

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

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>ALLEGHENY CASUALTY COMPANY</u></b>	<b><u>PERR-132432296</u></b>

Files to introduce its new Non-Standard Commercial Surety Bond Program.  
Effective Date July 29, 2020.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>ALLSTATE PROPERTY AND CASUALTY INS. CO.</u></b>	<b><u>ALSE-132458487</u></b>

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.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>AMERICAN NATIONAL PROPERTY AND CASUALTY CO.</u></b>	<b><u>ANPC-132436401</u></b>

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.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>BENCHMARK INSURANCE COMPANY</u></b>	<b><u>YTYC-132420847</u></b>

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.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>CAMBRIDGE MOBILE TELEMATICS INC.</u></b>	<b><u>FRCS-132452749</u></b>

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.

**LEAD COMPANY**

**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.

**FILING NUMBER**

CLBA-132418938

**LEAD COMPANY**

**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.

**FILING NUMBER**

CLBA-132426787

**COMPANY**

**COLUMBIA NATIONAL INSURANCE COMPANY**

Seeks approval for a new Businessowners insurance program.

Effective Date February 1, 2021.

**FILING NUMBER**

CLBA-132461210

**COMPANY**

**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.

**FILING NUMBER**

CUNA-132477801

**COMPANY**

**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.

**FILING NUMBER**

CUNA-132449202

**COMPANY**

**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.

**FILING NUMBER**

CUNA-132370757

**COMPANY**

**CUMIS INSURANCE SOCIETY, INC.**

Files to introduce its new Commercial General Liability program in Mississippi.

Effective Date September 1, 2020.

**FILING NUMBER**

CUNA-132457329

**COMPANY**

**ESSENTIA INSURANCE COMPANY**

**FILING NUMBER**

**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**

**FEDERATED MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

**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**

**GRAY INSURANCE COMPANY**

**FILING NUMBER**

**GRAY-132107486**

Files a new Excess Commercial Liability program.

Effective Date August 28, 2020.

**COMPANY**

**Hanover Insurance Company**

**FILING NUMBER**

**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**

**HANOVER INSURANCE COMPANY**

**FILING NUMBER**

**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.

**COMPANY**

**FILING NUMBER**

**HARTFORD ACCIDENT AND INDEMNITY COMPANY**

**HART-132430716**

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.

**LEAD COMPANY**

**FILING NUMBER**

**HARTFORD CASUALTY INSURANCE COMPANY**

**HART-132422002**

**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.

**COMPANY**

**FILING NUMBER**

**HARTFORD UNDERWRITERS INSURANCE COMPANY**

**HART-132440789**

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.

**COMPANY** **FILING NUMBER**  
**INSURANCE SERVICES OFFICE, INC.** **ISOF-132435933**

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.  
Effective Date February 1, 2021.

**COMPANY** **FILING NUMBER**  
**INSURANCE SERVICES OFFICE, INC.** **ISOF-132450405**

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%.  
Effective Date December 1, 2020.

**COMPANY** **FILING NUMBER**  
**LEXISNEXIS RISK SOLUTIONS** **LXNX-132295678**

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.  
Effective Date August 19, 2020 for new and renewals.

**COMPANY** **FILING NUMBER**  
**LIBERTY MUTUAL INSURANCE COMPANY** **LBPM-132375906**

Files an overall base rate change to its Personal Umbrella program resulting in an overall rate change of +9.6%.  
Effective Date September 21, 2020 New / November 13, 2020 Renewal.

**COMPANY** **FILING NUMBER**  
**NATIONAL INSURANCE COMPANY** **STNA-132460502**

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.  
Effective Date August 28, 2020.

**LEAD COMPANY** **FILING NUMBER**  
**NATIONWIDE INSURANCE COMPANY OF AMERICA** **NWPP-132427296**

Other Companies  
Nationwide General Ins. Co.  
Nationwide Mutual Ins. Co.  
Nationwide Property and Casualty Ins. Co.

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The company files its new SmartMiles pay-per-mile program in Private Passenger Auto. There is no rate impact.  
Effective Date December 6, 2020 for new and January 6, 2021 for renewal.

**COMPANY** **FILING NUMBER**  
**OCCIDENTAL FIRE & CASUALTY CO. OF NC** **OCCD-132452426**

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** **FILING NUMBER**  
**PENNSYLVANIA LUMBERMENS MUTUAL INS. CO.** **PNSY-132241779**

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** **FILING NUMBER**  
**RURAL TRUST INSURANCE COMPANY** **FRCS-132345310**

Seeks approval for a new General Liability program covering rural telecommunication companies.

Effective Date August 4, 2020.

**COMPANY** **FILING NUMBER**  
**SAFECO INSURANCE COMPANY OF AMERICA** **LBPM-132407621**

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

Effective Date September 19, 2020 New / October 31, 2020.

**COMPANY** **FILING NUMBER**  
**SENTINEL INSURANCE COMPANY** **HART-132422038**

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** **FILING NUMBER**  
**SENTRY INSURANCE A MUTUAL CO.** **SEPX-132458218**

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** **FILING NUMBER**  
**SENTRY SELECT INSURANCE COMPANY** **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** **FILING NUMBER**  
**STATE FARM FIRE AND CASUALTY** **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** **FILING NUMBER**  
**STONETRUST PREMIER CASUALTY INSURANCE CO** **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** **FILING NUMBER**  
**TRUMBULL INSURANCE COMPANY** **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** **FILING NUMBER**  
**UNITED FIRE & CASUALTY COMPANY** **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** **FILING NUMBER**  
**VIRGINIA SURETY COMPANY, INC.** **ASPX-132404009**

The company files form, rates and rules for a new Contractual Liability Insurance Policy for Designated Contracts.  
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.