

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

**JUNE 2023**

**LEAD COMPANY**

**ALFA INSURANCE CORPORATION**

Other Companies

Alfa General Insurance Corporation

The companies file changes to their Legacy Homeowners program resulting in an overall rate impact of +17.97%.

New Business Date: 07/10/2023

Renewal Business Date: 08/24/2023

**FILING NUMBER**

**ALFA-133606828**

**LEAD COMPANY**

**ALFA INSURANCE CORPORATION**

Other Companies

Alfa General Insurance Corporation

The companies file changes to their Homeowners program resulting in an overall rate impact of +17.97%.

New Business Date: 07/10/2023

Renewal Business Date: 08/24/2023

**FILING NUMBER**

**ALFA-133606832**

**COMPANY**

**ALLSTATE INDEMNITY COMPANY**

The company files revisions to the Rate Adjustment Factors of its Personal Umbrella Program resulting in an overall rate impact of +15.1%.

New Business Date: 07/31/2023

Renewal Business Date: 09/14/2023

**FILING NUMBER**

**ALSE-133693780**

**COMPANY**

**AMERICAN CASUALTY CO. OF READING, PA**

The company files a rate revision to their CNA Connect Businessowners Policy. This will result in an overall increase of 17%.

New Business Date: 08/01/2023

Renewal Business Date: 09/09/2023

**FILING NUMBER**

**CNAB-133604394**

**COMPANY**

**AMERICAN FIRE AND CASUALTY COMPANY**

The company files rate revisions for their Commercial Auto Program resulting in an overall increase of 20%.

New Business Date: 11/01/2023

Renewal Business Date: 11/01/2023

**FILING NUMBER**

**LBRC-133648305**

**COMPANY**

**AMERICAN MODERN HOME INSURANCE COMPANY**

**FILING NUMBER**

**AMMH-133715673**

The company revises rates and rules for their Commercial Physical Damage program. This results in an overall increase of 13.98%.

New Business Date: 12/01/2023

Renewal Business Date: 12/01/2023

**COMPANY**

**AMGUARD INSURANCE COMPANY**

**FILING NUMBER**

**AMGD-133708833**

The company files changes to its Businessowners program resulting in an overall rate impact of +5.016%.

New Business Date: 10/01/2023

Renewal Business Date: 10/01/2023

**COMPANY**

**BERKSHIRE HATHAWAY HOMESTATE INS. CO.**

**FILING NUMBER**

**CORN-133562787**

The company files rate/rule revisions to their Commercial Auto Program resulting in an overall increase of 24.53%.

New Business Date: 09/01/2023

Renewal Business Date: 11/01/2023

**COMPANY**

**BUILDERS MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

**BDMT-133700298**

The company submits an informational filing under Title 19 Part I Chapter 45 (Insurance Flexible Rating System) for its Commercial General Liability product. The average change in rate statewide is +4.8% and there is no deviation by zone or territory. BMIC is revising its Loss Cost Multipliers (LCMs) for both Premises Operations and Products Completed Operations.

New Business Date: 11/01/2023

Renewal Business Date: 11/01/2023

**COMPANY**

**CLEARCOVER INSURANCE COMPANY**

The company files changes to its Personal Auto program resulting in an overall rate impact of +20.0%.

New Business Date: 10/01/2023

Renewal Business Date: 11/15/2023

**FILING NUMBER**

**CLEA-133720912**

**LEAD COMPANY**

**CRUM & FORSTER INDEMNITY COMPANY**

Other Companies

The North River Insurance Company

United States Fire Insurance Company

The companies files rate and rule revisions for their Commercial Auto Program resulting in an overall increase of 12.4%.

New Business Date: 09/01/2023

Renewal Business Date: 09/01/2023

**FILING NUMBER**

**CRUM-133695476**

**COMPANY**

**DIAMOND STATE INSURANCE COMPANY**

The company files forms, rules, and rating plans for a new Special Event Liability program.

New Business Date: 08/01/2023

**FILING NUMBER**

**PENN-133704643**

**COMPANY**

**DIRECT GENERAL INSURANCE COMPANY OF MISSISSIPPI**

The company files revisions to its Personal Auto program resulting in an overall rate impact of +13.0%.

New Business Date: 07/14/2023

Renewal Business Date: 08/19/2023

**FILING NUMBER**

**GMMX-133635198**

**COMPANY**

**ENCOMPASS INDEMNITY COMPANY**

The company files a new Private Passenger Auto Custom 360 rate and rule program.

New Business Date: 10/30/2023          Renewal Business Date:

**FILING NUMBER**

**GMMX-133705949**

**COMPANY**

**ENCOMPASS INDEMNITY COMPANY**

The company files a new Private Passenger Auto Custom 360 rate and rule program.

New Business Date: 10/30/2023          Renewal Business Date:

**FILING NUMBER**

**GMMX-133705751**

**COMPANY**

**ENCOMPASS INDEMNITY COMPANY**

The company files a new Private Passenger Auto Custom 360 rate and rule program.

New Business Date: 10/30/2023          Renewal Business Date:

**FILING NUMBER**

**GMMX-133705042**

**COMPANY**

**FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN**

The company files revisions to its Landlord Manufactured Home program resulting in an overall rate impact of +19.7%.

New Business Date: 10/01/2023          Renewal Business Date: 10/01/2023

**FILING NUMBER**

**FORE-133600029**

**COMPANY**

**GOVERNMENT EMPLOYEES INSURANCE COMPANY**

The company files revised rates for their Personal Umbrella and Excess Program resulting an overall increase of 19.9%.

New Business Date: 12/08/2023

Renewal Business Date: 12/08/2023

**FILING NUMBER**

**GECC-133707371**

**COMPANY**

**GREAT AMERICAN ASSURANCE COMPANY**

The company files a Professional E&O program to offer Miscellaneous Professional Liability coverage to smaller revenue businesses in various service industries.

New Business Date: 07/01/2023

Renewal Business Date: 07/01/2023

**FILING NUMBER**

**GACX-133642274**

**LEAD COMPANY**

**GUIDEONE ELITE INSURANCE COMPANY**

Other Companies

GuideOne Insurance Company

GuideOne Specialty Insurance Company

The group of companies files changes to their Businessowners program resulting in an overall rate impact of +5.0%.

New Business Date: 11/01/2023

Renewal Business Date: 12/01/2023

**FILING NUMBER**

**GDEA-133719642**

**LEAD COMPANY**

**HARTFORD INSURANCE COMPANY OF THE MIDWEST**

**Other Companies**

Trumbull Insurance Company

The companies file changes to their Homeowners (Home Advantage) program resulting in an overall rate impact of +9.8%.

New Business Date: 09/21/2023

Renewal Business Date: 11/05/2023

**FILING NUMBER**

**HART-133687718**

**COMPANY**

**HISCOX INSURANCE COMPANY INC.**

The company files rate/rule revision for their Cyber Other Liability Program resulting in an overall increase of 66.4%.

New Business Date: 09/18/2023

Renewal Business Date: 01/16/2024

**FILING NUMBER**

**HISC-133618532**

**COMPANY**

**LYNDON SOUTHERN INSURANCE COMPANY**

The company files changes to its Mobile Home program resulting in an overall rate impact of +15.0%.

New Business Date: 06/08/2023

Renewal Business Date: 06/08/2023

**FILING NUMBER**

**LFST-133691587**

**LEAD COMPANY**

**MIDDLESEX INSURANCE COMPANY**

Other Companies

Sentry Insurance Company

The companies file revised loss cost for their Businessowners Program resulting in an overall increase of 8.1%.

New Business Date: 09/01/2023

Renewal Business Date: 09/01/2023

**FILING NUMBER**

**SEPX-133698634**

**COMPANY**

**MISSISSIPPI FARM BUREAU CASUALTY INS. CO.**

The company makes changes to its Manufactured Homes coverage, including changes to base rates. This will result in an overall increase of 14.99%.

New Business Date: 07/05/2023

Renewal Business Date: 07/05/2023

**FILING NUMBER**

**SFBC-133655759**

**COMPANY**

**MISSISSIPPI FARM BUREAU CASUALTY INSURANCE CO.**

The company files changes to its Personal Auto program, including: a) changes to base rates and b) the addition of a separate Towing and Labor coverage (currently, Towing and Labor coverage is provided only when Collision or Comprehensive is purchased). The overall effect of the proposed changes is +10.25%.

New Business Date: 09/01/2023

Renewal Business Date: 09/01/2023

**FILING NUMBER**

**SFBC-133644902**

**COMPANY**

**NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURGH, PA**

The company files rate/rule/form changes to their Commercial Package VFIS Emergency Service Organization Program resulting in an overall increase of 10.1%.

New Business Date: 11/01/2023

Renewal Business Date: 11/01/2023

**FILING NUMBER**

**AGNY-133681512**

**LEAD COMPANY**

**NATIONWIDE INSURANCE COMPANY OF AMERICA**

Other Companies

Nationwide Mutual Insurance Company

Nationwide Property and Casualty Insurance Company

Allied Insurance Company of America

The group of companies files to adopt ISO Loss Costs Circular LI-GL-2022-233 with Package Modification Factors for its Commercial General Liability (Middle Market) program. The changes result in an overall average rate impact of -0.9%.

New Business Date: 02/01/2024

Renewal Business Date: 02/01/2024

**FILING NUMBER**

**NWPP-133705056**

**COMPANY**

**OCCIDENTAL FIRE & CASUALTY CO. OF NC**

The company files rate and rule changes to their Homeowners Program. This will result in an overall increase of 20%.

New Business Date: 07/16/2023

Renewal Business Date: 09/01/2023

**FILING NUMBER**

**OCCD-133541294**

**COMPANY**

**PHARMACISTS MUTUAL INSURANCE COMPANY**

The company revises rates and rules for their Commercial Auto Program resulting in an overall increase of 17.5%.

New Business Date: 02/01/2024

Renewal Business Date: 02/01/2024

**FILING NUMBER**

**PHAR-133645519**



**COMPANY**

**PROPERTY AND CASUALTY INS. CO. OF HARTFORD**

The company is filing changes to their Private Passenger Auto Program resulting in an overall impact of +9.9%.

New Business Date: 07/06/2023

Renewal Business Date: 08/25/2023

**FILING NUMBER**

**HART-133576289**

**COMPANY**

**SAFECO INSURANCE COMPANY OF AMERICA**

The company files changes to its Dwelling Fire program resulting in an overall rate impact of +12.2%.

New Business Date: 06/29/2023

Renewal Business Date: 08/10/2023

**FILING NUMBER**

**LBPM-133557280**

**COMPANY**

**SENTRY SELECT INSURANCE COMPANY**

The company files revised rates for their Commercial Auto Program for truckers. This will result in an overall increase of 7.95%.

New Business Date: 07/01/2023

Renewal Business Date: 07/01/2023

**FILING NUMBER**

**SEPX-133704175**

**COMPANY**

**SPINNAKER INSURANCE COMPANY**

The company files to introduce its new HDVI Commercial Auto Program.

New Business Date: 08/01/2023

Renewal Business Date: 08/01/2023

**FILING NUMBER**

**WOOD-133654966**

**COMPANY**

**THE USA INSURANCE COMPANY**

The company revises base rates for its Personal Auto program resulting in an overall rate impact of +9.7%.

New Business Date: 07/01/2023

Renewal Business Date: 07/01/2023

**FILING NUMBER**

**MERL-133660765**

**LEAD COMPANY**

**UNITED FIRE & CASUALTY COMPANY**

**Other Companies**

Lafayette Insurance Company

The companies file rate/rule revisions to their Commercial Auto Program resulting in an overall increase of 11.8%.

New Business Date: 08/01/2023

Renewal Business Date: 08/01/2023

**FILING NUMBER**

**UNFG-133603811**