

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLSTATE INSURANCE COMPANY	ALSE-132977737

The company files revisions to its loss cost multipliers, to adopt outstanding ISO filings, and is making updates to proprietary rules to add optional endorsements that will increase coverage and choices for policyholders. The changes result in an overall rate impact +9.9%.

Effective Date February 21, 2022 New / April 4, 2022 Renewal.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN MODERN PROP. AND CAS. INS. CO.	AMMH-132860769

The company files to make changes to its Homeowners Flex Program resulting in an 18.43% rate decrease.

Effective Date January 31, 2022 for new and February 10, 2022 renewal.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMGUARD INSURANCE COMPANY	AMGD-132904347

The company files changes to its base rates for its Lawyers Professional Liability program resulting in an overall rate impact of +7.858%.

Effective Date February 1, 2022 New and Renewal.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ASPEN AMERICAN INSURANCE COMPANY	REGU-132960056

The company files its new Real Estate Professionals and Agents Professional Liability program.

Effective Date August 26, 2021.

<u>COMPANY</u>	<u>FILING NUMBER</u>
BROTHERHOOD MUTUAL INSURANCE COMPANY	BRTH-132832633

The company files to adopt ISO Loss Costs CA-2021-BRLA1 and ISO Rules CA-2018-IALL1 with adjustments to its Loss Costs Multipliers for its Commercial Auto program resulting in an overall rate impact of +5.3%.

Effective Date December 1, 2021 New and Renewal.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
BUILDERS MUTUAL INSURANCE COMPANY	BDMT-132966996

Other Companies

Builders Premier Insurance Company

The companies file to adopt NCCI Approval Circular MS-2021-02 with changes to loss cost multipliers for their Workers Compensation program.

Effective Date January 1, 2022 New and Renewal.

COMPANY **FILING NUMBER**
FARMERS CASUALTY INSURANCE COMPANY METX-132975552

Farmer's files for an overall 15.0% decrease in Homeowners rates currently in use by Metropolitan Casualty Insurance Company that were filed effective April 20, 2021. Farmers is in the process of legal renaming.
Effective Date October 8, 2021 for new and November 17, 2021 for renewal.

LEAD COMPANY **FILING NUMBER**
FEDERATED MUTUAL INSURANCE COMPANY FEMC-132848663

Other Companies
Federated Service Insurance Company
Federated Reserve Insurance Company
Revises their rates and rules for their Commercial Property Program resulting in an overall increase of 4.2%.
Effective Date September 8, 2021.

COMPANY **FILING NUMBER**
FOREMOST INS. CO. OF GRAND RAPIDS, MI FORE-132906861

Files revisions to their Manufactured Home Insurance Program. The overall estimated impact as a result of these revisions is +6.5%.
Effective Date January 1, 2022 for new and renewals.

COMPANY **FILING NUMBER**
GREAT AMERICAN INSURANCE COMPANY GRTC-132580307

Files revised rates for their Directors & Officers Liability Program (Execpro Nonprofit Solution) resulting in an overall decrease of 6.50%.
Effective Date September 15, 2021.

COMPANY **FILING NUMBER**
GREAT AMERICAN INSURANCE COMPANY GACX-132916875

The company files base rate changes to its non-fleet physical damage auto coverages for its Commercial Auto program.
Effective Date October 1, 2021 New and Renewal.

COMPANY **FILING NUMBER**
HARTFORD ACCIDENT AND INDEMNITY COMPANY HART-132906965

Revises Commercial Auto base rates to produce an average premium level impact of +9.9%.
Effective Date October 16, 2021.

LEAD COMPANY

HARTFORD CASUALTY INSURANCE COMPANY

FILING NUMBER

HART-132906930

Other Companies

Hartford Insurance Company of the Midwest
Hartford Underwriters Insurance Company
Property and Casualty Insurance Company of Hartford
Twin City Fire Insurance Company
Hartford Fire Insurance Company

Revises Commercial Auto base rates to produce an average premium level impact of +9.9%.

Effective Date October 16, 2021.

COMPANY

HARTFORD INS. COMPANY OF THE SOUTHEAST

FILING NUMBER

HART-132874486

The filing introduces the company's new Prevail Auto Program in Mississippi for Private Passenger Auto.

Effective Date September 30, 2021 for new business.

COMPANY

HARTFORD INSURANCE CO. OF THE SOUTHEAST

FILING NUMBER

HART-132874464

The filing introduces the company's new Prevail Homeowners Program.

Effective Date September 30, 2021 for new business.

COMPANY

INSURANCE SERVICES OFFICE. INC.

FILING NUMBER

ISOF-132911215

The rate service organization files revisions to increased limit factors (ILFs) for all Premises/Operations and Products/Completed Operations Liability classes under Commercial General Liability resulting in an overall rate impact of +1.9%.

Effective Date December 1, 2021.

COMPANY

INSURANCE SERVICES OFFICE. INC.

FILING NUMBER

ISOF-132911146

The rate service organization files revisions to advisory prospective loss costs for Premises/Operations and Products/Completed Operations classes under Commercial General Liability resulting in an overall rate impact of +4.4%.

Effective Date December 1, 2021.

COMPANY

INSURANCE SERVICES OFFICES INC.

FILING NUMBER

ISOF-132949777

The filing revises advisory prospective loss costs for Personal Liability resulting in a 10.60 % decrease.

Effective Date January 1, 2022 for new and renewal business.

LEAD COMPANY

LIBERTY MUTUAL INSURANCE COMPANY

Other Companies

Liberty Mutual Personal Insurance Company

Files a new private passenger program (including trailers and antiques) business.

Effective Date October 18, 2021.

FILING NUMBER

LBPM-132870239

LEAD COMPANY

MANUFACTURERS ALLIANCE INSURANCE COMPANY

Other Companies

Pennsylvania Manufacturers Association Insurance Company

Pennsylvania Manufacturers Indemnity Company

The company files changes to the Commercial Auto resulting in an overall +8.6% rate change.

Effective Date June 1, 2022 for new and renewal business.

FILING NUMBER

STLR-132974506

LEAD COMPANY

METROPOLITAN PROPERTY & CASUALTY INS. CO.

Other Companies

Metropolitan Casualty Insurance Company

Files revisions to their Private Passenger Automobile program under the Personal Automobile Annual Statement line of business. The Company estimates the impact to be 6.0%.

Effective Date September 30, 2021 new and November 4, 2021 renewal.

FILING NUMBER

METX-132880565

LEAD COMPANY

METROPOLITAN PROPERTY AND CASUALTY INS. CO.

Other Companies

Economy Premier Assurance Company

The company files to make changes to their homeowners program for MPC, including changes to base rates by territory. The overall effect of the proposed changes is +8.8%.

Effective Date September 30 2021 new and November 4, 2021 renewals.

FILING NUMBER

METX-132856203

LEAD COMPANY

MIDDLESEX INSURANCE COMPANY

Other Companies

Sentry Insurance Company

The company files for a rate change in Commercial Property resulting in a +5.0% rate increase.

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

FILING NUMBER

SEPX-132950941

COMPANY **FILING NUMBER**
MIDWEST INSURANCE COMPANY **MWIC-132953234**

The company files to adopt NCCI Circular MS-2020-02 as well as changes to its LCM's resulting in an overall rate impact of +4.45% to its Workers Compensation program.
Effective Date November 1, 2021 New and Renewal.

COMPANY **FILING NUMBER**
MIDWEST INSURANCE COMPANY **MWIC-132953234**

The company files to adopt NCCI Circular MS-2020-02 for its Workers Compensation program.
Effective Date November 1, 2021 New and Renewal.

COMPANY **FILING NUMBER**
MOUNTAIN LAUREL ASSURANCE COMPANY **PRGS-132976580**

The company files for an overall rate change of +4.8% in Private Passenger Auto.
Effective Date December 17, 2021 for new and January 14, 2022 for renewal.

COMPANY **FILING NUMBER**
NCMIC INSURANCE COMPANY **NCMA-132621309**

The company files for a +5.0% rate change in the chiropractic professional liability program under the Med-Mal Claims Made.
Effective Date March 1, 2022 for new and renewal business.

COMPANY **FILING NUMBER**
NEXT INSURANCE US COMPANY **NXUS-132940784**

The company files to introduce its new Commercial Auto Program.
Effective Date January 1, 2022 for new business.

COMPANY **FILING NUMBER**
OCCIDENTAL FIRE & CASUALTY CO. OF NC **OCCD-132970808**

Files changes to their Homeowners Program resulting in an overall increase of 6%.
Effective Date November 1, 2021 new and December 16, 2021.

LEAD COMPANY **FILING NUMBER**
OLD GUARD INSURANCE COMPANY **WSFG-132809725**

Other Companies

Westfield Touchstone Insurance Company
Westfield Superior Insurance Company
Westfield Champion Insurance Company
Westfield Premier Insurance Company

The companies file their initial Commercial General Liability product as part of the modernization of their product portfolio.
Effective Date August 25, 2021.

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 company makes its initial filing for Commercial Auto.

Effective Date August 15, 2021 for new business.

FILING NUMBER

WSFG-132807476

LEAD COMPANY

OLD GUARD INSURNACE 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 Property product as part of the modernization of their product portfolio.

Effective Date August 25, 2021.

FILING NUMBER

WSFG-132809818

COMPANY

PALOMAR SPECIALTY INSURANCE COMPANY

The company files changes to its Homeowners program resulting in an overall rate impact of +6.258%.

Effective Date February 1, 2022 New / March 1, 2022.

FILING NUMBER

CCGI-132792323

COMPANY

PALOMAR SPECIALTY INSURANCE COMPANY

The filing seeks approval for an overall +1.6% rate change in Personal Property.

Effective Date October 15, 2021 for new and November 15, 2021 for renewal.

FILING NUMBER

CCGI-132823164

COMPANY

PROGRESSIVE GULF INSURANCE COMPANY

The company requests an overall rate change of +2.3% to Private Passenger Auto.

Effective Date December 17, 2021 for new and January 14, 2022 for renewal.

FILING NUMBER

PRGS-132976579

COMPANY

PROPERTY AND CASUALTY INS. CO. OF HARTFORD

Files rate revisions to their Homeowners Program resulting in an increase of 3.7%.

Effective Date October 7, 2021 new and November 21, 2021 renewal.

FILING NUMBER

HART-132882616

LEAD COMPANY
QBE INSURANCE CORPORATION

FILING NUMBER
QBEC-132971122

Other Companies

Praetorian Insurance Company
North Pointe Insurance Company
Stonington Insurance Company

The companies file a new Commercial General Liability product.
Effective Date October 1, 2022.

COMPANY
SAFEWAY INSURANCE COMPANY

FILING NUMBER
PERR-132986290

The filing makes changes to the Private Passenger Auto that results in a +2.1% rate increase.

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

COMPANY
SENTRY SELECT INSURANCE COMPANY

FILING NUMBER
SEPX-132935996

Revises the zones and zone groupings for rating long haul risks. Intermediate territory groupings were revised with minimal impact. In conjunction with these revisions, we are changing our base rates which includes a reduction in the auto liability portion of the non-trucking base rate. The overall rate impact is 8.3%.

Effective Date November 1, 2021.

COMPANY
SHELTER MUTUAL INSURANCE COMPANY

FILING NUMBER
SHEL-132915990

Files revisions to their Homeowners Program. The overall estimated impact as a result of these revisions is +6.2%.

Effective Date October 21, 2021 for new and renewals.

COMPANY
SHELTER MUTUAL INSURANCE COMPANY

FILING NUMBER
SHEL-132979153

The company files to revise the base rates in Personal Auto resulting in an overall +4.1% increase.

Effective Date November 27, 2021 for new and renewal business.

COMPANY
STATE FARM FIRE & CASUALTY COMPANY

FILING NUMBER
SFMA-132917858

The company files for an overall decrease of 4.0% in Mobile Homes Homeowners.

Effective Date November 15, 2021 for new and January 1, 2022 renewal.

COMPANY
STRATFORD INSURANCE COMPANY

FILING NUMBER
WEWO-132969253

The company introduces its new Revenue Boost policy to be used as an "add-on" to its Crop-Hail policies.

Effective Date November 1, 2021 for new business.

COMPANY

SUTTON NATIONAL INSURANCE COMPANY

FILING NUMBER

SUNI-132960538

The company files to introduce its Workers Compensation and Employers Liability program. The company is adopting NCCI's 2021 Loss Costs as well as their own Loss Costs Multiplier.

Effective Date October 15, 2021.

COMPANY

TRAVELERS PERSONAL INSURANCE COMPANY

FILING NUMBER

TRVD-132819260

The company is making revisions to the Quantum Homeowners 2.0 program resulting in an overall +6.1% rate change.

Effective Date July 2, 2021 new and renewal.

COMPANY

TRUMBULL INSURANCE COMPANY

FILING NUMBER

HART-132906968

Revises Commercial Auto base rates to produce an average premium level impact of +9.9%.

Effective Date October 16, 2021.

COMPANY

TYPTAP INSURANCE COMPANY

FILING NUMBER

PERR-132997681

Introduces a new HO3 program in the state of Mississippi.

Effective Date September 29, 2021.

NEW COMPANY

National Summit Insurance Company received their Company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi, effective September 7, 2021.