### Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
JULY 2022

<table>
<thead>
<tr>
<th>COMPANY</th>
<th>FILING NUMBER</th>
<th>Description</th>
<th>Effective Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>AMERICAN BUILDERS INSURANCE COMPANY</td>
<td>PERR-133207833</td>
<td>The company files to introduce its Large Deductible Workers Compensation program.</td>
<td>July 13, 2022</td>
</tr>
<tr>
<td>ARMED FORCES INSURANCE EXCHANGE</td>
<td>ARMD-133145141</td>
<td>The company files a new Homeowners program.</td>
<td>November 14, 2022</td>
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<tr>
<td>ATLANTIC SPECIALTY INSURANCE COMPANY</td>
<td>BEAC-133327550</td>
<td>The company files to introduce its new Public Company Management Liability Policy.</td>
<td>July 14, 2022</td>
</tr>
<tr>
<td>BENCHMARK INSURANCE COMPANY</td>
<td>CIAI-133281370</td>
<td>The company is revising its loss costs, rules and forms for the Coterie Businessowners (“BOP”) Program resulting in an overall 17.6% increase.</td>
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<td>Effective Date October 1, 2022 new and January 1, 2023 renewals.</td>
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<tr>
<td>BUILDERS MUTUAL INSURANCE COMPANY</td>
<td>BDMT-133170479</td>
<td>The company makes an informational filing to its Commercial General Liability program under Title 19 Part I Chapter 45 (Insurance Flexible Rating System) as it conforms to the rules set forth in this regulation.</td>
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<td>The filing includes revisions to Loss Cost Multipliers for both Premises Operations and Products Completed Operations. As a result of the revision to LCM’s, the rates for the company's specialized Trade Contractor Program are also being revised which includes the elimination of classification 13590 from the program and instead will be treating it under the Commercial General Liability rules and exceptions. Additionally, revisions to Increased Limit Factors for the Trade Contractor Program are made to align with those utilized by ISO limits. The overall rate impact of these changes is +10.0%.</td>
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<td>Effective Date August 1, 2022 New and Renewal.</td>
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</tr>
<tr>
<td>ECONOMY PREMIER ASSURANCE COMPANY</td>
<td>FAIG-133252156</td>
<td>The company files for a rate increase in Homeowners resulting in a 10.0% rate increase.</td>
<td>July 20, 2022 for new and renewal business.</td>
</tr>
<tr>
<td>EMPLOYERS INSURANCE COMPANY OF WAUSAU</td>
<td>LBRC-133297668</td>
<td>Other Companies</td>
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<tr>
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<td>Liberty Insurance Corporation</td>
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</tbody>
</table>
Liberty Mutual Fire Insurance Company
LM Insurance Corporation
The First Liberty Insurance Corporation
The companies file to expand its Law Enforcement Professional Liability product to Mississippi.
Effective Date September 1, 2022.

**LEAD COMPANY**
EMPLOYERS INSURANCE COMPANY OF WAUSAU
Other Companies
Liberty Insurance Corporation
Liberty Mutual Fire Insurance Company
Liberty Mutual Insurance Company
LM Insurance Corporation
The First Liberty Insurance Corporation
The company makes its initial filing for its Liberty Mutual Property Protector™ Commercial Property program.
Effective Date January 1, 2023.

**COMPANY**
EQUITY INSURANCE COMPANY
The company files changes to its Private Passenger Auto Bluefire Standard Program resulting in an overall rate impact of +7.3%.
Effective Date September 1, 2022 New and October 16, 2022 Renewal.

**LEAD COMPANY**
FARMERS PROPERTY AND CASUALTY INS. COMPANY
Other Companies
Farmers Casualty Insurance Company
The company files a revision to its Private Passenger Automobile Program resulting in a 8.5% rate increase. This was the book of business that Farmers purchased from MetLife.
Effective Date August 1, 2022 for new and September 5, 2022 for renewal.

**COMPANY**
GARRISON PROPERTY & CASUALTY INS. CO.
The company is introducing a new General Liability program (“the Program”). The Program will adopt all approved Insurance Services Office (“ISO”) materials, including all forms, loss costs, and rules.
Effective Date June 29, 2022.

**COMPANY**
HISCOX INSURANCE COMPANY INC.
The company files changes to their Commercial General Liability Program resulting in an overall increase of 8.11%.
Effective Date October 13, 2022 for new and January 11, 2023 for renewals.
The company files to revise the rates for Personal Auto resulting in a 9.9% rate increase. Effective Date September 27, 2022 for renewal business.

The company files a request to increase the rates 12.9% on their new Personal Auto policy which was effective November 15, 2022. Effective Date July 26, 2022 for new and renewal.

The companies file to revise their Personal Liability Protection Policy resulting in a 12.0% rate increase in the Personal Umbrella. Effective Date November 13, 2022 for new and renewal.

The company files to revise rates for all renewal policies in Personal Auto resulting in a 9.8% rate increase. Effective Date September 27, 2022 for renewal business.

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

The company files for an overall rate increase of 9.7% in the State Auto Dwelling Fire program under Personal Property. Effective Date August 23, 2022 for new and renewal business.
The company is making changes to its commercial general liability line of business, including adoption of outstanding ISO Loss Costs, increased limits factors, and estimated loss potentials from the following ISO filings: GL-2020-RELCC, GL-2020-RELP1, GL-2021-BGL1, and GL-2021-IALL1. Additionally, SIG is revising their Limited Employment Practices Extension Endorsement pricing and updating their GL Scorecard models. This will result in an overall increase of 12.4%.
Effective Date October 1, 2022 for new and renewals.

COMPANY                   FILING NUMBER
MISSISSIPPI STATE RATING BUREAU MSSR-133293475
The Mississippi State Rating Bureau seeks filing approval on behalf of member companies for a revision of Commercial Property Basic Group 1, Basic Group II, and Special Causes of Loss for Loss Costs resulting in an overall rate impact of +3.4%.
Effective Date November 1, 2022 New and Renewal.

COMPANY                   FILING NUMBER
NEXT INSURANCE COMPANY     NXUS-133222610
The company is making changes to their general liability program, including changes to base rates and rating factors resulting in an overall increase of 18%.
Effective Date September 13, 2022 for new and October 23, 2022 for renewals.

COMPANY                   FILING NUMBER
SENTRY SELECT INSURANCE COMPANY SEPX-133271480
The company is making changes to its commercial general liability line of business, including adoption of outstanding ISO Loss Costs, increased limits factors, and estimated loss potentials. Additionally, SSIC is revising their rates and deductible factors for the Employment Related Practices Limitations Endorsement and updating their GL Scorecard models. This results in an overall increase of 10.7%.
Effective Date October 1, 2022 for new and renewals.

COMPANY                   FILING NUMBER
STATE VOLUNTEER MUTUAL INSURANCE COMPANY SVMI-133190316
The company files changes to its Physician and Surgeon Medical Professional Liability Insurance. The changes include an overall rate increase of 7.0% applied evenly to all policyholders, introduction of a shared limit option for extender coverage including an increased/decreased aggregate limit option, and introduction of Podiatry to the class plan.
Effective Date October 1, 2022 New and Renewal.

COMPANY                   FILING NUMBER
TRAVELERS PERSONAL INSURANCE COMPANY TRVD-133244441
The company files revisions to this Homeowners program resulting in an 8.7% rate increase.
Effective Date July 22, 2022 for new and September 10, 2022 for renewal.

COMPANY                   FILING NUMBER
TRUMBULL INSURANCE COMPANY HART-133314541

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The company files for a 7.00% rate increase in Commercial Auto.
Effective Date October 1, 2022 for new and renewal business.