

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALFA INSURANCE CORPORATION	ALFA-132863533

The company files revisions to its Businessowners program by adjusting its loss costs multiplier, adopting ISO base rates for territories 002 and 003, and filing deviations to rates at the class level within specific property types for Liability, Building, and BPP coverages. The statewide overall rate impact is +9.92%.
Effective Date November 9, 2021 New / December 23, 2021 Renewal.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN ZURICH INSURANCE COMPANY	ZURC-132956816

Other Companies
American Guarantee and Liability Insurance Company
Fidelity and Deposit Company of Maryland
Zurich American Insurance Company of Illinois
Zurich American Insurance Company

The companies file to adopt the following ISO's Commercial Automobile Revisions:
CA-2021-BRLB1- Mississippi Revised Commercial Auto Optional Class Plan Loss Costs Approved
CA-2021-BRLA1- Mississippi Revised Commercial Auto Advisory Prospective Loss Costs Approved
CA-2020-OUM3 - Mississippi Revised Uninsured Motorists Insurance Rule Approved
CA-2020-RUMLC - Mississippi Revised Uninsured Motorists Insurance Loss Costs Approved
Effective Date May 1, 2022 New and Renewal.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN INTERSTATE INSURANCE COMPANY OF TX	AMST-132816756

The company files to introduce its Workers Compensation program and is adopting NCCI's 2021 Advisory Loss Costs and Rating Values with its own LCM's.
Effective Date August 15, 2021.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN NATIONAL PROPERTY AND CASUALTY CO.	ANPC-132918638

The company files changes to its Personal Property/Rental Owners program resulting in an overall statewide rate impact of 0%. Although the overall statewide impact is 0%, some policyholders may see an increase or decrease in premium depending on individual policy rating factors.
Effective Date December 31, 2021 New and Renewal.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN NATIONAL PROPERTY AND CASUALTY CO.	ANPC-132918472

The company files changes to its Homeowners program resulting in an overall statewide rate impact of +1.7%.
Effective Date December 31, 2021 New and Renewal.

COMPANY **FILING NUMBER**
AMERICAN STRATEGIC INSURANCE CORP. AMSI-132777334

The company proposes to update their existing Homeowners Owner-Occupied Homeowners (HOH) product in Mississippi. This will result in an overall increase of 8.0%.

Effective Date September 30, 2021 for new and November 30, 2021 for renewals.

COMPANY **FILING NUMBER**
ASPEN AMERICAN INSURANCE COMPANY AIUS-132942384

The company files revised rates and rules for their Dentist Professional Protector Plan resulting in an overall increase of 3.8%.

Effective Date November 1, 2021 for new and renewals.

COMPANY **FILING NUMBER**
BERKSHIRE HATHAWAY SPECIALTY INSURANCE CO. REGU-132937643

The company files to introduce its new Outdoor Sports program within their Commercial Multiple Line product offering.

Effective Date August 6, 2021.

LEAD COMPANY **FILING NUMBER**
CINCINNATI CASUALTY COMPANY CNNA-132906510

Other Companies

The Cincinnati Indemnity Company

The Cincinnati Insurance Company

The companies file to adopt NCCI's 3/1/2021 loss costs with revisions to their LCM's.

Effective Date December 1, 2021 New and Renewal.

LEAD COMPANY **FILING NUMBER**
EMPLOYERS INSURANCE COMPANY OF WAUSAU LWCM-132839846

Other Companies

Liberty Mutual Insurance Company

Liberty Mutual Fire Insurance Company

LM Insurance Corporation

The First Liberty Insurance Corporation

Liberty Insurance Corporation

The companies file to adopt Mississippi Revised Commercial Auto Advisory Prospective Loss Costs And Optional Class Plan Loss Costs Approved Advisory Organization as well as their own proprietary rates resulting in an overall rate impact of +9.9%.

Effective Date January 1, 2022 New and Renewal.

COMPANY **FILING NUMBER**
FARMERS INSURANCE EXCHANGE FARM-132930055

The company files rate and rule changes for their Homeowner Program resulting in an overall increase of 1.61%.

Effective Date November 21, 2021 for new and renewals.

LEAD COMPANY **FILING NUMBER**
FEDERATED MUTUAL INSURANCE COMPANY FEMC-132834847
Other Companies
Federated Service Insurance Company
Federated Reserve Insurance Company

The company seeks an overall 10.5% rate increase in Commercial General Liability.
Effective Date August 11, 2021 for new and renewal business.

COMPANY **FILING NUMBER**
FIRST ACCEPTANCE INSURANCE COMPANY INC. FRST-132947947

The company is requesting approval for revised rates for the Nonstandard Private Passenger Automobile Scored Program resulting in a rate increase of 2.5%.
Effective Date October 7, 2021 for new and October 29, 2021 for renewal.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE INC. ISOF-132838601

The filing revises advisory prospective loss costs for Zone-Rated Automobiles under Commercial Auto.
Effective Date April 4, 2022 for new and renewal business.

LEAD COMPANY **FILING NUMBER**
LIBERTY INSURANCE CORPORATION LBPM-132936169
Other Companies
LM Insurance Corporation

The company is revising the Mississippi Homeowners program resulting in a rate increase of +3.0% in Homeowners.
Effective Date October 27, 2021 for new and December 1, 2021 renewal.

COMPANY **FILING NUMBER**
LIBERTY MUTUAL FIRE INS. CO. LBPM-132934607

The company revises rates and rules for their Homeowners Program resulting in an overall increase of 3.0%.
Effective Date October 27, 2021 for new and December 1, 2021 for renewals.

COMPANY **FILING NUMBER**
LIBERTY MUTUAL INSURANCE COMPANY LBPM-132897212

The company files revisions to their Personal Liability Protection Policy program resulting in an overall rate impact of +25.2%.
Effective Date September 22, 2021 New / November 13, 2021.

COMPANY **FILING NUMBER**
METROPOLITAN DIRECT P & C INS. CO. METX-132880574

The company files revised rates and rules for their Private Passenger Auto Program resulting in an overall increase of 6.0%.
Effective Date September 30, 2021 for new and November 4, 2021 for renewals.

LEAD COMPANY

MIDDLESEX INSURANCE COMPANY

Other Companies

Sentry Insurance Company

The company files changes to its Commercial General Liability line for Standard Business Products and Regional, including changes to base rates and loss cost multipliers, resulting in an overall rate impact of +5.1%

Effective Date October 1, 2021 New and Renewal.

FILING NUMBER

SEPX-132901507

LEAD COMPANY

NATIONWIDE GENERAL INSURANCE COMPANY

Other Companies

Nationwide Assurance Company

The companies file changes to their Commercial General Liability program resulting in an overall rate impact of -14.1%.

Effective Date November 1, 2021.

FILING NUMBER

NWPP-132787675

COMPANY

OCCIDENTAL FIRE & CASUALTY OF NC

The company files its initial Commercial Property Program. This program will utilize the current MSRB Forms, MSRB Rules, and MSRB Loss Costs as approved by the state and all subsequently approved as they become available as well as its own exception pages.

Effective Date January 1, 2022.

FILING NUMBER

OCCD-132937565

LEAD COMPANY

OLD GUARD INSURANCE COMPANY

Other Companies

Westfield Touchstone Insurance Company

Westfield Superior Insurance Company

Westfield Champion Insurance Company

Westfield Premier Insurance Company

The companies file their initial Commercial Package program.

Effective Date August 15, 2021.

FILING NUMBER

WSFG-132810003

LEAD COMPANY

OLD GUARD INSURANCE COMPANY

Other Companies

Westfield Touchstone Insurance Company

Westfield Superior Insurance Company

Westfield Champion Insurance Company

Westfield Premier Insurance Company

The companies file their initial Workers Compensation program.

Effective Date August 15, 2021.

FILING NUMBER

WSFG-132809983

COMPANY **FILING NUMBER**
PROPERTY INSURANCE COMPANY OF AMERICA **KBWR-132931638**

The company files to introduce its new Homeowners program.
Effective Date July 23, 2021.

COMPANY **FILING NUMBER**
SENTRY SELECT INSURANCE COMPANY **SEPX-132901789**

The company files changes to its Commercial General Liability line for Dealer Operations, including changes to base rates and loss cost multipliers, resulting in an overall rate impact of +5.9%.
Effective Date October 1, 2021 New and Renewal.

COMPANY **FILING NUMBER**
SHELTER MUTUAL INSURANCE COMPANY **SHEL-132918333**

The company files revisions to their Mobile Homeowners Program under the Homeowners line of business. The overall estimated impact as a result of these revisions is +9.5%.
Effective Date October 21, 2021 for new and renewals.

COMPANY **FILING NUMBER**
STATE NATIONAL INSURANCE COMPANY, INC. **STNA-132905407**

The company files to introduce their exclusive new General Liability program Players Health Insurance Program managed by CoverGame, USA. CoverGame, USA is proud to provide comprehensive insurance with the inclusion of our integrated risk management platform which puts an organization and athletes first.
Effective Date August 12, 2021.

LEAD COMPANY **FILING NUMBER**
TRAVELERS HOME AND MARINE INSURANCE CO. **TRVD-132900690**

Other Companies

Travelers Personal Security Insurance Company

The companies file revisions to their Quantum Homeowners and High Value Homeowners program resulting in an overall rate impact of +6.0%.

Base rate revisions are as follows:

Dwelling +6.0%

Tenant +4.0%

Condominium +2.0%

Effective Date November 13, 2021 Renewal Business Only.

LEAD COMPANY

TRAVELERS PROPERTY CASUALTY CO. OF AMERICA

FILING NUMBER

TRVD-132940519

Other Companies

Travelers Casualty and Surety Company of America

The companies file changes to their CyberRisk Coverage rates resulting in an overall rate impact of -0.1%.

Effective Date March 1, 2022.

LEAD COMPANY

UNITED SERVICES AUTOMOBILE ASSOC.

FILING NUMBER

USAA-132878541

Other Companies

USAA CASUALTY INSURANCE CO.

USAA GENERAL INDEMNITY COMPANY

GARRISON PROPERTY AND CASUALTY INS. CO.

The company files revised rates, rules and forms for their Tenant Homeowners Program resulting in an overall increase of 5.0%.

Effective Date October 18, 2021 for new and January 3, 2022 for renewals.

NEW COMPANY

The Education Insurance Corporation of Illinois received their Company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi, effective August 2, 2021.