

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

**LEAD COMPANY**

**ACE PROPERTY AND CASUALTY INSURANCE COMPANY**

**FILING NUMBER**

**ACEH-133481686**

Other Companies

Agri General Insurance Company

The companies file changes to their Crop-Hail rates for the 2023 season resulting in an overall rate impact of +2.6%.

New Business Date: 12/05/2022

Renewal Business Date: 12/05/2022

**COMPANY**

**ALFA INSURANCE CORPORATION**

**FILING NUMBER**

**ALFA-133377227**

The company files changes to its Personal Umbrella program resulting in an overall rate impact of +9.9%.

New Business Date: 02/11/2023

Renewal Business Date: 02/11/2023

**COMPANY**

**AMERICAN AGRI-BUSINESS INSURANCE COMPANY**

**FILING NUMBER**

**ARMT-133454129**

The company files changes to its Crop Hail program resulting in an increase of 5.8%.

New Business Date: 02/17/2023

Renewal Business Date: 02/17/2023

**COMPANY**

**AMERICAN CASUALTY COMPANY OF READING, PA**

**FILING NUMBER**

**CNAC-133485531**

The company files changes to its Medical Malpractice-Dental Professional Liability Program resulting in an overall rate impact of +10.3%.

New Business Date: 04/01/2023

Renewal Business Date: 04/01/2023

**COMPANY**

**AMERICAN ECONOMY INSURANCE COMPANY**

**FILING NUMBER**

**LBPM-133401709**

The company files changes to its Homeowners program resulting in an overall rate impact of +8.0%.

New Business Date: 01/15/2023

Renewal Business Date: 02/26/2023

**COMPANY**

**AMERICAN MODERN PROPERTY AND CASUALTY INSURANCE COMPANY**

**FILING NUMBER**

**AMMH-133423885**

The company files changes to its Dwelling program resulting in an overall rate impact of +13.6%.

New Business Date: 01/11/2023      Renewal Business Date: 01/21/2023

**COMPANY**

**ARCH INSURANCE COMPANY**

**FILING NUMBER**

**AICO-133450538**

The company makes its initial filing for a new Commercial Multi-Peril Recreational Program offering Commercial Auto, Commercial General Liability and Excess coverage for ski resorts year round operations including but not limited to rental stores – equipment and lockers, repair shops, bike rentals, ski schools and instructors, camps, clubs, daycares, hotels and other lodging, retail ski equipment sales, restaurants and taverns and other activities related to such operations.

New Business Date: 12/01/2022      Renewal Business Date: 12/01/2022

**LEAD COMPANY**

**BERKLEY NATIONAL INSURANCE COMPANY**

**FILING NUMBER**

**BNIC-133464247**

**Other Companies**

Riverport Insurance Company

Berkley Regional Insurance Company

Tri-State Insurance Company of Minnesota

The group of companies files changes to their Workers Compensation Loss Cost Multipliers and other rating elements resulting in an overall rate impact of -2.092%.

New Business Date: 02/01/2023      Renewal Business Date: 02/01/2023

**COMPANY**

**BERKSHIRE HATHAWAY DIRECT INSURANCE CO.**

**FILING NUMBER**

**NTIN-133337242**

The company files to revise their Businessowners Program resulting in an overall increase of 13%.

New Business Date: 03/01/2023      Renewal Business Date: 03/01/2023

**LEAD COMPANY**

**CHARTER OAK FIRE INSURANCE COMPANY**

**FILING NUMBER**

**TRVD-133440334**

**Other Companies**

Phoenix Insurance Company

Travelers Indemnity Company

Travelers Indemnity Co. of America

Travelers Indemnity Co. of CT

Travelers Property Casualty Co. of America

The companies are filing changes to their rates and rules for Commercial General Liability resulting in an overall increase of 6.291%.

New Business Date: 11/01/2023

Renewal Business Date: 11/01/2023

**COMPANY**

**COLONIAL SURETY COMPANY**

**FILING NUMBER**

**MRTN-133474639**

The company files to introduce a new, proprietary Crime Program.

New Business Date: 12/15/2022

Renewal Business Date: 12/15/2022

**COMPANY**

**ELECTRIC INSURANCE COMPANY**

**FILING NUMBER**

**ELEC-133449817**

The company files revisions to its base rates and youthful operator surcharges resulting in an overall rate impact of +4.3%.

New Business Date: 03/01/2023

Renewal Business Date: 03/01/2023

**COMPANY**

**HARTFORD UNDERWRITERS INSURANCE COMPANY**

**FILING NUMBER**

**HART-133432417**

The company makes changes to its rating program for its commercial multi-peril business; including changes to base rates, market group factors, class factors, and other optional coverage rates.

New Business Date: 12/14/2022

Renewal Business Date: 12/14/2022

**COMPANY****MIDVALE INDEMNITY COMPANY**

The company files a new Commercial Property program which is tailored to provide coverage solutions primarily for small artisan contractors and service risks with less than 10 employees. The program will be distributed by American Family enterprise affiliates and partner channels.

New Business Date: 05/20/2023      Renewal Business Date: 07/09/2023

**FILING NUMBER****HMSS-133490625****COMPANY****PHILADELPHIA INDEMNITY INSURANCE COMPANY**

The company files revised loss cost multipliers for several product codes for its General Liability program. The changes result in an overall rate impact of +4.1%

New Business Date: 07/01/2023      Renewal Business Date: 07/01/2023

**FILING NUMBER****PHLX-133428896****COMPANY****PRESCIENT NATIONAL INSURANCE COMPANY**

The company files a new Excess Workers Compensation program.

New Business Date: 11/30/2022      Renewal Business Date: 11/30/2022

**FILING NUMBER****OWYM-133462161****COMPANY****SENECA INSURANCE COMPANY, INC**

The company revises their Commercial Property Loss Cost Multiplier (LCM) resulting in an overall increase of 5.0%.

New Business Date: 04/01/2023      Renewal Business Date: 04/01/2023

**FILING NUMBER****SENE-133474603****COMPANY****SENTINEL INSURANCE COMPANY, LTD**

The company files changes to its Small Commercial Multiperil line of business, which will result in an increase of 6.1%.

New Business Date: 03/22/2023      Renewal Business Date: 03/22/2023

**FILING NUMBER****HART-133480011**

**COMPANY**

**SIRIUSPOINT AMERICA INSURANCE COMPANY**

**FILING NUMBER**

**MRTN-133474945**

The company is adopting all ISO Commercial Fire and Allied Lines Forms, Loss Costs, Rules, and Rating Plans in effect. This is the Company's initial general use filing, and the Company is also submitting their exception pages with a selected loss cost multiplier (LCM). In addition, where permissible, the company hereby prospectively adopts any future filings and amendments submitted by ISO on the company's behalf.

New Business Date: 12/01/2022      Renewal Business Date: 12/01/2022

**COMPANY**

**STATE AUTOMOBILE MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

**STAT-133431400**

The company files changes to its Personal Farmowners program resulting in an overall rate impact of +7.7%.

New Business Date:              Renewal Business Date: 03/07/2023

**COMPANY**

**STATE FARM FIRE AND CASUALTY COMPANY**

**FILING NUMBER**

**ACEH-133481806**

The company files changes to its 2023 Crop-Hail rates resulting in an overall rate impact of +2.6%.

New Business Date: 12/06/2022      Renewal Business Date: 12/06/2022

**COMPANY**

**STILLWATER INSURANCE COMPANY**

**FILING NUMBER**

**FDLY-133464203**

revises their Homeowners Program resulting in an overall increase of 22.4%.

New Business Date: 12/30/2022      Renewal Business Date: 02/18/2023

**COMPANY**

**THE MEDICAL PROTECTIVE COMPANY**

**FILING NUMBER**

**MDPC-133430664**

The company is filing to make changes to its Certified Registered Nurse Anesthetists and Multi-Specialty Healthcare Professionals Program. They are also introducing the Medical Director Rating Rule to the CRNA program. This will cause an overall rate impact of 10%.

New Business Date: 05/01/2023      Renewal Business Date: 05/01/2023

**LEAD COMPANY**

**UNITED FIRE & CASUALTY COMPANY**

**FILING NUMBER**

**UNFG-133472152**

**Other Companies**

Lafayette Insurance Company

The companies file to adopt loss costs from CF-2021-RLA1 with adjustments to their Loss Cost Multipliers resulting in an overall rate impact of +9.70% in United Fire & Casualty Company and +9.51% in Lafayette Insurance Company. The overall rate impact for United Fire Group is approximately +9.62%.

New Business Date: 05/01/2023

Renewal Business Date: 05/01/2023