

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

COMPANY

FILING NUMBER

Accredited Surety and Casualty Company, Inc.

MRTN-132336651

files rates, rules and forms that will be used for their new Community Association Select Program.

Effective Date June 4, 2020.

COMPANY

FILING NUMBER

ALLSTATE PROPERTY AND CASUALTY INSURANCE CO. **ALSE-132410672**

files to introduce channel of bind as a rating variable for the Allstate Property and Casualty Insurance Company Standard Private Passenger Auto program in the State of Mississippi using the Supplementary Multiplicative Factor. The rate level change of this change is targeted to be -0.1%.

Effective Date August 10, 2020 New / September 10, 2020.

COMPANY

FILING NUMBER

AMERICAN STRATEGIC INSURANCE CORP

AMSI-132272196

The company files a rate change request in Homeowners resulting in a +9.9% rate increase.

Effective Date September 30, 2020 for new and November 30, 2020 for renewal.

COMPANY

FILING NUMBER

ARCH PROPERTY CASUALTY INSURANCE COMPANY

AICO-132301592

introduces a new Commercial Auto program in Mississippi. APCIC will adopt the September 1, 2020 Commercial Auto ISO loss costs along with loss cost multipliers of 1.850 for Auto Liability and 2.025 for Auto Physical Damage.

Effective Date September 1, 2020.

LEAD COMPANY

FILING NUMBER

CHARTER OAK FIRE INS. CO.

TRVD-132369594

Other Companies

Phoenix Insurance Company

Travelers Indemnity Company

Travelers Indemnity Co. of America

Travelers Indemnity Co. of CT

Travelers Casualty Ins. Co. of America

Travelers Property & Casualty Co. of America

adopts Commercial Auto ISO filings CA-2019-BRLA1 and CA-2020-IALL1. They are also adjusting their loss cost multipliers to reflect our current expense level and recent experience.

Effective Date December 1, 2020 for new and renewals.

COMPANY

COAST NATIONAL INSURANCE COMPANY

FILING NUMBER

BRWS-132412966

files a temporary rule effective 06/18/2020 through 09/30/2020 to rate Private Passenger Auto risks quoted as having 1-30 days lapse in coverage as having no lapse. Effective Date June 18, 2020.

LEAD COMPANY

COLUMBIA NATIONAL INSURANCE COMPANY

FILING NUMBER

CLBA-132327346

Other Companies

Columbia Mutual Insurance Company
Association Casualty Insurance Company

files rate and rule revisions to their Commercial Auto Program resulting in an overall increase of 6.610%
Effective Date October 1, 2020 for new and renewals.

COMPANY

CONTINENTAL CASUALTY COMPANY

FILING NUMBER

CNAC-132360333

files changes to its Professional Liability and Pollution Incident Liability Insurance Program resulting in an overall rate impact of +3.68%.
Effective Date July 1, 2020 New and Renewal.

LEAD COMPANY

GREENWICH INSURANCE COMPANY

FILING NUMBER

PERR-132315700

Other Companies

T.H.E. Insurance Company

files a new Crime and Fidelity program which focuses on exposures of amusement parks, carnivals, concessions, fairs, family entertainment, fireworks, gun clubs, hot air balloons, water parks, and watersports.
Effective Date June 4, 2020.

COMPANY

LM GENERAL INSURANCE COMPANY

FILING NUMBER

LBPM-132303161

The company seeks approval for a +6.95% rate increase in Personal Auto.
Effective Date August 22, 2020 for new and renewal business.

COMPANY
METROPOLITAN CASUALTY INS. CO.

FILING NUMBER
METX-132328063

introduces a new Homeowners program under the Homeowners Annual Statement line of business. Per the Company, existing customers in their affiliated companies will not renew into this program. This program will use by-peril rating. The individual perils are Brushfire, Fire (All Fire excluding Brushfire), Hail, Liability, Lightning, Other, Theft, Water Freezing, Water General, Wind, Earthquake (Optional Coverage), and Water Backup (Optional Coverage – Backup of Sewers, Drains, and Sump). The Company states that generalized linear modeling was used in setting rates and relativities for most of the rating variables.

Effective Date September 30, 2020.

COMPANY
METROPOLITAN PROPERTY AND CASUALTY INS. CO.

FILING NUMBER
METX-132340879

The company seeks approval for a new Personal Umbrella and Excess product.

Effective Date September 30, 2020 for new and renewal business.

COMPANY
MIDVALE INDEMNITY COMPANY

FILING NUMBER
HMSS-132421170

files a second round of premium relief to Private Passenger Auto policyholders due to the Novel Coronavirus Pandemic in the amount of 10% on two months premium.

Effective Date June 13, 2020 New and Renewal.

COMPANY
NATIONWIDE ASSURANCE COMPANY

FILING NUMBER
NWPP-132359741

introduces a new company for Commercial Businessowners in Mississippi - Nationwide Assurance Company. The rating variables and coverages will be similar to those of our 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 our existing companies' factors and indicated relativities. When eligible, Mississippi small market policies in our existing companies will renew into Nationwide Assurance Company.

Effective Date November 1, 2020.

COMPANY
NATIONWIDE GENERAL INSURANCE COMPANY

FILING NUMBER
NWPP-132374013

The company seeks approval for a credit-based insurance score that will be used for Personal Lines policies.

Effective Date December 6, 2020 for new and January 6, 2021 for renewal.

LEAD COMPANY

NATIONWIDE MUTUAL INSURANCE COMPANY

FILING NUMBER

NWPP-132415597

Other Companies

Nationwide Agribusiness Insurance Company

Crestbrook Insurance Company

files to adopt ISO filing Designation CA-2020-BRLA1 and CA-2020-IALL-1 for its Commercial Auto program. The company is not making any changes to current LCM's to reflect current expense levels and recent loss experience, which results in an overall rate impact of +10.6%.

Effective Date October 1, 2020.

COMPANY

NEXT INSURANCE US COMPANY

FILING NUMBER

NXUS-132268951

files a new Commercial Property insurance program and using ISO loss costs with a Loss Cost Multiplier.

Effective Date June 24, 2020.

COMPANY

PROTECTIVE PROPERTY & CASUALTY INSURANCE CO.

FILING NUMBER

PRTB-132346316

The filing seeks approval for proposed rates for its Vehicle Service Contract Reimbursement coverage under Contractual Liability.

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

COMPANY

ROCK RIDGE INSURANCE COMPANY

FILING NUMBER

MRTN-132360738

files a new Commercial Auto Program to be used exclusively for the Redstone Underwriters LLC Heavy Iron - Commercial Auto Program.

Effective Date June 24, 2020.

COMPANY

VIKING INSURANCE COMPANY OF WI

FILING NUMBER

VKNG-132332311

The company files a request for a +8.6% rate increase in Private Passenger Auto.

Effective Date June 15, 2020 for new and June 29, 2020 for renewal.

NEW COMPANIES

Empire Bonding and Insurance Company received their Privilege License and Certificate of authority to engage in the insurance business within the State of Mississippi effective June 1, 2020.

First Dakota Indemnity Company received their Privilege License and Certificate of authority to engage in the insurance business within the State of Mississippi effective June 1, 2020.