

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
FEBRUARY 2021**

<u>COMPANY</u>	<u>FILING NUMBER</u>
ACCREDITED SURETY AND CASUALTY COMPANY, INC.	MRTN-132641056

The company files its new Novum LumberPro General Liability program. This program may be written on a monoline or package basis.
Effective Date February 26, 2021.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ACE PROPERTY AND CASUALTY	ACEH-132682006

The company files revised rates in Crop-Hail resulting in 0.0% rate change.
Effective Date February 17, 2021 for new and renewal.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLSTATE INSURANCE COMPANY	ALSE-132679881

The filing seeks an overall rate decrease of -3.0% in Private Passenger Auto.
Effective Date March 1, 2021 for new and March 31, 2021 for renewal.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLSTATE PROPERTY AND CASUALTY INS. CO.	ALSE-132679875

The filing seeks an overall -3.0% rate decrease in Private Passenger Auto.
Effective Date March 1, 2021 for new and April 1, 2021 for renewal.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLSTATE VEHICLE AND PROPERTY INSURANCE CO	ALSE-132683054

The company files revisions to its Homeowners rating plans as follows:

- Rate Adjustment Factor Change
- Rate Level Factor Change
- Rate Mitigation Factor Change
- Location Rating Zones Change

Although the overall rate impact of the filing is 0.0%, some policyholders may see a change in premium ranging from +5.1% to -5.0%.
Effective Date June 1, 2021 New / August 5, 2021 Renewal.

LEAD COMPANY

AMERICA ZURICH INSURANCE COMPANY

FILING NUMBER

ZURC-132598075

Other Companies

American Guarantee and Liability Insurance Company

Colonial American Casualty and Surety Company

Fidelity and Deposit Company of Maryland

Zurich American Insurance Company of Illinois

Zurich American Insurance Company

The companies file to adopt the following ISO's Commercial Automobile Revisions as well as an exception page for Rule 6 and LCM's resulting in an overall rate impact +14.5%:

CA-2020-IALL1 Mississippi Revision of Commercial Automobile liability Increased Limit Factors Approved

CA-2020-BRLB1 Mississippi Revised Commercial Auto Optional Class Plan Loss Costs Approved

CA-2020-BRLA1 Mississippi Revised Commercial Auto Advisory Prospective Loss Costs Approved

Effective Date August 1, 2021 New and Renewal.

COMPANY

AMERICAN BANKERS INS. CO. OF FLORIDA

FILING NUMBER

ASPX-132670736

Updates their rate level for Commercial Inland Marine Protection Lender Exposure Program (CIMPLE). The indicated rate level change for the CIMPLE program is +1.5%.

Effective Date April 1, 2021 for new and renewals.

LEAD COMPANY

AMERICAN CASUALTY CO. OF READING, PA

FILING NUMBER

CNAB-132683738

Other Companies

National Fire Insurance Company of Hartford

Transportation Insurance Company

Valley Forge Insurance Company

Continental Casualty Company

Files a rate revision to the CNA Connect Businessowners Policy. This will result in an overall increase of 9.7%.

Effective Date May 1, 2021 for new and October 1, 2021.

LEAD COMPANY
AMERICAN FIRE AND CASUALTY COMPANY

FILING NUMBER
LBRC-132646059

Other Companies

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

The companies file to adopt NCCI Circular MS-2021-02 as well as changes to their LCM's.

Effective Date May 1, 2020 New and Renewal.

LEAD COMPANY
AMERICAN STRATEGIC INSURANCE CORP

FILING NUMBER
AMSI-132639386

Other Companies

Progressive Gulf Insurance Company

The companies file changes to its Tenant Homeowner programs including changes to base rates, territory factors, contents coverage, tier factors, household structure factors, advance quote discount factors, deductible factors, and liability rates. Although the overall rate impact is estimated to be -0.7%, policyholders may experience a substantial premium change due to the restructuring of the program.

Effective Date May 28, 2021 New / July 28, 2021 Renewal.

LEAD COMPANY
AMERICAN ZURICH INSURANCE COMPANY

FILING NUMBER
ZURC-132598075

Other Companies

American Guarantee and Liability Insurance Company
Colonial American Casualty and Surety Company
Fidelity and Deposit Company of Maryland
Zurich American Insurance Company of Illinois
Zurich American Insurance Company

The companies file to adopt the following ISO Commercial Automobile Revisions as well as revisions to exception page for Rule 6 and Loss Costs Multipliers:

CA-2020-IALL1 Mississippi Revision of Commercial Automobile liability Increased Limit Factors Approved

CA-2020-BRLB1 Mississippi Revised Commercial Auto Optional Class Plan Loss Costs Approved

CA-2020-BRLA1 Mississippi Revised Commercial Auto Advisory Prospective Loss Costs Approved

Effective Date August 1, 2021 New and Renewal.

LEAD COMPANY

AMFED NATIONAL INSURANCE COMPANY

Other Companies

AmFed Casualty Insurance Company

The companies file to adopt of the most recently approved NCCI loss costs and revised loss cost multipliers.

Effective Date March 1, 2021 New and Renewal.

FILING NUMBER

AMFE-132652640

LEAD COMPANY

AMGUARD INSURANCE COMPANY

Other Companies

EastGUARD Insurance Company

NorGUARD Insurance Company

The companies file to adopt the NCCI Circular MS-2020-06 and revise their Loss Cost Multipliers as follows:

AmGUARD 1.490

EastGUARD 1.330

NorGUARD 1.620

Effective Date March 1, 2021 New and Renewal.

FILING NUMBER

AMGD-132654645

COMPANY

ARCH INSURANCE COMPANY

The company seeks approval for an overall +9.5% rate change in Commercial General Liability.

Effective Date February 8, 2021 for new and renewal.

FILING NUMBER

REGU-132667206

LEAD COMPANY

BLOOMINGTON COMPENSATION INSURANCE CO.

Other Companies

Milbank Insurance Company

The companies file to adopt the MS NCCI 3/1/2021 Voluntary Loss Costs and Rating Values along with changes to their LCM's.

Effective Date March 1, 2021 New and Renewal.

FILING NUMBER

RTGR-132692496

COMPANY

BROTHERHOOD MUTUAL INSURANCE COMPANY

Files to adopt NCCI Approval Circular MS-2020-02 as well changes to the company's LCM to 1.427.

Effective Date April 1, 2021 New and Renewal.

FILING NUMBER

BRTH-132694158

COMPANY **FILING NUMBER**
CHURCH MUTUAL INSURANCE COMPANY, S. I. **CHMU-132298391**

The company seeks approval for a new Professional Errors and Omissions Liability (other than medical) program.
Effective Date February 1, 2021 for new and renewal business.

COMPANY **FILING NUMBER**
CHURCH MUTUAL INSURANCE COMPANY, S. I. **CHMU-132298373**

The filing seeks approval for a new Medical Professional Liability program.
Effective Date February 1, 2021 for new and renewal business.

COMPANY **FILING NUMBER**
CHURCH MUTUAL INSURANCE COMPANY, S.I. **CHMU-132297785**

The filing seeks approval for a new Crime (Burglary and Theft) Insurance Program.
Effective Date February 1, 2021 for new and renewal business.

COMPANY **FILING NUMBER**
EMC PROPERTY & CASUALTY COMPANY **EMCC-132639426**

Files revised rates for their Commercial Property (fire and allied lines) Program resulting in an overall increase of 9.2%.
Effective Date July 1, 2021 for new and renewals.

LEAD COMPANY **FILING NUMBER**
EMC PROPERTY & CASUALTY COMPANY **EMCC-132707853**

Other Companies
EMCASCO Insurance Company
Employers Mutual Casualty Company
Union Insurance Company of Providence

The companies file to adopt NCCI's Loss Costs referenced in MS-2021-02 as well as changes to the loss cost multipliers.
Effective Date July 15, 2021 New and Renewal.

COMPANY **FILING NUMBER**
FARMERS MUTUAL HAIL INSURANCE CO. OF IOWA **FMHL-132644630**

The company seeks approval for an overall -4.81% change in Crop-Hail.
Effective Date January 1, 2021 for new and renewal.

LEAD COMPANY
GREAT AMERICAN INSURANCE COMPANY

FILING NUMBER
GACX-132636563

Other Companies

Great American Assurance Company
Great American Alliance Insurance Company
Great American Spirit Insurance Company

Files to adopt the ISO Micro BOP Program under the Commercial Multiple Peril Annual Statement line of business. Per the Company, they are adopting ISO Loss Costs filing BP-2019-RLC19 and the ISO rules filings BP-2019-RRU19 and CL-2020-OTRRU as pertains to the Micro-Businessowners product.
Effective Date March 1, 2021.

COMPANY
HOMESITE INS. CO. OF THE MIDWEST

FILING NUMBER
HMSS-132651863

Files a new Tenant Homeowners Program that will offer coverage for renters (Form HO 00 04).
Effective Date March 26, 2021 for new and May 13, 2021 for renewals.

COMPANY
INSURANCE SERVICES OFFICE, INC.

FILING NUMBER
ISOF-132681616

Revises their Personal Umbrella Liability Loss Costs Filing resulting in an overall decrease of -1.80%.
Effective Date February 11, 2021.

COMPANY
INSURANCE SERVICES OFFICE, INC.

FILING NUMBER
ISOF-132668678

Files revisions the advisory prospective loss costs for the major Commercial Automobile classes resulting in an overall rate impact +6.4%.
Effective Date September 1, 2021 New and Renewal.

COMPANY
INSURANCE SERVICES OFFICE, INC.

FILING NUMBER
ISOF-132668738

Files revisions to the Commercial Auto Optional Classification Plan concurrently with ISO's experience review in the companion filing CA-2021-BRLA1. The overall statewide level change for this filing results in an overall rate impact of +6.4%.
Effective Date September 1, 2021 New and Renewal.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **ISOF-132708036**

Files revisions to their Commercial Auto Program under the Commercial Automobile Annual Statement line of business. This is the companion filing to ISO rule filing CA-2020-OUM3, SERFF Filing No. ISOF-132708029. Per ISO, this filing introduces inter-policy stacking advisory prospective loss costs for additional limits under Rule 97. Uninsured Motorists Insurance of the Mississippi Loss Cost Pages of the Commercial Lines Manual -- Division One -- Automobile.
Effective Date July 1, 2021.

COMPANY **FILING NUMBER**
MILLIMAN APPLESEED LLC **MAPP-132645525**

Seeks approval for a new personal flood insurance program.
Effective Date February 26, 2021.

COMPANY **FILING NUMBER**
MISSISSIPPI FARM BUREAU CASUALTY INSURANCE CO. **SFBC-132675108**

The company files changes to its Manufactured Home program resulting in an overall rate impact of +12.69%.
Effective Date April 15, 2021 New and Renewal.

COMPANY **FILING NUMBER**
NATIONAL SPECIALTY INSURANCE COMPANY **STNA-132635274**

The company files to introduce its Non-Emergency Medical Transportation (“NEMT”) Program which will provide coverage for liability exposures associated with transportation of clients to and from medical facilities.
Effective Date February 1, 2021.

COMPANY **FILING NUMBER**
NEW YORK MARINE AND GENERAL INS. CO. **PRSS-132647770**

Files a new General Liability program specifically designed for four automotive repair businesses. The four business that this program will cover are:
Lube shop (class code 10072)
Tire dealer (class code 18616)
Collision repair (class code 10073A)
General mechanical repair (class code 10073B)
The program will use rate per ratable employee as the exposure base.
Effective Date February 25, 2021.

LEAD COMPANY **FILING NUMBER**
PHARMACISTS MUTUAL INSURANCE COMPANY PHAR-132642181

Other Companies

Chiron Insurance Company

Files to adopt NCCI's 3/1/2021 Loss Costs with amended LCM's for their Workers' Compensation program. The overall rate level change is a decrease of 7.3%.
Effective Date April 1, 2021.

COMPANY **FILING NUMBER**
PRIVILEGE UNDERWRITERS RECIPROCAL EXC. PRIV-132624561

Files revisions to their PURE Private Fleet Auto program under the Personal Automobile Annual Statement line of business. The Company estimates the impact to be +5.0%.
Effective Date March 13, 2021 for new and May 12, 2021 for renewals.

COMPANY **FILING NUMBER**
SPINNAKER INSURANCE COMPANY SHNF-132567956

Files revised rates and rules for its approved Hippo Homeowners program in Mississippi. This will result in an overall increase of 4.4%.
Effective Date February 11, 2021 for new and April 27, 2021.

COMPANY **FILING NUMBER**
STATE AUTO MUTUAL INSURANCE COMPANY SAMM-132608196

Files a new Commercial Property product called State Auto® CPP - Commercial Property to better accommodate the needs of Middle Market risks.
Effective Date February 1, 2021.

COMPANY **FILING NUMBER**
STATE FARM FIRE AND CASUALTY COMPANY ACEH-132682194

The company files revised rates in Crop-Hail resulting in a 0.0% change.
Effective Date February 17, 2021 for new and renewal.

COMPANY **FILING NUMBER**
TRAVELERS CASUALTY AND SURETY CO. OF AMERICA TRVD-132633884

The filing seeks a rate change of -3.3% in Professional Errors and Omissions Liability.
Effective Date May 5, 2021 for new and renewal business.

COMPANY **FILING NUMBER**
TRAVELERS CASUALTY INSURANCE CO. OF AMERICA TRVD-132624627

The company files changes to its existing rating model factors for its Commercial Auto program. Although these changes result in an overall neutral rate impact, individual policies could see rate impacts ranging from -20% to +20%.
Effective Date May 1, 2021 New / July 1, 2021 Renewal.

LEAD COMPANY

UNITED FIRE & CASUALTY COMPANY

Other Companies

Lafayette Insurance Company

FILING NUMBER

UNFG-132666024

The companies file to adopt the ISO approved loss costs in filing CA-2020-BRLA1, approved increased limits factors in filing CA-2020-IALL1, as well as revisions to their Loss Costs Multipliers.

Effective Date May 1, 2021 New and Renewal.