personal Auto line of business.

Effective Date November 21, 2020 for new business.

COMPANY
FEDNAT INSURANCE COMPANY

FILING NUMBER
AMVE-132468225

The filing seeks approval for an overall -9.3% rate change in Homeowners.

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

LEAD COMPANY
GEICO INDEMNITY COMPANY

FILING NUMBER
GECC-132494499

Other Companies

GEICO General Insurance Company
Government Employees Insurance Company

Files revised rates and rules for their Private Passenger Auto Program resulting in an overall increase of 9.830%.

Effective Date November 19, 2020 for new and December 27, 2020 for renewals.

COMPANY
GLENCAR INSURANCE COMPANY

FILING NUMBER
GUMG-132433279

Files rates, rules and forms for its Commercial Burglary and Theft Program.

Effective Date October 15, 2020.

LEAD COMPANY
GREENWICH INSURANCE COMPANY

FILING NUMBER
XLAM-132493880

Other Companies

T.H.E. Insurance Company

The company files its new Commercial Property Program called Treasure Island. The program will focus on amusement parks, carnivals, concessions, fairs, family entertainment, gun clubs, hot air balloons, waterparks, watersports, etc.

Effective Date October 6, 2020 for new and renewal business.

COMPANY
HUDSON INSURANCE COMPANY

FILING NUMBER
HINC-132532840

Files to introduce their new Contractor Commercial Auto program.

Effective Date October 2, 2020.

COMPANY
HUDSON INSURANCE COMPANY

FILING NUMBER
HINC-132473307

Files a new Independent Contractor program for Commercial Auto Physical Damage. It is for owner-operator trucker who operate their vehicles under a permanent lease agreement with a US Government motor carrier or trucker.

Effective Date September 7, 2020.

COMPANY
INSURANCE SERVICES OFFICE, INC.

FILING NUMBER
ISOF-132492109

Introduces an optional alternative rating methodology based on the Inflection model which was filed in PP-2020-RACBM. The filing includes the rating rules to guide the user in applying the resulting scores in rating a personal auto policy. The resulting rating rule provides a method to apply the results in the form of multiplicative rating factors by coverage. This enhancement provides an optional program to increase rating accuracy.

Optional Rating Plan

ISO is introducing this filing under an "optional rating plan" approach. Under this approach, ISO is not filing the revision on behalf of insurers that have given us filing authorization.

Rather, we are filing PP-2020-RACRE for your review and approval, for use by those insurers who elect to adopt it. It will be up to each individual insurer to:

- determine whether to adopt this filing, and to take appropriate filing action if it elects to adopt it.
- establish an effective date.
- evaluate the premium level impact of introducing this filing, and to modify its rates -- if appropriate.

Effective Date October 6, 2020.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **ISOF-132557241**

Files to revise the Advisory Loss Costs for the Homeowners program. In this filing, ISO is revising the by-peril advisory loss costs for use with the By-Peril Rating Supplement Manual. ISO estimates the impact to be rate neutral for the Owners' forms. ISO does not have by-peril rating for Tenants (HO-4) and Condominium Unit Owners (HO-6) forms at this time. ISO further states that the advisory prospective loss costs presented in this document for the By-peril Rating Supplement are being revised concurrently with ISO's experience review in the companion filing HO-2020-RLA1.
Effective Date October 23, 2020.

COMPANY **FILING NUMBER**
LEXIS NEXIS RISK SOLUTIONS **LXNX-132537809**

Files The Attract Home 5.0 Insurance Score which provides a relative rank order of policies by relative adjusted loss cost so that higher scores indicate a lower risk of loss.
Effective Date October 28, 2020.

COMPANY **FILING NUMBER**
MERIDIAN SECURITY INSURANCE CO. **STAT-132474063**

Files revised rates and rules for its Homeowners Program resulting in an overall increase of 9.8%.
Effective Date January 2, 2021 for new and renewals.

COMPANY **FILING NUMBER**
MIC PROPERTY AND CASUALTY INSURANCE CORP. **GMAX-132490771**

Files to its ALLY Premier Protection program, including changes to base rates, rating factors, and rules.
Effective Date October 16, 2020 New and Renewal.

COMPANY **FILING NUMBER**
MISSISSIPPI WINDSTORM UW ASSOCIATION **MSSR-132530874**

Files an overall 11.1% rate increase to the six coastal county MWUA territory (Jackson, Harrison, Hancock, Pearl River, Stone, and George). The filing impacts zone A and B territories (which contemplates beach to I-10 property owners) and also impacts wind-resistive construction type risks in all four territory zones (A,B,C, & D).
Effective Date April 1, 2021 New and Renewal.

COMPANY **FILING NUMBER**
NATIONAL UNION FIRE INS. CO. OF PITTSBURGH, PA **AGNY-132481594**

Files revisions to their GIG - Commercial Auto Program. The estimated overall impact is +12.7% on \$2.3M of direct written premium. With this filing, the Company is making revisions to their VFIS Emergency Service Organization Program, Hospice, Home Health Care and Related Organizations Program, GPP Glatfelter Public Practice Program and the GRP Glatfelter Religious Organizations Program. The revisions include adopting current ISO loss costs effective 12/1/2019, adopting ISO's Commercial Auto Optional Class Plan, updating LCMs, and revising the class-specific rate deviations. Effective Date January 1, 2021 for new and renewals.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE GENERAL INSURANCE COMPANY **NWPP-132511088**

Other Companies
Nationwide Property and Casualty Insurance Company
Files changes to its Homeowners and Tenants programs resulting in an overall rate impact of +4.9%.
Effective Date January 6, 2021 Renewal Business.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL INSURANCE COMPANY **NWPP-132559694**

Other Companies
Nationwide Agribusiness Insurance Company
Crestbrook Insurance Company
Files to implement ISO's Mississippi General Liability Advisory Prospective Loss Cost Revision and Mississippi General Liability Increased Limit Factors, ISO's Reference Filing Nos - GL-2020-BGL1 and GL-2020-IALL1, with no changes to the companies' LCM's. The overall rate impact resulting from the adoption is +7%.
Effective Date April 1, 2021 New and Renewal.

COMPANY **FILING NUMBER**
NAVIGATORS INSURANCE COMPANY **NAVG-132407803**

Files revised rates and rules for their Commercial Auto Program. The program is based on Insurance Services Office ("ISO") loss costs, rules and forms with company exceptions and a few independent rules. This will result in an overall increase of 23.8%.
Effective Date February 1, 2021.

COMPANY **FILING NUMBER**
NOVA CASUALTY COMPANY **HNVR-132370174**

Files revisions to its Boom and Crane Program General Liability program resulting in an overall rate impact of +7.3%.
Effective Date October 2, 2020.

COMPANY

PERMANENT GENERAL ASSURANCE CORP.

FILING NUMBER

PGAC-132511689

Files revised rates, rules and forms for their Private Passenger Auto Program resulting in an overall increase of 5.10%.

Effective Date October 14, 2020 new and November 18, 2020 renewals.

COMPANY

ROCK RIDGE INSURANCE COMPANY

FILING NUMBER

SHNF-132526419

Adopts all ISO Commercial Automobile Loss Costs, Rules, Rating Plans and Forms in effect in your state.

Effective Date October 13, 2020 for new and renewal.

COMPANY

TRAVELERS CASUALTY INS. CO. OF AMERICA

FILING NUMBER

TRVD-132509398

Files revisions to its Master Pack (ACJ) Businessowners Program resulting in an overall increase of 9.859%.

Effective Date March 1, 2021.

COMPANY

TWIN CITY FIRE INSURANCE COMPANY

FILING NUMBER

HART-132549798

Files revisions to their Spectrum Policy Program under the CMP Liability and Non-Liability resulting in an overall increase 7.0%.

Effective Date March 13, 2021 for new and renewals.

NEW COMPANY

Pulsar Title Insurance Company received their Company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi, effective October 26, 2020.