

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

LEAD COMPANY

Allied Property and Casualty Insurance Company

Other Companies

AMCO Insurance Company

Depositors Insurance Company

Nationwide Mutual Insurance Company

Nationwide Property and Casualty Insurance Company

Nationwide Mutual Fire Insurance Company

Files revisions to their Mississippi Commercial General Liability Program under the Other Liability – Occurrence and Claims-Made lines of business. Per the filing, the overall estimated impact as a result of these revisions is 0.0%.

Effective Date November 1, 2021 for new and renewals.

FILING NUMBER

NWPP-132781627

COMPANY

AMERICAN AGRI-BUSINESS INS. CO.

The filing seeks approval for a new Crop Insurance Program

Effective Date April 15, 2021 for new business.

FILING NUMBER

ARMT-132693727

COMPANY

AMERICAN AGRI-BUSINESS INS. CO.

The filing seeks approval for an overall 2.4% rate decrease in Crop-Hail Non-Federally Reinsured Only.

Effective Date April 15, 2021 for new and renewal.

FILING NUMBER

ARMT-132699743

COMPANY

AMERICAN ECONOMY INSURANCE COMPANY

The filing seeks approval for specific factor changes in its Homeowners program.

Effective Date June 20, 2021 for new and August 1, 2021 for renewal.

FILING NUMBER

LBPM-132697614

COMPANY

American Family Home Insurance Company

Files its new “Accelerator Private Protection Suite” program under the Commercial Multi-Peril Annual Statement line of business.

Effective Date May 1, 2021.

FILING NUMBER

AMLX-132758752

LEAD COMPANY

AMERICAN FIRE AND CASUALTY COMPANY

Other Companies

The Ohio Casualty Insurance Company

Ohio Security Insurance Company

The company files to adopt the new ISO loss costs and revise the Loss Cost Multipliers in Commercial General Liability resulting in an 8.8% increase.

Effective Date July 1, 2021 for new and renewal business.

FILING NUMBER

LBRC-132707784

COMPANY

AMERISURE INSURANCE COMPANY

FILING NUMBER

AMRS-132701000

The filing seeks approval for an overall 0.0% rate change in Commercial Auto. The company proposes to adopt the ISO Optional Class Plan Rules. Effective Date August 1, 2021 for new and renewal.

COMPANY

AMERISURE MUTUAL INSURANCE COMPANY

FILING NUMBER

AMRS-132686260

The filing seeks approval for an overall -0.1% rate change in Commercial Auto. The company proposes to adopt the ISO Optional Class Plan Rules. Effective Date August 1, 2021 for new and renewal business.

COMPANY

AMERISURE PARTNERS INSURANCE COMPANY

FILING NUMBER

AMRS-132701025

The filing seeks approval for an overall 0.0% rate change in Commercial Auto. The company proposes to adopt the ISO Optional Class Plan Rules. Effective Date August 1, 2021 for new and renewal.

COMPANY

BEAZLEY INSURANCE COMPANY INC.

FILING NUMBER

BEAZ-132680206

The filing seeks approval for +3.89% rate change in Other Liability applicable to the Beazley Breach Response Insurance Program for Cyber Liability. Effective Date June 15, 2021 for new and July 1, 2021 for renewal.

COMPANY

BENCHMARK INSURANCE COMPANY

FILING NUMBER

SHNF-132682049

The company files to introduce its new Cyber Liability product, Cowbell Cyber - Cyber Risk Insurance Program - Prime 250. Cowbell intends to offer Cyber Risk Insurance which includes First Party Expense Coverage, First Party Loss Coverage, and Liability Expense Coverage to enterprises as defined by the company as non-profit organizations, private businesses, and publicly traded companies. Effective Date April 1, 2021.

LEAD COMPANY

BERKLEY NATIONAL INSURANCE COMPANY

FILING NUMBER

BNIC-132597663

Other Companies

Riverport Insurance Company

Berkley Regional Insurance Company

StarNet Insurance Company

The companies file to make changes to their Commercial Auto program, including the initial adoption of the Optional Classification Plan and adoption of ISO loss costs (CA-2020-BRLB1) and ISO rules (CA-2015-ROCP1). The filing also submits an exception to introduce a transition rule for Agribusiness risks that will cap premium increases or decreases at 25% for three years after the initial adoption of the Optional Classification Plan. The overall effect of the proposed changes is +15.9%.

Effective Date September 1, 2021.

COMPANY

BROTHERHOOD MUTUAL INSURANCE COMPANY

FILING NUMBER

BRTH-132775349

The company files revisions to its MinistryFirst Commercial Package product resulting in an overall rate impact of +8.631%.

Effective Date August 1, 2021 New and Renewal.

COMPANY

BUILDERS MUTUAL INSURANCE COMPANY

FILING NUMBER

BDMT-132717929

The filing seeks approval for an overall +11.7% rate change in Commercial Auto.

Effective Date July 1, 2021 for new and renewal business.

COMPANY

CHURCH MUTUAL INSURANCE COMPANY

FILING NUMBER

CHMU-132648877

The company files to introduce an Educators Professional Liability program to support specific coverage needs within its education market.

Effective Date April 1, 2021.

COMPANY

EVEREST NATIONAL INSURANCE COMPANY

FILING NUMBER

EVST-132695950

The company files its new Commercial Package program for Not-for-Profit entities. The program has eight coverage parts that may be purchased separately or in any combination. These are coverages for: Directors and Officers Liability; Employment Practices Liability; Fiduciary Liability; Employed Lawyers Liability; Miscellaneous Professional Liability; Cyber Liability; Crime and Kidnap and Ransom.

Effective Date April 15, 2021.

COMPANY

GLENCAR INSURANCE COMPANY

FILING NUMBER

GUMG-132704649

The filing seeks approval for a new General Liability program targeting forestry related entities. These would include hunt clubs liability, timberland liability, consulting foresters, prescribed burn liability guides and outfitters liability and standing timber liability.

Effective Date April 15, 2021 for new business.

COMPANY

GREAT AMERICAN INSURANCE CO.

FILING NUMBER

GACX-132683172

The company seeks approval for an overall +11.3% rate change in Commercial Auto.

Effective Date July 10, 2021 for new and renewal business.

LEAD COMPANY

GUIDEONE AMERICA INSURANCE COMPANY

FILING NUMBER

GDEA-132699159

Other Companies

GuideOne Mutual Insurance Company

GuideOne Specialty Mutual Insurance Company

GuideOne Elite Insurance Company

Seeks approval for an overall +5.5% rate change. The rate to their Commercial General Liability Package Policies. The impact appears to be due strictly to revising the proposed LCM's.

Effective Date June 1, 2021 for new and July 1, 2021 for renewals.

COMPANY

HARCO NATIONAL INSURANCE COMPANY

FILING NUMBER

OCCD-132751153

The filing seeks approval for changes to its Truckers program in Commercial Auto resulting in an overall 0.0% rate change.

Effective Date July 31, 2021 for new and renewal business.

LEAD COMPANY

HARTFORD ACCIDENT AND INDEMNITY COMPANY

FILING NUMBER

HART-132778136

Other Companies

Hartford Fire Insurance Company

Hartford Casualty Insurance Company

Hartford Insurance Company of the Midwest

Hartford Underwriters Insurance Company

Property and Casualty Insurance Company Hartford

Sentinel Insurance Company, Ltd

Trumbull Insurance Company

Twin City Fire Insurance Company

Files to adopt NCCI's 3/1/2021 Loss Costs with revised LCM's for their Workers' Compensation program. The overall statewide impact is 0.0%.

Effective Date May 1, 2021.

COMPANY **FILING NUMBER**
HOMESITE INSURANCE COMPANY **HMSS-132767881**

The company seeks approval for an overall +6.7% rate change in Homeowners / Condos. Effective Date April 23, 2021 for new and June 1, 2021 for renewal.

COMPANY **FILING NUMBER**
INCLINE CASUALTY COMPANY **PERR-132787804**

Introduces their new 5 Star Commercial General Liability program. The Company is filing to adopt ISO rules and loss costs and any applicable supplements for Division Six – General Liability, up to and including GL-2020-BGL1. Effective Date April 13, 2021.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **ISOF-132768035**

The filing seeks approval to update the optional rating rules for ISO's scoring model for Private Passenger Auto. The model was introduced as Verisk Exchange Scoring Model but is renamed in the filing as Verisk Driving Score. This is a rating model using Telemetry data to identify driving data variables. Effective Date April 1, 2021 for new and renewal.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **ISOF-132733641**

The filing seeks an overall -3.4% rate change in Private Passenger Auto. Effective Date January 1, 2022 for new and renewal business.

COMPANY **FILING NUMBER**
JEWELERS MUTUAL INSURANCE COMPANY S.I. **JMIC-132748925**

The filing seeks an overall +5.91% rate change in Business Owners. The company is adopting ISO loss costs and new LCM's. Effective Date July 1, 2021 for new and renewal business.

COMPANY **FILING NUMBER**
MILFORD CASUALTY INSURANCE COMPANY **UNKP-132767261**

The company seeks approval to introduce tiered rating in its Commercial Burglary and Theft program. The proposed program will separate business into four tiers with new LCM's ranging from 1.073 to 2.274. Effective Date December 1, 2021 for new and renewal.

COMPANY **FILING NUMBER**
MOUNTAIN LAUREL ASSURANCE COMPANY **PRGS-132678967**

The company seeks to make changes to Private Passenger Auto resulting in a -0.50% rate change. Effective Date April 23, 2021 for new and May 21, 2021 for renewal.

COMPANY

FILING NUMBER

NATIONAL CASUALTY COMPANY

SCTT-132667598

Introduces its new Enterprise Cyber Insurance Program. This program includes the following coverages:

- Security Incident or Privacy Violation
- Media Wrongful Acts
- Technology Services Wrongful Acts
- Professional Services Wrongful Acts
- Regulatory Fines and Penalties
- Breach Management Expenses
- Cyber Extortion Expenses
- Data Restoration Expenses
- Computer System Interruption Loss

Effective Date April 19, 2021.

COMPANY

FILING NUMBER

NATIONAL SECURITY FIRE & CASUALTY

MISF-132739459

The company files for an overall +14.90 rate change in Personal Property-Dwelling Fire.

Effective Date June 1, 2021 New / August 1, 2021 Renewal.

LEAD COMPANY

FILING NUMBER

NATIONWIDE GENERAL INS. CO.

NWPP-132795694

Other Companies

Nationwide Assurance Company

Files revisions to their Commercial Auto program. The overall estimated impact as a result of these revisions is +6.0%

Effective Date November 1, 2021 for new and renewals.

LEAD COMPANY

FILING NUMBER

NORTH AMERICAN SPECIALTY INS. CO.

SWRE-132753961

Other Companies

North American Elite Insurance Co.

The filing seeks approval to introduce tiered rating to its Commercial General Liability.

These two companies will use ISO loss costs with the same base LCM but different tier factors. The LCM will be based solely on expenses and profit.

Effective Date September 1, 2021 for new and renewal.

COMPANY

FILING NUMBER

PROGRESSIVE GULF INSURANCE COMPANY

PRGS-132678155

The filing seeks to make changes to Private Passenger Auto resulting in a -1.8% overall rate change.

Effective Date April 23, 2021 for new and May 21, 2021 for renewal.

COMPANY **FILING NUMBER**
STANDARD FIRE INSURANCE COMPANY TRVD-132734007

The filing seeks approval for an overall -1.0% rate decrease in Personal Auto.
Effective Date April 20, 2021 for new and renewal business.

LEAD COMPANY **FILING NUMBER**
STARNET INSURANCE COMPANY SNIC-132697933

Other Companies

Carolina Casualty Insurance Company

Midwest Employers Casualty Company

Key Risk Insurance Company

Berkley Casualty Company

Preferred Employer's Insurance Company

Files to adopt NCCI's 03/01/2021 loss costs with revised LCM's for their Workers' Compensation program. The overall rate level change is an increase of .978%.

Effective Date May 1, 2021.

COMPANY **FILING NUMBER**
STATE AUTOMOBILE MUTUAL INS. CO. STAT-132792286

Files revisions to their Personal Farm and Ranch program. The overall estimated impact is +4.0% on \$2.3M of direct written premium. This by-peril rating program was launched in 2020 with many of the initial rating factor selections based on their homeowner's by-peril rating plan.

Effective Date July 9, 2021 for new business and July 29, 2021 for renewal.

COMPANY **FILING NUMBER**
STATE FARM FIRE AND CASUALTY INSURANCE CO. SFMA-132696092

The company files to adopt NCCI Loss Costs as outlined in Circular MS-2021-02 with revisions to its LCM's.

Effective Date March 1, 2021.

COMPANY **FILING NUMBER**
STONETRUST COMMERCIAL INSURANCE COMPANY STIC-132758910

Files to adopt NCCI's 03/01/2021 Loss Costs with a LCM of 1.500 for their Workers' Compensation program. The overall rate level change is a decrease of 9.7%.

Effective Date May 1, 2021.

COMPANY **FILING NUMBER**
STONEWOOD INSURANCE COMPANY SWNI-132699116

The company files to adopt the March 1, 2021 NCCI Workers Compensation Voluntary Loss Costs and Rating Values with revisions to its LCM's.

Effective Date March 1, 2021.

COMPANY

TECHNOLOGY INSURANCE COMPANY, INC

FILING NUMBER

UNKP-132804026

Files their new AmTrust Cyber product under the Other Liability-Claims Made Only line of business. The product will provide a suite of coverages and services enabling a company to respond to a range of cyber events and claims.

Effective Date April 29, 2021.

LEAD COMPANY

UNITED STATES AUTOMOBILE ASSOC.

FILING NUMBER

USAA-132737063

Other Companies

USAA Casualty Insurance Company

USAA General Indemnity Company

Garrison Property and Casualty Insurance Company

Seeks approval to implement a telematics program to recognize and reward safe driving.

The overall impact is estimated to be -1.2%.

Effective Date July 13, 2021 for new and renewals.

LEAD COMPANY

WESTCHESTER FIRE INSURANCE COMPANY

FILING NUMBER

ACEH-132501371

Other Companies

Chubb Indemnity Insurance Company

Chubb National Insurance Company

Files to introduce its new Benchmarq Commercial Property product.

Effective Date May 1, 2021.