Mississippi Insurance Department Property/Casualty Rate Filing Bulletin JANUARY 2022

LEAD COMPANY

FILING NUMBER

AMERICAN COMPENSATION INSURANCE COMPANY

RTGR-133076833

Other Companies

Bloomington Compensation Insurance Company

State Automobile Mutual Insurance Company

State Auto Property & Casualty Insurance Company

Plaza Insurance Company

Milbank Insurance Company

The companies file to adopt the MS NCCI 3/1/2022 Voluntary Loss Costs and Rating Values along with changes to their LCM's as follows:

American Compensation Insurance Company - 2.000

Bloomington Compensation Insurance Company - 0.950

State Automobile Mutual Insurance Company - 1.660

State Auto Property & Casualty Insurance Company - 1.400

Plaza Insurance Company - 1.300

Milbank Insurance Company - 1.170

The overall rate impact for all combined is -6.5%.

Effective Date March 1, 2022.

COMPANY

FILING NUMBER

AMERICAN MODERN HOME INSURANCE COMPANY

AMMH-133054951

The company files revised rates, rules and forms for their Commercial Physical Damage program resulting in an overall increase of 8%.

Effective Date April 1, 2022 for new and renewals.

COMPANY ASCOT INSURANCE COMPANY

FILING NUMBER

GREY-133125333

The company makes its initial filing for a new company that has recently become affiliated with the AmFed Group of companies. This filing is a me-too filing adopting all approved AmFed National Insurance Company with the exception of a Loss Cost Multiplier of 2.250.

Effective Date March 1, 2022.

COMPANY ATLANTIC SPECIALTY INSURANCE COMPANY

FILING NUMBER

BEAC-133114519

The company introduces the exclusive Intact Global Network US program, which will provide coverage for Royal & SunAlliance Insurance Agency, LLC. Global insureds that have a U.S. exposure.

Effective Date July 1, 2023.

<u>LEAD COMPANY</u> BITCO NATIONAL INSURANCE COMPANY

FILING NUMBER

LDDX-133127498

Other Companies

BITCO General Insurance Corporation

The companies file to adopt NCCI's revised loss costs per circular MS-2021-02 with changes to their LCM's as follows:

BITCO National Insurance Corporation: 1.441 BITCO General Insurance Corporation: 1.600

The filing results in an overall rate impact of -8.4%.

Effective Date March 1, 2022.

COMPANY CENTAURI SPECIALTY INSURANCE COMPANY

FILING NUMBER

CESP-133069323

The company files a request for a +16.1% increase in Homeowners. The changes are primarily to base rates and territorial relativities.

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

COMPANY CIMARRON INSURANCE COMPANY, INC.

FILING NUMBER

GLOR-133111635

The company files their new Condominium Unit Owners Rate, Rule, and Form Filing. Effective Date April 1, 2022.

COMPANY CIMARRON INSURANCE COMPANY, INC.

FILING NUMBER GLOR-133111558

The company files their new Rental Coverage HO-4 Rate, Rule, and Form Filing. Effective Date April 1, 2022.

<u>LEAD COMPANY</u> CRUM & FORSTER INDEMNITY COMPANY

FILING NUMBER

CRUM-133059266

Other Companies

The North River Insurance Company

United States Fire Insurance Company

The company files revisions to their Commercial Automobile program resulting in an overall increase of 10.0%.

Effective Date June 1, 2022 for new and renewals.

LEAD COMPANY

EMC PROPERTY & CASUALTY COMPANY

FILING NUMBER

EMCC-133103620

Other Companies

Emcasco Insurance Company

Employers Mutual Casualty Company

Union Insurance Company of Providence

The companies files rate and rule revisions to their Commercial General Liability (other liability - occ/claims made) program resulting in an overall increase of 0.3%.

Effective Date July 15, 2022 for new and renewals.

LEAD COMPANY

FILING NUMBER

FARMERS MUTUAL HAIL INSURANCE CO. OF IOWA

FMHL-133085480

Other Companies

FMH Ag Risk Insurance Company

The companies file revisions to their 2022 Replant Premier Crop Hail program resulting in an overall rate impact of +20.0%. The rates for corn, soybeans and cotton are being revised with this filing.

Effective Date May 1, 2022 New and Renewal.

COMPANY

FILING NUMBER

FOREMOST INSURANCE COMPANY GRAND RAPIDS, MI FORE-133094547

The company files changes to its Owner-Occupied Homeowners program resulting in an overall rate impact of +3.0%.

Effective Date May 15, 2022 New and Renewal.

COMPANY

FILING NUMBER

GEICO GENERAL INSURANCE COMPANY

GECC-133115480

The company files to introduce its new Personal Umbrella Liability product.

Effective Date April 29, 2022 New and Renewal.

LEAD COMPANY

FILING NUMBER

GEICO INDEMNITY COMPANY

GECC-132953350

Other Companies

Geico General Insurance Company

Government Employees Insurance Company

The company seeks approval for an overall +18.50% rate change in Personal Auto. This was not approved but a +9.9% increase was approved after the filing was adjusted by the company.

Effective Date February 10, 2022 for new and April 4, 2022 for renewal.

COMPANY

FILING NUMBER

INSURANCE SERVICES OFFICE, INC.

ISOF-133057639

The rate service organization revises advisory prospective loss costs for the major Businessowners coverages resulting in an overall rate impact of +2.1%. Effective Date April 1, 2022.

COMPANY LIO INSURANCE COMPANY FILING NUMBER

PERR-133105428

The company introduces its new Lio Commercial Package Community Association Program.

Effective Date January 12, 2022.

COMPANY LIO INSURANCE COMPANY FILING NUMBER

PERR-133104027

The company introduces its new Initial ISO Commercial Property Adoption. Effective Date January 12, 2022.

COMPANY

FILING NUMBER

LIO Insurance Company

PERR-133101882

The company introduces its new Initial ISO Commercial General Liability Adoption. Effective Date January 12, 2022.

COMPANY MAG MUTUAL INSURANCE COMPANY

FILING NUMBER

MAGM-133126894

The company files a new dentist's professional liability program. Effective Date April 1, 2022.

COMPANY MISSISSIPPI STATE RATING BUREAU

FILING NUMBER

MSSR-133068270

The rate service organization revises advisory prospective loss costs for the major Businessowners coverages resulting in an overall rate impact of $\pm 2.1\%$.

Effective Date April 1, 2022 for new and renewals.

COMPANY
NATIONAL CASUALTY COMPANY

FILING NUMBER

SCTT-133065602

The company files to introduce a new program, the Magellan Global Risk Program, which will offer Commercial Auto Liability and Physical Damage coverage for multinational risks that have a domestic exposure. With this filing the company plans to adopt current ISO Loss Costs, Rules, and Forms from ISO Reference Filing Designation Numbers CA-2019-RLC19 (Loss Costs), CA-2019-RRU19 (Rules), and CA-2019-OFR19 (Forms) as well as to adopt exceptions to the ISO Commercial Auto rating plan. Effective Date January 13, 2022.

COMPANY

FILING NUMBER

NCCI INC. NCCI-133015653

The rate service organization files changes to voluntary loss costs, assigned risk rates, and rating values.

These changes result in an overall change of -9.1% to the current voluntary loss cost level and an overall average change of -9.9% to the current assigned risk rate level. Effective Date March 1, 2022.

COMPANY

FILING NUMBER

NORTHLAND INSURANCE COMPANY

TRVD-133040358

The company files revisions to their Transportation Program under the Commercial Automobile Annual Statement line of business. The overall estimated rate impact as a result of these revisions is +19.3%

Effective Date March 1, 2022 for new and renewals.

COMPANY

FILING NUMBER

PERMANENT GENERAL ASSURANCE CORPORATION

PGAC-133036280

The company files changes to its Private Passenger Auto base rates resulting in an overall rate impact of +6.0%.

Effective Date January 27, 2022 New / March 3, 2022 Renewal.

COMPANY

FILING NUMBER

RLI INSURANCE COMPANY

RLSC-133096067

The company files revisions to its RLIPack Businessowners Program resulting in overall rate impact of +5.1%

Effective Date June 1, 2022 New and Renewal.

COMPANY

FILING NUMBER

SAFECO INSURANCE COMPANY OF ILLINOIS

LBPM-133110888

The company files changes to its Motorcycle program resulting in overall rate impact of +6.2%.

Effective Date May 21, 2022 New / July 2, 2022 Renewal.

LEAD COMPANY

FILING NUMBER

SENTRY SELECT INSURANCE COMPANY

SEPX-133125272

Other Companies

Middlesex Insurance Company

Sentry Insurance Company

The companies file to adopt the 03/01/2022 NCCI loss costs and revise LCM's as follows:

Sentry Select Insurance Company - 2.120

Sentry Insurance Company - 1.700

Middlesex Insurance Company - 1.270

The overall rate level impact of these changes is -4.7%.

Effective Date March 1, 2022.

LEAD COMPANY

STANDARD FIRE INSURANCE COMPANY

FILING NUMBER

TRVD-133108703

Other Companies

The Travelers Indemnity Company of America

The Automobile Insurance Company of Hartford, Connecticut

The Travelers Home and Marine Insurance Company

Travelers Personal Security Insurance Company

The companies files revisions to their Personal Liability Umbrella Program (PLUS) resulting in an overall rate impact of +3.0%.

Effective Date April 1, 2022 New / May 6, 2022 Renewal.

LEAD COMPANY

FILING NUMBER

STATE FARM FIRE AND CASUALTY COMPANY

SFMA-133004470

Other Companies

State Farm Mutual Automobile Insurance Company

The company seeks approval for an overall +6.34% rate change in Commercial Auto.

Effective Date January 31, 2022 for new and renewal business.

COMPANY

FILING NUMBER

TRAVELERS PERSONAL INSURANCE COMPANY

TRVD-133100782

The company files revisions to its Quantum Homeowners 2.0 program resulting in overall rate impact of +3.0%.

Effective Date April 1, 2022 New / May 21, 2022 Renewal.

COMPANY

FILING NUMBER

VIKING INSURANCE COMPANY OF WI

VKNG-133040769

The company files changes to their Personal Auto (Motorcycle) program resulting in an overall increase of 5.7%.

Effective Date March 15, 2022 for new and renewals.