

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
November 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

Files changes to its Commercial Automobile program, including changes to their loss cost multipliers, resulting in an overall rate impact of +14.6%.

Effective Date February 1, 2021 New and Renewal.

FILING NUMBER

AGNY-132472148

LEAD COMPANY

AMERICAN NATIONAL GENERAL INSURANCE CO.

Other Companies

American National Property and Casualty Company

Files changes to its Personal Auto program resulting in an overall rate impact of +3.7%.

Effective Date January 3, 2021 New and Renewal.

FILING NUMBER

ANPC-132447976

COMPANY

AMERICAN NATIONAL PROPERTY AND CASUALTY CO.

FILING NUMBER

ANPC-132534208

The filing seeks approval for an overall -5.9% rate change in Businessowners.

Effective Date June 15, 2021 for new and renewal business.

LEAD COMPANY

AMERICAN ZURICH INSURANCE COMPANY

Other Companies

American Zurich

American Guarantee and Liability

Colonial American Casualty

Fidelity and Deposit

Zurich American Insurance Company of Illinois

Zurich American Insurance Company

Empire Fire and Marine

The company adopted the loss costs filed by ISO and made changes to the LCM in Commercial General Liability resulting in a 10.0% rate increase.

Effective Date March 1, 2021 for new and renewal business.

FILING NUMBER

ZURC-132517065

COMPANY **FILING NUMBER**
CENTAURI SPECIALTY INSURANCE COMPANY **CESP-132447921**

Files changes to its HO3 program resulting in an overall rate change of +6.2%.
Effective Date January 1, 2021 New and Renewal.

COMPANY **FILING NUMBER**
CONTINENTAL CASUALTY COMPANY **CNAC-132515941**

The company files for a 1.56% rate increase in Other Liability - Community Association Liability.
Effective Date December 1, 2020 for new and renewal business.

LEAD COMPANY **FILING NUMBER**
CRUM & FORSTER INDEMNITY COMPANY **CRUM-132566738**

Other Companies

The North River Insurance Company
United States Fire Insurance Company

Files a new Commercial Auto program designed for small fleets. The program is marketed through its appointed managing general agency and retail partners.
Effective Date December 1, 2020.

COMPANY **FILING NUMBER**
CUMIS INSURANCE SOCIETY **CUNA-132550178**

The company files for a rate increase in the Commercial Package resulting in an overall increase of 3.5%.
Effective Date April 1, 2021 for new and renewal business.

COMPANY **FILING NUMBER**
GLENCAR INSURANCE COMPANY **GUMG-132433300**

Files to introduce its ELEMENTAL Commercial General Liability program.
Effective Date December 1, 2020.

COMPANY **FILING NUMBER**
GLENCAR INSURANCE COMPANY **GUMG-132433311**

Files to introduce its ELEMENTAL Commercial Property program.
Effective Date December 1, 2020.

LEAD COMPANY **FILING NUMBER**
IMPERIUM INSURANCE COMPANY **DLSN-132561581**

Other Companies

Great Midwest Insurance Company

Increases their Loss Cost Multipliers (LCMs) for Commercial General Liability. Previously the LCMs for General Liability for IIC and GMIC were 1.45. We are requesting LCMs of 1.70 for Imperium and 1.60 for GMIC. This results in an overall increase of 17.2%.

Effective Date December 1, 2020 for new and renewals.

COMPANY **FILING NUMBER**
INTEGON NATIONAL INSURANCE COMPANY **GMMX-132544219**

The company filed a request for changes to rules and rates in Private Passenger Auto resulting in no change to the overall rate.
Effective Date December 11, 2020 for new and renewal business.

COMPANY **FILING NUMBER**
INTREPID INSURANCE COMPANY **BNIC-132584495**

Files to adopt ISO filing designation numbers GL-2020-BGL1 and GL-2020-IALL1 with no changes to its Loss Cost Multipliers. The overall rate impact of the adoption is +23.743%.
Effective Date March 1, 2020 New and Renewal.

COMPANY **FILING NUMBER**
LEXISNEXIS RISK SOLUTIONS **LXNX-132450867**

Files to introduce a new model intended to produce insurance scores for CMP and BOP programs under the CMP Annual Statement line of business. Per the Explanatory Memorandum, this program will use information from the Small Business Financial Exchange (SBFE) and LexisNexis to produce a relative rank order of policies by loss ratio. The Company states that the filed model is a generalized linear model (GLM), optimized for non-weather and non-catastrophe policies.
Effective Date November 24, 2020.

COMPANY **FILING NUMBER**
MISSISSIPPI FARM BUREAU CASUALTY INS. CO. **SFBC-132571408**

Files a rate change to their Homeowners Program resulting in an overall increase 8.01%.
Effective Date February 1, 2021 New and Renewal.

COMPANY **FILING NUMBER**
NORTHLAND INSURANCE COMPANY **TRVD-132497222**

Files changes it the base rates of its Transportation program resulting in an overall rate impact of +15.507%.
Effective Date February 1, 2021 New and Renewal.

COMPANY **FILING NUMBER**
ROCK RIDGE INSURANCE COMPANY **SHNF-132528913**

Files to introduce its new General Liability Program.
Effective Date November 19, 2020.

COMPANY **FILING NUMBER**
SENTRY SELECT INSURANCE COMPANY **VKNG-132537243**

Files changes to its Motorcycle program resulting in an overall rate impact of +11.0%.
Effective Date January 28, 2021 New and Renewal.

COMPANY

STATE AUTOMOBILE MUTUAL INSURANCE CO.

FILING NUMBER

STAT-132535378

The company seeks approval for an overall +6.2% rate change in Personal Farmowners. Effective Date January 9, 2021 for new and renewal business.

LEAD COMPANY

STATE FARM FIRE INSURANCE COMPANY

FILING NUMBER

SFMA-132570021

Other Companies

State Farm Mutual Automobile Insurance Company

Files rate/rule revisions to their Private Passenger Auto Program. The Company estimates the rate impact to be +4.2% on \$442.6M of direct written premium.

Effective Date February 15, 2021 for New and Renewal.

COMPANY

STATE NATIONAL INSURANCE CO., INC.

FILING NUMBER

STNA-132549281

Files a new Commercial Auto program with new forms, rates, and rules. The program is adopting ISO loss costs (with company multipliers) and rules using approved ISO circulars.

Effective Date November 23, 2020.

COMPANY

VIKING INSURANCE COMPANY OF WI

FILING NUMBER

VKNG-132533761

Files revisions to their Powersports Product program under the Personal Automobile Annual Statement line of business. The estimated overall impact is +19.9%.

Effective Date January 28, 2021 for new and renewals.

NAME CHANGES

Anchor Specialty Insurance Company changed its name to Weston Specialty Insurance Company effective July 1, 2020.