

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
May 2020**

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| <u>COMPANY</u> | <u>FILING NUMBER</u> |
| ALLSTATE INSURANCE COMPANY | ALSE-132382087 |

files an additional Shelter-in-Place Payback payment in the same amount (equal to 15% of monthly premium) as previously filed.
Effective Date May 20, 2020.

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| <u>COMPANY</u> | <u>FILING NUMBER</u> |
| ALLSTATE PROPERTY AND CASUALTY COMPANY | ALSE-132382139 |

files an additional Shelter-in-Place Payback payment in the same amount (equal to 15% of monthly premium) as previously filed.
Effective Date May 20, 2020.

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| <u>COMPANY</u> | <u>FILING NUMBER</u> |
| AMERICAN BANKERS INSURANCE COMPANY OF FL | ASPX-132258786 |

The filing seeks approval for a new Condominium Insurance program in Homeowners.
Effective Date October 1, 2020 for new and renewal business.

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| <u>LEAD COMPANY</u> | <u>FILING NUMBER</u> |
| AMERICAN FIRE AND CASUALTY COMPANY | LBRC-132235064 |

Other Companies
Ohio Casualty Insurance Company
Ohio Security Insurance Company
West American Insurance Company

proposes to adopt the new ISO loss costs and revise the Loss Cost Multipliers (“LCM”) and Package Modification Factors for their Commercial General Liability Program resulting in an overall increase of 11.7%.
Effective Date July 1, 2020 for new and renewals.

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| <u>LEAD COMPANY</u> | <u>FILING NUMBER</u> |
| AMERICAN FIRE AND CASUALTY COMPANY | LBRC-132276485 |

Other Companies
The Ohio Casualty Insurance Company
Ohio Security Insurance Company
West American Insurance Company

files changes to its Commercial Auto program resulting in an overall rate change of +4.4% for all companies combined.
Effective Date September 1, 2020 New and Renewal.

LEAD COMPANY

AMERICAN NATIONAL GENERAL INSURANCE CO.

FILING NUMBER

ANPC-132346035

Other Companies

American National Property and Casualty Company

files premium relief in the form of a 15% premium credit calculated for the months of April and May. The credit will be applied in June to policies which were active at the end of each month (April and/or May). A minimum credit of \$5 will be applied. If a policy is paid in full and no balance is due, the premium credit will be returned to the customer.

Effective Date May 5, 2020 New and Renewal.

COMPANY

AMERICAN RELIABLE INSURANCE COMPANY

FILING NUMBER

PENN-132327333

files changes to its Mobile Homeowners program resulting in an overall rate impact of +8.5%.

Effective Date June 1, 2020 New and Renewal.

COMPANY

AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

FILING NUMBER

AAAM-132267841

files revisions to their private passenger automobile program under the Personal Automobile Annual Statement line of business. The estimated rate impact is +10.0% on \$11.4M of direct written premium. With this filing, the Company is revising base rates, driver class factors, Consumer Insurance Score (CIS) Tier factors, model year factors, and Comp and Collision deductible factors. In addition, the Company is decreasing their DriveSharp Discount age requirement from 65 to 55 and decreasing the discount from 10% to 5%. The Company is also introducing their AAA OnBoard Driving Score Activation Discount of 15% and their AAA OnBoard Driving Score Discount. The Company also proposes to apply a Premium Transition Rule (Rule 323), which has been filed and approved under filing AAAM-128499452. The Premium Transition will cap the rate change at 10% cap per year, up to a maximum of 4 policy terms.

Effective Date August 1, 2020 for new and renewals.

COMPANY

AXIS INSURANCE COMPANY

FILING NUMBER

AXSS-132234074

introduces its new Home Based Business package policy, which consists of six potential coverages: General Liability, Professional Liability, First-Party Cyber Liability, Third-Party Cyber Liability, Personal Property, and Crime. Each coverage will be priced either using ISO loss costs or prior AXIS filings.

Effective Date May 5, 2020.

COMPANY

BENCHMARK INSURANCE COMPANY

FILING NUMBER

MRTN-132323444

The company seeks approval for a new Commercial Auto program called First Light covering long haul trucking.

Effective Date May 21, 2020 for new business.

LEAD COMPANY

BERKLEY NATIONAL INSURANCE COMPANY

FILING NUMBER

BNIC-132278164

Other Companies

Riverport Insurance Company

Berkely Regional Insurance Company

StarNet Insurance Company

files new Commercial Auto Loss Cost Multipliers resulting in a +.635% overall rate increase.

Effective Date September 1, 2020 for new and renewals.

LEAD COMPANY

BERKLEY NATIONAL INSURANCE COMPANY

FILING NUMBER

BNIC-132278164

Other Companies

Riverport Insurance Company

Berkley Regional Insurance Company

StarNet Insurance Company

The company seeks approval for rate changes to the Commercial Auto resulting in a -0.051 % decrease in rates.

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

COMPANY

BERSHIRE HATHAWAY HOMESTATE INSURANCE CO.

FILING NUMBER

CORN-132394460

files premium relief for its Commercial Auto program due to the COVID-19 pandemic. The discounts provided vary by classification code.

Effective Date April 1, 2020.

COMPANY

BROTHERHOOD MUTUAL INSURANCE COMPANY

FILING NUMBER

BRTH-132380403

files a uniform premium credit for all policyholders of its MinistryFirst and MinistryEssentials CMP Liability programs in force on April 15th, 2020, specifically crediting 15% of two months of liability premium.

Effective Date May 15, 2020.

COMPANY

BROTHERHOOD MUTUAL INSURANCE COMPANY

FILING NUMBER

BRTH-132380404

files a uniform premium credit for all policyholders of its Commercial Auto programs in force on April 15th, 2020, specifically crediting 15% of two months of liability premium.

Effective Date May 15, 2020.

COMPANY

CGB INSURANCE COMPANY

FILING NUMBER

DIVR-132242065

The company seeks approval for a new Crop-Hail product for the Parametric Hemp Production Coverage program.

Effective Date May 7, 2020 for new and renewal business.

COMPANY **FILING NUMBER**
CHICAGO INSURANCE COMPANY **FFDC-132311920**
files to introduce their Commercial Umbrella and Excess program under the Other Liability – Occurrence Only Annual Statement line of business. Per the Company, the program will utilize current ISO and Company Exception rate and rule amendments and will be used with Businessowners policies on a countrywide basis.
Effective Date May 16, 2020.

COMPANY **FILING NUMBER**
CHURCH MUTUAL INS. CO., S. I. **CHMU-132255645**
The company seeks approval for rate changes to Independent Commercial Package Institutional Program resulting in an overall +8.0% rate increase.
Effective Date February 15, 2021 for new and April 15, 2021 for renewal.

COMPANY **FILING NUMBER**
CHURCH MUTUAL INS. COMPANY **CHMU-132263861**
The company seeks approval for rate changes to the Independent Church Package Program under the CMP resulting in a +8.0% overall rate increase.
Effective Date February 15, 2021 for new and April 15, 2021 for renewal.

COMPANY **FILING NUMBER**
CONTINENTAL CASUALTY COMPANY **CNAB-132366818**
files revised rates for the AICPA Personal Catastrophe Liability Program (“AICPA Program”). This will result in an overall increase of 19%.
Effective Date November 1, 2020 for new and renewals.

LEAD COMPANY **FILING NUMBER**
EMC PROPERTY & CASUALTY COMPANY **EMCC-132271053**
Other Companies
EMCASCO Insurance Company
Employers Mutual Casualty Company
Union Insurance Company of Providence
files changes to its Commercial Auto programs resulting in an overall rate impact of +16.3%.
Effective Date June 1, 2020 New and Renewal.

COMPANY **FILING NUMBER**
ESURANCE INSURANCE COMPANY **ESUR-132380283**
files an additional Shelter-in-Place Payback payment in the same amount (equal to 15% of monthly premium) as previously filed.
Effective Date May 20, 2020.

COMPANY **FILING NUMBER**
FOREMOST INSURANCE COMPANY GRAND RAPIDS MI **FORE-132272039**
files changes to its Homeowners program with the introduction of a by-peril rating program resulting in an overall rate impact of -7.2%.
Effective Date September 9, 2020 New and Renewal.

COMPANY **FILING NUMBER**
GRAIN DEALERS MUTUAL INSURANCE COMPANY **NGMC-132358452**
files premium relief due to the COVID-19 pandemic to provide a 20% premium credit for the months of April and May to Businessowner policyholders with a policy in force as of March 31, 2020.
Effective Date May 7, 2020 New and Renewal.

LEAD COMPANY **FILING NUMBER**
HARTFORD INSURANCE COMPANY OF THE MIDWEST **HART-132296600**
Other Companies
Trumbull Insurance Company
files changes to its Homeowners programs (Home Advantage Class Plan) resulting in an overall rate impact of +3.9%.
Effective Date July 18, 2020 New / September 4, 2020 Renewal.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **ISOF-132301966**
revises current advisory prospective loss costs for Hospitals, Physicians, Surgeons and Dentists, and Miscellaneous Medical classes resulting in an overall rate change of -13.1%.
Effective Date August 1, 2020 New and Renewal.

LEAD COMPANY **FILING NUMBER**
INTEGON INDEMNITY CORPORATION **GMMX-132366191**
Other Companies
National General Insurance Company
Direct General Insurance Company of Mississippi
files premium relief for its Private Passenger Auto programs due to the COVID-19 pandemic. The company will provide a discount in the amount of 15% for the month of April.
Effective Date May 6, 2020 New and Renewal.

LEAD COMPANY **FILING NUMBER**
LIBERTY INSURANCE CORPORATION **LBPM-132264052**
Other Companies
LM Insurance Corporation
files revisions to its Mississippi Home Program resulting in on overall rate impact of +2.0%.
Effective Date May 7, 2020 New / June 11, 2020 Renewal.

COMPANY

FILING NUMBER

MERCHANTS BONDING COMPANY (MUTUAL)

MBBB-132322727

The filing seeks approval for a new State Rate Exception page for the Commercial Surety line of business.

Effective Date May 21, 2020 for new business.

LEAD COMPANY

FILING NUMBER

MERIDIAN SECURITY INSURANCE COMPANY

STAT-132382736

Other Companies

State Auto Property & Casualty Insurance Company

files premium relief in the amount of a 5% premium discount for one complete term for all Personal Auto policies with original inception dates on or before 6/1/2020.

Effective Date July 26, 2020 Renewal Business.

COMPANY

FILING NUMBER

MIDVALE INDEMNITY COMPANY

HMSS-132361721

files its Premium Relief Fund which will take the form of a one-time premium relief payment in the amount of 15% of the monthly auto insurance premium over a specific 3-month duration.

Effective Date May 15, 2020.

COMPANY

FILING NUMBER

MIDVALE INDEMNITY COMPANY

HMSS-132259381

The company seeks approval for an overall +16.4% rate increase in General Liability.

Effective Date July 9, 2020 for new and September 17, 2020 for renewal.

LEAD COMPANY

FILING NUMBER

MOUNTAIN LAUREL ASSURANCE COMPANY

PRGS-132297397

Other Companies

Mountain Laurel Assurance Company of MS

makes changes to its Private Passenger Automobile Program, including changes to rating factors and rules. This will result in an overall decrease of -0.5%.

Effective Date June 26, 2020 for new and July 24, 2020 for renewals.

COMPANY

FILING NUMBER

NATIONAL GENERAL INSURANCE COMPANY

GMMX-132366069

files premium relief for its Motorcycle and Recreational Vehicle programs due to the COVID-19 pandemic. The company will provide a discount in the amount of 15% for the month of April.

Effective Date May 6, 2020.

LEAD COMPANY

NATIONWIDE GENERAL INSURANCE COMPANY

Other Companies

Nationwide Mutual Insurance Company

Nationwide Property and Casualty Insurance Company

The company seeks approval for an overall +3.5% rate change in Private Passenger Auto in renewals only.

Effective Date August 5, 2020 for renewal business.

FILING NUMBER

NWPP-132281528

COMPANY

NATIONWIDE INSURANCE COMPANY OF AMERICA

The filing seeks approval for a new company, Nationwide Insurance Company of America, for Private Passenger Auto.

Effective Date July 5, 2020 for new business.

FILING NUMBER

NWPP-132281350

LEAD COMPANY

PACIFIC INDEMNITY COMPANY

Other Companies

Vigilant Insurance Company

Federal Insurance Company

files premium adjustments due to reduced driving activity resulting from the COVID-19 pandemic. A one-time 6% credit will be applied to the premium for auto policies renewing with effective dates on or after 8/11/2020 and before 8/11/2021.

Effective Date August 1, 2020 Renewal.

FILING NUMBER

ACEH-132359130

COMPANY

PROFESSIONAL SOLUTIONS INSURANCE COMPANY

files to introduce their Management Liability program which will provide Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability, Crime, Cyber, Employed Lawyers Liability, and Miscellaneous Professional Liability coverages.

Effective Date April 30, 2020.

FILING NUMBER

PERR-132343828

COMPANY

PROFESSIONAL SOLUTIONS INSURANCE COMPANY

The filing seeks approval for a new Personal Disaster Insurance product under Other Personal Lines. The coverage is for personal property losses due to a catastrophe.

Effective Date May 21, 2020 for new business.

FILING NUMBER

PERR-132316047

COMPANY

PROGRESSIVE GULF INSURANCE COMPANY

makes changes to its Private Passenger Automobile Program, including changes to rating factors and rules. This will result in an overall decrease of -3.8%.

Effective Date June 26, 2020 for new and July 24, 2020 for renewals.

FILING NUMBER

PRGS-132297432

COMPANY

FILING NUMBER

SAFEPOINT INSURANCE COMPANY

SAFP-132312251

files its new Commercial Property product which will be available on both a monoline and package basis.

Effective Date July 1, 2020.

COMPANY

FILING NUMBER

SAFEPOINT INSURANCE COMPANY

SAFP-132312462

files to introduce their Commercial Property program under the Other Liability-Occurrence/Claims Made Program. The program will be available on both a monoline and package basis. The Company will use loss costs from ISO Designation Number GL-2019-BGL1 and a Loss Cost Multiplier (LCM) of 1.40.

Effective Date July 1, 2020.

COMPANY

FILING NUMBER

SAFEPOINT INSURANCE COMPANY

SAFP-132312476

files to introduce their Commercial Package program under CMP Liability and Non-Liability. Per the Company, the rating factors, rules, and package modifications are based on ISO Designation Number ML-2016-RLA1.

Effective Date July 1, 2020.

LEAD COMPANY

FILING NUMBER

STATE AUTO PROPERTY & CASUALTY INSURANCE CO.

STAT-132332825

Other Companies

State Automobile Mutual Insurance Company

The company files to revise base rates for Homeowners in HO3 and HO5.

Effective Date May 21, 2020 for new and August 10, 2020 for renewal.

LEAD COMPANY

FILING NUMBER

STATE FARM FIRE AND CASUALTY COMPANY

SFMA-132038747

Other Companies

State Farm Mutual Automobile Insurance Company

The company is filing to make changes to its Private Passenger Auto program resulting in a 0.0% rate impact.

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

LEAD COMPANY

FILING NUMBER

STATE FARM FIRE AND CASUALTY COMPANY

SFMA-132381366

Other Companies

State Farm Mutual Automobile Insurance Company

files revised rates to its independent Mississippi Private Passenger Auto Program, which results in a rate level change of -9.5% for State Farm Mutual Automobile Insurance Company and -9.5% for State Farm Fire and Casualty Company.

Effective Date August 10, 2020 New and Renewal.

COMPANY **FILING NUMBER**
TRAVELERS CASUALTY & SURETY CO. OF AMERICA TRVD-132340707

files revisions to their Community Association Management Liability Coverage program under the Other Liability–Occurrence/Claims Made Annual Statement line of business. The Company estimates the rate impact to be +7.0%.
Effective Date August 1, 2020 for new and renewals.

COMPANY **FILING NUMBER**
TRAVELERS CASUALTY AND SURETY CO. OF AMERICA TRVD-132248442

The company files revised rates and rules for use with the CyberRisk Coverage under Other Liability resulting in +9.9% rate increase.
Effective Date June 1, 2020 for new and renewal business.

COMPANY **FILING NUMBER**
TRAVELERS PERSONAL INSURANCE CO. TRVD-132296458

files revisions to their Quantum Homeowners 2.0 program. The Company estimates the rate impact to be +4.5% on \$4.9M of direct written premium. With this filing, the Company is proposing to revise base rates and eliminate the pricing segmentation between architectural and asphalt shingles for the Roof Covering variable.
Effective Date Upon approval.

COMPANY **FILING NUMBER**
VANLINER INSURANCE COMPANY NTNL-132367343

files a COVID-19 premium relief credit for its Commercial Auto program which is calculated as a percentage reduction in units or revenue multiplied by the in-force annual auto liability premium and collision premium prorated for the period between April 1, 2020 and May 15, 2020.
Effective Date May 1, 2020 New and Renewal.

COMPANY **FILING NUMBER**
WESTPORT INSURANCE COMPANY SWRE-132335268

files to introduce their Yacht Dealers and Marinas program under the Other Liability – Occurrence/Claims Made Annual Statement line of business. The program will provide Umbrella Coverage for General Liability and Auto Liability.
Effective Date May 21, 2020.