Mississippi Insurance Department Property/Casualty Rate Filing Bulletin April 2020

<u>LEAD COMPANY</u> ACE AMERICAN INSURANCE COMPANY

FILING NUMBER

ACEH-132274760

Other Companies

ACE Fire Underwriters Insurance Company

ACE Property and Casualty Insurance Company

Bankers Standard Insurance Company

Indemnity Insurance Company of North America

Insurance Company of North America

Pacific Employers Insurance Company

Westchester Fire Insurance Company

Chubb Indemnity Insurance Company

Great Northern Insurance Company

Pacific Indemnity Company

Vigilant Insurance Company

Executive Risk Indemnity Inc.

Federal Insurance Company

files to adopt NCCI's 2020 Loss Costs with revised LCM's for their Workers' Compensation program. The overall rate level change is a decrease of 9.20%. Effective Date May 1, 2020.

COMPANY AEGIS SECURITY INSURANCE COMPANY

FILING NUMBER

AEGS-132210724

The company seeks approval for its new Contractual Liability program for reimbursement for Vehicle Service Contracts.

Effective Date March 25, 2020 for new and renewal business.

<u>LEAD COMPANY</u> ALFA INSURANCE CORPORTATION

FILING NUMBER

ALFA-132235535

Other Companies

Alfa General Insurance Corporation

files revisions to their Homeowners program under the Homeowners Annual Statement line of business. The Company estimates the combined rate impact for both companies to be +2.3% on \$32.1M of direct written premium.

Effective Date June 9, 2020 for new and July 23, 2020 for renewals.

ALLSTATE INSURANCE COMPANY

FILING NUMBER

ALSE-132324722

Other Companies

Allstate Property and Casualty Insurance Company

Allstate Indemnity Company

Private passenger auto customers will receive the money back through a credit to their Allstate account, bank account or credit card on file, depending on how they make payments. The payback will equal 15% of a customer's March and April auto premiums and will be calculated on a per policy basis, subject to a \$10 minimum. April and May paybacks go to eligible Allstate auto policyholders with a policy in force as of 3/31/2020 and 4/30/2020, respectively, due to Covid-19.

Effective Date April 6, 2020 for new and renewals.

COMPANY AMERICAN FAMILY CONNECT P&C INS. CO.

FILING NUMBER

PRCA-132273866

files revisions to their Personal Homeowners program under the Homeowners Annual Statement line of business. The Company estimates the rate impact to be +6.0% on \$395K of direct written premium.

Effective Date July 18, 2020 for new and renewals.

COMPANY AMERICAN FAMILY HOME INSURANCE CO.

FILING NUMBER

PERR-132210328

seeks approval for a new CMP program providing GL, Management Liability, Legal Liability, Property, Inland Marine, and Crime coverage.

Effective Date April 2, 2020.

LEAD COMPANY

FILING NUMBER

AMERICAN FIRE AND CASUALTY COMPANY

LBRC-132258965

Other Companies

The Ohio Casualty Insurance Company

Ohio Security Insurance Company

West American Insurance Company

The filing seeks approval for new Loss Cost Multipliers in Commercial Property and the adoption of MSRB changes from SERFF filing MSSR-1318821429 resulting in a +5.0% rate change.

Effective Date August 1, 2020 for new and renewal business.

AMERICAN HOME ASSURANCE COMPANY

FILING NUMBER

AGNY-132141967

Other Companies

AIU Insurance Company

Commerce and Industry Insurance Company

Granite State Insurance Company

National Union Fire Ins. Co. of Pittsburgh, PA

New Hampshire Insurance Company

The Insurance Company of the State of PA

AIG Assurance Company

AIG Property Casualty Company

files revisions to their Commercial General Liability Program resulting in an overall increase of 5.9%.

Effective Date June 29, 2020 for new and renewals.

LEAD COMPANY

FILING NUMBER

AMERICAN ZURICH INSURANCE COMPANY

ZURC-132280228

Other Companies

American Guarantee and Liability Insurance Company

Fidelity and Deposit Company of Maryland

Zurich American Insurance Company of IL

Zurich American Insurance Company

Colonial American Casualty and Surety Company

files revisions to their Commercial Auto program under the Commercial Automobile Annual Statement line of business.

Effective Date December 1, 2020.

COMPANY AMICA MUTUAL INSURANCE COMPANY

FILING NUMBER AMMA-132336549

files a Covid-19 Auto Premium Relief Program endorsement is being filed for immediate inclusion with all private passenger auto policies for all Amica companies. The Premium Relief Program is associated with sheltering initiatives that result less driving and fewer accidents. The purpose of the endorsement is to enable the company to apply a credit to our policyholder's auto premium in response to the COVID-19 pandemic. The credit will be equal to 20% of the policyholder's monthly auto premium for a two-month period. The credit will be calculated on a per policy basis and be issued in two installments, one in May and one in June.

Effective Date April 15, 2020.

COMPANY ADCH DDODEDTY CASHALTY INSUDANCE COMPANY

FILING NUMBER

ARCH PROPERTY CASUALTY INSURANCE COMPANY AICO-132298290

files to introduce a new Commercial Property program utilizing MSRB rules, rating plans, and forms as well as its own proprietary loss costs. Effective Date May 1, 2020.

COMPANY ASCOT INSURANCE COMPANY

FILING NUMBER

GREY-132236407

files a new insurance program to provide coverage for Directors & Officers, Errors & Omissions, Employment Practices Liability, and Fiduciary Liability (Asset Managers Program).

Effective Date April 15, 2020.

COMPANY

FILING NUMBER

ASPEN AMERICAN INSURANCE COMPANY

AIUS-132241277

The company files rates and rules for its new Consumer Cyber Protection Policy program under Other Personal Lines.

Effective Date March 25, 2020 for new and renewal business.

COMPANY BERKLEY INSURANCE COMPANY

FILING NUMBER

WESA-132123951

The filing seeks approval for rates for the company to expand its current Surety program. Effective Date April 3, 2020 for new and renewal business.

LEAD COMPANY

FILING NUMBER

BERKLEY NATIONAL INSURANCE COMPANY

BNIC-132289136

Other Companies

Riverport Insurance Company

Berkley Regional Insurance Company

Starnet Insurance Company

files revisions to their General Risk Program - General Liability under the Other Liability-Occurrence/Claims Made Annual Statement line of business. The Company estimates the combined rate impact for all companies to be +0.287% on \$216K of direct written premium.

Effective Date October 1, 2020 for new and renewals.

COMPANY

FILING NUMBER

BERKSHIRE HATHAWAY HOMESITE INS. CO.

CORN-132266575

files revisions to their Commercial General Liability program under the Other Liability – Occurrence Only Annual Statement line of business. The Company estimates the rate impact to be +0.86% on \$1,525 of direct written premium.

Effective Date April 16, 2020 for new and July 15 for renewals.

COMPANY

FILING NUMBER

BROTHERHOOD MUTUAL INSURANCE COMPANY

BRTH-132220712

files to adopt NCCI's 3/1/2020 Lost Costs with a revised LCM (1.370) for their Workers' Compensation program. The overall rate level change is 0%. Effective Date Aril 1, 2020.

COMPANY FILING NUMBER PROTHER HOOD MUTHAL INCHES COMPANY

BROTHERHOOD MUTUAL INSURANCE COMPANY

BRTH-132228377

files revisions to existing rating factors and introduce new rating components to its MinistryFirst Commercial Property program resulting in an overall rate impact of +0.565%.

Effective Date September 1, 2020 New and Renewal.

<u>LEAD COMPANY</u> BUILDERS MUTUAL INSURANCE COMPANY

FILING NUMBER

BDMT-132309443

Other Companies

Builders Premier Insurance Company

files to adopt the NCCI Mississippi Workers' Compensation Loss Costs and Rating Values approved in Circular MS-2020-01 along with loss costs multipliers for each company and multiple class codes.

Effective Date August 1, 2020 New and Renewal.

COMPANY CANAL INSURANCE COMPANY

FILING NUMBER

CNLC-132228491

files changes to its Commercial Auto Program resulting in an overall increase of 4.9%. Effective Date April 1, 2020 for new and June 1, 2020 for renewals.

COMPANY CLEAR BLUE INSURANCE COMPANY

FILING NUMBER PERR-132308082

files to introduce their Elite Home Inspectors Professional Liability program under the Other Liability – Claims Made Only Annual Statement line of business. The Company states that the program will offer professional liability coverage to home inspector agencies and utilize independent rates and rules.

Effective Date April 16, 2020.

COMPANY

FILING NUMBER

CLEAR SPRING PROPERTY AND CASUALTY COMPANY

PERR-132268716

files to introduce its new Sierra Madre Artisan Contractor Program which provides General Liability coverage for a select group of trade contractors.

Effective Date April 2, 2020.

COMPANY CM SELECT INSURANCE COMPANY

FILING NUMBER

CHMU-132245601

The company seeks approval for an adjustment to its rates and rules in its Businessowners Policy program. The overall impact of this change is 0.00%.

Effective Date June 6, 2020 for new and renewal business.

COMPANY CONTINENTAL CASUALTY COMPANY

FILING NUMBER

CNAC-132255960

files revisions to their Epack 3 Policy Program under the Other Liability-Occurrence/Claims Made Annual Statement line of business. The Company estimates the rate impact to be -8.8% on \$252K of direct written premium.

Effective Date September 1, 2020 for new and January 1, 2021 for renewals.

<u>LEAD COMPANY</u> CONTINENTAL INSURANCE COMPANY

FILING NUMBER

CNAB-132242139

Other Companies

American Casualty Company of Reading Pennsylvania

National Fire Insurance Company of Hartford

Transportation Insurance Company

Valley Forge Insurance Company

Continental Casualty Company

files to adopt NCCI's 3/01/2020 Loss Costs with revised LCM's for their Workers Compensation program. The overall rate level change is a decrease of 0.600%.

Effective Date March 1, 2020.

LEAD COMPANY CRUM & FORSTER INDEMNITY COMPANY

FILING NUMBER

CRUM-132248990

Other Companies

The North River Insurance Company

United States Fire 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 an increase of 1.40%. Effective Date April 20, 2020.

LEAD COMPANY EMC PROPERTY & CASUALTY CO.

FILING NUMBER

EMCC-132274800

Other Companies

Emcasco Insurance Company

Employers Mutual Casualty Company

Union Insurance Company of Providence

files revisions to their Commercial Property program under the Property Annual Statement line of business. The Company estimates the overall impact to be +9.8% on \$6.1M of direct written premium.

Effective Date June 1, 2020 for new and renewals.

FILING NUMBER

EMC PROPERTY & CASUALTY COMPANY

EMCC-132272094

Other Companies

Emcasco Insurance Company

Employers Mutual Casualty Company

Union Insurance Company of Providence

files revisions to their General Liability program under the Other Liability – Occurrence/Claims Made Annual Statement line of business. The Company estimates the overall impact to be +1.2% on \$5.2M of direct written premium.

Effective Date June 1, 2020 for new and renewals.

LEAD COMPANY

FILING NUMBER

EMC PROPERTY & CASUALTY COMPANY

EMCC-132272063

Other Companies

EMCASCO Insurance Company

Employers Mutual Casualty Company

Union Insurance Company of Providence

files revisions to its Businessowners program resulting in an overall rate impact of +6.3%

Effective Date June 1, 2020 New and Renewal.

COMPANY

FILING NUMBER

EVEREST NATIONAL INSURANCE COMPANY

EVST-132287890

files to introduce a new Commercial Package program titled Everest Expedition SM Private Company Management Liability Policy.

Effective Date May 1, 2020.

LEAD COMPANY

FILING NUMBER

FARMINGTON CASUALTY COMPANY

TRVD-132242986

Other Companies

The Charter Oak Fire Insurance Company

The Phoenix Insurance Company

The Standard Fire Insurance Company

The Travelers Indemnity Company

The Travelers Indemnity of America

The Travelers Indemnity Company of Connecticut

Travelers Casualty and Surety Company

Travelers Casualty Insurance Company of America

Travelers Property Casualty Company of America

files to adopt NCCI's 3/1/2020 Loss Costs with revised LCM's for their Workers' Compensation program. The overall rate level change is a decrease of 6.293%.

Effective Date March 1, 2020.

FILING NUMBER

FEDERATED MUTUAL INSURANCE COMPANY

FEMC-132236882

Other Companies

Federated Service Insurance Company

Federated Reserve Insurance Company

The filing seeks approval for an overall +2.03% rate change in Commercial Auto.

Effective Date October 1, 2020 for new and renewal business.

COMPANY FLORISTS' MUTUAL INSURANCE COMPANY

FILING NUMBER

FLWR-132304807

The company seeks approval for an overall +7.4% rate change in Commercial Umbrella and Excess.

Effective Date October 1, 2020 for new and renewal business.

<u>LEAD COMPANY</u> GEICO INDEMNITY COMPANY

FILING NUMBER

GECC-132332823

Other Companies

GEICO General Insurance Company

Government Employees Insurance Company

files to apply a 15% premium credit to all Private Passenger Auto policies with effective dates on or after April 8, 2020 and before October 8, 2020 in an effort to assist their customers during the COVID-19 pandemic.

Effective Date April 8, 2020.

COMPANY GEICO INDEMNITY COMPANY

FILING NUMBER

GECC-132332885

files to apply a 15% premium credit to all Motorcycle policies with effective dates on or after April 8, 2020 and before October 8, 2020 in an effort to assist their customers during the COVID-19 pandemic.

Effective Date April 8, 2020.

COMPANY GENERAL SECURITY NATIONAL INSURANCE CO.

FILING NUMBER

PERR-132246497

files to introduce a Lawyers Professional Liability Program.

Effective Date April 23. 2020.

LEAD COMPANY

FILING NUMBER

GREAT AMERICAN INSURANCE COMPANY

GACX-132270911

Other Companies

Great American Assurance Company

Great American Alliance Insurance Company

files to introduce its Agricultural Output Program under the Commercial Multi-Peril Line of Business. The company is adopting AAIS Rules, Forms, and Loss Costs for use with the program.

Effective Date May 1, 2020.

COMPANY GREENWICH INSURANCE COMPANY

FILING NUMBER

PERR-132220079

The filing seeks approval for a new commercial auto program. Effective Date April 15, 2020 for new and renewal business.

COMPANY GREENWICH INSURANCE COMPANY

FILING NUMBER

PERR-132222131

files to introduce their Treasure Island – Excess Casualty program under the Other Liability – Occurrence/Claims Made Annual Statement line of business. The program provides excess coverage for underlying coverages of Commercial General Liability, Commercial Auto Liability, Workers' Compensation and Other Liability. Effective Date April 24, 2020.

COMPANY
HARTFORD INSURANCE COMPANY OF THE MIDWEST

FILING NUMBER
PERR-132226120

The company seeks approval for two new Surety programs. One program covers Contract Surety and the other covers Commercial Surety.

Effective Date March 25, 2020 for new business.

<u>LEAD COMPANY</u> HARTFORD UNDERWRITERS INSURANCE COMPANY FILING NUMBER

HART-132337318

Other Companies

Property and Casualty Insurance Company of Hartford

Sentinel Insurance Company, Ltd.

Trumbull Insurance Company

Hartford Accident and Indemnity Company

files premium relief for its policyholders due to the COVID-19 pandemic. The payback will equal 15% of 60 days of premium (calculated on a prorata basis). The credit will be paid to all eligible auto policyholders with a policy in force as of April 1st.

Effective Date April 1, 2020 New and Renewal.

COMPANY HDI GLOBAL INSURANCE COMPANY

FILING NUMBER

REGU-132329936

files to adopt the 3/1/2020 NCCI Loss Costs with an LCM revision from 1.408 to 1.617 for its Workers Compensation program resulting in an overall rate impact of +5%. Effective Date June 1, 2020 New and Renewal.

<u>COMPANY</u> INSURANCE SERVICES OFFICE, INC. **FILING NUMBER**

ISOF-132246610

revises various loss costs for Division One -- Automobile of the Commercial Lines Manual (CLM), and describes changes being made to the individual state loss costs exceptions to complement changes being made in companion multistate rules filing CA-2019-RRU19. This is for revised rates for multistate Towing and Labor loss cost. The loss costs changes range from -51.5% to -36.6%

Effective Date February 1, 2021 for new and renewals.

COMPANY INSURANCE SERVICS OFFICE, INC.

FILING NUMBER

ISOF-132294055

files revisions the by-peril loss costs for its Homeowners advisory loss costs under the Homeowners Annual Statement Line of Business. ISO estimates the impact of the revisions to be -0.4%.

Effective Date April 2, 2020.

<u>COMPANY</u> <u>FILING NUMBER</u>

JEWELERS MUTUAL INSURANCE COMPANY, SI

JMIC-132241918

The company is filing for approval revisions to their independently filed Equipment Breakdown form under the Businessowners program resulting in a +6.040% rate increase.

Effective Date June 1, 2020 for new and renewal business.

COMPANY LEXISNEXIS RISK SOLUTIONS

FILING NUMBER

LXNX-132244192

The company seeks approval for a new insurance score program for Private Passenger Auto.

Effective Date March 25, 2020 for new and renewal business.

<u>LEAD COMPANY</u> <u>LIBERTY INSURANCE CORPORATION</u>

FILING NUMBER

LBPM-132339920

Other Companies

Liberty Mutual Fire Insurance Company

LM General Insurance Company

LM Insurance Corporation

The First Liberty Insurance Corporation

Safeco Insurance Company of Illinois

files its Personal Auto Customer Relief Refund intended to provide premium relief in the amount of 15% for two months of annual premium for all Private Passenger Auto policies with liability coverage. The discount applies to in-force policies as of April 7, 2020. Effective Date April 17, 2020 New and Renewal.

COMPANY I URA CASUAL TV INSURANCE COMPANY

FILING NUMBER

LUBA CASUALTY INSURANCE COMPANY LUBA-132313273

files to adopt 3/1/2020 NCCI Loss Costs and Miscellaneous Values effective 7/1/2020 as well as a change in LCM of 1.49 to 1.56.

Effective Date July 1, 2020 New and Renewal.

COMPANY I HRA INDEMNITY INSURANCE COMPANY

FILING NUMBER

LUBA INDEMNITY INSURANCE COMPANY LUBA-132314960

files to adopt 3/1/2020 NCCI Loss Costs and Miscellaneous Values effective 7/1/2020 as well as a change in LCM from 1.20 to 1.30.

Effective Date July 1, 2019 New and Renewal.

COMPANY MAG MUTUAL INSURANCE COMPANY

FILING NUMBER

MAGM-132334796

files to provide premium relief in line with the anticipated reduction in claims costs during the COVID-19 outbreak.

Effective Date April 17, 2020 New and Renewal.

COMPANY MARKEL INSURANCE COMPANY

FILING NUMBER

PERR-132302501

introduces its new Episodic Miscellaneous Professional Liability program. This is a new program for "episodic" professional liability, for businesses that require coverage but for whom a traditional annual policy might not make sense practically, financially, or commercially. This program provides short-term coverage (e.g. one hour) via a mobile application that underwrites and prices in a very abbreviated timeframe. Effective Date April 24, 2020.

COMPANY MIDVALE INDEMNITY COMPANY

FILING NUMBER

HMSS-132272950

files revisions to its Private Passenger Auto program resulting in an overall rate impact of

Effective Date August 20, 2020 New and Renewal.

LEAD COMPANY

FILING NUMBER

MOUNTAIN LAUREL ASSURANCE COMPANY

PRGS-132191928

Other Companies

Progressive Gulf Insurance Company

files revisions to their Recreational Vehicle overall rate level change is +2.1%. This overall rate level change consists of an overall rate change of +3.4% for Motorhome and +1.2% for Travel Trailer.

Effective Date August 28, 2020 for new and October 7, 2020 for renewals.

COMPANY NATIONAL GENERAL INSURANCE COMPANY

FILING NUMBER

GMMX-132279207

The company files for a rate increase in Private Passenger Auto resulting in a +3.7% change. This applies to renewal business only.

Effective Date May 16, 2020 for renewal business.

COMPANY NATIONAL SPECIALTY INSURANCE COMPANY

FILING NUMBER

STNA-132297201

files a new Credit Insurance program that provides coverage only to the lending entity against risks of loss and associated expenses to collateral in which the insured maintains a security or ownership interest, the collateral being primarily private passenger automobiles and light trucks.

Effective Date April 9, 2020.

COMPANY

FILING NUMBER

NATIONWIDE ASSURANCE COMPANY

NWPP-132312401

introduces their Commercial Automobile program. Per the Company, the rating variables and coverages will be similar to those of their existing companies, but the design and/or rate of these items may be different. Rating plan factors have been developed based upon a review of their existing companies' factors and indicated relativities. The Company has provided separate liability and physical damage rate level indications for their existing companies as support for the +4.5% rate differential for this Company's rates. Effective Date November 20, 2020.

COMPANY
NATIONWIDE GENERAL INSURANCE COMPANY

FILING NUMBER NWPP-132312231

files a new rate plan for Commercial Auto in Mississippi. Current Mississippi policies in Nationwide General Insurance Company will renew into Nationwide Assurance Company, if eligible, or into Allied Insurance Company of America otherwise. Nationwide General Insurance Company will be used for new small market business going forward and no existing policyholders will receive these rates. The rates for Allied Insurance Company of America are the same as the current Nationwide General rates, whereas Nationwide Assurance is a new company that will have a similar rating plan, but the design and/or rate of some items may be different.

Effective Date November 20, 2020.

COMPANYNATIONWIDE GENERAL INSURANCE COMPANY

FILING NUMBER

NWPP-132337736

files to provide premium relief for its policyholders due to the COVID-19 pandemic in the amount of \$50 per policy.

Effective Date April 14, 2020 New and Renewal.

COMPANYNATIONWIDE GENERAL INSURANCE COMPANY

FILING NUMBER

NWPP-132300871

introduces and describes the development of the new rate plan for Mississippi Businessowners Program. Nationwide intends to simplify its Businessowners product offering by providing a single base contract and rating structure.

Effective Date November 1, 2020.

<u>LEAD COMPANY</u> NATIONWIDE INSURANCE COMPANY OF AMERICA FILING NUMBER

NWPP-132273942

Other Companies

Nationwide General Insurance Company

Nationwide Assurance Company

files initial rates, rules and forms for their Workers' Compensation program.

Effective Date November 1, 2020.

FILING NUMBER NORTH RIVER INSURANCE COMPANY CRUM-132253930

Other Companies

United States Fire Insurance Company

files revised rates, rules and forms for their Professional Errors & Omissions Liability Coverage.

Effective Date May 1, 2020 for new and renewals.

COMPANY OHIO CASUALTY INSURANCE COMPANY

FILING NUMBER LBRC-132235166

files revisions to its Commercial Umbrella program resulting in an overall rate impact of +9.8%. The company first requested an overall rate impact of +19.7%, however the MID was only willing to approve a rate impact below +10%.

Effective Date July 1. 2020 New and Renewal.

COMPANY QBE INSURANCE CORPORATION

FILING NUMBER

QBEC-132311493

files revisions to their Professional Liability program under the Other Liability-Claims Made Only Annual Statement line of business. The Company estimates the combined rate impact for all companies to be +39.2% on \$94,690 of direct written premium. Effective Date July 1, 2020 for new and renewals.

COMPANY SAFE AUTO INSURANCE COMPANY

FILING NUMBER

SAFE-132340271

files to temporarily waive installment fees and reinstatement fees for its policyholders.

The waivers for installment fees began on April 2, 2020 and will continue to May 31, 2020.

The waivers for reinstatement fees began on April 2, 2020 and will continue to May 31, 2020.

Effective Date April 16, 2020 New and Renewal.

COMPANY SAFE AUTO INSURANCE COMPANY

FILING NUMBER

SAFE-132341179

files to temporarily waive installment fees and reinstatement fees for its policyholders.

The waivers for installment fees began on April 2, 2020 and will continue to May 31,

The waivers for reinstatement fees began on April 2, 2020 and will continue to May 31,

Effective Date April 16, 2020 New and Renewal.

COMPANY SAFE AUTO INSURANCE COMPANY

FILING NUMBER

SAFE-131826801

files a 9.9% rate change for Safe Auto GLM2.0 and Classic Private Passenger Auto programs.

Effective Date April 20, 2020 for new and renewals.

COMPANY SENTRUITY CASUALTY COMPANY

FILING NUMBER

YTYC-132243706

The company seeks approval for its new Lease Plus program under Contractual Liability. Effective Date March 25, 2020 for new business.

COMPANY SHELTER MUTUAL INSURANCE COMPANY

FILING NUMBER

SHEL-132332980

files to provide premium relief due to the COVID-19 pandemic. The company will recognize these savings by making a payment to those who were Private Passenger Auto policyholders as of 3/31/2020. The payment for each policy will equal 30% of expected April and May premiums, subject to a \$20 minimum per policy.

Effective Date April 10, 2020.

COMPANY SOUTHERN FIDELITY INSURANCE COMPANY

FILING NUMBER

PRMA-132295603

files to introduce their Personal Umbrella Program under the Other Liability – Occurrence Only Annual Statement line of business. Effective Date July 1, 2020.

COMPANY STARNET INSURANCE COMPANY

FILING NUMBER

PERR-132212902

The company seeks approval for its new Rental Liability Protection program under the Commercial Auto line of business.

Effective Date March 25, 2020 for new and renewal business.

LEAD COMPANY

FILING NUMBER

STATE AUTO PROPERTY & CASUALTY INS. CO.

RTGR-132217867

Other Companies

Milbank Insurance Company

files to adopt NCCI's Loss Costs and revised LCM's for their Workers' Compensation program. The overall rate level change is a decrease of 12.9%.

Effective Date March 1, 2020.

COMPANY

FILING NUMBER

STATE AUTOMOBILE MUTUAL INS. CO.

SAMM-132303980

files revisions to their State Auto® BOP product under the CMP Liability and Non-Liability Annual Statement line of business. The Company estimates the rate impact to be -14.1% on \$712K of direct written premium.

Effective Date June 15, 2020 for new and August 15, 2020 for renewals.

COMPANY FILING NUMBER

STATE NATIONAL INSURANCE COMPANY, INC.

STNA-132313578

implements a temporary relief measure regarding COVID-19 for insureds on the Next Broad Market Commercial Auto program. The Company's intent is to reduce 25% of April 2020 premium for all insureds who purchased a policy prior to March 1, 2020. Effective Date April 1, 2020 for new and renewals.

COMPANY FILING NUMBER

STATE NATIONAL INSURANCE COMPANY, INC.

STNA-132312060

implements a temporary relief measure regarding COVID-19 for insureds on the Next Broad Market General Liability program. The Company's intent is to reduce 25% of April 2020 premium for all insureds who purchased a policy prior to March 1, 2020. Effective Date April 1, 2020 for new and renewals.

COMPANY FILING NUMBER STILLWATER INSURANCE COMPANY FDLY-132336333

files to provide a 15% earned premium credit relief to all Businessowner policies in-force during the period April 1, 2020 through May 31, 2020.

Effective Date April 14, 2020 New and Renewal.

LEAD COMPANY TRAVELERS HOME AND MARINE INSURANCE CO.

FILING NUMBER

TRVD-132240987

Other Companies

Travelers Personal Security Insurance Company

files revised rates for their Quantum Homeowners and High Value Homeowners Programs. The overall rate level change is an increase of 4.9%.

Effective Date April 24, 2020 for new and June 13, 2020 for renewals.

COMPANY FILING NUMBER UNITED CASUALTY AND SURETY INSURANCE CO. PERR-132296029

The filing seeks approval for additional rates for the company's Surety program. Effective Date April 8, 2020 for new and renewal business.

COMPANY FILING NUMBER

UNITED STATES FIRE INSURANCE COMPANY

CRUM-132242898

The company files to introduce its new independent forms, rates and rules for its new Trade Credit Program under Credit - Commercial Property.

Effective Date March 25, 2020 for new and renewal business.

COMPANY FILING NUMBER KEMP-132289356 UNITRIN SAFEGUARD INSURANCE COMPANY

files changes to its Homeowners program resulting in an overall rate impact of +8.7%. Effective Date June 4, 2020 New / July 18, 2020 Renewal.

COMPANY VIRGINIA SURETY COMPANY **FILING NUMBER**

ASPX-132233275

files a new Group Legal Expense program which will be offered primarily through employers as a voluntary employee benefit. Effective Date May 1, 2020.

COMPANY WESTON INSURANCE COMPANY **FILING NUMBER**

WSTI-132327385

files a rule for their Wind-Only Homeowners Program to add an additional payment plan option, 10-Pay for their insureds to help ease the financial burden insureds are experiencing due to COVID-19.

Effective Date April 7, 2020 for new and renewals.