

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ACCREDITED SURETY AND CASUALTY COMPANY, INC.</u>	<u>WESA-132868811</u>

The company files to introduce its new Micro GL program which specifically targets very small businesses, typically with 0 to 4 employees, who desire to purchase their insurance from licensed insurance agents through a digital purchase experience. The company will utilize ISO Commercial General Liability rules and forms along with ISO loss costs and the company's own proprietary loss cost multipliers.
Effective Date July 1, 2021.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
<u>ALLIED PROPERTY AND CASUALTY INSURANCE CO.</u>	<u>NWPP-132792427</u>

Other Companies
AMCO Insurance Company
Depositors Insurance Company
Nationwide Mutual Insurance Company
Nationwide Property and Casualty Insurance Company
Nationwide Agribusiness Insurance Company
Nationwide Mutual Fire Insurance Company

The company seeks an overall 2.5% rate increase in Commercial Property.
Effective Date November 1, 2021 for new and renewal.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ALPS PROPERTY & CASUALTY INSURANCE COMPANY</u>	<u>WESA-132861243</u>

The company files an expanded and updated Cyber Program and EPLI Program in the Professional Errors and Omissions Liability line resulting in a +25.7% overall rate increase.
Effective Date June 8, 2021 for new and renewal business.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN ALTERNATIVE INSURANCE CORPORATION</u>	<u>AMLX-132811464</u>

Other Companies
American Family Home Insurance Company
American Southern Home Insurance Company

The company files to introduce its Auto Dealers Accelerate Commercial Package Program.
Effective Date June 30, 2021.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN FIRE AND CASUALTY COMPANY</u>	<u>LBRC-132706220</u>

The company seeks approval for an overall 9.9% rate increase in Businessowners. The company originally requested +12.04%, which was not approved. Adjustments were made to rates resulting in the 9.9% increase, which was approved.
Effective Date August 1, 2021 for new and renewal business.

COMPANY **FILING NUMBER**
AMGUARD INSURANCE COMPANY **AMGD-132786311**

The company makes changes to its Businessowners rate plan, including changes to rates and rating factors. This will result in an overall increase of 12.2%.
Effective Date October 1, 2021 for new and renewals.

COMPANY **FILING NUMBER**
ARITY, LLC **ALSE-132830016**

The company introduces their driving score model, Drivesight® 3.0 in the state of Mississippi.
Effective Date July 7, 2021 for new and renewals.

COMPANY **FILING NUMBER**
ATLANTIC SPECIALTY INSURANCE COMPANY **BEAC-132861898**

The company files for an overall increase of +77.60% in Employers Liability.
Effective Date On approval.

COMPANY **FILING NUMBER**
ATLANTIC SPECIALTY INSURANCE COMPANY **BEAC-132864815**

The company files for an overall rate increase of 5.00% in its Public Entities Group under the Commercial General Liability.
Effective Date June 17, 2021 for new and renewal business.

COMPANY **FILING NUMBER**
AUTOMOBILE CLUB INTER-INSURANCE EXC. **AAAM-132770320**

The company files a 5% rate decrease for their Private Passenger Automobile program.
Effective Date August 1, 2021.

COMPANY **FILING NUMBER**
BERKLEY CASUALTY COMPANY **BNIC-132868263**

The company is revising their Commercial Auto program resulting in an overall increase of 5.04%.
Effective Date September 1, 2021 for new and renewals.

COMPANY **FILING NUMBER**
BERKSHIRE HATAWAY SPECIALTY INS. CO. **REGU-132863641**

The company files a new "Outdoor Sports" program within its Commercial General Liability product offering.
Effective Date July 7, 2021.

LEAD COMPANY
CHARTER OAK FIRE INSURANCE COMPANY

FILING NUMBER
TRVD-132866577

Other Companies

Phoenix Insurance Company
Travelers Indemnity Company
Travelers Indemnity Company of America
Travelers Indemnity Company of Connecticut
Travelers Property Casualty Company of America

The company is adopting the following ISO Commercial General Liability Circulars along with adjusting their LCM's:

GL-2020-BGL1 Loss Costs
GL-2020-IALL1 Increased Limit Factors
Effective Date February 1, 2022 for new and renewals.

COMPANY
CLEAR BLUE INSURANCE COMPANY

FILING NUMBER
PERR-132832675

The company files to introduce its new YRIG Renters Program under the Homeowners line of business.

Effective Date June 23, 2021 for new and renewal business.

LEAD COMPANY
COLUMBIA NATIONAL INSURANCE COMPANY

FILING NUMBER
CLBA-132856970

Other Companies

Columbia Mutual Insurance Company
Association Casualty Insurance Company

The company files new LCM's in Commercial Property resulting in an overall 9.64% rate decrease.

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

LEAD COMPANY
COLUMBIA NATIONAL INSURANCE COMPANY

FILING NUMBER
CLBA-132856939

Other Companies

Columbia Mutual Insurance Company
Association Casualty Insurance Company

The company files new LCM's for Commercial General Liability resulting in a 9.880% rate decrease.

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

COMPANY
FARMERS INSURANCE EXCHANGE

FILING NUMBER
FARM-132818865

The company files changes to its Private Passenger Auto resulting in a -0.5% rate change.
Effective Date July 18, 2021 for new and September 5, 2021 for rnl.

COMPANY **FILING NUMBER**
FEDERAL INSURANCE COMPANY **ACEH-132862989**

The company files its introductory Chubb Primary Workplace Violence Expense Policy, a new product developed to protect companies in managing and intercepting threats of violence directed at their business and employees.
Effective Date June 18, 2021.

COMPANY **FILING NUMBER**
FOREMOST INSURANCE CO. GRAND RAPIDS, MI **FORE-132870330**

The company files for an overall +34.80% rate change in Personal Auto - Recreational Vehicle.
Effective Date December 1, 2021 for new and renewal.

COMPANY **FILING NUMBER**
GENERAL SECURITY NATIONAL INSURANCE CO. **PERR-132791861**

The company files to introduce its new Commercial Property program.
Effective Date June 14, 2021.

COMPANY **FILING NUMBER**
GUIDEONE MUTUAL INSURANCE CO. **GDEA-132697241**

The company files for an overall +19.10% increase in Commercial Auto due to adopting ISO changes as well as making modifications to the company's Loss Cost Multiplier.
Effective Date October 1, 2021 for new and November 1, 2021.

COMPANY **FILING NUMBER**
HARTFORD FIRE INSURANCE COMPANY **HART-132733499**

The company files to introduce The Hartford Premier Choice Professional Liability Policy for Design Professionals which will provide coverage to Architect and Engineers/Design professionals that require Errors and Omissions coverage for their professional services.
Effective Date November 1, 2021.

COMPANY **FILING NUMBER**
HUDSON INSURANCE CO. **HINC-132773216**

The company files its new product to the Public Entity Portfolio Program under the Professional Errors and Omissions Liability.
Effective Date June 24, 2021 for new and renewal business.

COMPANY **FILING NUMBER**
LEXISNEXIS RISK SOLUTIONS **LXNX-132819911**

The company files The Attract One 5.0 Insurance Score which provides a relative rank order of policies by relative adjusted loss cost so that higher scores indicate a lower risk of loss.
Effective Date June 16, 2021 New and Renewal.

LEAD COMPANY
LM GENERAL INSURANCE COMPANY

FILING NUMBER
LBPM-132770739

Other Companies

LM Insurance Corporation

The companies file changes to their Personal Auto programs including revisions to Base Rates, Base Tier Factors, and the removal of Rate Stabilization Factors to move all policies to uncapped premiums. The overall rate impact is +5.4%.
Effective Date August 23, 2021 New / September 27, 2021 Renewal.

COMPANY
MARKEL INSURANCE COMPANY

FILING NUMBER
MRKB-132685575

The company files revised rates for their Businessowners Program resulting in an overall 14% increase.
Effective Date September 1, 2021 for new and renewals.

COMPANY
MGA INSURANCE COMPANY, INC.

FILING NUMBER
GNSC-132791087

The company files its new Personal Auto program for Mississippi.
Effective Date August 26, 2021.

COMPANY
MIDVALE INDEMNITY COMPANY

FILING NUMBER
HMSS-132832352

The company files a new CMP insurance program for Auto Dealers. They propose to adopt ISO loss costs with Loss Cost Multipliers ("LCM") for the following lines of business:

- Commercial Auto Liability
- Commercial Auto Physical Damage
- Commercial Inland Marine
- Crime
- Commercial Property

Effective Date June 15, 2021.

LEAD COMPANY
MIDWEST BUILDERS CASUALTY MUTUAL COMPANY

FILING NUMBER
BMCC-132678539

Other Companies

Bearing Midwest Casualty Company

The company files to adopt NCCI's 2021 Loss Costs with the following LCM's:

Midwest Builders' Casualty Mutual Company: 1.48

Bearing Midwest Casualty Company: 1.92

Effective Date March 1, 2021 New and Renewal.

COMPANY **FILING NUMBER**
MISSISSIPPI STATE RATING BUREAU **MSSR-132820511**

The company files to revise its advisory prospective loss costs for its Dwelling Program. Per MSRB, ISO is revising the Protection-Construction relativities used in calculating the Dwelling Fire Key Loss Costs.
Effective Date January 1, 2022 New and Renewal.

COMPANY **FILING NUMBER**
NATIONWIDE GENERAL INSURANCE COMPANY **NWPP-132768186**

The company files revisions to their Businessowners program under the CMP Liability and Non-Liability Annual Statement line of business. The overall estimated impact as a result of these revisions is +0.8%.
Effective Date November 1, 2021 for new and renewals.

LEAD COMPANY **FILING NUMBER**
NORTH AMERICAN SPECIALTY INSURANCE COMPANY **SWRE-132859169**

Other Companies
North American Elite Insurance Company
Washington International Insurance Company

The companies file to introduce their new Elevate Commercial Property program.
Effective Date June 8, 2021.

LEAD COMPANY **FILING NUMBER**
NORTH AMERICAN SPECIALTY INSURANCE COMPANY **SWRE-132860037**

Other Companies
North American Elite Insurance Company

The companies file to add their Workers' Compensation product which will be used along with the Elevate Property and GL products.
Effective Date June 8, 2021 New / September 1, 2021.

COMPANY **FILING NUMBER**
OBSIDIAN INSURANCE COMPANY **REGU-132855165**

The company files a Commercial Auto forms, rates, and rules filing for its new TUMI Program.
Effective Date June 3, 2021.

COMPANY **FILING NUMBER**
PROGRESSIVE GULF INSURANCE COMPANY **PERR-132822360**

The company files to introduce its new Businessowners program.
Effective Date July 8, 2021.

LEAD COMPANY

SOUTHERN INSURANCE COMPANY

FILING NUMBER

SHNF-132300155

Other Companies

Milford Casualty Insurance Company

CorePointe Insurance Company

The companies file their initial Workers' Compensation programs in Mississippi and will adopt all NCCI forms and manuals.

The companies file the following Loss Cost Multipliers:

CorePointe Insurance Company: 1.15

Southern Insurance Company: 1.32

Milford Casualty Insurance Company Tier 1: 1.44

Milford Casualty Insurance Company Tier 2: 1.55

Effective Date July 7, 2021.

COMPANY

STATE AUTOMOBILE MUTUAL INS. CO.

FILING NUMBER

SAMM-132769412

The company files revised rates, rules and forms for their Commercial Auto Program resulting in an overall increase of 7.2%.

Effective Date August 14, 2021 for new and August 29, 2021 for renewals.

COMPANY

STILLWATER INSURANCE COMPANY

FILING NUMBER

FDLY-132840165

The company files revised rates and rules for their Homeowners Program resulting in an overall decrease of 1.8%.

Effective Date July 26, 2021 for new and September 14, 2021 for renewals.

COMPANY

STONETRUST PREMIER CASUALTY INSURANCE CO.

FILING NUMBER

STIC-132835496

The company files to adopt the NCCI approved loss costs and miscellaneous values from Circulars MS-2020-01 and MC-2021-02, and adopting the Loss Cost Multiplier (LCM) from the approved rate filing made by its affiliate, Stonetrust Commercial Insurance Company.

Effective Date July 1, 2021 New and Renewal.

LEAD COMPANY
THE CHARTER OAK FIRE INSURANCE COMPANY

FILING NUMBER
TRVD-132802213

Other Companies

The Phoenix Insurance Company
The Travelers Indemnity Company
The Travelers Indemnity Company of America
The Travelers Indemnity Company of Connecticut
Travelers Casualty Insurance Company of America
Travelers Property Casualty Company of America

The companies file to adopt ISO Reference Filing Number CA-2020-BRLA1 and to revise its advisory prospective loss costs for their Commercial Auto programs. The overall rate impact of the filing is +9.4%.
Effective Date October 1, 2021 New / December 1, 2021 Renewal.

COMPANY
TRAVELERS CASUALTY AND SURETY CO. OF AMERICA

FILING NUMBER
TRVD-132778306

The company files revisions to its Insurance Companies Professional Liability (ICPL) product resulting in an overall rate impact of +21.2%.
Effective Date August 1, 2021 New and Renewal.

COMPANY
TRIANGLE INSURANCE COMPANY. INC.

FILING NUMBER
TRGL-132809472

The company files rule revisions to its Hired Auto Rate Filing Program under the Commercial Auto line of business. The overall estimated impact as a result of these revisions is -1.230%.
Effective Date May 27, 2021 New and Renewal.

COMPANY
TRISURA INSURANCE COMPANY

FILING NUMBER
MADC-132884597

The company files its new KF&B Public Auto program which will adopt all ISO loss costs, rates, experience and schedule rating plans, and rules for Division Six – Commercial General Liability, as well as any future revisions and editions, wherever such blanket future adoption is available.
Effective Date June 29, 2021.

COMPANY
TRISURA INSURANCE COMPANY

FILING NUMBER
MADC-132883146

The company files its new KF&B public auto program which will adopt all ISO loss costs, rates, experience and schedule rating plans, and rules for Division One – Commercial Auto, as well as any future revisions and editions, wherever such blanket future adoption is available.
Effective Date June 29, 2021.

COMPANY

FILING NUMBER

WASHINGTON INTERNATIONAL INSURANCE COMPANY SWRE-132859909

The company files to introduce its new Worker Compensation program to be used along with the Elevate Property and General Liability new products to expand their overall Elevate product offering. The company is adopting 2021 NCCI loss costs as well as using proprietary LCM's and forms.

Effective Date September 1, 2021.

COMPANY

FILING NUMBER

WASHINGTON INTERNATIONAL INSURANCE COMPANY SWRE-132753981

The company files its new Elevate Commercial General Liability product in Mississippi.

Effective Date September 1, 2021.

NEW COMPANY

Allstate North American Insurance Company received their Company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi, effective June 1, 2021.