

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
September 2023**

COMPANY

ALLSTATE INDEMNITY COMPANY

FILING NUMBER

ALSE-133788933

The company files changes to its Homeowners program resulting in an overall rate impact of +5.4%.

New Business Date: 11/20/2023 Renewal Business Date: 01/01/2024

COMPANY

AMERICAN BANKERS INSURANCE COMPANY OF FL

FILING NUMBER

ASPX-133660931

The company revised their rates, rules and forms for Mobile Homeowners resulting in an overall increase of 7.8%.

New Business Date: 02/15/2024 Renewal Business Date: 02/15/2024

COMPANY

CAMBRIDE MOBILE TELEMATICS, INC.

FILING NUMBER

FRCS-133675941

The company files a Connected Vehicle Risk Score (CVRS) score model, which produces a score value based on driving behavior characteristics data from connected vehicle telematics. The filing contains indicated factors for five score ranges from 1-100. CMT will provide its CVRS score to the personal automobile insurance industry. This model complements the previously approved Premium Score (PS) model (filings FRCS-132260025 and FRCS-133159719) by providing a way to score risky driving behavior from the vehicle itself rather than relying on the presence of a smartphone. This will allow more insureds to be scored.

New Business Date: 08/31/2023 Renewal Business Date: 08/31/2023

COMPANY

COAST NATIONAL INSURANCE COMPANY

FILING NUMBER

BRWS-133708382

The company files changes to its Select 3.0 Personal Auto program resulting in an overall rate impact of +20.2%.

New Business Date: 09/28/2023 Renewal Business Date: 10/28/2023

COMPANY**EQUITY INSURANCE COMPANY****FILING NUMBER****HMSG-133804388**

The company files revised rates for their private passenger auto Bluefire Standard Program. This will result in an overall increase of 8%.

New Business Date: 10/08/2023

Renewal Business Date: 11/22/2023

COMPANY**FEDERATED RURAL ELECTRI INSURANCE EXCHANGE****FILING NUMBER****FDRE-133798981**

The company revises their Auto Physical Damage - Comprehensive portion of their All-Risk Blanket (ARB) Policy which is a package policy covering property, general and auto liability – personal injury and property damage, and crime coverage. The requested rate increase for auto physical damage – Comprehensive represents a 10% increase.

New Business Date: 01/01/2024

Renewal Business Date: 01/01/2024

COMPANY**GRAIN DEALERS MUTUAL INSURANCE COMPANY****FILING NUMBER****NGMC-133820834**

The company files changes to its Commercial Auto program resulting in an overall rate impact of +18.1%.

New Business Date: 11/01/2023

Renewal Business Date: 01/01/2024

COMPANY**HARTFORD INS. CO. OF THE SOUTHEAST****FILING NUMBER****HART-133732513**

The company revises their MS Prevail Home Program resulting in an overall increase of 16.4%.

New Business Date: 10/26/2023

Renewal Business Date: 12/16/2023

COMPANY

LIBERTY INSURANCE CORPORATION

FILING NUMBER

LBPM-133664218

Other Companies

LM Insurance Corporation

Liberty Mutual Personal Insurance Company

Liberty Mutual Insurance Company

The group of companies files changes to its Homeowners programs (Simple Renters and Elements programs which includes HO3, HO4, and HO6 products) resulting in an overall rate impact of +11.8%

New Business Date: 10/27/2023

Renewal Business Date: 12/01/2023

LEAD COMPANY

LIBERTY MUTUAL INSURANCE COMPANY

FILING NUMBER

LBPM-133752541

Other Companies

Liberty Mutual Personal Insurance Company

The companies are revising rates for their Personal Auto Program resulting in an overall increase of 20%.

New Business Date: 10/11/2023

Renewal Business Date: 11/15/2023

LEAD COMPANY

LM GENERAL INSURANCE COMPANY

FILING NUMBER

LBPM-133752389

Other Companies

LM Insurance Corporation

The company files changes to its Personal Auto program resulting in an overall rate impact of +19.9% for renewal business only.

New Business Date:

Renewal Business Date: 11/15/2023

LEAD COMPANY

MIDDLESEX INSURANCE COMPANY

FILING NUMBER

SEPX-133767021

Other Companies

Sentry Insurance Company

The companies file revisions to the Property Scorecard, incorporating the building age factors into the rating algorithm instead of the scorecard, implementing a company location level rate factor, revising the hortica business income rate modification factors, adopting MSRB loss costs, revising loss cost multipliers, and submitting corrected Wind/Hail Deductible manual pages. The changes result in an overall rate impact of +5.7%.

New Business Date: 10/01/2023

Renewal Business Date: 10/01/2023

COMPANY**NATIONAL SECURITY FIRE & CASUALTY COMPANY**

The company files changes to its Mobile Homeowners program resulting in an overall rate impact of +14.9%.

New Business Date: 11/01/2023 Renewal Business Date: 01/01/2024

FILING NUMBER**MISF-133735613****COMPANY****NATIONWIDE MUTUAL INSURANCE COMPANY**

The company files changes to its Homeowners program resulting in an overall rate impact of +5.2% for renewal business only.

New Business Date: Renewal Business Date: 10/15/2023

FILING NUMBER**NWPP-133724946****COMPANY****NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY**

The company files changes to its Homeowners program resulting in an overall rate impact of +10.2% for renewal business only.

New Business Date: Renewal Business Date: 10/15/2023

FILING NUMBER**NWPP-133724488****COMPANY****SENTRY SELECT INSURANCE COMPANY**

The company files changes to its Commercial Property program, including revising the Property Scorecard, incorporating the building age factors into the rating algorithm instead of the scorecard, implementing a company location level rate factor, adopting MSRB loss costs, revising loss cost multipliers, and submitting corrected Wind/Hail Deductible manual pages. The changes result in an overall rate impact of +6.3%

New Business Date: 10/01/2023 Renewal Business Date: 10/01/2023

FILING NUMBER**SEPX-133768913****COMPANY****SPINNAKER INSURANCE COMPANY**

The company files rate and rule changes to its Homeowners program distributed through Hippo Analytics, Inc., doing business as Hippo Insurance Services (Hippo), resulting in overall rate impact of +20.0%.

New Business Date: 10/27/2023 Renewal Business Date: 12/16/2023

FILING NUMBER**HIPO-133819594**

LEAD COMPANY

STATE AUTO PROPERTY & CASUALTY COMPANY

FILING NUMBER

SAMM-133765694

Other Companies

State Automobile Mutual Insurance Company

The companies file changes to their Commercial Multiple Lines product resulting in an overall rate impact of +1.2%.

New Business Date: 11/20/2023

Renewal Business Date: 11/20/2023

COMPANY

STATE AUTOMOBILE MUTUAL INSURANCE COMPANY

FILING NUMBER

STAT-133795158

The company files revised rates and rules for their Commercial Auto (Farm) Program resulting in an overall increase of 28.2%.

New Business Date: 12/18/2023

Renewal Business Date: 12/18/2023

LEAD COMPANY

THE STANDARD FIRE INSURANCE COMPANY

FILING NUMBER

TRVD-133810234

Other Companies

The Travelers Indemnity Company of America

The Automobile Insurance Company of Hartford, Connecticut

The Travelers Home and Marine Insurance Company

Travelers Personal Security Insurance Company

The group of companies files changes to base rates for its Personal Umbrella program resulting in an overall rate impact of +15.0%.

New Business Date: 10/27/2023

Renewal Business Date: 12/01/2023

COMPANY

TRAVELERS PERSONAL INSURANCE COMPANY

FILING NUMBER

TRVD-133809878

The company files changes to its Quantum Homeowners 2.0 program resulting in an overall rate impact of +15.0%

New Business Date: 10/27/2023

Renewal Business Date: 12/01/2023

COMPANY

ZURICH AMERICAN INSURANCE COMPANY

FILING NUMBER

AGIA-133768816

The company files revised rates for their Owner Occupied Homeowners Program resulting in an overall increase of 14.7%.

New Business Date: 12/01/2023

Renewal Business Date: 12/01/2023