

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMFIRST INSURANCE COMPANY	LWEL-133001934

The company requests approval for a new Blanket Mortgage Insurance Program under Mortgage Guaranty.

Effective Date October 28, 2021 for new business.

<u>COMPANY</u>	<u>FILING NUMBER</u>
EMPIRE FIRE AND MARINE INSURANCE COMPANY	ZURC-133007331

The company files to adopt ISO loss costs & ILFs as well as adjustments to the loss cost multipliers for both Liability and Physical Damage portions of its Commercial Auto program resulting in an overall rate impact of +6.3%.

Effective Date July 1, 2021 New and Renewal.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
GREENWICH INSURANCE COMPANY	XLAM-132980622

Other Companies

T.H.E. Insurance Company

The companies file to introduce their new Treasure Island – Directors & Officers program, which focuses on the following main types of exposure: amusement parks, carnivals, concessions, fairs, family entertainment, fireworks, gun clubs, hot air balloons, miscellaneous, waterparks, water sports, etc.

Effective Date October 25, 2021.

<u>COMPANY</u>	<u>FILING NUMBER</u>
HANOVER INSURANCE COMPANY	HNVR-132992670

The company files a new product titled "Cyber Advantage Pro". This new standalone Cyber product is targeted to better fit the needs of cyber first and third party risk exposures of small and middle market insureds.

Effective Date October 4, 2021.

LEAD COMPANY

HARTFOED CASUALTY INSURANCE COMPANY

FILING NUMBER

HART-133012009

Other Companies

Hartford Insurance Company of the Midwest

Hartford Underwriters Insurance Company

Property and Casualty Insurance Company of Hartford

Trumbull Insurance Company

Twin City Fire Insurance Company

Hartford Accident and Indemnity Company

Hartford Fire Insurance Company

The companies file to introduce a completely updated Commercial Multi-Peril Property Choice product, which will be made available for new business Property Choice submissions. Existing Property Choice business will transition to the updated Property Choice product. The updated product provides more flexibility for agents and customers by allowing insureds to customize their insurance coverage to meet their individual needs.

Effective Date October 1, 2021 New / September 13, 2022 Renewal.

COMPANY

INSURANCE SERVICES OFFICE, INC.

FILING NUMBER

ISOF-133003697

The company revises advisory prospective base class loss costs, provides the analyses used to derive these advisory loss costs, revises miscellaneous loss costs and revises the Windstorm or Hail Coverage Exclusion credits resulting in a 4.6% increase.

Effective Date May 1, 2022 for new and renewals.

COMPANY

INSURANCE SERVICES OFFICE, INC.

FILING NUMBER

ISOF-133003707

The company updates the loss costs to be used with the By-peril Rating Supplement to the Homeowners Policy Program Manual (By-peril Rating Supplement) revised in filing HO-2020-BPLC.

Effective Date October 5, 2021.

COMPANY

INTEGON NATIONAL INSURANCE COMPANY

FILING NUMBER

GMMX-132988819

The company files revisions to their Lender Placed Property Program Manual under the CMP – Non-Liability Portion Only line of business. The overall estimated impact as a result of these revisions is +10.2%.

Effective Date January 15, 2022.

COMPANY

MEDICAL PROTECTIVE COMPANY

FILING NUMBER

MDPC-132866603

The company files revisions to its Dentists Medical Malpractice program resulting in an overall rate increase of 5.4%.

Effective Date February 1, 2022.

COMPANY **FILING NUMBER**
MENDAKOTA INSURANCE COMPANY **MEND-133011673**

The company files new rates for Private Passenger Auto resulting in a 4.6% increase.
Effective Date November 1, 2021 for new and December 16, 2021 renewal.

LEAD COMPANY **FILING NUMBER**
MIDDLESEX INSURANCE COMPANY **SEPX-132930826**

Other Companies

Sentry Insurance Company

The filing seeks approval for an overall +8.7% rate change in Commercial Auto.
Effective Date November 1, 2021 for new and renewal.

COMPANY **FILING NUMBER**
PENN MILLERS INSURANCE CO. **ACEH-133000604**

The company files rate changes new endorsements LD-38849 (01 22) Custom Application Liability Coverage Form and LD-38886 (01 22) Custom Farming Liability Coverage Form and introduce expanded deductible options resulting in an overall increase of 4.1%.

Effective Date January 1, 2022 for new and renewals.

COMPANY **FILING NUMBER**
PREFERRED PROFESSIONAL INS. CO. **PERR-132936720**

The company revises their Commercial Auto rates. There has been no policies written.
Effective Date October 1, 2021.

COMPANY **FILING NUMBER**
RLI INSURANCE COMPANY **RLSC-133013952**

The company files revisions to base rates and Uninsured/Underinsured Motorist base rates for its Personal Umbrella program resulting in an overall rate impact of +5.7%.

Effective Date July 1, 2022 New and Renewal.

COMPANY **FILING NUMBER**
SAFEPOINT INSURANCE COMPANY **SAFP-132973914**

The company files revisions to their Commercial Property Program resulting in an overall increase of 11.1%.

Effective Date December 1, 2021 new and January 15, 2022 renewals.

COMPANY **FILING NUMBER**
SENTRY SELECT INSURANCE COMPANY **SEPX-132930936**

The company files for an overall +21.3% rate change in Commercial Automobile.

Effective Date November 1, 2021 for new and renewal.

COMPANY

SENTRY SELECT INSURANCE COMPANY

FILING NUMBER

SEPX-132948367

The company seeks approval for an overall +17.1% rate change in Commercial property. Effective Date November 1, 2021 for new and renewal.

COMPANY

STATE FARM FIRE AND CASUALTY COMPANY

FILING NUMBER

SFMA-132965848

The company files changes to its independent Mississippi Rental Dwelling and Rental Condominium Unitowners Programs resulting in an overall rate impact +0.3%. Effective Date December 15, 2021 New / February 1, 2022 Renewal.

COMPANY

TRAVELERS CASUALTY INS. CO. OF AMERICA

FILING NUMBER

TRVD-132967715

The company files revised rates for their Businessowners Program resulting in an overall increase of 9.91%.

Effective Date April 1, 2022.

COMPANY

ZENITH INSURANCE COMPANY

FILING NUMBER

ZICO-133012228

The company files to modify its current standard loss cost multiplier of 1.610 to 1.614, as well as adding a new deviated loss cost multiplier of 1.973 for class codes 2701, 2709, 2960, and 8602 for its Workers Compensation program.

Effective Date January 1, 2022 New and Renewal.

NEW COMPANY

MTAW Insurance Company received their Company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi, effective October 6, 2021.