

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

LEAD COMPANY

FILING NUMBER

Allied Property and Casualty Insurance Company

NWPP-132791107

Other Companies

AMCO Insurance Company

Depositors Insurance Company

Nationwide Mutual Insurance Company

Nationwide Property and Casualty Insurance Company

Nationwide Mutual Fire Insurance Company

Allied Insurance Company of America

The company makes changes to its General Liability program for Businessowners, including changes to base rates. This will result in an overall increase of 8.0%.

Effective Date November 1, 2021 new and renewal.

LEAD COMPANY

FILING NUMBER

AMERICAN FIRE AND CASUALTY COMPANY

LBRC-132796285

Other Companies

The Ohio Casualty Insurance Company

Ohio Security Insurance Company

West American Insurance Company

The company files revisions to their Commercial Automobile Program resulting in an overall increase of 8.8%.

Effective Date September 1, 2021.

COMPANY

FILING NUMBER

AMERICAN NATIONAL GENERAL INSURANCE CO

ANPC-132918622

The company files changes to its Homeowners program resulting in overall rate impact of -0.1%.

Effective Date December 31, 2021 New and Renewal.

COMPANY

FILING NUMBER

BCS INSURANCE COMPANY

BCSF-132815412

The company files for an overall increase of 96.7% in its Cyber and Privacy Liability Insurance Program in the Commercial Package.

Effective Date TBD.

COMPANY

FILING NUMBER

BERSHIRE HATHAWAY SPECIALTY INS. CO.

BHSI-132878206

The company files forms, rates, and rules for its new Professional Protection – Dental Malpractice Liability product for dental professionals. BHSIC intends to make this product available to dentists practicing within a wide range of dental specialties, including, for example, pediatric dentistry, general dentists, endodontists, and orthodontists. The product is also available to individual dental hygienists.

Effective Date July 22, 2021.

COMPANY **FILING NUMBER**
CIMMARON INSURANCE COMPANY, INC. **CMOC-132890399**
The company files to adopt the March 1, 2021 NCCI loss costs along with changes to its LCM.
Effective Date October 1, 2021 New and Renewal.

COMPANY **FILING NUMBER**
COASTAL AMERICAN INSURANCE COMPANY **BURK-132858199**
The company files changes to its Homeowners and Wind-Only base rates resulting in an overall impact of +21.1%.

A breakdown of the changes are as follows:
+12.0% in Coastal Counties
+40.0% in Hinds, Madison, and Rankin Counties
+35.0% in All Other Counties
Effective Date September 1, 2021 New and Renewal.

LEAD COMPANY **FILING NUMBER**
COLUMBIA NATIONAL INSURANCE COMPANY **CLBA-132906581**
Other Companies
Columbia Mutual Insurance Company
Association Casualty Insurance Company
The company files changes to their LCM's resulting in an overall rate impact of -5.78%.
Effective Date February 1, 2022 New and Renewal.

LEAD COMPANY **FILING NUMBER**
FEDERATED MUTUAL INSURANCE COMPANY **FEMC-132832367**
Other Companies
Federated Service Insurance Company
The company seeks an overall +4.3% rate change in Businessowners.
Effective Date July 15, 2021 for new and renewal business.

COMPANY **FILING NUMBER**
METROPOLITAN GROUP P&C INSURANCE COMPANY **METX-132889567**
The company files for an overall rate decrease of 10.0% in Private Passenger Auto.
Effective Date August 6, 2021 for new and September 15, 2021 for renewal.

COMPANY **FILING NUMBER**
MIDVALE INDEMNITY COMPANY **HMSS-132893594**
The company files changes to its base rates for its Personal Auto program resulting in an overall rate impact of -3.9%.
Effective Date September 30, 2021 New and Renewal.

COMPANY **FILING NUMBER**
MITSUI SUMITOMO INSURANCE USA INC. **MSMX-132872996**

The company files rates and rules for a new program for Commercial Auto Rental Vehicles.
Effective Date July 22, 2021.

COMPANY **FILING NUMBER**
NATIONAL CROP INSURANCE SERVICES, INC. **NACR-132931899**

The company files final average loss costs for Crop-Hail Insurance (Cotton Wind loss costs, Corn Wind loss costs, Corn Green Snap loss costs and Corn Extra Harvest Expense (EHE) loss costs) to be effective with the 2022 crop year and to remain in effect until revised or withdrawn.
Effective Date October 1, 2021 New and Renewal.

COMPANY **FILING NUMBER**
NUTMEG INSURANCE COMPANY **HART-132903009**

The company files rules and rates for their new Commercial Auto Program.
Effective Date November 13, 2021.

COMPANY **FILING NUMBER**
NUTMEG INSURANCE COMPANY **HART-132903009**

The company files to introduce a new Commercial Auto program with an enhanced class plan.
Effective Date November 13, 2021.

COMPANY **FILING NUMBER**
OBSDIAN INSURANCE COMPANY **FRCS-132920958**

The company files a new Commercial Auto program, which will concentrate on enterprises with pick-up and delivery of good or products associated with the insured business done by employees or independent contractors in unowned autos.
Effective Date August 30, 2021.

COMPANY **FILING NUMBER**
SAFECO INS. CO. OF AMERICA **LBPM-132812935**

The company files revised rates for their Personal Umbrella & Excess Program resulting in an overall increase of 12.5%.
Effective Date August 21, 2021 for new and October 2, 2021 for renewals.

COMPANY **FILING NUMBER**
TRANSGUARD INSURANCE COMPANY OF AMERICA, INC. **OCCD-132900325**

The company files to introduce its new Monoline Commercial Property program.
Effective Date January 1, 2022.

LEAD COMPANY

UNITED SERVICES AUTOMOBILE ASSOCIATION

FILING NUMBER

USAA-132905273

Other Companies

USAA Casualty Insurance Company

USAA General Indemnity Company

Garrison Property and Casualty Insurance Company

The company files revised rates and rule for their Homeowners program. The overall rate level change is 0.0%. The company is proposing modifications to the rating structures, tier placement and rules.

Effective Date February 23, 2022.

NEW COMPANY

Property Insurance Company of America received their Company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi, effective July 22, 2021.