

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

<u>COMPANY</u> <u>ALLSTATE PROPERTY AND CASUALTY INS. CO.</u>	<u>FILING NUMBER</u> <u>ALSE-132713313</u>
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The filing seeks an overall +10.0% rate increase in Personal Auto - Off-Road Vehicle.
Effective Date April 26, 2021 for new and May 26, 2021 for renewals.

<u>COMPANY</u> <u>BERKSHIRE HATHAWAY DIRECT INS. CO.</u>	<u>FILING NUMBER</u> <u>NTIN-132752291</u>
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Files revised rates and rules to their Businessowners program under the Commercial Multiple Peril - Liability and Non-Liability line of business. This will result in a change of +5%.
Effective Date August 15, 2021 for new and renewals.

<u>COMPANY</u> <u>CHURCH MUTUAL INSURANCE COMPANY, S.I.</u>	<u>FILING NUMBER</u> <u>CHMU-132571766</u>
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The company files changes to its Commercial Auto program resulting in an overall rate impact +15.0%.
Effective Date November 1, 2021 New and Renewal.

<u>COMPANY</u> <u>CLEARCOVER INSURANCE COMPANY</u>	<u>FILING NUMBER</u> <u>CLEA-132753065</u>
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The filing seeks approval for a new program in Private Passenger Auto.
Effective Date May 4, 2021 for new and June 18, 2021 for renewal.

<u>COMPANY</u> <u>COAST NATIONAL INSURANCE CO.</u>	<u>FILING NUMBER</u> <u>BRWS-132773268</u>
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The company files changes to its Personal Auto Select 3.0 program, including changes to base rates, rate factors, and rate caps. The proposed rate factors to be changed are: full coverage factors, FDL factors, rate matrix factors, and rate level adjustment factors. The overall rate level change is +5.0%.
• Coast National is proposing to change the cap of their rate changes from +/- 3.0% to +/- 8.0%. The capping occurs prior to the application of additional driver points. The following factors are not included in the rate capping process: NSF factor, reinstatement factor, endorsement factor, and the rate level adjustment factor. We note that the largest rate change shown on the Mississippi Ratemaking Worksheet is +12.0%.
Effective Date July 29, 2021.

<u>COMPANY</u> <u>FAIR AMERICAN INSURANCE AND REINSURANCE CO.</u>	<u>FILING NUMBER</u> <u>WESA-132763477</u>
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The filing seeks an overall +1.3% rate change to its Med Mal coverage for psychiatry.
Effective Date October 1, 2021 for new and renewal.

COMPANY

GENERAL INSURANCE CO. OF AMERICA

FILING NUMBER

LBRC-132765103

The company files revisions to their eCLIQ Simple BOP program under the Commercial Multiple Peril - Liability and Non-Liability. The company estimates the impact to be +11.1%.

Effective Date August 1, 2021 for new and renewals.

LEAD COMPANY

GUIDEONE AMERICA INSURANCE CO.

FILING NUMBER

GDEA-132697741

Other Companies

GuideOne Mutual Insurance Company

GuideOne Specialty Mutual Insurance Company

GuideOne Elite Insurance Company

The company files to revise their Commercial Package Policy rates and experience were analyzed with the goal of improving premium adequacy and stabilizing retention, as well as, adopting multiple ISO Circulars with the most recent circular being ML-2016-RLA1. They are removing rate capping. The overall rate change will be 10.3%.

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

LEAD COMPANY

GUIDEONE AMERICA INSURANCE COMPANY

FILING NUMBER

GDEA-132699078

Other Companies

GuideOne Mutual Insurance Company

GuideOne Specialty Mutual Insurance Company

GuideOne Elite Insurance Company

The company seeks approval for an overall +11.1% rate change to their Commercial Property (Fire and Allied Lines) program. The overall indication is +23.6%. Premium volume for all four companies is \$6,862,000.

The indicated and proposed changes by segment of business are as follows:

Property excl Basic Group II Indicated: +15.0%, Proposed +14.0%

Basic Group II Indicated: +26.1%, Proposed +10.3%

Overall Commercial Property: Indicated +23.6%, Proposed +11.1%

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

COMPANY

INCLINE CASUALTY COMPANY

FILING NUMBER

PERR-132708165

The company seeks approval for its new 5 Star Public Auto program in Commercial Automobile to cover public autos.

Effective Date May 14, 2021 for new business.

COMPANY **FILING NUMBER**
MIDVALE INDEMNITY COMPANY **HMSS-132794405**

The company seeks approval for a new product to cover Commercial Property for sports and leisure facilities.
Effective Date May 14, 2021.

COMPANY **FILING NUMBER**
MIDVALE INDEMNITY COMPANY **HMSS-132796542**

The company files to introduce its new Sports & Leisure Commercial General Liability program.
Effective Date May 6, 2021.

COMPANY **FILING NUMBER**
MIDVALE INDEMNITY COMPANY **HMSS-132810755**

The company files to introduce its new Sports & Leisure program which is based on ISO Commercial Auto forms, rules, loss costs, and rating plans.
Effective Date May 20, 2021.

COMPANY **FILING NUMBER**
MIDVALE INDEMNITY COMPANY **HMSS-132810798**

The company to introduce a new Sports and Leisure Commercial Crime program which will utilize ISO forms, rules, loss costs, and rating plans.
Effective Date May 21, 2021.

COMPANY **FILING NUMBER**
MISSISSIPPI FARM BUREAU CASUALTY INSURANCE CO. **SFBC-132793353**

The company files changes to base rates and class factors for its Commercial Automobile program resulting in an overall rate impact of +1.63%.
Effective Date July 15, 2021 New and Renewal.

COMPANY **FILING NUMBER**
NATIONAL SECURITY FIRE & CASUALTY CO. **MISF-132782997**

The company files revisions to their Comprehensive Mobile Home program. This will result in an overall increase of 14.9%.
Effective Date July 1, 2021 for new and September 1, 2021.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY **NWPP-132726768**

Other Companies
Crestbrook Insurance Company
National Casualty Company

The company files to adopt NCCI's 03/01/21 Loss Costs with amended LCM's for their Workers' Compensation program. The overall rate level change is a decrease of 3.4%.
Effective Date August 1, 2021.

COMPANY **FILING NUMBER**
NATIONWIDE ASSURANCE COMPANY **NWPP-132807652**

The company files revisions to the Businessowners program resulting in an estimated rate impact of +12.0%. With this filing, the company is adopting by-peril rating with rating variables and coverages identical to those of their existing company, Nationwide General Insurance Company, with the exception of base rates and a transition capping program. Effective Date November 1, 2021 New and Renewal.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE INSURANCE COMPANY OF AMERICA **NWPP-132758895**

Other Companies

Nationwide General Insurance Company

Nationwide Mutual Insurance Company

Nationwide Property and Casualty Insurance Company

The company seeks approval for an overall +3.6% rate change in Private Passenger Auto. Effective Date July 5, 2021 for new and August 5, 2021 for renewal.

COMPANY **FILING NUMBER**
OCTO ANALYTICS LLC **OCTO-132739945**

The filing seeks approval for a usage-based insurance program for Personal Auto. The product produces insurance scores that could be used for rating by insurance companies. Effective Date April 29, 2021 for new and renewal business.

COMPANY **FILING NUMBER**
PHARMACISTS MUTUAL INSURANCE COMPANY **PHAR-132714089**

The company files to adopt ISO forms and loss costs and retire its current Homeowners program based on AAIS forms and endorsements. This change results in an overall rate impact of -0.1%.

Effective Date August 1, 2021 New and Renewal.

LEAD COMPANY **FILING NUMBER**
STATE AUTO PROPERTY & CASUALTY INS. CO. **SAMM-132707138**

Other Companies

State Automobile Mutual Insurance Company

The company seeks approval for an overall +9.0% increase in Commercial Property. Effective Date May 17, 2021 for new and renewal business.

COMPANY **FILING NUMBER**
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY **SAMM-132743458**

The company files revisions to its State Auto® Businessowners product resulting in an overall rate impact of -2.7%.

Effective Date July 10, 2021 New / July 25, 2021 Renewal.

LEAD COMPANY

TRI-STATE INS. CO. OF MINNESOTA

FILING NUMBER

CONT-132501095

Other Companies

Acadia Insurance Company

Union Insurance Company

Continental Western Insurance Company

Firemen's Insurance Company of Washington, D.C.

The company files revisions to their Advantage Program under the Property line of business to replace their current program. The company estimates the impact to be +10.0%.

Effective Date July 1, 2021 for new and renewals.

COMPANY

TRI-STATE INSURANCE COMPANY OF MINNESOTA

FILING NUMBER

CONT-132494115

The company seeks approval to update its tiering plan in Commercial General Liability resulting in a -3.9% rate decrease.

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

NAME CHANGES

Southern Fire & Casualty Company changed its name to Point Insurance Company effective November 3, 2020.