## Mississippi Insurance Department
### Property/Casualty Rate Filing Bulletin
#### August 2020

<table>
<thead>
<tr>
<th>COMPANY</th>
<th>FILING NUMBER</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ALLEGHENY CASUALTY COMPANY</strong></td>
<td>PERR-132432926</td>
<td>Files to introduce its new Non-Standard Commercial Surety Bond Program. Effective Date July 29, 2020.</td>
</tr>
<tr>
<td><strong>ALLSTATE PROPERTY AND CASUALTY INS. CO.</strong></td>
<td>ALSE-132458487</td>
<td>The filing seeks approval for an overall +9.3% rate change for trailers under Personal Auto. Allstate will also be transitioning all existing Drivewise devices to the operator level Drivewise Mobile Program. Effective Date October 12, 2020 for new and November 12, 2020 for renewal.</td>
</tr>
<tr>
<td><strong>AMERICAN NATIONAL PROPERTY AND CASUALTY CO.</strong></td>
<td>ANPC-132436401</td>
<td>The filing seeks approval to adopt ISO loss costs and change the LCM's for Commercial Auto resulting in a 0.0% rate impact. Effective Date April 1, 2021 for new and renewal business.</td>
</tr>
<tr>
<td><strong>BENCHMARK INSURANCE COMPANY</strong></td>
<td>YTYC-132420847</td>
<td>Files Wage Protector ®, which is a new disability income and involuntary unemployment insurance protection product that will be marketed to: - sponsor organizations that may include banks, credit unions, realty or leasing companies, private schools, association and affinity groups, insurance distributors; - employees directly through their employers or through their employer as a member of a sponsoring organization; and - independent contractors and self-employed individuals directly or as a member of a sponsoring organization. (Note that specific policy provisions, including definitions and eligibility requirements, and rating rules apply to independent contractors and self-employed individuals because of the potential unpredictable income over a period of time.) Effective Date August 19, 2020.</td>
</tr>
<tr>
<td><strong>CAMBRIDGE MOBILE TELEMATICS INC.</strong></td>
<td>FRCS-132452749</td>
<td>The company files to introduce the new DriveWell telematics solution under the Commercial Auto line of business. Effective Date August 10, 2020 for new and renewal business.</td>
</tr>
</tbody>
</table>
COLUMBIA MUTUAL INSURANCE COMPANY
Other Companies
Columbia National Insurance Company
Files revised rates and forms for their Commercial Property Program resulting in a -3.540% decrease.
Effective Date December 1, 2020 for new and renewals.

COLUMBIA NATIONAL INSURANCE COMPANY
Other Companies
Columbia Mutual Insurance Company
Association Casualty Insurance Company
Adopts ISO loss costs and increased limits factors (ISO circular GL-2019-BGL1 and GL-2019-IPOP1) and revised loss cost multipliers for use with its commercial general liability program.
Effective Date December 1, 2020 for new and renewals.

COLUMBIA NATIONAL INSURANCE COMPANY
Seeks approval for a new Businessowners insurance program.
Effective Date February 1, 2021.

CUMIS INSURANCE SOCIETY INC.
The filing seeks approval for a new Commercial Property insurance program.
Effective Date September 1, 2020 for new and renewal business.

CUMIS INSURANCE SOCIETY INC.
The filing seeks approval for a new Commercial Auto insurance program.
Effective Date September 1, 2020 for new and renewal business.

CUMIS INSURANCE SOCIETY, INC.
Files revised rates and rules for their Commercial Auto Program resulting in a -0.90% decrease.
Effective Date October 1, 2020 for new and renewals.

CUMIS INSURANCE SOCIETY, INC.
Files to introduce its new Commercial General Liability program in Mississippi.
Effective Date September 1, 2020.
COMPANY  FILING NUMBER
ESSENTIA INSURANCE COMPANY  ESSN-132353693
Files revised form, rule and rates to their current Classic Automobile Program. This will result in an overall increase of 4.635%.
Effective Date September 1, 2020 for new and renewals.

LEAD COMPANY  FILING NUMBER
FEDERATED MUTUAL INSURANCE COMPANY  FEMC-132380588
Other Companies
Federated Service Insurance Company
Federated Reserve Insurance Company
Files rate, rule and forms changes for their Commercial Property Program. This will result in an overall increase of 9.1%.
Effective Date August 26, 2020 for new and renewals.

COMPANY  FILING NUMBER
GRAY INSURANCE COMPANY  GRAY-132107486
Files a new Excess Commercial Liability program.
Effective Date August 28, 2020.

COMPANY  FILING NUMBER
Hanover Insurance Company  HNVR-132393630
Seeks approval for a new fidelity bond program: The Bankers Advantage Bond designed for depository institutions including commercial banks, savings and loan associations, credit unions and trust companies.
Effective Date August 4, 2020.

COMPANY  FILING NUMBER
HANOVER INSURANCE COMPANY  HNVR-132313520
The company seeks an overall +1.9% rate increase in its Management Liability program.
Effective Date October 1, 2020 for new and renewal business.
HARTFORD ACCIDENT AND INDEMNITY COMPANY

Files to revise Commercial Auto program resulting in an overall rate impact of +14.9%. The changes consists of the following:

~ Modify base rates by implementing new loss cost multipliers to reflect our latest underwriting expense assumptions and address the indicated premium need;
~ Raise Bus Not Otherwise Classified Factors by +.10 for local and intermediate radii of operation (from .65 to .75 for local, and from .75 to .85 for intermediate);
~ Adopt the latest ISO advisory loss costs for Employee-Non-Ownership Liability Coverage for all number of employees groupings except ‘0-9’. There will be no change to the rate for employee grouping ‘0-9’ number of employees;
~ Adopt the latest ISO Increased Limit Factors;
~ Introduce a new rating factor to vary a vehicle’s premium based on annual miles driven, as verified by an independent third party;
~ Neutralize TTT Engine Displacement Factors, which were found to be no longer strongly predictive of a vehicle’s expected losses;
~ Adjust fleet factors to remove credit on the liability coverage for PPTs on policies with two or more vehicles;
~ Revise TTT Vehicle Category factors to remove the credit on Collision coverage to vans and minivans; and
~ Raise Original Cost New Factors on Collision coverage for PPTs costing more than $50,000

Effective Date September 12, 2020 New and Renewal.

HARTFORD CASUALTY INSURANCE COMPANY

Other Companies
Hartford Insurance Company of the Midwest
Hartford Underwriters Insurance Company
Property and Casualty Insurance Company of Hartford
Twin City Fire Insurance Company
Hartford Fire Insurance Company

files to adopt the approved ISO Loss Costs CA-2020-BRLA1 and the latest ISO Increased Limit Factors (CA-2020-IALL1) including changes to company LCM's for its Commercial Auto program resulting in an overall rate change of +10.2%.

Effective Date September 1, 2020 New and Renewal.

HARTFORD UNDERWRITERS INSURANCE COMPANY

The company files for an overall increase of +4.2% rate increase in the Commercial Package.

Effective Date September 12, 2020 for new and renewal business.
<table>
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<tr>
<th>COMPANY</th>
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<tr>
<td>INSURANCE SERVICES OFFICE, INC.</td>
<td>ISOF-132435933</td>
</tr>
<tr>
<td>Files to introduce loss costs for Commercial Lines Manual (CLM) Division Fifteen – Management Protection for the new Not-For-Profit Directors And Officers Liability Policy.</td>
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<td>Effective Date February 1, 2021.</td>
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<tr>
<td>INSURANCE SERVICES OFFICE, INC.</td>
<td>ISOF-132450405</td>
</tr>
<tr>
<td>Files to revise current advisory prospective loss costs for Premises/Operations and Products/Completed Operations classes, and provides the analyses used to derive those loss cost resulting in an overall rate impact of +7.8%.</td>
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<tr>
<td>Effective Date December 1, 2020.</td>
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<td>COMPANY</td>
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<tr>
<td>LEXISNEXIS RISK SOLUTIONS</td>
<td>LXNX-132295678</td>
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<tr>
<td>Files to introduce their LexisNexis Risk Solutions’ Attract Auto 5.0 rating program under the Personal Auto Annual Statement line of business. This filing represents a revision to the Company’s existing insurance scoring model.</td>
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<td>Effective Date August 19, 2020 for new and renewals.</td>
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<tr>
<td>LIBERTY MUTUAL INSURANCE COMPANY</td>
<td>LBPM-132375906</td>
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<tr>
<td>Files an overall base rate change to its Personal Umbrella program resulting in an overall rate change of +9.6%.</td>
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<tr>
<td>Effective Date September 21, 2020 New / November 13, 2020 Renewal.</td>
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<tr>
<td>NATIONAL INSURANCE COMPANY</td>
<td>STNA-132460502</td>
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<tr>
<td>Introduces its new Whitehill Transportation Program (“Whitehill”), a commercial auto program providing primarily liability coverage for trucks, tractors, and trailers, which are associated with Whitehill Agency Management. Whitehill’s program uses ISO rule, forms, and loss costs.</td>
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<td>Effective Date August 28, 2020.</td>
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<tr>
<td>LEAD COMPANY</td>
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<tr>
<td>NATIONALWIDE INSURANCE COMPANY OF AMERICA</td>
<td>NWPP-132427296</td>
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<td>Other Companies</td>
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<tr>
<td>Nationwide General Ins. Co.</td>
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<td>Nationwide Mutual Ins. Co.</td>
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<tr>
<td>Nationwide Property and Casualty Ins. Co.</td>
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<td>The company files its new SmartMiles pay-per-mile program in Private Passenger Auto. There is no rate impact.</td>
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<tr>
<td>Effective Date December 6, 2020 for new and January 6, 2021 for renewal.</td>
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COMPANY
OCCIDENTAL FIRE & CASUALTY CO. OF NC
Files rate and rule revisions to their Homeowners Program resulting in a -16.3% decrease.
Effective Date August 15, 2020 for new and renewals.

COMPANY
PENNSYLVANIA LUMBERMEN'S MUTUAL INS. CO.
Files revised rates for their Commercial Auto Program and changing their LCM from 1.74 to 1.91. This will result in an overall increase of 10%.
Effective Date September 18, 2020 for new and renewals.

COMPANY
RURAL TRUST INSURANCE COMPANY
Seeks approval for a new General Liability program covering rural telecommunication companies.
Effective Date August 4, 2020.

COMPANY
SAFECO INSURANCE COMPANY OF AMERICA
Files changes to its Homeowners programs resulting in an overall rate impact of +3.0%.
Changes include:
- Homeowners Base Unity
- Homeowners Package Unities
- Homeowners Rate Stabilization
- Condo Territory Unities
- Condo Rate Stabilization

COMPANY
SENTINEL INSURANCE COMPANY
Files revised rates and rules for their Commercial Auto Program resulting in an overall increase of 10.1%.
Effective Date September 1, 2020 for new and renewals.

LEAD COMPANY
SENTRY INSURANCE A MUTUAL CO.
Other Companies
Middlesex Insurance Company
Files revised rates for their Commercial Property (Fire and Allied) Program resulting in an overall increase of 0.3%.
Effective Date September 1, 2020 for new and renewals.
COMPANY  
SENTRY SELECT INSURANCE COMPANY  
FILING NUMBER  
SEPX-132457630
Files to adopt ISO loss costs (ISO Circulars CA-2019-BRLA1, CA-2020-BRLA1, CA-2020-IALL1) including changes to the Business Auto Liability and Garage Auto Liability loss cost multipliers. 
Effective Date September 1, 2020 New and Renewal.

COMPANY  
STATE FARM FIRE AND CASUALTY  
FILING NUMBER  
SFMA-132419694
Files revised rates to its independent Mississippi Homeowners Program which results in an overall rate level change of -1.7%. 
Effective Date November 15, 2020 New / January 15, 2021 Renewal.

COMPANY  
STONETRUST PREMIER CASUALTY INSURANCE CO  
FILING NUMBER  
STIC-132441222
Files to introduce its new Workers Compensation program in which the company will adopt 3-1-2020 NCCI Loss Costs and Miscellaneous Values along with an LCM of 1.125 applied to loss costs. 
Effective Date September 1, 2020.

COMPANY  
TRUMBULL INSURANCE COMPANY  
FILING NUMBER  
HART-132430676
Files changes to its Commercial Auto program resulting in an overall rate change of +10.8%. 
Effective Date October 17, 2020 New and Renewal.

COMPANY  
UNITED FIRE & CASUALTY COMPANY  
FILING NUMBER  
UNFG-132414300
Files changes to its Commercial Property program resulting in an overall rate impact of -6.1%. 
Effective Date November 1, 2020 New and Renewal.

COMPANY  
VIRGINIA SURETY COMPANY, INC.  
FILING NUMBER  
ASPX-132404009
Effective Date August 12, 2020 for new and renewal business.

NEW COMPANY
Trisura Insurance Company received their Company’s Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective August 24, 2020.