

**Mississippi Insurance Department  
Property/Casualty Rate Filing Bulletin  
August 2023**

**COMPANY**

**ALLSTATE INDEMNITY COMPANY**

**FILING NUMBER**

**ALSE-133723129**

The company files changes to its Landlord Package Policy Program under the Commercial Multi-Peril line of business. The changes result in an overall rate impact of +24.4%.

New Business Date: 09/04/2023      Renewal Business Date: 10/19/2023

**COMPANY**

**ALLSTATE INSURANCE COMPANY**

**FILING NUMBER**

**ALSE-133723079**

The company files changes to its Landlord Package Policy program under the Commercial Multi-Peril line of business. The changes result in overall rate impact of 14.3% to renewal business only.

New Business Date: 09/04/2023      Renewal Business Date: 10/19/2023

**COMPANY**

**AMERICAN MODERN PROPERTY AND CASUALTY INS. CO.**

**FILING NUMBER**

**AMMH-133703192**

The company files rate revisions to its currently approved Homeowners Flex program, resulting in an overall increase of 17%.

New Business Date: 12/06/2023      Renewal Business Date: 12/16/2023

**COMPANY**

**AMICA MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

**AMMA-133753208**

The company revises their Private Passenger Auto Program resulting in an overall increase of 12%.

New Business Date: 12/01/2023      Renewal Business Date: 01/01/2024

**COMPANY**

**BROTHERHOOD MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

**BRTH-133747446**

The company files to increase company and state multipliers for their Commercial Property product resulting in an overall increase of 14.742%.

New Business Date: 01/01/2024      Renewal Business Date: 01/01/2024

**LEAD COMPANY**

**COLUMBIA NATIONAL INSURANCE COMPANY**

**FILING NUMBER**

**CLBA-133741196**

Other Companies

Columbia Mutual Insurance Company  
Association Casualty Insurance Co.

The companies are updating several tier rating factors for their Businessowners Program.

New Business Date: 02/01/2024      Renewal Business Date: 02/01/2024

**COMPANY**

**ECONOMY PREMIER ASSURANCE COMPANY**

**FILING NUMBER**

**FAIG-133777258**

The company revises their Private Passenger Auto rates resulting in an overall increase of 10%.

New Business Date: 10/01/2023      Renewal Business Date: 11/05/2023

**COMPANY**

**ESSENTIA INSURANCE COMPANY**

**FILING NUMBER**

**ESSN-133667551**

The company files changes to their Personal Auto Program resulting in an overall increase of 4.976%.

New Business Date: 12/01/2023      Renewal Business Date: 12/01/2023

**COMPANY**

**FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN**

**FILING NUMBER**

**FORE-133672158**

The company files changes to its Dwelling-Landlord program resulting in an overall rate impact of +8.4%.

New Business Date: 10/01/2023      Renewal Business Date: 11/01/2023

**COMPANY**

**FOREMOST INSURANCE COMPANY OF GRAND RAPIDS, MI**

**FILING NUMBER**

**FORE-133699086**

The company files revised rates for their Mobile Homeowners Program resulting in an overall increase of 20%.

New Business Date: 12/15/2023      Renewal Business Date: 01/01/2024

**COMPANY**

**FOREMOST PROPERTY AND CASUALTY INS. CO.**

**FILING NUMBER**

**FORE-133699098**

The company files revised rates for their Mobile Homeowners Program resulting in an overall increase of 17.2%.

New Business Date: 10/01/2023      Renewal Business Date: 11/01/2023

**COMPANY**

**HISCOX INSURANCE COMPANY**

**FILING NUMBER**

**HISC-133751589**

The company files changes to its Businessowners program resulting in an overall rate impact of +31.4%.

New Business Date: 09/04/2023      Renewal Business Date: 01/02/2024

**COMPANY**

**LIBERTY INSURANCE CORPORATION**

**FILING NUMBER**

**LBPM-133752502**

The group of companies files changes to their Personal Auto program resulting in an overall rate impact of +11.3% for renewal business only.

New Business Date:      Renewal Business Date: 11/15/2023

**LEAD COMPANY**

**LIBERTY MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

**LBPM-133771047**

**Other Companies**

The First Liberty Insurance Corporation

The companies file base rate revisions to their Personal Umbrella (Personal Liability Protection Policy) program resulting in an overall rate impact of +29.3%.

New Business Date: 09/22/2023      Renewal Business Date: 11/13/2023

**COMPANY**

**MOUNTAIN LAUREL ASSURANCE COMPANY**

**FILING NUMBER**

**PRGS-133462939**

The company files changes to its Motorcycle program resulting in an overall rate impact of +5.0%.

New Business Date: 11/17/2023      Renewal Business Date: 12/17/2023

**COMPANY**

**NATIONAL GENERAL INSURANCE COMPANY**

**FILING NUMBER**

**GMMX-133743926**

The company files a rate revision for their Private Passenger Auto Program resulting in an overall increase of 5%.

New Business Date:      Renewal Business Date: 10/14/2023

**LEAD COMPANY**

**NATIONAL LIABILITY & FIRE INSURANCE COMPANY**

**FILING NUMBER**

**NTIN-133759455**

**Other Companies**

Berkshire Hathaway Direct Insurance Company

The companies file changes to their Professional E&O program (Direct MPL) resulting in an overall rate impact of +7.39%.

New Business Date: 10/15/2023

Renewal Business Date: 10/15/2023

**COMPANY**

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

**FILING NUMBER**

**AGNY-133778006**

The company revises their rates and rules for Commercial Package Glatfelter Public Practice Program resulting in an overall increase of 11.6%.

New Business Date: 01/01/2024

Renewal Business Date: 01/01/2024

**LEAD COMPANY**

**NATIONWIDE GENERAL INSURANCE COMPANY**

**FILING NUMBER**

**NWPP-133704980**

**Other Companies**

Nationwide Assurance Company

The company files rate changes to their Mississippi Commercial General Liability program resulting in an overall increase of 15.7%.

New Business Date: 02/01/2024

Renewal Business Date: 02/01/2024

**COMPANY**

**PARK NATIONAL INSURANCE COMPANY**

**FILING NUMBER**

**MRTN-133760568**

The company introduces rates/rules/forms for its Commercial Cyber Insurance Program.

**COMPANY**

**PHILADELPHIA INDEMNITY INSURANCE COMPANY**

**FILING NUMBER**

**PHLX-133772155**

The company files LCM revisions to its Commercial Auto program resulting in an overall rate impact of +6.6%.

New Business Date: 06/01/2024

Renewal Business Date: 06/01/2024

**COMPANY****PROGRESSIVE GULF INSURANCE COMPANY**

The company files changes to its Commercial Auto program resulting in an overall rate impact of +15.4%.

New Business Date: 09/13/2023

Renewal Business Date: 10/17/2023

**FILING NUMBER****PRGS-133706968****COMPANY****PROVIDENCE WASHINGTON INSURANCE COMPANY**

The company files its new Miscellaneous Professional Liability program.

**FILING NUMBER****PERR-133628233****COMPANY****SENTRY INSURANCE COMPANY**

The company revises their Commercial Auto loss cost multipliers. This will result in an overall increase of 12.2%.

New Business Date: 11/01/2023

Renewal Business Date: 11/01/2023

**FILING NUMBER****SEPX-133792066****COMPANY****SENTRY SELECT INSURANCE COMPANY**

The company revises their loss cost multipliers for Commercial Auto. This will result in an overall increase of 17.7%.

New Business Date: 11/01/2023

Renewal Business Date: 11/01/2023

**FILING NUMBER****SEPX-133792148****COMPANY****STATE AUTO PROPERTY & CASUALTY COMPANY**

The company files changes to its Commercial Property program resulting in an overall rate impact of +18.5%.

New Business Date: 11/20/2023

Renewal Business Date: 11/20/2023

**FILING NUMBER****SAMM-133765351****COMPANY****THE DOCTORS COMPANY**

The company files revised rate for their Med Mal Physicians, Surgeons and Ancillary Healthcare Providers Professional Liability Program resulting in an overall increase of 5%.

New Business Date: 01/01/2024

Renewal Business Date: 01/01/2024

**FILING NUMBER****DCTR-133780685**

**COMPANY**

**TRANSGUARD INSURANCE CO. OF AMERICA, INC.**

**FILING NUMBER**

**OCCD-133761317**

The company files revised rates and rules for their Commercial Auto Program resulting in an overall increase of 15%.

New Business Date: 02/01/2024

Renewal Business Date: 02/01/2024

**LEAD COMPANY**

**TRAVELERS HOME AND MARINE INSURANCE COMPANY**

**FILING NUMBER**

**TRVD-133738963**

**Other Companies**

Travelers Personal Security Insurance Company

The companies file changes to their Quantum Homeowners and High Value Homeowners programs resulting in an overall rate impact of +7.9% for renewal business only.

New Business Date:                      Renewal Business Date: 11/25/2023

**LEAD COMPANY**

**UNITED SERVICES AUTOMOBILE ASSOCIATION**

**FILING NUMBER**

**USAA-133686042**

**Other Companies**

USAA Casualty Insurance Company

USAA General Indemnity Company

Garrison Property and Casualty Insurance Company

The group of companies file change to their Homeowners programs (Owners and Unit Owners) resulting in an overall rate impact of +8.6%

New Business Date: 02/23/2024

Renewal Business Date: 02/23/2024

**COMPANY**

**VANTAGE RISK ASSURANCE COMPANY**

**FILING NUMBER**

**VSVL-133792893**

The company files its new Directors & Officers Lead Side A Difference-In-Conditions (DIC) Program, which provides coverage for publicly traded companies and private/not-for-profit companies.

New Business Date: 08/30/2023

Renewal Business Date: 08/30/2023