# Mississippi Insurance Department Property/Casualty Rate Filing Bulletin December 2020

<u>COMPANY</u> <u>FILING NUMBER</u>

ACCREDITED SURETY & CASUALTY CO. INC.

PERR-132607766

Introduce rates, rules and forms for a new Business Owners Policy ("BOP") program (Attune Business Owners).

Effective Date December 23, 2020.

<u>COMPANY</u> <u>FILING NUMBER</u>

AIG PROPERTY CASUALTY COMPANY

APCG-132578340

Files revisions to its Private Client Group Private Passenger Automobile Program resulting in an overall rate impact of +9.9%.

Effective Date April 1, 2021 New and Renewal.

<u>COMPANY</u> <u>FILING NUMBER</u>

ALFA INSURANCE CORPORATION

ALFA-132598110

Files rates and rules for a new (household rating) program for insuring private passenger automobiles in Mississippi.

Effective Date February 6, 2021.

**COMPANY ALLSTATE INSURANCE COMPANY FILING NUMBER**ALSE-132476058

The company seeks approval for a +12.0% rate change in Commercial Auto.

Effective Date February 22, 2021 for new and April 5, 2021 for renewal.

<u>COMPANY</u> <u>FILING NUMBER</u>

AMERICAN NATIONAL PROPERTY AND CASUALTY CO. PERR-132579902

The company seeks an overall rate change of +53.6% in Contractual Liability.

Effective Date December 18, 2020 for new and renewal.

<u>COMPANY</u> <u>FILING NUMBER</u>

BERKSHIRE HATHAWAY SPECIALTY INSURANCE CO. REGU-132478212

The company seeks to modify its existing Commercial General Liability program resulting in a 0.0% rate change.

Effective Date December 22, 2020 for new and renewal business.

<u>COMPANY</u> <u>FILING NUMBER</u>

CGB INSURANCE COMPANY

DIVR-132584902

Files revisions for the 2021 Crop Hail Insurance program resulting in an overall rate impact of +2.3%.

Effective Date December 4, 2020 New and Renewal.

#### LEAD COMPANY

#### FILING NUMBER

#### CHARTER OAK FIRE INSURANCE COMPANY

TRVD-132622380

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 revisions to its Commercial Farm and Ranch program by modifying Territorial Modification Factors resulting in an overall rate impact of +7.319%.

Effective Date June 1, 2021 new and Renewal.

# **COMPANY**

# FILING NUMBER

# DAIRYLAND INSURANCE COMPANY

VKNG-132547141

Makes changes to its Motorcycle Manual base rates. Dairyland has stated that the rates will go in effect on 1/28/2021 for renewal business only as new business in no longer available for this product.

Effective Date January 28, 2021 for renewals.

#### **LEAD COMPANY**

#### FILING NUMBER

#### **FARMINGTON CASUALTY COMPANY**

TRVD-132550948

Other Companies

Fidelity and Guaranty Insurance Company

St. Paul Fire and Marine Insurance Company

St. Paul Guardian Insurance Company

St. Paul Mercury Insurance Company

The Standard Fire Insurance Company

Files to introduce its new Commercial Multi-peril Package policy.

Effective Date February 14, 2021.

#### **COMPANY**

### **FILING NUMBER**

### GENERAL STAR NATIONAL INSURANCE COMPANY

GNST-132599843

Files revisions to its Appraisers Errors and Omissions program, including discontinuing obsolete rate groupings and implementing a single rating plan, resulting in an overall rate impact of -11.62%.

Effective Date January 1, 2021 New and Renewal.

#### COMPANY

**FILING NUMBER** 

HMSS-132607420

# HOMESITE INSURANCE COMPANY

Files a new product under its Homeowners Program II, offering HO-4 renters coverage. Effective Date February 19, 2021 New / April 8, 2021 Renewal.

#### COMPANY

# FILING NUMBER

# **INSURANCE SERVICES OFFICE, INC.**

ISOF-132607990

Files to introduce loss costs to Division Six - General Liability for classes introduced in the companion Multistate Rules Revision GL-2020-RMJRU.

Effective Date August 1, 2021 New and Renewal.

#### **COMPANY**

#### FILING NUMBER

## INSURANCE SERVICES OFFICE, INC.

ISOF-132619597

Files revisions to the current loss costs for the ISO Information Security Protection Cyber Policy (ISP) and the ISO Commercial Cyber Insurance Policy (CCI) resulting in an overall rate impact of +25%.

Effective Date November 1, 2021 New and Renewal.

# **COMPANY**

# **FILING NUMBER**

#### **INSURANCE SERVICES OFFICE, INC.**

ISOF-132557025

ISO seeks approval for an overall 0.0% loss cost change in Homeowners. The filing revises advisory prospective base class loss costs for Homeowners.

Effective Date May 1, 2021 for new business.

#### **COMPANY**

#### FILING NUMBER

# MARKEL AMERICAN INSURANCE COMPANY

MRKA-132546271

The company seeks to revise its base rates in Personal Auto - Motorcycle and Off Road Recreational Vehicle program resulting in a +14.7% rate increase.

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

#### **COMPANY**

#### FILING NUMBER

### MISSISSIPPI FARM BUREAU CASUALTY INS. CO.

SFBC-132580035

Files revisions to the base rates, introducing a new rating variable for vehicle history score, and introducing a new rate structure for the transportation expenses, custom equipment, and electronic equipment coverages. The overall rate impact for the filing is +3.97%.

Effective Date February 1, 2021 New and Renewal.

### **COMPANY**

FILING NUMBER

#### NATIONAL CASUALTY COMPANY

SCTT-132521251

Files changes to its Commercial Auto program resulting in an overall rate impact of +7.9%.

Effective Date February 1, 2021 New and Renewal.

#### **COMPANY**

**FILING NUMBER** 

#### NATIONAL CASUALTY COMPANY

SCTT-132549653

Files a new Professional Liability program designed for part-time professionals. The eligible professions are accountants, architects/engineers, attorneys, consultants, technology professionals and miscellaneous professionals.

Effective Date December 17, 2020.

# COMPANY NATIONAL CASUALTY COMPANY

FILING NUMBER

SCTT-132573530

Files its new Lead Side A Difference in Conditions Directors & Officers Program. Effective Date January 15, 2021.

COMPANY
NATIONAL SPECIALTY INSURANCE COMPANY

FILING NUMBER

STNA-132634510

Files to introduce its new Thimble Business (Commercial Package) Program. Effective Date December 22, 2020.

<u>COMPANY</u> NATIONAL SPECIALTY INSURANCE COMPANY FILING NUMBER STNA-132575998

Files to introduce its new stand-alone Boost Cyber Risk Program which provides coverage for first and third party cyber risks.

Effective Date December 23, 2020.

LEAD COMPANY
NORTH RIVER INSURANCE COMPANY

FILING NUMBER

CRUM-132561838

Other Companies

United States Fire Insurance Company

Files rate and rule revisions to its Professional E&O Liability Program resulting in an overall increase of 9.5%.

Effective Date May 1, 2021.

COMPANY
OLD REPUBLIC INSURANCE COMPANY

FILING NUMBER

LDDX-132506488

The company seeks an overall +40.9% rate increase in their Last Mile Delivery program in Commercial Auto.

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

**COMPANY STANDARD GUARANTY INSURANCE COMPANY** 

FILING NUMBER

ASPX-132580898

Seeks approval for an overall +1.2% change for its Mortgagees Interest Protection Program (MIP). This insurance protects the interest of a commercial enterprise (a financial institution) in a commercial venture (lending money to purchase property).

Effective Date April 1, 2021 for new and renewals.

COMPANY
STATE AUTOMOBILE MUTUAL INSURANCE CO.

FILING NUMBER

STAT-132541174

The company seeks approval for a +15.0% rate increase in its Mississippi Farm Auto program in Commercial Auto.

Effective Date January 9, 2021 for new and renewal business.

# **COMPANY STATE AUTOMOBILE MUTUAL INSURANCE CO. FILING NUMBER**SAMM-132607384

The company is introducing a new Commercial Multiple Line product called State Auto CPP - Multiple Line to better accommodate the needs of Middle Market risks. Effective Date February 1, 2021 for new business.

COMPANY
THE HANOVER INSURANCE COMPANY

FILING NUMBER HNVR-132611477

Files revisions to base rates for its Lawyers Professional Liability Program resulting in an overall rate impact of +29.8%.

Effective Date June 1, 2021 New and August 16, 2021 Renewal.

**COMPANY ZURICH AMERICAN INSURANCE COMPANY FILING NUMBER**AGIA-132471743

Files rates, rules and forms for their new Personal Homeowners Program (HO3) for the State of Mississippi.

Effective Date December 18, 2020.

# **NEW COMPANY**

TypTap Insurance Company received their Company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi, effective December 14, 2020.