Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
JANUARY 2022

LEAD COMPANY
AMERICAN COMPENSATION INSURANCE COMPANY
FILING NUMBER
RTGR-133076833
Other Companies
Bloomington Compensation Insurance Company
State Automobile Mutual Insurance Company
State Auto Property & Casualty Insurance Company
Plaza Insurance Company
Milbank Insurance Company
The companies file to adopt the MS NCCI 3/1/2022 Voluntary Loss Costs and Rating Values along with changes to their LCM's as follows:

American Compensation Insurance Company - 2.000
Bloomington Compensation Insurance Company - 0.950
State Automobile Mutual Insurance Company - 1.660
State Auto Property & Casualty Insurance Company - 1.400
Plaza Insurance Company - 1.300
Milbank Insurance Company - 1.170
The overall rate impact for all combined is -6.5%.
Effective Date March 1, 2022.

COMPANY
AMERICAN MODERN HOME INSURANCE COMPANY
FILING NUMBER
AMMH-133054951
The company files revised rates, rules and forms for their Commercial Physical Damage program resulting in an overall increase of 8%.
Effective Date April 1, 2022 for new and renewals.

COMPANY
ASCOT INSURANCE COMPANY
FILING NUMBER
GREY-133125333
The company makes its initial filing for a new company that has recently become affiliated with the AmFed Group of companies. This filing is a me-too filing adopting all approved AmFed National Insurance Company with the exception of a Loss Cost Multiplier of 2.250.
Effective Date March 1, 2022.

COMPANY
ATLANTIC SPECIALTY INSURANCE COMPANY
FILING NUMBER
BEAC-133114519
The company introduces the exclusive Intact Global Network US program, which will provide coverage for Royal & SunAlliance Insurance Agency, LLC. Global insureds that have a U.S. exposure.
Effective Date July 1, 2023.
### LEAD COMPANY
**BITCO NATIONAL INSURANCE COMPANY**

Other Companies
BITCO General Insurance Corporation

The companies file to adopt NCCI's revised loss costs per circular MS-2021-02 with changes to their LCM's as follows:

BITCO National Insurance Corporation: 1.441  
BITCO General Insurance Corporation: 1.600

The filing results in an overall rate impact of -8.4%.  
Effective Date March 1, 2022.

### COMPANY
**CENTAURI SPECIALTY INSURANCE COMPANY**

The company files a request for a +16.1% increase in Homeowners. The changes are primarily to base rates and territorial relativities.

Effective Date March 1, 2022 for new and renewal business.

### COMPANY
**CIMARRON INSURANCE COMPANY, INC.**

The company files their new Condominium Unit Owners Rate, Rule, and Form Filing.

Effective Date April 1, 2022.

### COMPANY
**CIMARRON INSURANCE COMPANY, INC.**

The company files their new Rental Coverage HO-4 Rate, Rule, and Form Filing.

Effective Date April 1, 2022.

### LEAD COMPANY
**CRUM & FORSTER INDEMNITY COMPANY**

Other Companies
The North River Insurance Company  
United States Fire Insurance Company

The company files revisions to their Commercial Automobile program resulting in an overall increase of 10.0%.

Effective Date June 1, 2022 for new and renewals.
LEAD COMPANY  
EMC PROPERTY & CASUALTY COMPANY  
Other Companies  
Emcasco Insurance Company  
Employers Mutual Casualty Company  
Union Insurance Company of Providence  
The companies files rate and rule revisions to their Commercial General Liability (other liability - occ/claims made) program resulting in an overall increase of 0.3%.  
Effective Date July 15, 2022 for new and renewals.

LEAD COMPANY  
FARMERS MUTUAL HAIL INSURANCE CO. OF IOWA  
Other Companies  
FMH Ag Risk Insurance Company  
The companies file revisions to their 2022 Replant Premier Crop Hail program resulting in an overall rate impact of +20.0%. The rates for corn, soybeans and cotton are being revised with this filing.  
Effective Date May 1, 2022 New and Renewal.

COMPANY  
FOREMOST INSURANCE COMPANY GRAND RAPIDS, MI  
The company files changes to its Owner-Occupied Homeowners program resulting in an overall rate impact of +3.0%.  
Effective Date May 15, 2022 New and Renewal.

COMPANY  
GEICO GENERAL INSURANCE COMPANY  
The company files to introduce its new Personal Umbrella Liability product.  
Effective Date April 29, 2022 New and Renewal.

LEAD COMPANY  
GEICO INDEMNITY COMPANY  
Other Companies  
Geico General Insurance Company  
Government Employees Insurance Company  
The company seeks approval for an overall +18.50% rate change in Personal Auto. This was not approved but a +9.9% increase was approved after the filing was adjusted by the company.  
Effective Date February 10, 2022 for new and April 4, 2022 for renewal.

COMPANY  
INSURANCE SERVICES OFFICE, INC.  
The rate service organization revises advisory prospective loss costs for the major Businessowners coverages resulting in an overall rate impact of +2.1%.  
Effective Date April 1, 2022.
The company introduces its new Lio Commercial Package Community Association Program.
Effective Date January 12, 2022.

The company introduces its new Initial ISO Commercial Property Adoption.
Effective Date January 12, 2022.

The company introduces its new Initial ISO Commercial General Liability Adoption.
Effective Date January 12, 2022.

The company files a new dentist’s professional liability program.
Effective Date April 1, 2022.

The rate service organization revises advisory prospective loss costs for the major Businessowners coverages resulting in an overall rate impact of +2.1%.
Effective Date April 1, 2022 for new and renewals.

The company files to introduce a new program, the Magellan Global Risk Program, which will offer Commercial Auto Liability and Physical Damage coverage for multinational risks that have a domestic exposure. With this filing the company plans to adopt current ISO Loss Costs, Rules, and Forms from ISO Reference Filing Designation Numbers CA-2019-RLC19 (Loss Costs), CA-2019-RRU19 (Rules), and CA-2019-OFR19 (Forms) as well as to adopt exceptions to the ISO Commercial Auto rating plan.
Effective Date January 13, 2022.

The rate service organization files changes to voluntary loss costs, assigned risk rates, and rating values.
These changes result in an overall change of -9.1% to the current voluntary loss cost level and an overall average change of -9.9% to the current assigned risk rate level.
Effective Date March 1, 2022.
COMPANY FILING NUMBER
NORTHLAND INSURANCE COMPANY TRVD-133040358
The company files revisions to their Transportation Program under the Commercial Automobile Annual Statement line of business. The overall estimated rate impact as a result of these revisions is +19.3%
Effective Date March 1, 2022 for new and renewals.

COMPANY FILING NUMBER
PERMANENT GENERAL ASSURANCE CORPORATION PGAC-133036280
The company files changes to its Private Passenger Auto base rates resulting in an overall rate impact of +6.0%
Effective Date January 27, 2022 New / March 3, 2022 Renewal.

COMPANY FILING NUMBER
RLI INSURANCE COMPANY RLSC-133096067
The company files revisions to its RLIPack Businessowners Program resulting in overall rate impact of +5.1%
Effective Date June 1, 2022 New and Renewal.

COMPANY FILING NUMBER
SAFECO INSURANCE COMPANY OF ILLINOIS LBPM-133110888
The company files changes to its Motorcycle program resulting in overall rate impact of +6.2%
Effective Date May 21, 2022 New / July 2, 2022 Renewal.

LEAD COMPANY FILING NUMBER
SENTRY SELECT INSURANCE COMPANY SEPX-133125272
Other Companies
Middlesex Insurance Company
Sentry Insurance Company
The companies file to adopt the 03/01/2022 NCCI loss costs and revise LCM's as follows:

Sentry Select Insurance Company - 2.120
Sentry Insurance Company - 1.700
Middlesex Insurance Company - 1.270

The overall rate level impact of these changes is -4.7%
Effective Date March 1, 2022.
<table>
<thead>
<tr>
<th>LEAD COMPANY</th>
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<tbody>
<tr>
<td>STANDARD FIRE INSURANCE COMPANY</td>
<td>TRFD-133108703</td>
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<tr>
<td>Other Companies</td>
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<tr>
<td>The Travelers Indemnity Company of America</td>
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<td>The Automobile Insurance Company of Hartford, Connecticut</td>
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<tr>
<td>The Travelers Home and Marine Insurance Company</td>
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<tr>
<td>Travelers Personal Security Insurance Company</td>
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<tr>
<td>The companies files revisions to their Personal Liability Umbrella Program (PLUS) resulting in an overall rate impact of +3.0%. Effective Date April 1, 2022 New / May 6, 2022 Renewal.</td>
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<tr>
<td>STATE FARM FIRE AND CASUALTY COMPANY</td>
<td>SFMA-133004470</td>
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<td>Other Companies</td>
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<tr>
<td>State Farm Mutual Automobile Insurance Company</td>
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<tr>
<td>The company seeks approval for an overall +6.34% rate change in Commercial Auto. Effective Date January 31, 2022 for new and renewal business.</td>
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<td>TRAVELERS PERSONAL INSURANCE COMPANY</td>
<td>TRVD-133100782</td>
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<tr>
<td>The company files revisions to its Quantum Homeowners 2.0 program resulting in overall rate impact of +3.0%. Effective Date April 1, 2022 New / May 21, 2022 Renewal.</td>
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<td>VIKING INSURANCE COMPANY OF WI</td>
<td>VKNG-133040769</td>
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<tr>
<td>The company files changes to their Personal Auto (Motorcycle) program resulting in an overall increase of 5.7%. Effective Date March 15, 2022 for new and renewals.</td>
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</tbody>
</table>