

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
JANUARY 2021**

<u>COMPANY</u>	<u>FILING NUMBER</u>
ACCREDITED SURETY & CASUALTY CO., INC.	MRTN-132640641

Files a new (Commercial Auto) Novum LumberPro program. This program may be written on a mono-line or package basis.
Effective Date January 20, 2021.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLSTATE INDEMNITY COMPANY	ALSE-132606631

The filing seeks approval for an overall +10.0% rate change for Personal Auto / Recreational Vehicles / Motorhomes. Only Physical Damage rates are being revised.
Effective Date February 8, 2021 for new and March 10, 2021 for renewal.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ASCOT INSURANCE COMPANY	GREY-132647546

The company files to introduce its CYNERGY Digital Primary Product.
Effective Date January 7, 2021.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ATLANTIC SPECIALTY INSURANCE COMPANY	BEAC-132591925

The company files to replace its rates and rules in its Management Liability program resulting in a +14.5% rate increase.
Effective Date January 8, 2021 for new and renewal business.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AUTO CLUB FAMILY INSURANCE COMPANY	AAAM-132604445

Seeks approval for a +4.9% rate change to their Homeowners Program. This will result in an overall increase of 4.90%.

The breakdown of indicated and selected changes by form or coverage is as follows:

Dwelling Forms: Indicated +13.9%, Proposed +5.1%
Renters: Indicated -1.1%, Proposed 0%
Condominiums: Indicated +2.2%, Proposed +2.0%
Earthquake: Indicated +236.2%, Proposed 0%
Overall: Indicated +16.4%, Proposed +4.9%
Effective Date April 15, 2021 for new and renewals.

<u>COMPANY</u>	<u>FILING NUMBER</u>
CHURCH MUTUAL INSURANCE CO., S.I.	CHMU-132298334

The policy attributes for Church Mutual Insurance Company, S.I. customers currently purchasing their Independent Commercial Package Institutional Program and Independent Church Package program products were identified and compared to the new product that they are introducing at this time.
Effective Date February 1, 2021.

COMPANY **FILING NUMBER**
CHURCH MUTUAL INSURANCE CO., S.I. **CHMU-132298302**

Files a new program replacing their previous Independent Church Package program. The new program is based on ISO rules, forms, and loss costs. Therefore, the program requires separate filings for the various components such as liability and property. Effective Date February 1, 2021.

LEAD COMPANY **FILING NUMBER**
EMC PROPERTY & CASUALTY COMPANY **EMCC-132646390**

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

Files revisions to their General Liability program under the Other Liability-Occurrence/Claims Made Annual Statement line of business, resulting in a +0.3% increase.
Effective Date July 15, 2021 for new and renewals.

COMPANY **FILING NUMBER**
HOMESITE INSURANCE COMPANY **HMSS-132624956**

The company files revisions to it Homeowners program resulting in an overall rate impact of +4.5%.
Effective Date February 26, 2021 New / April 1, 2021 Renewal.

COMPANY **FILING NUMBER**
HOMESITE INSURANCE COMPANY **HMSS-132625049**

The company files revisions to its Homeowners 3 program resulting in an overall rate impact of +2.0%.
Effective Date February 26, 2021 New / April 15, 2021 Renewal.

COMPANY **FILING NUMBER**
INTREPID INSURANCE COMPANY **BNIC-132658377**

The company files to adopt ISO filing designation numbers CA-2020-BRLB1 and CA-2015-ROCP1 with changes to LCM's resulting in an overall rate increase +1.667%.
Effective Date September 1, 2021 New and Renewal.

COMPANY **FILING NUMBER**
LANCER INSURANCE COMPANY **LNCR-132523946**

Files to adjust the liability and physical damage rate tables for their Long Haul Truck Program resulting in an overall increase of 22.2%.
Effective Date December 1, 2020 for new and renewals.

COMPANY **FILING NUMBER**
MEDICAL PROTECTIVE COMPANY **MDPC-132560553**

The filing seeks approval for an overall +5.0% rate change in Med-Mal Claims Made for Podiatrists.
Effective Date March 1, 2021 for new and renewal business.

COMPANY **FILING NUMBER**
MERIDIAN SECURITY INSURANCE COMPANY **STAT-132474135**

The company files changes to its Dwelling Fire program resulting in an overall rate impact of +11.8%.
Effective Date April 3, 2021 New and Renewal.

COMPANY **FILING NUMBER**
MISSISSIPPI FARM BUREAU CASUALTY COMPANY **SFBC-132611857**

The company files changes to base rates and class factors for commercial property resulting in an overall rate impact of +11.23%.
Effective Date March 15, 2021 new and Renewal.

COMPANY **FILING NUMBER**
NATIONAL LIABILITY & FIRE INSURANCE COMPANY **NULD-132572723**

The company files revisions to their Commercial Auto program resulting in an overall rate change +15.23%.
Effective Date February 2, 2021 New / March 4, 2021 Renewal.

COMPANY **FILING NUMBER**
NATIONAL SPECIALTY INSURANCE COMPANY **STNA-132636073**

Files to introduce their Non-Emergency Medical Transportation (NEMT) Program under the Other Liability-Occurrence/Claims Made Annual Statement line of business. Per the Company, this program will provide coverage for liability exposures associated with the transportation of clients to and from medical facilities. The Company is adopting all ISO loss costs, rates, experience & schedule rating plans, and rules for Division Six-Commercial General Liability.
Effective Date January 20, 2021.

COMPANY **FILING NUMBER**
NCCI, INC. **NCCI-132564637**

The advisory organization files Workers Compensation voluntary loss costs, assigned risk rates, and rating values resulting in a rate decrease of -7.6% in the voluntary market and -8.3% in the assigned risk market.
Effective Date March 1, 2021.

COMPANY **FILING NUMBER**
QBE INSURANCE CORPORATION **QBEC-132608604**

The company files changes to the its Homeowners program resulting in an overall rate change of +5.8%.
Effective Date April 1, 2021 New and Renewal.

COMPANY **FILING NUMBER**
SERVICE LLOYDS INSURANCE CO., A STOCK CO. **SLLC-132619947**

The company files its initial Workers Compensation program.
Effective Date February 1, 2021.

LEAD COMPANY **FILING NUMBER**
STANDARD FIRE INSURANCE COMPANY **TRVD-132641021**

Other Companies

Travelers Indemnity Company of America
Automobile Insurance Company of Hartford, CT
Travelers Home and Marine Insurance Company
Travelers Personal Security Insurance Company

Files revisions to their Personal Umbrella program resulting in an overall increase of 4.2%.

Effective Date January 15, 2021 for new and renewals.

COMPANY **FILING NUMBER**
STARR INDEMNITY & LIABILITY CO. **SILC-132593189**

The filing seeks approval to adopt the revised ISO Commercial Auto class plan CA-2015-ROCP1 with the CA-2019-ROC1 update resulting in an overall 0.0% rate effect.
Effective Date June 1, 2021 for new and July 1, 2021 for renewal.

COMPANY **FILING NUMBER**
STATE AUTO PROPERTY & CASUALTY INS. CO. **STAT-132577725**

Files revisions to its CustomFit® Auto program resulting on an overall rate change of +4.4% for Renewal Business.

Effective Date March 5, 2021 Renewal Business Only.

COMPANY **FILING NUMBER**
STATE AUTOMOBILE MUTUAL INS. CO. **SAMM-132604563**

Files a new General Liability (GL) program for the Commercial Package Policy (CPP). The company states that the purpose of the new program is to provide a product to better accommodate the needs of middle market risks. It is based on ISO rates, rules, and forms. It does not replace the current GL product, but is intended to complement it. The old program will be used for renewals and any new business for multistate policies where not all the states have the new program yet.

Effective Date February 1, 2021.

COMPANY

FILING NUMBER

TRAVELERS PERSONAL INSURANCE COMPANY

TRVD-132645186

Files revisions to their Quantum Homeowners 2.0 program under the Homeowners Annual Statement line of business. The Company estimates the rate impact to be +4.2% on \$1,813 of direct written premium. With this filing, the Company is proposing to revise rates for their Personal Liability Umbrella Program (PLUS) endorsement.

Effective Date February 26, 2021.

COMPANY

FILING NUMBER

TRIANGLE INSURANCE COMPANY INC.

TRGL-132582304

The company seeks approval for an overall +13.8% rate change in the Commercial Package.

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

COMPANY

FILING NUMBER

TRISURA INSURANCE COMPANY

MISF-132658779

Files a new homeowner's insurance product in Mississippi. This product will be distributed through a general agent, Orion180 Insurance Services, LLC (Orion). The homeowner's product includes HO-3 homeowner forms and additional endorsements for specialty coverages.

This is a new program targeting modern home buyers, and the proposed rating algorithm is a by-peril, multiplicative algorithm.

Effective Date February 1, 2021.

COMPANY

FILING NUMBER

TRISURA INSURANCE COMPANY

TRIS-132647029

Files to introduce their new Renters Insurance Program under the Homeowners Annual Statement line of business. Per the Company, the only eligibility requirement is that the applicant must enter the program as a member of an acknowledged and contracted affinity group.

Effective Date February 15, 2021.

COMPANY

FILING NUMBER

UNION NATIONAL FIRE INSURANCE COMPANY

UUIIN-132564108

The company files a new Personal Liability product.

Effective Date January 7, 2021.

NEW COMPANY

American Interstate Insurance Company of Texas received their Company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi, effective January 22, 2021.

Dairyland National Insurance Company received their Company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi, effective January 13, 2021.