

State of Mississippi  
Coast National Insurance Company  
Private Passenger Automobile Rules

Rules Filing

**Rule Number: P30**

**Rule Description: Rate Capping**

The Company caps premium increases and decreases on renewal policies due to changes in our rating structure at 3% on increases and 3% on decreases. This process will take place at every renewal and occurs prior to the application of additional driver points. Factors not included in the rate capping process include; NSF Factor, Reinstatement Factor, Endorsement Factor, and the Rate Level Adjustment Factor.