

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLSTATE INSURANCE COMPANY	ALSE-132973964

The company files to update its Commercial Auto program with changes to company loss cost multipliers and expenses, along with making revisions and updates to factors and rules within existing rating plans to reflect more recent data. The Summary of Rating Plan Changes provides further details of our filing. Additionally, we are adopting the captioned ISO filings (see below for ISO titles):

- MS Revised Commercial Auto Advisory Prospective Loss Costs, Including Revised Medical Payments, Non-Ownership Liability and Uninsured and Underinsured Motorists Loss Costs Approved
- MS Revised Commercial Auto Optional Class Plan Loss Costs Approved
- Commercial Auto 2020 Multistate Loss Costs Revision to be implemented in Various Jurisdictions
- Commercial Auto 2020 Rules Revision to be implemented in Various Jurisdictions, previously delayed under SERFF #ALSE-132689871
- Commercial Auto Optional Class Plan Revisions to be implemented in Various Jurisdictions
- MS Revised Commercial Auto Advisory Prospective Loss Costs Filed; New Filing Format
- Mississippi Revision of Commercial Automobile Liability Increased Limit Factors Approved, previously delayed under SERFF #ALSE-132483974
- MS Revised Uninsured Motorists Insurance Loss Costs Approved
- Mississippi Revised Uninsured Motorists Insurance Rule Approved, previously delayed under SERFF #ALSE-132870785

The combination of all changes results in a 29.8% statewide rate change.
Effective Date February 21, 2022 New / June 3, 2022 Renewal.

<u>COMPANY</u>	<u>FILING NUMBER</u>
CLEAR BLUE INSURANCE COMPANY	MRTN-133036638

The company adopts all ISO Commercial Automobile Loss Costs, Rules, Rating Plans, and Forms for use with the Clear Blue Auto Dealers Program.
Effective Date November 2, 2021.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ELECTRIC INSURANCE COMPANY	ELEC-133026432

The company files changes to its base rates and youthful operator surcharges for its Personal Umbrella program resulting in an overall rate impact +5.1%.
Effective Date March 1, 2022 New and Renewal.

COMPANY **FILING NUMBER**
GEICO GENERAL INSURANCE COMPANY **GECC-132991153**

The company files for approval of a new product for Commercial Automobile.
Effective Date March 17, 2022 for new and renewal business.

COMPANY **FILING NUMBER**
GREAT WEST CASUALTY COMPANY **LDDX-132969797**

The company seeks approval for an overall +6.3% rate change in Commercial Auto.
Effective Date February 1, 2022 for new and renewal.

COMPANY **FILING NUMBER**
HARTFORD UNDERWRITERS INSURANCE CO. **HART-132981082**

The company makes changes to its Commercial Multi-Peril insurance program, including changes to base rates, market group factors, construction type factors for catastrophe coverage, and certain optional coverage rates. This change results in an overall increase of 9.9%.

Effective Date December 11, 2021 for new and renewals.

COMPANY **FILING NUMBER**
MARKEL INSURANCE COMPANY **MRKB-133040842**

The company files rates and rules for use with their new Motorsports, Leisure, and Entertainment Program.

Effective Date January 1, 2022.

COMPANY **FILING NUMBER**
MISSISSIPPI FARM BUREAU CASUALTY INS. CO. **SFBC-133027899**

The company makes changes to base rates and fire territory factors with an overall increase of 9.95%.

Effective Date February 1, 2022 for new and renewals.

COMPANY **FILING NUMBER**
PHARMACISTS MUTUAL INSURANCE COMPANY **PHAR-132983055**

The company files to adopt the AAIS Businessowners Program with revisions to its loss costs multipliers resulting in an overall rate impact of +11.0%.

Effective Date February 1, 2022 New and Renewal.

COMPANY **FILING NUMBER**
SPINNAKER INSURANCE COMPANY **CIAI-132645131**

The company introduces its Coterie Businessowners (“BOP”) Program.

Effective Date November 5, 2021.

COMPANY

FILING NUMBER

STATE AUTOMOBILE MUTUAL INSURANCE COMPANY **STAT-132983478**

The company files for a 7.7% increase in the renewal book of business of Personal Farmowners.

Effective Date February 4, 2022 for renewal business.

NEW COMPANY

Lio Insurance Company received their Company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi, effective November 18, 2021.