

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

<u>COMPANY</u> ALFA INSURANCE CORPORATION	<u>FILING NUMBER</u> ALFA-133082114
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The company files changes to its Personal Property/Standard Fire program resulting in an overall rate impact of +9.83%.	
Effective Date April 12, 2022 New / May 26, 2022 Renewal.	

<u>LEAD COMPANY</u> AMERICAN FIRE AND CASUALTY COMPANY	<u>FILING NUMBER</u> LBRC-133176974
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<u>Other Companies</u> The Ohio Casualty Insurance Company Ohio Security Insurance Company West American Insurance Company	
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The company files a rate revision in Businessowners resulting in an overall +5.0% increase.	
Effective Date August 1, 2022 for new and renewal business.	

<u>LEAD COMPANY</u> AMERICAN FIRE AND CASUALTY COMPANY	<u>FILING NUMBER</u> LBRC-133177113
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<u>Other Companies</u> Ohio Casualty Insurance Company Ohio Security Insurance Company West American Insurance Company	
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The company files new LCM'S in Commercial Property with an estimated impact of 3.4%.	
Effective Date 8/1/2022 for new and renewal business.	

<u>COMPANY</u> ARCH INSURANCE COMPANY	<u>FILING NUMBER</u> AICO-133197803
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The company files its new Library Program form, rate and rule filing for Commercial General Liability.	
Effective Date May 1, 2022 for new and renewal.	

<u>COMPANY</u> DIAMOND STATE INSURANCE COMPANY	<u>FILING NUMBER</u> MRTN-133168307
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The company files its forms, rates and rules for its new Executive Management Shield (EMS) program for Directors and Officers Liability, Employment Practices Liability, Fiduciary Liability, and Crime.	
Effective Date March 29, 2022 for new business.	

LEAD COMPANY

EMC PROPERTY & CASUALTY COMPANY

Other Companies

EMCASCO Insurance Company

Employers Mutual Casualty Company

Union Insurance Company of Providence

The companies file to adopt the revisions found in reference numbers CA-2019-RRU19, CA-2019-RLC19, CA-2019-ROCP1, CA-2019-OFR19, CA-2019-RUMLC, CA-2020-OUM3, CA-2020-BRLA1, CA-2020-BRLB1, CA-2021-RZR1, CA-2021-RZRLC and circular AP-CA-2021-003, which include ISO's multistate Commercial Auto rules, loss costs and forms, optional class plan multistate rules and optional class plan loss costs, loss costs, uninsured motorists rule and loss costs, zone rated rules and zone rated loss costs (subject to the multipliers found on the reference filing adoption form), and Risk Analyzer Environmental Module Tables. These changes result in overall rate impact of +9.3%

Effective Date July 15, 2022 New and Renewal.

FILING NUMBER

EMCC-133101692

LEAD COMPANY

EMC PROPERTY & CASUALTY COMPANY

Other Companies

EMCASCO Insurance Company

Employers Mutual Casualty Company

Union Insurance Company of Providence

The company files to adopt Bulletins 21-07 (21-09), CF-2021-RLC1, and CF-2021-RRU1 and revisions to their Loss Costs Multipliers. The revised multipliers will also apply to previously adopted Bulletins 19-03 (MS CF-LC 2018), MSRB 14-01 (CF-2011-RLC11), MSRB 16-07 (CF-2016-RLC1), MSRB 13-01 (CF-2012-RLC09), CF-2005-RLC1, and MSRB 17-03 (CF-2016-REQLC). These changes result in an overall rate impact of +8.9%.

Effective Date July 1, 2022 New and Renewal.

FILING NUMBER

EMCC-133103557

LEAD COMPANY

EMPLOYERS INSURANCE COMPANY OF WAUSAU

Other Companies

Liberty Insurance Corporation

Liberty Mutual Fire Insurance Company

Liberty Mutual Insurance Company

LM Insurance Corporation

The First Liberty Insurance Corporation

The company files for an overall +10.1% rate change in Commercial General Liability.

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

FILING NUMBER

LBRC-133059432

COMPANY

FILING NUMBER

ESSENTIA INSURANCE COMPANY

ESSN-133132071

The company files revised rates for their Classic Auto Program. Combined Classic Automobile Program impact of this private passenger auto liability filing and its companion inland marine physical damage filing. The overall increase will be 9.217%. Effective Date July 1, 2022 for new and renewals.

COMPANY

FILING NUMBER

FEDERAL INSURANCE COMPANY

ACEH-133141002

The company files its Multiemployer Plan Fiduciary Liability Policy, which is a new product developed to insure a variety of plans including multiemployer plans, multiple employer plans, multiple employer welfare arrangements, voluntary employees' beneficiary associations, and similar plans both in the private sector and public (governmental) sector. Effective Date March 31, 2022.

COMPANY

FILING NUMBER

FEDERATED MUTUAL INSURANCE COMPANY

FEMC-133196227

The company makes changes related to Liquor Liability:
- Separate our rates and rules into two separate, individual manuals (see Rule Explanatory for details of Rule Page revision).
- Revising our rates for Convenience Stores, Grocery Stores, and Retailers.
- Table References have been updated to reflect table references in the Rule Manual. Effective Date June 1, 2022 for new and renewals.

COMPANY

FILING NUMBER

INSURANCE SERVICES OFFICE, INC.

ISOF-133181117

Insurance Services Office, Inc. revises current advisory prospective loss costs for Personal Auto resulting in a 12.30% rate decrease. Effective Date August 1, 2022 for new and renewal business.

COMPANY

FILING NUMBER

MISSISSIPPI FARM BUREAU CASUALTY INS. CO.

SFBC-133111427

The company proposes changes to their Farm Property rates resulting in an overall increase of 17.9%. Effective Date April 15, 2022 for new and renewals.

LEAD COMPANY

FILING NUMBER

MOUNTAIN LAUREL ASSURANCE COMPANY

PRGS-133103003

Other Companies

Progressive Gulf Insurance Company

The companies file revised rates for their Private Passenger Motorcycle Program resulting in an overall increase of 5.1%. Effective Date April 8, 2022 for new and May 18, 2022 for renewals.

COMPANY **FILING NUMBER**
NATIONAL CASUALTY COMPANY **SCTT-133196457**

The company files a request to update rates and LCM's in Commercial Auto.
Effective Date July 1, 2022 for new and renewal business.

COMPANY **FILING NUMBER**
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY **NWPP-133090198**

The company makes changes to its Farmowners program, including changes to property base rates, various rating factors, and property and liability endorsements resulting in an overall increase of 9.9%.
Effective Date November 1, 2022 for new and renewals.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE GENERAL INSURANCE COMPANY **NWPP-133207050**

Other Companies

Nationwide Assurance Company

The companies file for rate changes in Commercial General Liability resulting in overall 5.7% rate decrease.

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

COMPANY **FILING NUMBER**
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE **PRIV-133121242**

The company files revisions to their PURE Private Fleet Auto program under the Personal Automobile Annual Statement line of business. The Company estimates the impact to be +7.5%.

Effective Date June 12, 2022 new & August 11, 2022 renewals.

LEAD COMPANY **FILING NUMBER**
PROTECTIVE INSURANCE COMPANY **BALG-133136078**

Other Companies

Sagamore Insurance Company

The companies file changes to their UCA Intermediate Fleet Commercial Auto program resulting in an overall rate impact of +9.6%.

Effective Date July 1, 2022 New and Renewal.

COMPANY **FILING NUMBER**
SAFEPORT INSURANCE COMPANY **OCCD-133150542**

The company files its initial rates and rules for its new Homeowners program.

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

LEAD COMPANY
SENTRY INSURANCE COMPANY

FILING NUMBER
SEPX-133179400

Other Companies

Middlesex Insurance Company

The company files to adopt ISO loss costs and revise Loss Cost Multiplier resulting in an increase of 1.6%.

Effective Date June 1, 2022.

COMPANY
STANDARD FIRE INSURANCE COMPANY

FILING NUMBER
TRVD-133058600

The company files for an overall +6.0% rate change in Private Passenger Auto.

Effective Date February 20, 2022 for new and March 22, 2022 for renewal.

LEAD COMPANY
STATE FARM FIRE AND CASUALTY COMPANY

FILING NUMBER
SFMA-133079891

Other Companies

State Farm Mutual Automobile Insurance Company

The company files for an overall rate increase in Private Passenger Auto resulting in a 7.0% rate increase.

Effective Date June 13, 2022 for new and renewal business.

COMPANY
TRANSVERSE INSURANCE COMPANY

FILING NUMBER
PERR-133165029

The company files to introduce its Workers Compensation program which will utilize the rules and supplementary rating information in NCCI's Basic Manual supplemented with independent manual pages. The rates are based on the NCCI loss costs in NCCI Circular MS-2022-01.

Effective Date March 1, 2022.

COMPANY
VAULT RECIPROCAL EXCHANGE

FILING NUMBER
SPIS-133141658

The company proposes Home Complete, a new voluntary homeowners program. The Home Complete program will primarily write homes with over \$750,000 of Coverage A.

Effective Date March 29, 2022.

NAME CHANGES

Commonwealth Insurance Company of America changed its name to Accelerant National Insurance Company effective February 9, 2021.