

Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
APRIL 2022

<u>COMPANY</u> ALFA INSURANCE CORPORATION	<u>FILING NUMBER</u> ALFA-133115606
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The company files for an overall +9.710% rate increase in Other CMP - Church. Effective Date June 7, 2022 for new and July 22, 2022 for renewal.	

<u>COMPANY</u> ALLSTATE PROPERTY AND CASUALTY INSURANCE CO.	<u>FILING NUMBER</u> ALSE-133120976
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The company files changes to its Private Passenger Automobile program resulting in an overall rate impact of +9.6%. Effective Date April 18, 2022 New / May 19, 2022.	

<u>LEAD COMPANY</u> AMERICAN FIRE & CASUALTY COMPANY	<u>FILING NUMBER</u> LBRC-133176659
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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 group of companies file to adopt ISO's Mississippi General Liability Advisory Prospective Loss Cost and Mississippi General Liability Increased Limit Factors with changes to proprietary LCM's resulting in an overall rate change of +10.3%. Effective Date July 1, 2022 New and Renewal.	

<u>LEAD COMPANY</u> AMERICAN ZURICH INSURANCE COMPANY	<u>FILING NUMBER</u> ZURC-133185369
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<u>Other Companies</u> American Guarantee and Liability Insurance Company Zurich American Insurance Company of Illinois Zurich American Insurance Company	
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The group of companies file changes to their Property Portfolio Protection (P3) Commercial Package program resulting in an overall rate impact of -26.6%. Effective Date October 1, 2022 New and Renewal.	

<u>COMPANY</u> CAMBRIDGE MOBILE TELEMATICS INC.	<u>FILING NUMBER</u> FRCS-133159719
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The company files version 1.1 of their Premium Score model for Private Passenger Automobile which produces a score value based on driving behavior characteristics derived from telematics data. It is an update to the model introduced in FRCS-132260025 that was effective in July of 2020. Effective Date April 29, 2022 for new and renewal business.	

<u>LEAD COMPANY</u> CHARTER OAK FIRE INSURANCE COMPANY	<u>FILING NUMBER</u> TRVD-133123707
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<u>Other Companies</u> The Phoenix Insurance Company The Travelers Indemnity Company	

The Travelers Indemnity Company of America
The Travelers Indemnity Company of Connecticut
Travelers Property Casualty Company of America

The group of companies file revised rates and rules for their Commercial Farm and Ranch Program resulting in an overall increase of 4.654%.
Effective Date September 1, 2022 for new and renewals.

COMPANY **FILING NUMBER**
CONCERT INSURANCE COMPANY **REGU-133241260**

The company files its new program for Commercial General Liability. Concert will use ISO as well as proprietary material. The company is adopting the most recent prospective ISO loss costs, rules, rating plans forms and endorsements.
Effective Date April 29, 2022 for new business.

COMPANY **FILING NUMBER**
CONTINENTAL CASUALTY COMPANY **CNAC-133230033**

The company revises rates and rules for their Professional Errors and Omissions Liability program.
Effective Date August 1, 2022 for new and renewals.

COMPANY **FILING NUMBER**
DIRECT GENERAL INSURANCE COMPANY OF MS **GMMX-133115371**

The company files changes to its Value RAD 6.0 Private Passenger Auto program resulting in an overall rate impact of +4.97. The company first requested an overall rate impact of +12.7% which was originally disapproved. After discussion, the MID accepted the company's lowered overall rate impact of +4.97%.
Effective Date May 13, 2022 New / June 18, 2022 Renewal.

LEAD COMPANY **FILING NUMBER**
EMPLOYERS INSURANCE COMPANY OF WAUSAU **LBRC-133178182**

Other Companies
Liberty Insurance Corporation
Liberty Mutual Fire Insurance Company
LM Insurance Corporation
The First Liberty Insurance Corporation

The group of companies file changes to their School Leaders Errors & Omissions product resulting in an overall rate impact of +43.0%.
Effective Date September 1, 2022 New and Renewal.

COMPANY **FILING NUMBER**
FARMERS INSURANCE EXCHANGE **FARM-133196331**

The company files revisions to its Private Passenger Auto program resulting in an overall rate impact of +4.5%.
Effective Date July 18, 2022 New / September 5, 2022 Renewal.

COMPANY **FILING NUMBER**
LUBA CASUALTY INSURANCE COMPANY **LUBA-133223942**

The company files to adopt 3/1/2022 NCCI Loss Costs and Miscellaneous Values and changes its LCM to 1.67 resulting in an overall rate impact of -2.38%.
Effective Date July 1, 2022 New and Renewal.

COMPANY **FILING NUMBER**
LUBA INDEMNITY INSURANCE COMPANY **LUBA-133228808**

The company files to adopt 3/1/2022 NCCI Loss Costs and Miscellaneous Values and change its LCM 1.25 resulting in an overall rate impact of -13.55%.
Effective Date July 1, 2022 New and Renewal.

COMPANY **FILING NUMBER**
MIDVALE INDEMNITY COMPANY **HMSS-133227214**

The company files rates, rules and forms for a Commercial Multi-Peril filing for its WaterPlus Program on a multi-state basis. The product provides coverage for Crime, General Liability, Property and Public Official & Management Liability.
Effective Date April 20, 2022.

COMPANY **FILING NUMBER**
MIDVALE INDEMNITY COMPANY **HMSS-133227236**

The company files a Commercial Auto filing for its WaterPlus Program on a multi-state basis. The company will be utilizing the current ISO Commercial Auto forms and loss costs, and its currently filed and approved Commercial Auto Loss Costs Multipliers in coordination with this program.
Effective Date April 21, 2022.

COMPANY **FILING NUMBER**
MS FARM BUREAU CASUALTY INSURANCE COMPANY **SFBC-133183435**

The company files for an overall change to the rates in its Homeowners Dwelling Package 0 resulting in a +14.9% increase.
Effective Date June 15, 2022 for new and renewal business.

COMPANY **FILING NUMBER**
MS FARM BUREAU CASUALTY INSURANCE COMPANY **SFBC-133183459**

The company files for an overall rate change to its Homeowners Dwelling Package 1 resulting in a +9.87% increase.
Effective Date June 15, 2022 for new and renewal business.

COMPANY **FILING NUMBER**
NATIONAL UNION FIRE INS. CO. OF PITTSBURGH, PA **AGNY-133227957**

The company files to introduce a new Attorney Advantage Program for Professional Errors and Omissions Liability to provide lawyers professional liability coverage in small to medium law firms having twenty-five attorneys or less. The Program is based on the AXIS Insurance Company SERFF filing AXSS-129709509.

Effective Date June 1, 2022 for new business.

<u>COMPANY</u>	<u>FILING NUMBER</u>
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	NWPP-133202863

The company files revisions to their CGL program that includes:

- Updated rules for the entire program
- A new employment practices liability program
- New cyber-threat coverage, and
- A rate revision for their farm operations liability

This change results in an overall increase of 5.3%.

Effective Date November 1, 2022 for new and renewals.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
NATIONWIDE GENERAL INSURANCE COMPANY	NWPP-133169651

Other Companies

Nationwide Assurance Company

The companies file changes to their Commercial Auto program resulting in an overall rate impact of +4.5%.

Effective Date November 1, 2022 New and Renewal.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
NATIONWIDE INSURANCE CO. OF AMERICA	NWPP-133170031

Other Companies

Nationwide Mutual Insurance Company

Nationwide Property & Casualty Ins. Co.

Allied Insurance Company of America

The group of companies are introducing a new rating plan for their Middle Market Commercial Auto program. There will be four companies: NICA, NMIC, NPIC, and AICA. When eligible, middle market accounts in the existing companies will renew into one of these four companies. The rating plan being proposed includes adopting ISO's Option Class Plan, an Experience Rating eligibility threshold, a fixed expense constant, new risk tiered and driver based rating models, and introducing a Lifetime Expense Allocation rating plan.

Effective Date November 1, 2022.

<u>COMPANY</u>	<u>FILING NUMBER</u>
OBSIDIAN INSURANCE COMPANY	REGU-133234494

The company files Commercial General Liability forms, rates, and rules for its new Amwins Transportation Program.

Effective Date April 22, 2022.

<u>COMPANY</u>	<u>FILING NUMBER</u>
OBSIDIAN INSURANCE COMPANY	REGU-133233506

The company files Commercial Auto forms, rates, and rules for its new AmWins Transportation Program.

Effective Date April 22, 2022.

COMPANY **FILING NUMBER**
PROPERTY AND CASUALTY INS. CO. OF HARTFORD HART-133160288

The company files revisions to their Private Passenger Auto Program resulting in an overall increase of 5.7%.

Effective Date June 9, 2022 for new and July 29, 2022 for renewals.

LEAD COMPANY **FILING NUMBER**
REGENT INSURANCE COMPANY QBEC-133208097

Other Companies

General Casualty Company of Wisconsin

The companies file to update the tier factors for their Arrowhead Advantage Commercial Auto program resulting in an overall rate impact of -2.1%.

Effective Date November 1, 2022 New and Renewal.

LEAD COMPANY **FILING NUMBER**
STATE AUTO PROPERTY & CASUALTY COMPANY STAT-133202237

Other Companies

State Automobile Mutual Insurance Company

The companies file revisions to their Homeowner Legacy Insurance Program resulting in an overall rate impact of +3.2%

Effective Date August 17, 2022 Renewal Only.

COMPANY **FILING NUMBER**
TRISURA INSURANCE COMPANY MOCC-133135619

The company files changes to its Homeowners insurance product.

Effective Date April 1, 2022 new and renewal.

LEAD COMPANY **FILING NUMBER**
UNITED FIRE & CASUALTY COMPANY UNFG-133209647

Other Companies

Lafayette Insurance Company

The companies file to adopt ISO's Loss Costs from CA-2021-BRLA1, Zone Rated Loss Costs from CA-2021-RZR1, UM/UIM Loss Costs from CA-2020-RUMLC, and UM/UIM rules from CA-2020-OUM3 with proprietary LCM's resulting in an overall rate impact of +5.9%.

Effective Date August 1 2022 New and Renewal.

LEAD COMPANY **FILING NUMBER**
UNITED FIRE AND CASUALTY COMPANY UNFG-133197244

Other Companies

Lafayette Insurance Company

The companies file to adopt ISO Loss Costs and Increased Limit Factors through GL-2021-BGL1 and GL-2021-IALL1 along with changes to Loss Cost Multipliers for their General Liability program resulting in an overall rate impact of +3.8%.

Effective Date August 1, 2022 New and Renewal.

COMPANY **FILING NUMBER**
US COASTAL PROPERTY & CASUALTY INSURANCE CO. **CCGI-133137121**

The company files to introduce its new Homeowners program.
Effective Date April 28, 2022.

COMPANY **FILING NUMBER**
US COASTAL PROPERTY & CASUALTY INSURANCE CO. **CCGI-133138381**

The company files to introduce its new Dwelling Fire (DP3) program.
Effective Date April 28, 2022.

COMPANY **FILING NUMBER**
VAULT RECIPROCAL EXCHANGE **SPIS-133192111**

The company files for approval of its new Vault Auto Complete Program under Personal Auto. The rates, rules, policy forms and endorsements are based on the Privilege Underwriters Reciprocal Exchange (PURE) similar auto program which filed its latest approved manual pages under PRIV-133121242.
Effective Date July 1, 2022 for new business.

COMPANY **FILING NUMBER**
ZURICH AMERICAN INSURANCE COMPANY **ZURC-133230647**

The company revises the rates for its Veterinarians Professional Liability Program. Increase to their Veterinary License Defense rates by 5.0% for all limits, as well as increasing rates for our Class IV Professional liability coverage by 4.6%. No change will be made to the rates for any other coverage or endorsement. The total estimated impact of this rate change for the entire Veterinarians Professional Liability Program is a 2.6% increase.
Effective Date January 1, 2023 new and renewals.

NEW COMPANY

AmFed Advantage Insurance Company received their Company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi, effective April 22, 2022.

AmFed Casualty Insurance Company received their Company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi, effective April 22, 2022.

AmFed National Insurance Company received their Company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi, effective April 22, 2022.

Falcon Insurance Company received their Company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi, effective April 8, 2022.

Jet Insurance Company received their Company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi, effective April 6, 2022.

US Coastal Property & Casualty Insurance Company received their Company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi, effective April 27, 2022.