

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
FEBRUARY 2022**

LEAD COMPANY

FILING NUMBER

ACCIDENT FUND GENERAL INSURANCE COMPANY

ACCD-G133137945

Other Companies

Accident Fund Insurance Company of America

Accident Fund National Insurance Company

United Wisconsin Insurance Company

The group of companies file to adopt the approved NCCI voluntary advisory loss costs and rating values per circular MS-2021-03 with the following LCM changes and overall rate impacts by company:

AFICA: LCM 1.530, Overall Rate Impact -14.2%

AFN: LCM 1.150, Overall Rate Impact -15.4%

AFG: LCM 2.000, Overall Rate Impact -12.0%

UWIC: LCM 1.800, Overall Rate Impact -5.9%

Effective Date April 1, 2022.

COMPANY

FILING NUMBER

ACCREDITED SURETY AND CASUALTY CO., INC.

PERR-132994879

The company introduces its new Entertainment, Leisure, and Sports Program, filed under the Commercial General Liability line of business.

Effective Date February 9, 2022.

COMPANY

FILING NUMBER

ALFA INSURANCE CORPORATION

ALFA-133059292

The company files for an overall rate increase of 7.52% in Personal Auto/Legacy.

Effective Date February 10, 2022 for new and renewal.

COMPANY

FILING NUMBER

ALFA INSURANCE CORPORATION

ALFA-133059300

The company files for an overall 7.52% rate increase in Personal Auto.

Effective Date March 12, 2022 for new and April 28, 2022 for renewal.

LEAD COMPANY

ALLIED PROPERTY AND CASUALTY INSURANCE CO.

FILING NUMBER

NWPP-133151535

Other Companies

AMCO Insurance Company

Depositors Insurance Company

Nationwide Insurance Company of America

Nationwide General Insurance Company

Nationwide Mutual Insurance Company

Nationwide Property and Casualty Insurance Company

Nationwide Assurance Company

Nationwide Mutual Fire Insurance Company

The group of companies files Workers Compensation loss costs as approved in NCCI Circular MS-2022-01 with adjustments to company LCM's resulting in an overall rate impact of -2.5%.

Each company's LCM is as follows:

Allied Property and Casualty Insurance Company: 2.063

AMCO Insurance Company: 2.579

Depositors Insurance Company: 1.65

Nationwide Insurance Company of America: 2.579

Nationwide General Insurance Company: 0.992

Nationwide Mutual Insurance Company: 2.063

Nationwide Property and Casualty Insurance Company: 1.65

Nationwide Mutual Fire Insurance Company: 2.579

Nationwide Assurance Company: 1.24

Effective Date June 1, 2022.

COMPANY

ALLIED WORLD SPECIALTY INSURANCE COMPANY

FILING NUMBER

DRWN-133057120

The company files revisions to the Property and Umbrella coverages in its Commercial Multi-Peril Resource Delivery Insurance rating plan resulting in an overall rate impact of +6.050%.

Effective Date May 1, 2022 New and Renewal.

COMPANY

AMERICAN AGRI-BUSINESS INSURANCE COMPANY

FILING NUMBER

ARMT-132998827

The company files for a +15.3% rate increase for Crop-Hail.

Effective Date February 16, 2022 for new and renewal business.

LEAD COMPANY

AMERICAN HOME ASSURANCE COMPANY

FILING NUMBER

AGNY-133134062

Other Companies

AIU Insurance Company

Commerce and Industry Insurance Company

Granite State Insurance Company

National Union Fire Insurance Company of Pittsburgh, Pa.

New Hampshire Insurance Company

The Insurance Company of the State of Pennsylvania

AIG Assurance Company

AIG Property Casualty Company

The group of companies file to adopt the NCCI March 1, 2022 loss costs and update loss cost multipliers for each company under the Workers Compensation line of business. This rate change results in an overall rate impact of -6.8% with the following LCM's:

AIU Insurance Company: 1.087

Commerce and Industry Insurance Company: 1.923

Granite State Insurance Company: 2.257

National Union Fire Insurance Company of Pittsburgh, Pa: 1.672

New Hampshire Insurance Company: 1.421

The Insurance Company of the State of Pennsylvania: 1.672

AIG Assurance Company: 1.254

AIG Property Casualty Company: 1.797

Effective Date March 1, 2022.

LEAD COMPANY

AMERICAN SELECT INSURANCE COMPANY

FILING NUMBER

WSFG-133125676

Other Companies

Ohio Farmers Insurance Company

Westfield Insurance Company

Westfield National Insurance Company

The group of companies file to adopt NCCI Circular MS-2022-01 for its Workers Compensation programs resulting in overall rate impact of +4.9%. The companies selected LCM's are as follows:

American Select Insurance Company: 1.615

Ohio Farmers Insurance Company: 0.983

Westfield Insurance Company: 1.404

Westfield National Insurance Company: 1.193

Effective Date March 1, 2022.

LEAD COMPANY

AMERICAN ZURICH INSURANCE COMPANY

FILING NUMBER

ZURC-133129242

Other Companies

American Guarantee and Liability Insurance Company

Colonial American Casualty and Surety Company

Fidelity and Deposit Company of Maryland

Zurich American Insurance Company of Illinois

Zurich American Insurance Company

The companies file to adopt the March 1, 2022 NCCI advisory loss costs and rating values for use with Mississippi Workers' Compensation business along with changes to company LCM's resulting in an overall rate change of -9.5%.

Effective Date March 1, 2022.

LEAD COMPANY

AMGUARD INSURANCE COMPANY

FILING NUMBER

AMGD-133127509

Other Companies

EastGUARD Insurance Company

NorGUARD Insurance Company

The companies file to adopt NCCI's 2022 Loss Costs and Miscellaneous Values with changes to their LCM's for its Workers Compensation programs resulting in an overall rate impact of -5.2%. The LCM changes approved in this filing are as follows:

AmGUARD Insurance Company 1.562

EastGUARD Insurance Company 1.390

NorGUARD Insurance Company 1.698

Effective Date March 1, 2022.

COMPANY

ARGONAUT-MIDWEST INSURANCE COMPANY

FILING NUMBER

ARGN-132908306

The company files its new Choice Auto Repair to provide garage and property coverage to general automobile service/repair operations under Commercial Package.

Effective Date June 1, 2022 for new business.

COMPANY

AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

FILING NUMBER

AAAM-133077292

The company files revisions to their Private Passenger Automobile program. The Company estimates the impact to be +5.0%.

Effective Date June 1, 2022 for new and renewals.

COMPANY

BROTHERHOOD MUTUAL INSURANCE COMPANY

FILING NUMBER

BRTH-133129191

The company files to adopt NCCI Approval Circular MS-2022-01 with a Loss Cost Multiplier of 1.461 for its Workers Compensation program resulting in an overall rate impact of -4.5%.

Effective Date May 1, 2022.

COMPANY

FILING NUMBER

CIMMARON INSURANCE COMPANY, INC.

GLOR-133110765

The company files to introduce its new Homeowners program which will be represented by the company's GloriFi Managing General Agency, LLC Program.
Effective Date April 1, 2022.

COMPANY

FILING NUMBER

CLEAR SPRING PROPERTY AND CASUALTY COMPANY

PERR-133129267

The company files to adopt NCCI Circular MS-2022-01 with an LCM of 1.59 for its Workers Compensation program resulting in an overall rate impact of -0.1%.
Effective Date March 1, 2022.

LEAD COMPANY

FILING NUMBER

COLUMBIA NATIONAL INSURANCE COMPANY

CLBA-133129318

Other Companies

Columbia Mutual Insurance Company
Association Casualty Insurance Company

The group of companies file to adopt NCCI's loss costs in Circular MS-2022-01 for its Workers Compensation programs with following LCM changes:

Columbia National Insurance Company: No change from current LCM of 1.201

Columbia Mutual Insurance Company: 1.441

Association Casualty Insurance Company: 1.729

These changes result in an overall rate impact of -2.23%.

Effective Date March 1, 2022.

LEAD COMPANY

FILING NUMBER

CONTINENTAL INSURANCE COMPANY

CNAB-133130032

Other Companies

American Casualty Company of Reading, Pennsylvania
National Fire Insurance Company of Hartford
Transportation Insurance Company
Valley Forge Insurance Company
Continental Casualty Company

The companies file to adopt the March 1, 2022 NCCI Bureau Loss Costs as referenced in circular MS-2022-01 for their Workers Compensation products resulting in an overall rate impact of -3.7%. Changes to company Loss Cost Multipliers are as follows:

The Continental Insurance Company: 1.049

American Casualty Company of Reading, Pennsylvania: 1.358

National Fire Insurance Company of Hartford: 1.810

Transportation Insurance Company: 2.082

Valley Forge Insurance Company: 1.630

Continental Casualty Company: 2.354

Effective Date March 1, 2022.

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

FILING NUMBER

FEMC-133068900

Other Companies

Federated Service Insurance Company

Federated Reserve Insurance Company

The group of companies file to adopt NCCI Circular MS-2022-01 Mississippi – Voluntary Loss Costs, Assigned Risk Rates, and Rating Values for its Workers Compensation programs resulting in an overall rate impact of -4.9%. The company's selected LCM's are as follows:

Federated Mutual Insurance Company: 1.841

Federated Service Insurance Company: 1.565

Federated Reserve Insurance Company: 2.209

Effective Date March 1, 2022.

COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

FILING NUMBER

FEMC-133102133

In this filing, the company is proposing the following changes:

- Revising Type of Business Factors and Loss Cost Multipliers in GL-R-3 rate pages
- Revising premium amounts in the credibility table in our Experience Rating Plan rate pages

- Adopting ISO Loss Costs, GL-2021-BGL1, and Increased Limit Factors, GL-2021-IALL1

- They will no longer be auto adopting ISO loss costs

Effective Date October 15, 2022 for new and renewals.

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

FILING NUMBER

FEMC-133096500

Other Companies

Federated Service Insurance Company

Federated Reserve Insurance Company

The company files revisions to their Commercial Automobile program. The Company estimates the impact to be +13.3%.

Effective Date September 15, 2022 for new and renewals.

COMPANY

FLORISTS' MUTUAL INSURANCE COMPANY

FILING NUMBER

FLWR-133150939

The company files to revise the Real and Business Personal Property Greenhouse rates in Commercial Property resulting in a 6.3% rate decrease.

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

COMPANY

GARRISON PROPERTY AND CASUALTY INS. COMPANY

FILING NUMBER

PERR-132712809

The company files to introduce its new Businessowners program.

Effective Date February 23, 2022 for new and renewal business.

COMPANY

FILING NUMBER

GRAIN DEALERS MUTUAL INSURANCE COMPANY

NGMC-133097841

The company files rate and rules changes for their Businessowners Program resulting in an overall increase of 4.6%.

Effective Date September 1, 2022 for new and renewals.

COMPANY

FILING NUMBER

GREAT WEST CASUALTY COMPANY

LDDX-133128773

The company files to adopt NCCI's Circular MS-2022-01 with an LCM of 1.355 for its Workers Compensation program resulting in an overall rate impact of -13.6%.

Effective Date March 1, 2022.

LEAD COMPANY

FILING NUMBER

HARTFORD INSURANCE COMPANY OF ILLONOIS

HART-133083903

Other Companies

Hartford Insurance Company of the Southeast

Nutmeg Insurance Company

The group of companies files to introduce its Workers Compensation product using the rates/rating values, loss cost multipliers and deviations based on the advisory pure premiums published by the NCCI, Inc. (Circulars MS-2020-06 and MS-2021-02) using the following LCM's:

Hartford Insurance Company of Illinois: 0.882

Hartford Insurance Company of the Southeast: 1.002

Nutmeg Insurance Company: 1.320

Effective Date April 16, 2022.

COMPANY

FILING NUMBER

HUDSON INSURANCE COMPANY

HINC-133112585

The company files revised Crop Hail Rates, Rules and Forms resulting in an overall increase of 20%.

Effective Date February 23, 2022 for new and renewals.

LEAD COMPANY

FILING NUMBER

MANUFACTURERS ALLIANCE INSURANCE COMPANY

STLR-133146719

Other Companies

Pennsylvania Manufacturers' Association Insurance Company

Pennsylvania Manufacturers Indemnity Company

The group of companies file to adopt NCCI Circular MS-2022-01 for their Workers Compensation programs resulting in an overall rate impact of +5.1%. The companies' selected LCM's are as follows:

Manufacturers Alliance Insurance Company: 1.695

Pennsylvania Manufacturers' Association Insurance Company: 1.474

Pennsylvania Manufacturers Indemnity Company: 1.327

Effective Date May 1, 2022.

COMPANY **FILING NUMBER**
MEMIC INDEMNITY COMPANY **MEMC-133127899**

The company files to adopt NCCI Circular MS-2022-01 with a revised LCM of 1.79 for its Workers Compensation program.
Effective Date March 1, 2022.

COMPANY **FILING NUMBER**
MERIDIAN SECURITY INSURANCE COMPANY **STAT-133018802**

The company makes changes to its State Auto Personal Auto insurance program, including changes to base rates and rating factors resulting in an overall increase of 11%.
Effective Date March 16, 2022 new and April 18, 2022 renewals.

COMPANY **FILING NUMBER**
MIDVALE INDEMNITY COMPANY **HMSS-133144758**

The company files to introduce its Generic Commercial Automobile Program which is adopting the most recent version of ISO's rules and loss costs with proprietary loss cost multipliers.
Effective Date February 16, 2022.

LEAD COMPANY **FILING NUMBER**
MOUNTAIN LAUREL ASSURANCE COMPANY **PRGS-133100459**

Other Companies

Progressive Gulf Insurance Company

The company is requesting approval for an overall rate level change in Personal Auto / Recreational Vehicle resulting in a +4.5% rate change.
Effective Date April 8, 2022 for new and May 18, 2022 for renewal.

COMPANY **FILING NUMBER**
NATIONAL SPECIALTY INSURANCE COMPANY **STNA-133124801**

The company files to adopt the most recent loss costs and miscellaneous rating values for its Workers' Compensation business approved in NCCI Circular MS-2022-01 along with changes to its LCM's resulting in an overall rate impact of +3.7%. The revised LCM's are 1.07 (Preferred Tier), 1.43 (Standard Tier), and 1.79 (Non-Standard Tier).
Effective Date March 1, 2022.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY NWPP-133144269

Other Companies

Crestbrook Insurance Company

National Casualty Company

The group of companies file to adopt NCCI Circular MS-2022-01 for its Workers Compensation programs resulting in an overall rate impact of -2.4%. The companies' selected LCM's are as follows:

Nationwide Agribusiness Insurance Company: 1.663

Crestbrook Insurance Company: 2.079

National Casualty Company: Preferred 1.646, Standard 1.893, Nonstandard 2.461

Effective Date August 1, 2022.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE INSURANCE CO. OF AMERICA NWPP-133125563

Other Companies

Nationwide General Insurance Company

Nationwide Mutual Insurance Company

Nationwide Property and Casualty Insurance Company

Nationwide Assurance Company

Allied Insurance Company of America

The companies file revisions to their Commercial Property program. The Company estimates the impact across all companies to be +10.8%.

Effective Date November 1, 2022 for new and renewals.

COMPANY **FILING NUMBER**
NORMANDY INSURANCE COMPANY NYIC-133137722

The company files to adopt NCCI's 2022 Loss Costs with a selected LCM of 1.75 for its Workers Compensation program resulting in an overall rate impact of +10.1%.

Effective Date April 1, 2022.

COMPANY **FILING NUMBER**
OCCIDENTAL FIRE & CASUALTY CO. OF NC OCCD-133042258

The company seeks approval for an overall +10.0% rate change in Commercial Auto.

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

COMPANY **FILING NUMBER**
OHIO SECURITY INSURANCE COMPANY LBRC-133139006

The company files a request for a rate increase of +1.8% in their Custom Protector product for Commercial Package.

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

LEAD COMPANY
PROTECTIVE INSURANCE COMPANY

FILING NUMBER
BALG-133127947

Other Companies

Sagamore Insurance Company

The companies file to adopt the approved loss costs, rating values, and item filings referenced in NCCI Circular MS-2021-03 for their Workers Compensation program. Protective Insurance Company changes its LCM to 1.954 while Sagamore Insurance Company will be auto adopting as they are maintaining their loss cost multiplier of 1.363. Effective Date March 1, 2022.

COMPANY
ROOT INSURANCE COMPANY

FILING NUMBER
CLIN-133135952

The company files for an overall +45.0% rate increase in Private Passenger Auto. Effective Date March 10, 2022 for new and April 12, 2022 for renewal.

LEAD COMPANY
SENTINEL INSURANCE COMPANY LTD.

FILING NUMBER
HART-133110448

Other Companies

Trumbull Insurance Company

The filing requests an overall rate change of +4.5% in Private Passenger Auto. Sentinel will see a +4.4% and Trumbull will see +4.6%. Effective Date May 12, 2022 for new and July 1, 2022 for renewal.

LEAD COMPANY
SOMPO AMERICA INSURANCE COMPANY

FILING NUMBER
SMPJ-133136603

Other Companies

Sompo America Fire & Marine Insurance Company

The companies file to automatically adopt the loss costs as approved in NCCI circular MS-2022-01 for their Workers Compensation programs resulting in an overall rate impact of +5.1% including the following LCM changes:

SAIC: 2.100

SAFM: 1.470

Effective Date March 15, 2022.

COMPANY
SURECHOICE UNDERWRITERS RECIPROCAL EXCHANGE

FILING NUMBER
SAGE-133156672

The company files to introduce its new Homeowners product which is targeted at owner occupied homeowners.

Effective Date April 1, 2022.

COMPANY
TRAVELERS CASUALTY AND SURETY CO. OF AMERICA

FILING NUMBER
TRVD-133099419

The company makes changes to its Financial Institutions Professional Liability program resulting in an overall increase of 20%.

Effective Date August 1, 2022 for new and renewals.

COMPANY **FILING NUMBER**
TRAVELERS CASUALTY AND SURETY CO. OF AMERICA TRVD-133151170
The company files revised rates for its Community Associations D&O Liability coverage program resulting in an overall rate change of +19.6%.
Effective Date June 1, 2022 new and renewal.

LEAD COMPANY **FILING NUMBER**
UNITED SERVICES AUTOMOBILE ASSOCIATION USAA-133091641

Other Companies
USAA Casualty Insurance Company
USAA General Indemnity Company
Garrison Property and Casualty Insurance Company

The company files for an overall rate level change of +6.5% for USAA, +5.1% for USAA-CIC, +3.0% for USAA-GIC and +7.1% for Garrison Property and Casualty in Private Passenger Auto.
Effective Date March 1, 2022 for new and May 13, 2022 for renewal.

COMPANY **FILING NUMBER**
UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY UFCI-133154678
The company files their initial filing of its Businessowners Policy Program. This program consists of individually rated component coverages from their respective AAIS manuals and company exception pages. The component coverages include the following: Inland Marine, Commercial Property and Commercial Liability.
Effective Date February 18, 2022.

COMPANY **FILING NUMBER**
UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY UFCI-133135484
The company files its new Commercial Property program with the adoption of the AAIS Commercial Properties forms, rules, and loss costs as well as its own proprietary forms and manual pages. This program may be written on a mono-line basis or within a packaged or BOP policy.
Effective Date February 18, 2022.

COMPANY **FILING NUMBER**
UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY UFCI-133135514
The company files for a new Commercial General Liability forms, rules and loss costs.
Effective Date March 18, 2022 for new and renewal business.

COMPANY

FILING NUMBER

UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY

UFCI-133151598

The company files for a new Commercial Package.

Effective Date March 18, 2022 for new and renewal business.

NAME CHANGES

NORCAL Mutual Insurance Company changed its name to NORCAL Insurance Company effective May 5, 2021.