

Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
JUNE 2022

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ALLSTATE INDEMNITY COMPANY</u>	<u>ALSE-133269760</u>

The company is filing for approval for an overall +7.5% rate level change to Allstate Indemnity Company Landlords Package Policy program under CMP Liability.
Effective Date August 29, 2022 for new and October 13, 2022 for renewal.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN SECURITY INSURANCE COMPANY</u>	<u>ASPX-133313354</u>

The company files a rate increase for its existing Residential & Commercial Flood program in Mississippi. This is not a program under the federal National Flood Insurance Program. This is a lender-placed program underwritten by ASIC and is designed to allow financial institutions to secure flood insurance coverage on properties located in a Special Flood Hazard Area (SFHA) when evidence of other voluntary flood coverage is not provided by a borrower. This will result in an overall rate increase of 5%.
Effective Date October 15, 2022 for new and renewals.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMGUARD INSURANCE COMPANY</u>	<u>AMGD-133290705</u>

The company is filing to change relativities for building groups and for liability in Businessowners resulting in a 6.0% rate increase. The company also files that it will no longer adopt ISO rate/rule changes and will evaluate each change and file to adopt as appropriate. They will modify rates and underwriting criteria per the results of their expense and underwriting results.
Effective Date October 1, 2022 for new and renewal.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>BRANCH INSURANCE EXCHANGE</u>	<u>BRFI-133084763</u>

The company files to introduce its Homeowners product, Branch Homeowners Program, which will be underwritten by Branch Insurance Exchange.
Effective Date June 20, 2022.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>CLEAR BLUE INSURANCE COMPANY</u>	<u>ATBA-G133240844</u>

The company introduces forms, rates, and rules for its new Cyber Liability - At-Bay Program.
Effective Date September 1, 2022.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>CONTINENTAL CASUALTY COMPANY</u>	<u>CNAC-133284553</u>

The company files to revise its rates for its Community Association Liability Product resulting in a 5.7% rate increase.
Effective Date October 1, 2022 for new and renewal business.

COMPANY **FILING NUMBER**
FARMERS INSURANCE EXCHANGE **FARM-133258266**

The company files rate and rule revisions for their Homeowners Program resulting in an overall increase of 9.56%.
Effective Date November 21, 2022 for new and renewals.

LEAD COMPANY **FILING NUMBER**
FEDERATED MUTUAL INSURANCE COMPANY **FEMC-133217998**

Other Companies
Federated Service Insurance Company
Federated Reserve Insurance Company

The companies are making changes to their type of business factors and base rates for Commercial Property, which will result in an overall increase of 8.6%.
Effective Date October 15, 2022 for new and renewals.

LEAD COMPANY **FILING NUMBER**
FEDERATED MUTUAL INSURANCE COMPANY **FEMC-133221824**

Other Companies
Federated Service Insurance Company

The companies file changes to their Businessowners program resulting in an overall rate impact of +10.8%.
Effective Date August 25, 2022 for New and Renewal.

COMPANY **FILING NUMBER**
FIRST GUARD INSURANCE COMPANY **FGIC-133221519**

The company files revised rates for their Commercial Auto Program resulting in an overall increase of 12%.
Effective Date July 1, 2022 for new and renewals.

COMPANY **FILING NUMBER**
GENERAL INSURANCE COMPANY OF AMERICA **LBRC-133191003**

The company files for a 4.9% rate increase in Businessowners.
Effective Date August 1, 2022 for new and renewal.

COMPANY **FILING NUMBER**
HARTFORD ACCIDENT AND INDEMNITY COMPANY **HART-133314529**

The company files to revise the base rates in Commercial Auto resulting in a 10.0% increase.
Effective Date October 1, 2022 for new and renewal.

COMPANY **FILING NUMBER**
HERITAGE PROPERTY AND CASUALTY **HPCI-133259430**

The company increases rates for their Mississippi HO3 program resulting in an overall increase of 20.6%.
Effective Date September 1, 2022 for new and renewals.

COMPANY **FILING NUMBER**
HOMESITE INSURANCE COMPANY **HMSS-133292036**

The company files to update its Dwelling Fire Program by adding a DP3 Special Dwelling Policy option to the already approved DP1 program.
Effective Date August 1, 2022.

COMPANY **FILING NUMBER**
MARKEL AMERICAN INSURANCE COMPANY **MRKB-133277389**

The company files to introduce its new Financial Services Protection program which will be written on a claims-made and reported basis.
Effective Date July 1, 2022.

COMPANY **FILING NUMBER**
MIDVALE INDEMNITY COMPANY **HMSS-133264492**

The company files revised rates and rules for their Private Passenger Auto Program resulting in an overall increase of 0.7%.
Effective Date September 26, 2022 for new and renewals.

COMPANY **FILING NUMBER**
MIDVALE INDEMNITY COMPANY **MRTN-133288249**

The company files rates, rules and forms for their Private Company Management Liability (D&O Liability) Program.
Effective Date June 6, 2022.

COMPANY **FILING NUMBER**
MISSISSIPPI FARM BUREAU CASUALTY INS. CO. **SFBC-133233896**

The company files to make changes to its Manufactured Home Package rates, which will result in an overall increase of 9.99%.
Effective Date August 1, 2022 for new and renewals.

COMPANY **FILING NUMBER**
NATIONWIDE AGRIBUSINESS INS. CO.-FARMOWNERS OP. **NWPP-133187739**

The company files changes to its Commercial Auto program resulting in an overall rate increase of 9.9%.
Effective Date November 1, 2022 New and Renewal.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE GENERAL INSURANCE COMPANY **NWPP-133224486**

Other Companies
Nationwide Assurance Company
The company files revisions to their Businessowners program resulting in an overall increase of 8.3%.
Effective Date November 1, 2022 for new and renewals.

COMPANY **FILING NUMBER**
PHARMACISTS MUTUAL INSURANCE COMPANY **PHAR-133262215**

The company files to adopt ISO's most recently approved base loss costs and to make adjustments to the company's Homeowners LCM resulting in a 6.2% rate increase.
Effective Date October 1, 2022 for new and renewal business.

COMPANY **FILING NUMBER**
SOUTHERN PIONEER INSURANCE COMPANY **STHP-133259812**

The company files to reintroduce its Commercial Property program to Mississippi.
Effective Date July 1, 2022.

COMPANY **FILING NUMBER**
TECHNOLOGY INSURANCE COMPANY, INC. **UNKP-133296669**

The company introduces rates, rules and forms for their new Mortgage Security Program.
Effective Date July 13, 2022.

COMPANY **FILING NUMBER**
TRANSUNION, LLC **TRAN-133283994**

The score is based on consumer credit information contained in TransUnion's enriched credit report. The enriched credit report includes new data fields, enhancements to existing fields, and expanded account history records offering a more complete view of consumer credit information.
Effective Date June 23, 2022 for New and Renewal.

COMPANY **FILING NUMBER**
US Coastal Property & Casualty Insurance Company **CCGI-133289642**

The company files to make changes to its Homeowners HO3 Program including updating rates and territory factors resulting in a 14.9% rate increase.
Effective Date April 28, 2023 for new and renewal.

COMPANY **FILING NUMBER**
VIKING INSURANCE COMPANY OF WI **VKNG-133208485**

The company makes changes to its personal auto program including changes to base rates, which will result in an increase of 11.8%.
Effective Date June 13, 2022 for new and June 27, 2022 for renewals.

NEW COMPANIES

Branch Insurance Exchange received their Company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi, effective June 7, 2022.

ARI Insurance Company received their Company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi, effective June 22, 2022