

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

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>ACCREDITED SURETY AND CASUALTY CO., INC.</u></b>	<b><u>MRTN-132641517</u></b>

Files their new Novum LumberPro Program under the Commercial Property (Fire and Allied Lines) line of business.  
Effective Date March 30, 2021.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>ACCREDITED SURETY AND CASUALTY COMPANY INC.</u></b>	<b><u>SHNF-132731693</u></b>

The company files for a new Commercial Auto program  
Effective Date March 26, 2021 for new and renewal.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>ACCREDITED SURETY AND CASUALTY COMPANY</u></b>	<b><u>SHNF-132707309</u></b>

The company files to introduce their Commercial General Liability program which will focus on coverage for Tow Truck Operators and will adopt the latest ISO approved loss costs and rules in ISO Reference Filing Number GL-2020-BGL1.  
Effective Date March 8, 2021.

<b><u>LEAD COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>ACE FIRE UNDERWRITERS INSURANCE COMPANY</u></b>	<b><u>ACEH-132680528</u></b>

Other Companies  
ACE Property and Casualty Insurance Company  
Pacific Employers Insurance Company

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The companies file the following modifications to its Businessowners program resulting in an overall rate impact of +4.9%:

- GL Loss Costs
  - GL Relativities
  - GL Increased Limit Factors
  - Loss Cost Modifiers
  - Property Loss Costs
- Effective Date April 23, 2021 New / July 23, 2021 Renewal.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>ALFA INSURANCE CORPORATION</u></b>	<b><u>ALFA-132703344</u></b>

Files revisions to their Church Program under the Commercial Multiple Peril Liability and Non-Liability Annual Statement line of business. The Company estimates the impact to be +14.98%.  
Effective Date June 8, 2021 for new and July 22, 2021 for renewals.

**COMPANY**

**ALLIED PROPERTY AND CASUALTY INS. CO.**

**FILING NUMBER**

**NWPP-132569762**

Makes changes to its Commercial Auto program in Mississippi, including changes to the following:

- Base rates for Combined Single Limit Liability, Medical Payments, Uninsured Motorists, Collision, Other than Collision, and Specified Perils Coverages
  - Increased Limits Factors for Combined Single Limit Liability and Medical Payments
  - Miscellaneous coverage rates
  - Rates for Zone-Rating risks
  - Class factors for Wholesalers and Manufacturing (other than food)
- Effective Date June 1, 2021 for new and renewals.

**COMPANY**

**ALLSTATE INSURANCE COMPANY**

**FILING NUMBER**

**ALSE-132678174**

Files changes to its Commercial General Liability program, including adoption of the following outstanding ISO filings: GL-2018-RRU18, GL-2018-RLC18, GL-2019-BGL1, GL-2019-IPOP1, GL-2020-BGL1, and GL-2020-IALL1. The company will maintain its current Loss Cost Multiplier and makes editorial updates to their manual.

Effective Date June 21, 2021 New / August 2, 2021 Renewal.

**LEAD COMPANY**

**AMERICAN COMPENSATION INSURANCE COMPANY**

**FILING NUMBER**

**RTGR-132713072**

**Other Companies**

Bloomington Compensation Insurance Company  
Plaza Insurance Company

Files to adopt NCCI 3/01/2021 loss costs with an LCM of 1.300 (Plaza Insurance Co.), a predictive model (Plaza) and revised rules (ACIC and BCIC) for their Workers' Compensation program. There is no rate impact associated with this filing.

Effective Date May 1, 2021.

**LEAD COMPANY**

**AMERICAN FIRE AND CASUALTY COMPANY**

**FILING NUMBER**

**LBRC-132711126**

**Other Companies**

The Ohio Casualty Insurance Company  
Ohio Security Insurance Company  
West American Insurance Company

Files revisions to their Commercial Property Program under the Property Annual Statement line of business. The Company estimates the impact to be +4.5% on \$5.1M of direct written premium.

Effective Date August 1, 2021.

**COMPANY**

**AMICA MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

**AMMA-132700389**

The company files revisions to its Personal Auto program resulting in an overall rate impact of -3.1%. In addition to revising the base rates with this filing, the company is increasing their Multi-Line discount, revising their Loyalty Discount to include Advanced Quote Status, introducing a 2% Military discount for anyone of the United States Armed Forces, and increasing the Paid in Full discount from 4% to 6%.

Effective Date August 1, 2021 New and Renewal.

**COMPANY**

**AMICA MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

**AMMA-132554780**

The company seeks approval for a +7.5% overall rate change in Homeowners.

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

**COMPANY**

**ARITY, LLC**

**FILING NUMBER**

**ALSE-132697573**

Seeks approval for a new driving score model, Drivesight Version 2.0. The model represents a product provided to the broader insurance industry. Arity serves as a rate service organization. The model is used (by Arity) in generating a driving score based on driving data collected by a subscribing company. The subscribing company might receive a high-level description of the score and its components but they are not provided with the algorithm.

Arity's relationship with the subscriber is characterized as follows: "Each subscribing insurance company will define their usage based insurance (UBI) program and how the Arity driving score will be leveraged within their UBI program. While subscribers will reference Arity's filings to expedite review, it is the responsibility of these insurance companies to file their UBI program and supporting rules and rates with the Mississippi Insurance Department."

Effective Date April 1, 2021.

**COMPANY**

**BERKSHIRE HATHAWAY HOMESTATE INS. CO.**

**FILING NUMBER**

**CORN-132634675**

Files revisions to their Commercial Auto program under the Commercial Automobile Annual Statement line on business. The Company estimates the impact to be +26.70% on \$6.5M of direct written premium. Per the Company, this filing is the introduction of a new rating system.

Effective Date May 1, 2021 for new and August 1, 2021 for renewals.

**COMPANY**

**CHURCH MUTUAL INSURANCE COMPANY, S.I.**

**FILING NUMBER**

**CHMU-132569981**

The company files to adopt NCCI Circular MS-2021-02 with revisions to its LCM resulting in an overall rate impact of +1.59%.

Effective Date March 1, 2021 New and Renewal.

**LEAD COMPANY**

**EMPLOYERS INSURANCE COMPANY OF WAUSAU**

**FILING NUMBER**

**LWCM-132661353**

Other Companies

Liberty Mutual Insurance Company  
Liberty Mutual Fire Insurance Company  
LM Insurance Corporation  
The First Liberty Insurance Corporation  
Liberty Insurance Corporation

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The companies file to adopt NCCI Circular MS-2021-02 with changes to their loss costs multipliers resulting in an overall rate impact of -5.0%.  
Effective Date March 1, 2021 New and Renewal.

**COMPANY**

**EVEREST NATIONAL INSURANCE COMPANY**

**FILING NUMBER**

**EVST-132696796**

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The company files its Veterinarian Professional Liability rating plan and rules for Professional Errors and Omissions Liability.  
Effective Date March 1, 2021 for new and renewal.

**COMPANY**

**FALLS LAKE NATIONAL INSURANCE COMPANY**

**FILING NUMBER**

**SWNI-132699729**

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The company files to adopt Loss Costs and Rating Values in NCCI Reference Filing No. MS-2021-02 and restructures their LCM's to a tiered approach to be used in conjunction with these loss costs. There is no rate impact as a result of the filing.  
Effective Date March 1, 2021 New and Renewal.

**COMPANY**

**FARMERS MUTUAL HAIL INSURANCE CO. OF IOWA**

**FILING NUMBER**

**FMHL-132613667**

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The filing seeks approval for a rate and rule change in Crop-Hail resulting in a 0.0% overall change.  
Effective Date March 18, 2021 for new and renewal.

**LEAD COMPANY**

**FEDERATED MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

**FEMC-132690491**

Other Companies

Federated Service Insurance Company  
Federated Reserve Insurance Company

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The companies file to adopt NCCI's 2021 loss costs and revise loss cost multipliers for use with its Workers Compensation coverage resulting in overall effect of the proposed changes is -3.21%.  
Effective Date March 1, 2021 New and Renewal.

**COMPANY** **FILING NUMBER**  
**FLORISTS MUTUAL INSURANCE COMPANY** **FLWR-132684869**

The company files changes to its Commercial Auto program by converting to the ISO optional class plan, adopt revised ISO loss costs and increased limit factors, and revise its loss cost multipliers and experience rating plan, and eliminating the size modification from the expense modification plan. With the adoption of the ISO optional class plan, the company is also introducing a company exception to Rule 200. The overall rate impact of the filing is +27.3%.  
Effective Date May 1, 2021 New and Renewal.

**COMPANY** **FILING NUMBER**  
**HOMESITE INSURANCE COMPANY** **HMSS-132665392**

The company files to introduce its new Dwelling program.  
Effective Date June 1, 2021.

**COMPANY** **FILING NUMBER**  
**INSURANCE SERVICES OFFICE INC.** **ISOF-132681560**

The company files new loss costs for Miscellaneous Medical classes in Med Mal.  
Effective Date August 1, 2021 for new and renewal.

**COMPANY** **FILING NUMBER**  
**INSURANCE SERVICES OFFICE, INC.** **ISOF-132724281**

Files revisions to the advisory prospective loss costs for the major Farm coverages resulting in an overall rate impact of +13.1%.  
Effective Date August 1, 2021 New and Renewal.

**LEAD COMPANY** **FILING NUMBER**  
**LM GENERAL INSURANCE CO.** **LBPM-132758933**

Other Companies

LM Insurance Corporation

Files revisions to their Motorcycle program under the Personal Automobile Annual Statement line of business. The Company estimates the impact to be +6.1%.  
Effective Date August 11, 2021 for new and September 15, 2021 for renewals.

**LEAD COMPANY** **FILING NUMBER**  
**MARKEL INSURANCE COMPANY** **MRKB-132702200**

Other Companies

FirstComp Insurance Company

The companies file to adopt the NCCI approved loss costs detailed in circular MS-2021-02. Additionally, MIC is proposing to decrease its class-based LCMs resulting in overall rate impact of -11.0%.  
Effective Date March 1, 2021 New and Renewal.

**COMPANY**

**FILING NUMBER**

**MIDVALE INDEMNITY COMPANY**

**HMSS-132674672**

Updates the General Liability program in Midvale Indemnity Company. The company is filing to adopt the following ISO Rules:

ISO Rule Designation - GL-2020-IALL1

Approval Circular - LI-GL-2020-123

In addition, the company is filing to revise the LCM and class modification factors for some classes.

This will result in an overall decrease of -9.9%.

Effective Date June 1, 2021 for new and July 21, 2021 for renewals.

**COMPANY**

**FILING NUMBER**

**MISSISSIPPI FARM BUREAU CASUALTY INSURANCE CO.**

**SFBC-132759696**

Files revised Rates for their Dwelling Package - Standard (DP-1) Program. The overall rate level change is an increase of 3.5%.

Effective Date June 15, 2021.

**COMPANY**

**FILING NUMBER**

**MISSISSIPPI FARM BUREAU CASUALTY INSURANCE CO.**

**SFBC-132756551**

Files revised rates for their Dwelling Package (DP-0) Program. The overall rate level change is an increase of 6.5%.

Effective Date June 15, 2021.

**COMPANY**

**FILING NUMBER**

**NAU COUNTRY INSURANCE COMPANY**

**NAUI-132641637**

The company files a new rate and rule filing for use in the 2021 crop year for Crop-Hail coverage resulting in an overall +4.9% change.

Effective Date March 2, 2021 for new and renewal business.

**COMPANY**

**FILING NUMBER**

**OCCIDENTAL FIRE & CASUALTY CO OF NC**

**OCCD-132750507**

Files revisions to their Motor Carrier Program under Commercial Automobile. The Company estimates the impact to be +5.9%.

Effective Date July 1, 2021 for new and renewals.

**COMPANY**

**FILING NUMBER**

**OHIO FARMERS INSURANCE COMPANY**

**WSFG-132704110**

Files to adopt NCCI's 3/1/2021 loss costs, rules and forms with an LCM of 0.887 for their new Workers' Compensation program.

Effective Date April 1, 2021 for new and renewals.

**COMPANY** **FILING NUMBER**  
**PREFERRED PROFESSIONAL INSURANCE COMPANY** **PERR-132701773**

Files to introduce its new Non-Emergency Medical Transport program providing Commercial Auto coverage. PPIC plans to adopt all currently approved ISO rules, loss costs, increased limits factors, and rating plans which will be used in conjunction with the independent rules and loss costs multipliers.  
Effective Date March 24, 2021.

**LEAD COMPANY** **FILING NUMBER**  
**QBE INSURANCE CORPORATION** **QBEC-132738194**

Other Companies  
Praetorian Insurance Company  
North Pointe Insurance Company  
Stonington Insurance Company

Files to introduce their Commercial Auto Program under the Commercial Automobile Annual Statement line of business to replace their current program. The Company estimates the impact to +8.7% on \$90,239 of direct written premium for the policies moving to the new program.  
Effective Date December 1, 2021 for new business and February 1, 2022.

**COMPANY** **FILING NUMBER**  
**ROOT INSURANCE COMPANY** **CLIN-132559159**

The filing seeks an overall +15.8% rate increase in Personal Auto.  
Effective Date April 2, 2021 for new and May 5, 2021 for renewal.

**COMPANY** **FILING NUMBER**  
**SAFECO INS. CO. OF ILLINOIS** **LBPM-132669294**

Files rate adjustments to their Recreational Vehicle program as a result of their indicated rate need in the state. The overall rate impact is 6.6% (10% for motor homes, 5% for trailers).  
Effective Date April 17, 2021 for new and April 29, 2021 for renewals.

**LEAD COMPANY** **FILING NUMBER**  
**SAFETY NATIONAL CASUALTY CORPORATION** **SFCC-132692783**

Other Companies  
Safety First Insurance Company

Files to adopt NCCI's 3/1/21 loss costs with revised LCM's (SNCC-1.425, SFIC-1.500) for their Workers' Compensation programs. The overall statewide change is an increase of 2.2%.  
Effective Date March 1, 2021.

**LEAD COMPANY**

**SOMPO AMERICAN INSURANCE COMPANY**

**Other Companies**

**Sompo America Fire & Marine Insurance Company**

The companies file to adopt NCCI Reference Filing Number MS-2021-02 and changing their Loss Cost Multipliers (LCMs) resulting in an overall rate impact of +23.2%.

Effective Date April 1, 2021 New and Renewal.

**FILING NUMBER**

**SMPJ-132725782**

**LEAD COMPANY**

**STATE FARM FIRE AND CASUALTY COMPANY**

**Other Companies**

**State Farm Mutual Automobile Insurance Company**

The company files for approval for a -0.1% rate in State Farm Mutual and a -0.2% in State Farm Fire and Casualty in Private Passenger Auto.

Effective Date July 26, 2021 for new and renewal.

**FILING NUMBER**

**SFMA-132729723**

**COMPANY**

**STATE VOLUNTEER MUTUAL INSURANCE CO.**

Files revisions to their Physician and Surgeon Medical Professional Liability Program under the Medical Malpractice-Claims Made and Occurrence Annual Statement line of business. The Company estimates the impact to be +3.0% on \$2.1M of direct written premium. The Company is filing a uniform 3% increase to all physician and surgeon rates and reformatting their underwriting rules to reduce the administrative burden created through the expansion.

Effective Date May 15, 2021 for new and renewals.

**FILING NUMBER**

**SVMI-132718820**

**COMPANY**

**STRATFORD INSURANCE COMPANY**

The filing seeks approval for a +21.17% overall rate increase in Crop-Hail.

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

**FILING NUMBER**

**WEWO-132683438**

**COMPANY**

**TRAVELERS CASUALTY AND SURETY CO OF AMERICA**

The company files revisions to its Financial Institutions Professional Liability program resulting in an overall rate impact of +30.0%.

Effective Date August 1, 2021 New and Renewal.

**FILING NUMBER**

**TRVD-132683620**



**LEAD COMPANY**

**WESTCHESTER FIRE INSURANCE COMPANY**

Other Companies

Chubb Indemnity Insurance Company

Chubb National Insurance Company

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The companies file its new Benchmarq product designed to offer broad coverage options so that customers will be able to purchase the protection they need for their business operations. This filing includes the General Liability portion of the Benchmarq product, which consists of a blend of both Insurance Services Office (ISO) coverages, forms, rates and rules and proprietary coverages, forms, rates and rules.

Effective Date April 1, 2021.

**FILING NUMBER**

ACEH-132673486

**LEAD COMPANY**

**WESTCHESTER FIRE INSURANCE COMPANY**

Other Companies

Chubb Indemnity Insurance Company

Chubb National Insurance Company

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Files to introduce their new Benchmarq product. This filing is the Commercial Property portion of the new product.

Effective Date TBD.

**FILING NUMBER**

ACEH-132501371

**NEW COMPANY**

Great Plains Casualty, Inc. received their Company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi, effective March 22, 2021.