COMPANY  
ACCREDITED SURETY AND CASUALTY COMPANY, INC.  
files to introduce their Commercial Auto program. Per the Company, this program will primarily provide liability coverage for trucks, tractors and trailers, that typically operate with a radius over 500 miles. The vehicles typically cross state lines and haul boxed goods, flatbed and refrigerator operations only. The program will use all current ISO rules and loss costs and use a loss cost multiplier.  
Effective Date March 16, 2020.

COMPANY  
ACCREDITED SURETY AND CASUALTY COMPANY, INC.  
files to introduce their Workers Compensation program in Mississippi and is adopting NCCI Circular MS-2020-01.  
Effective Date April 1, 2020.

LEAD COMPANY  
AMERICAN AUTOMOBILE INSURANCE COMPANY  
Other Companies  
Fireman's Fund Insurance Company  
National Surety Corporation  
files to adopt NCCI's 03/01/2020 Loss Costs and revised LCM's for their Workers' Compensation. The overall rate level change is a decrease of 2.1%.  
Effective Date March 1, 2020.

COMPANY  
AMERICAN ECONOMY INSURANCE COMPANY  
files to introduce their new homeowner program for their Safeco Homeowners (AEIC) program. Per the Company, the program is based on the results of multiple multivariate statistical analyses.  
Effective Date April 18, 2020.

LEAD COMPANY  
AMERICAN FIRE AND CASUALTY COMPANY  
Other Companies  
The Ohio Casualty Insurance Company  
Ohio Security Insurance Company  
West American Insurance Company  
files changes to its Businessowners program resulting in an overall rate impact of +8.3%.  
Effective Date August 1, 2020 New and Renewal.

COMPANY  
AMGUARD INSURANCE COMPANY  
The company seeks approval for an overall +4.9% rate increase in Businessowners.  
Effective Date May 1, 2020 for new and renewal business.
files to introduce their Lease Rental Bond Program under the Surety Annual Statement line of business. Per the Company, this product is designed to guarantee a residential tenant’s payment of rent under a lease agreement. The intended buyers of this product are individuals who do not qualify for a rental under the terms typically stipulated by landlords. The bond’s coverage is triggered upon early termination of the lease and the recovery of possession of the apartment by the landlord. Effective Date March 6, 2020.

files to introduce its Workers Compensation program. The company is a member of the National Council on Compensation Insurance, Inc. (NCCI) and will utilize all NCCI rules and rating plans and is adopting 2019 Loss Costs. Effective Date March 26, 2020.

The filing seeks approval for an overall -11.0% rate change for the program under Commercial Property providing coverage for property losses to the mortgage owners' collateral property. Effective Date April 1, 2020 for new and renewal business.

files to adopt NCCI's revised loss costs in Circular MS-2020-01 while updating each company's current expense multiplier and creating a special LCM for public entity codes resulting in an overall rate impact of -15.8%. Effective Date March 1, 2020.
BRIERFIELD INSURANCE COMPANY  
FILING NUMBER  
FCCS-132242797  
Other Companies  
FCCI Insurance Company  
National Trust Insurance Company  
files revisions to their Commercial General Liability program under the Other Liability - Occurrence/Claims Made Annual Statement line of business. The Company estimates the overall rate impact for all companies combined to be +0.85% on $8.96M of direct written premium. With this filing, the Company is adopting the ISO loss costs applicable to their Division Six - Commercial General Liability Program for the following Reference Filing Designations, GL-2019-BGL1 for Loss Costs and GL-2019-IPOP1 for Increased Limit Factors. Effective Date September 1, 2020.

DIRECT GENERAL INSURANCE COMPANY OF MS  
FILING NUMBER  
GMMX-132101501  
files revisions to its Private Passenger Auto GLM-3 program resulting in an overall rate impact of +6.6% on renewal business only. The company first requested a +9.9% rate change which the Commissioner rejected. The company made revisions lowering the overall rate impact to +6.6% which the Commissioner approved. Effective Date April 11, 2020 Renewal.

EMC PROPERTY & CASUALTY COMPANY  
FILING NUMBER  
EMCC-132275853  
Other Companies  
EMCASCO Insurance Company  
Employers Mutual Casualty Company  
Union Insurance Company of Providence  
files to adopt NCCI's Loss Costs with revised LCM's for their Workers' Compensation program. The overall rate level change is a decrease of 0.500%. Effective Date June 1, 2020.

EMPLOYERS INSURANCE COMPANY OF WAUSAU  
FILING NUMBER  
LWCM-132265146  
Other Companies  
Liberty Mutual Fire Insurance Company  
LM Insurance Corporation  
The First Liberty Insurance Corporation  
Liberty Insurance Corporation  
The company files to introduce a product under Commercial General Liability that provides a suite of coverages and services enabling an insured entity to respond effectively to a range of cyber events and claims. Effective Date July 1, 2020 for new and renewal business.
EMPLOYERS MUTUAL CASUALTY COMPANY
files a uniform base rate increase of 35% for the base rates in Rules 21, 22, 23, 50 & 51 to its Linebacker program.
Effective Date June 1, 2020 New and Renewal.

GENERAL SECURITY NATIONAL INS. CO.
files a new commercial auto program. The program will use ISO rules and loss costs in conjunction with a company specific Loss Cost Multiplier (“LCM”).
Effective Date March 5, 2020.

GUIDEONE MUTUAL INSURANCE COMPANY
files to adopt NCCI's 03/01/2020 Loss Costs with revised LCM's for their Workers' Compensation program. The overall rate level change is a decrease of 0.100%.
Effective Date March 15, 2020.

HARTFORD CASUALTY INSURANCE COMPANY
files to adopt NCCI's 03/01/2020 Loss Costs with revised LCM's for their Workers' Compensation program. The overall rate level change is 0%.
Effective Date May 1, 2020.

HUDSON INSURANCE COMPANY
files its new Professional E&O Liability program designed for Architects and Engineers.
Effective Date March 6, 2020.
COMPANY
INDEMNITY INSURANCE CO. OF NORTH AMERICA
files revisions to rates, rules and forms for their Commercial Farm and Ranch program. This will result in an overall decrease of -21.8%.
Effective Date June 1, 2020 for new and August 1, 2020 for renewals.

COMPANY
INSURANCE SERVICES OFFICE, INC.
files to revise the advisory prospective loss costs for the Personal Auto program under the Personal Automobile Annual Statement line of business. ISO estimates the impact of the advisory loss cost changes to be +2.5%. ISO notes that the prospective loss costs reflect offset factors to introduce the Advanced Driver Assistance Systems (ADAS) Rule rating factors in ISO Filing PP-2019-RADAR on a revenue neutral basis.
Effective Date January 1, 2021 for new and renewals.

COMPANY
MARKEL INSURANCE COMPANY
files revisions to their Educational Institution Program under the Commercial Multiple Peril Liability and Non-Liability Annual Statement line of business. The Company estimates the rate impact to be +8.36% on $351K direct written premium.
Effective Date April 1, 2020 for new and renewals.

LEAD COMPANY
MARKEL INSURANCE COMPANY
Other Companies
FirstComp Insurance Company
files to adopt NCCI's 03/01/2020 Loss Costs with revised LCM's for their Workers' Compensation program. The overall rate level change is a decrease of 4.250%.
Effective Date March 1, 2020.

COMPANY
NATIONAL SECURITY FIRE & CASUALTY COMPANY
files changes to their Comprehensive Mobile Home Program resulting in an overall increase of 15%.
Effective Date June 1, 2020 for new and August 1, 2020 for renewals.

COMPANY
NATIONWIDE GENERAL INSURANCE COMPANY
introduces a new Commercial General Liability program.
Effective Date November 1, 2020.
NATIONWIDE MUTUAL INSURANCE COMPANY files to introduce their Commercial Umbrella Program. Per the Company, they are introducing this program with their new policy administration system, which features a similar rating structure and coverage offering to their existing companies. The rating factors have been developed based upon a review and combination of the existing companies’ rating factors.

Effective Date November 1, 2020 New and Renewal.

OCCIDENTAL FIRE & CASUALTY COMPANY OF NC seeks approval for a new Homeowners insurance program designed to provide coverage for owner occupied homes.

Effective Date March 2, 2020 for new and renewal business.

OLD REPUBLIC INSURANCE COMPANY files to adopt ISO’s Rules and Loss Costs filings for use with its new Crime & Fidelity program, including its own LCM's, as well as to adopt any future changes to Crime & Fidelity ISO files.

Effective Date May 1, 2020.

PACIFIC INDEMNITY COMPANY files changes to its Homeowner programs resulting in an overall rate impact of +4.1%.

Each company's overall rate impacts are as follows:
Pacific Indemnity Company: +2.1%
Vigilant Insurance Company: +6.4%
Federal Insurance Company: -1.1%

Effective Date May 20, 2020 New / July 4, 2020 Renewal.

PROPERTY & CASUALTY INS. CO. OF HARTFORD files revisions to their Homeowners program under the Homeowners Annual Statement line of business. The Company estimates the overall impact to be +4.8% on $2.6M of direct written premium. Proposed changes include a 1.8% increase to base rates for building forms only and an update to the charge for Rule 806 “Additional Limits in the Event of a Total Loss to the Dwelling”.

Effective Date May 7, 2020 for new and June 22, 2020 for renewals.
RLI INSURANCE COMPANY
RLSC-132088871
The company files revisions to their RLIPack Commercial Excess program under the Commercial Umbrella and Excess line resulting in a +5.5% impact.
Effective Date March 3, 2020 for new and renewal business.

TRANSGUARD INSURANCE CO. OF AMERICA, INC.
OCCD-132186879
files revisions to their Moving and Storage Umbrella program under the Other Liability-Occurrence Only line of business. The estimated rate impact is +34.0% on $12,927 of direct written premium. The Company is filing to amend their rating methodology and will be limiting the impact to +/-25% each year going forward until the full impact is realized.
Effective Date March 24, 2020.

UNITED STATES AUTOMOBILE ASSOCIATION
USAA-132215055
Other Companies
files revised rates and rules for their Homeowners program. The overall rate level change is a decrease of 0.80%.
Effective Date April 13, 2020 (New) July 28, 2020 (Renewal).

WORK FIRST CASUALTY COMPANY
WKFC-132264267
files to adopt NCCI's 3/1/2020 loss costs with an LCM of 1.506.
Effective Date March 1, 2020 New and Renewal.