

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

<u>COMPANY</u> <u>AMERICAN BUILDERS INSURANCE COMPANY</u>	<u>FILING NUMBER</u> <u>PERR-133207833</u>
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The company files to introduce its Large Deductible Workers Compensation program.
Effective Date July 13, 2022.

<u>COMPANY</u> <u>ARMED FORCES INSURANCE EXCHANGE</u>	<u>FILING NUMBER</u> <u>ARMD-133145141</u>
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The company files a new Homeowners program.
Effective Date November 14, 2022.

<u>COMPANY</u> <u>ATLANTIC SPECIALTY INSURANCE COMPANY</u>	<u>FILING NUMBER</u> <u>BEAC-133327550</u>
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The company files to introduce its new Public Company Management Liability Policy.
Effective Date July 14, 2022.

<u>COMPANY</u> <u>BENCHMARK INSURANCE COMPANY</u>	<u>FILING NUMBER</u> <u>CIAI-133281370</u>
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The company is revising its loss costs, rules and forms for the Coterie Businessowners (“BOP”) Program resulting in an overall 17.6% increase.
Effective Date October 1, 2022 new and January 1, 2023 renewals.

<u>COMPANY</u> <u>BUILDERS MUTUAL INSURANCE COMPANY</u>	<u>FILING NUMBER</u> <u>BDMT-133170479</u>
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The company makes an informational filing to its Commercial General Liability program under Title 19 Part I Chapter 45 (Insurance Flexible Rating System) as it conforms to the rules set forth in this regulation.

The filing includes revisions to Loss Cost Multipliers for both Premises Operations and Products Completed Operations. As a result of the revision to LCM’s, the rates for the company's specialized Trade Contractor Program are also being revised which includes the elimination of classification 13590 from the program and instead will be treating it under the Commercial General Liability rules and exceptions. Additionally, revisions to Increased Limit Factors for the Trade Contractor Program are made to align with those utilized by ISO limits. The overall rate impact of these changes is +10.0%.
Effective Date August 1, 2022 New and Renewal.

<u>COMPANY</u> <u>ECONOMY PREMIER ASSURANCE COMPANY</u>	<u>FILING NUMBER</u> <u>FAIG-133252156</u>
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The company files for a rate increase in Homeowners resulting in a 10.0% rate increase.
Effective Date July 20, 2022 for new and renewal business.

<u>LEAD COMPANY</u> <u>EMPLOYERS INSURANCE COMPANY OF WAUSAU</u>	<u>FILING NUMBER</u> <u>LBRC-133297668</u>
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Other Companies
Liberty Insurance Corporation

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

The companies file to expand its Law Enforcement Professional Liability product to Mississippi.

Effective Date September 1, 2022.

LEAD COMPANY

EMPLOYERS INSURANCE COMPANY OF WAUSAU

FILING NUMBER

LBRC-133256536

Other Companies

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

The company makes its initial filing for its Liberty Mutual Property Protector™ Commercial Property program.

Effective Date January 1, 2023.

COMPANY

EQUITY INSURANCE COMPANY

FILING NUMBER

HMSG-133335724

The company files changes to its Private Passenger Auto Bluefire Standard Program resulting in an overall rate impact of +7.3%.

Effective Date September 1, 2022 New and October 16, 2022 Renewal.

LEAD COMPANY

FARMERS PROPERTY AND CASUALTY INS. COMPANY

FILING NUMBER

FAIG-133217827

Other Companies

Farmers Casualty Insurance Company

The company files a revision to its Private Passenger Automobile Program resulting in a 8.5% rate increase. This was the book of business that Farmers purchased from MetLife.

Effective Date August 1, 2022 for new and September 5, 2022 for renewal.

COMPANY

GARRISON PROPERTY & CASUALTY INS. CO.

FILING NUMBER

PERR-133053372

The company is introducing a new General Liability program (“the Program”). The Program will adopt all approved Insurance Services Office (“ISO”) materials, including all forms, loss costs, and rules.

Effective Date June 29, 2022.

COMPANY

HISCOX INSURANCE COMPANY INC.

FILING NUMBER

HISC-133327887

The company files changes to their Commercial General Liability Program resulting in an overall increase of 8.11%.

Effective Date October 13, 2022 for new and January 11, 2023 for renewals.

LEAD COMPANY

LIBERTY INSURANCE COMPANY

Other Companies

Liberty Mutual Fire Insurance Company

The First Liberty Insurance Corporation

The company files to revise the rates for Personal Auto resulting in a 9.9% rate increase.
Effective Date September 27, 2022 for renewal business.

FILING NUMBER

LBPM-133192295

COMPANY

LIBERTY MUTUAL INSURANCE COMPANY

The company files a request to increase the rates 12.9% on their new Personal Auto policy which was effective November 15, 2022.

Effective Date July 26, 2022 for new and renewal.

FILING NUMBER

LBPM-133244537

LEAD COMPANY

LIBERTY MUTUAL INSURANCE COMPANY

Other Companies

The First Liberty Insurance Corporation

The companies file to revise their Personal Liability Protection Policy resulting in a 12.0% rate increase in the Personal Umbrella.

Effective Date November 13, 2022 for new and renewal.

FILING NUMBER

LBPM-133305559

LEAD COMPANY

LM GENERAL INSURANCE COMPANY

Other Companies

LM Insurance Corporation

The company files to revise rates for all renewal policies in Personal Auto resulting in a 9.8% rate increase.

Effective Date September 27, 2022 for renewal business.

FILING NUMBER

LBPM-133190489

COMPANY

MARKEL AMERICAN INSURANCE COMPANY

The company files to introduce a new Financial Services Protection Program which will be written on a claims-made and reported basis.

Effective Date July 1, 2022.

FILING NUMBER

MRKB-133277389

COMPANY

MERIDIAN SECURITY INSURANCE COMPANY

The company files for an overall rate increase of 9.7% in the State Auto Dwelling Fire program under Personal Property.

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

FILING NUMBER

STAT-133226162

LEAD COMPANY

MIDDLESEX INSURANCE COMPANY

Other Companies

Sentry Insurance Company

FILING NUMBER

SEPX-133270176

The company is making changes to its commercial general liability line of business, including adoption of outstanding ISO Loss Costs, increased limits factors, and estimated loss potentials from the following ISO filings: GL-2020-RELCC, GL-2020-RELP1, GL-2021-BGL1, and GL-2021-IALL1. Additionally, SIG is revising their Limited Employment Practices Extension Endorsement pricing and updating their GL Scorecard models. This will result in an overall increase of 12.4%.
Effective Date October 1, 2022 for new and renewals.

COMPANY **FILING NUMBER**
MISSISSIPPI STATE RATING BUREAU **MSSR-133293475**

The Mississippi State Rating Bureau seeks filing approval on behalf of member companies for a revision of Commercial Property Basic Group 1, Basic Group II, and Special Causes of Loss for Loss Costs resulting in an overall rate impact of +3.4%.
Effective Date November 1, 2022 New and Renewal.

COMPANY **FILING NUMBER**
NEXT INSURANCE COMPANY **NXUS-133222610**

The company is making changes to their general liability program, including changes to base rates and rating factors resulting in an overall increase of 18%.
Effective Date September 13, 2022 for new and October 23, 2022 for renewals.

COMPANY **FILING NUMBER**
SENTRY SELECT INSURANCE COMPANY **SEPX-133271480**

The company is making changes to its commercial general liability line of business, including adoption of outstanding ISO Loss Costs, increased limits factors, and estimated loss potentials. Additionally, SSIC is revising their rates and deductible factors for the Employment Related Practices Limitations Endorsement and updating their GL Scorecard models. This results in an overall increase of 10.7%.
Effective Date October 1, 2022 for new and renewals.

COMPANY **FILING NUMBER**
STATE VOLUNTEER MUTUAL INSURANCE COMPANY **SVMI-133190316**

The company files changes to its Physician and Surgeon Medical Professional Liability Insurance. The changes include an overall rate increase of 7.0% applied evenly to all policyholders, introduction of a shared limit option for extender coverage including an increased/decreased aggregate limit option, and introduction of Podiatry to the class plan.
Effective Date October 1, 2022 New and Renewal.

COMPANY **FILING NUMBER**
TRAVELERS PERSONAL INSURANCE COMPANY **TRVD-133244441**

The company files revisions to this Homeowners program resulting in an 8.7% rate increase.
Effective Date July 22, 2022 for new and September 10, 2022 for renewal.

COMPANY **FILING NUMBER**
TRUMBULL INSURANCE COMPANY **HART-133314541**

The company files for a 7.00% rate increase in Commercial Auto.
Effective Date October 1, 2022 for new and renewal business.