

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
August 2022**

<u>COMPANY</u> <u>ALFA INSURANCE CORPORATION</u>	<u>FILING NUMBER</u> <u>ALFA-133220271</u>
---	---

The company files changes to its Business owners programs including the adoption of ISO base rates for Territories 002 and 003 and adjustments to class level rates within certain property types. The changes result in an overall rate impact +9.6%.
Effective Date 11/08/2022 for new and 12/23/2022 for Renewal.

<u>COMPANY</u> <u>AMERICAN STRATEGIC INSURANCE COMPANY</u>	<u>FILING NUMBER</u> <u>AMSI-133244368</u>
---	---

The company proposes an overall 7.9% rate increase to their Owner-Occupied Homeowners (HOH) program.
Effective Date 11/30/2022 for New and 1/30/2023 for Renewal.

<u>COMPANY</u> <u>ARCH INSURANCE COMPANY</u>	<u>FILING NUMBER</u> <u>AICO-133357039</u>
---	---

The company files a new Cemeteries Insurance Program under Other Liability.
Effective Date 08/18/2022 for New and Renewal.

<u>COMPANY</u> <u>BRANCH INSURANCE EXCHANGE</u>	<u>FILING NUMBER</u> <u>BRFI-133084810</u>
--	---

The company files the initial rate and rule filing for its Private Passenger Auto program.
Effective Date 11/01/2022 for New and Renewal.

<u>COMPANY</u> <u>ELECTRIC INSURANCE COMPANY</u>	<u>FILING NUMBER</u> <u>REGU-133368391</u>
---	---

The company adopts the most recent prospective ISO loss costs and all current ISO General Liability rules, rating plans, forms, and endorsements.
Effective Date 08/17/2022 for New and Renewal.

<u>COMPANY</u> <u>FOREMOST INSURANCE CO., GRAND RAPIDS, MI</u>	<u>FILING NUMBER</u> <u>FORE-133307708</u>
---	---

The company is making changes to its Landlord Dwelling Program, including changes to base rates and rules resulting in an overall increase of 9.9%.
Effective Date 10/15/2022 for New and 11/15/2022 for Renewal.

<u>COMPANY</u> <u>FOREMOST INS. CO. GRAND RAPIDS, MICHEGAN</u>	<u>FILING NUMBER</u> <u>FORE-133254469</u>
---	---

The company files changes to base rates for its Manufactured Homes program resulting in an overall rate impact of +9.9%.
Effective Date 01/01/2023 for New and Renewal.

COMPANY **FILING NUMBER**
FOREMOST PROPERTY AND CASUALTY COMPANY **FORE-133274966**

The company files changes to base rates for its Manufactured Home program resulting in an overall rate change of +9.9%.
Effective Date 11/01/2022 for New and Renewal.

LEAD COMPANY **FILING NUMBER**
GREAT AMERICAN INSURANCE COMPANY **GACX-133358872**

Other Companies
Great American Assurance Company
Great American Insurance Company of New York
Great American Alliance Insurance Company

The companies file to revise their Loss Cost Multipliers and apply them to the current ISO Loss Costs as outlined in ISO Filing Designation Numbers:

- CA-2021-BRLB1
- CA-2021-BRLA1
- CA-2020-BRLB1
- CA-2020-BRLA1
- CA-2019-BRLB1
- CA-2019-BRLA1

In addition to ISO's Loss Cost revisions, the company will be adopting the following ISO Filing Designation Numbers:

- CA-2022-IALL1
- CA-2020-IALL1,
- CA-2021-RZRLC
- CA-2019-RLC19,
- CA-2022-RAMLC.

These changes result in overall rate impact of +11.1%
Effective Date 12/01/2022 for New and Renewal.

COMPANY **FILING NUMBER**
GREAT WEST CASUALTY COMPANY **LDDX-133370112**

The company files changes to its independent Commercial Auto program resulting in overall rate impact of +2.9%.
Effective Date 02/01/2023 for New and Renewal.

LEAD COMPANY **FILING NUMBER**
GUIDEONE ELITE INSURANCE COMPANY **GDEA-133288760**

Other Companies
GuideOne Insurance Company
GuideOne Specialty Insurance Company

The companies file for an overall 9.0% rate increase in Business owners.
Effective Date 11/01/2022 for New and 12/1/2022 for Renewal.

LEAD COMPANY
GUIDEONE INSURANCE COMPANY

FILING NUMBER
GDEA-133366958

Other Companies

GuideOne Specialty Insurance Company
GuideOne America Insurance Company
GuideOne Elite Insurance Company

The companies file changes to the LCM's and adopts recent loss costs in Commercial General Liability resulting in a 7.2% increase.
Effective Date 12/01/2022 for New and 1/1/2022 for Renewal.

COMPANY
JEWELERS MUTUAL INSURANCE COMPANY SI

FILING NUMBER
JMIC-133352261

The company files a request to revise LCM's in Business owners resulting in a 16.37% increase.
Effective Date 12/15/2022 for New and Renewal.

COMPANY
LEXISNEXIS RISK SOLUTIONS

FILING NUMBER
LXNX-133297126

The company files their PPA Drive Metrics proprietary scoring model which is intended to rank risks based on telematics driving attributes collected from GPS-enabled devices with consumer consent.
Effective Date 8/2/2022 for New and Renewal.

COMPANY
MGA INSURANCE COMPANY. INC.

FILING NUMBER
GNSC-133362961

The company files adjustments to its initial Private Passenger Auto program resulting in an overall rate increase of 16.0%.
Effective Date 9/23/2022 for New and 11/22/2022 for Renewal.

LEAD COMPANY
MIDDLESEX INSURANCE COMPANY

FILING NUMBER
SEPX-133358742

Other Companies
Sentry Insurance

The company files to adopt ISO Commercial Auto changes as well as to revise company rates resulting in a 6.9% rate increase.
Effective Date 11/01/2022 for New and Renewal.

COMPANY
NATIONAL AMERICAN INSURANCE COMPANY

FILING NUMBER
NTAC-133269024

The company adopts ISO Commercial Auto Optional Class Plan Rules and Loss Costs and revises the company loss cost multipliers resulting in a +8.10% rate change.
Effective Date 11/01/2022 for New and Renewal.

COMPANY **FILING NUMBER**
NATIONWIDE GENERAL INSURANCE COMPANY **NWPP-133200309**

The company files revised rates and rules for their Homeowners Program resulting in an overall increase of 9.8%.

Effective Date 9/6/2022 for New and Renewal.

COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL INSURANCE COMPANY **NWPP-133323540**

The company files revisions to its Mississippi Recreational Vehicle program resulting in an overall rate impact of +5.7%.

Effective Date 08/29/2022 for New and 9/29/2022 for Renewal.

COMPANY **FILING NUMBER**
NUTMEG INSURANCE COMPANY **HART-133362925**

The company seeks to revise their Commercial Auto rates and factors resulting in an overall increase of 8.0%.

Effective Date 11/1/2022 for New and Renewal.

COMPANY **FILING NUMBER**
SAFEPOINT INSURANCE COMPANY **SAFP-133361944**

The company files to modify its Loss Cost Multipliers in addition to adopting MSRB Bulletin 22-2 for Commercial Property resulting in a 19.2% rate increase.

Effective Date 11/01/2022 for New and Renewal.

COMPANY **FILING NUMBER**
SENTRY SELECT INSURANCE COMPANY **SEPX-133351595**

The company files revisions to adopt loss costs and revise the loss cost multiplier for their Commercial Property program resulting in an overall increase of 15%.

Effective Date 10/01/2022 for New and Renewal.

COMPANY **FILING NUMBER**
SPINNAKER INSURANCE COMPANY **HIPO-133284014**

The company files revised rates, rules, and forms for their Homeowners Program resulting in an overall increase of 29.1%.

Effective Date 08/26/2022 for New and 10/15/2022 for Renewal.

COMPANY **FILING NUMBER**
STARNET INSURANCE COMPANY **BNIC-133319823**

The company files to introduce its new Professional Pest Control Operators General Liability Program to insure the General Liability exposures of businesses providing pest control and landscape services.

Effective Date 09/01/2022 for New and Renewal.

COMPANY **FILING NUMBER**
STATE FARM FIRE AND CASUALTY COMPANY **SFMA-133332073**

The company files revised rates to its independent Mississippi Homeowners Program resulting in an overall rate impact of -1.9%.

Effective Date 12/01/2022 for New and 2/1/2023 for Renewal.

COMPANY

FILING NUMBER

SURECHOICE UNDERWRITERS RECIPROCAL EXCHANGE SAGE-133316979

The company seeks approval for a +35.0% overall rate change for their Homeowners Program.

Effective Date 09/01/2022 for New and 04/01/2023 for Renewal.

LEAD COMPANY

FILING NUMBER

THE CINCINNATI CASUALTY COMPANY

CNNA-133321877

Other Companies

The Cincinnati Indemnity Company

The Cincinnati Insurance Company

The companies file to adopt NCCI's 3/1/2022 loss costs with changes to their loss costs multipliers resulting in an overall rate impact of -2.654%.

Effective Date 12/01/2022 for New and Renewal.