

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

COMPANY

ACCELERANT NATIONAL INSURANCE COMPANY

The company introduces their new commercial package Rental Store Program.

FILING NUMBER

PERR-133796579

LEAD COMPANY

ALFA INSURANCE CORPORATION

Other Companies

Alfa General Insurance Corporation

The companies file changes to their Personal Auto program resulting in an overall rate impact of +9.9%.

New Business Date: 12/11/2023

Renewal Business Date: 01/26/2024

FILING NUMBER

ALFA-133753933

COMPANY

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY

The company files changes to its Owner-Occupied Homeowners program resulting in an overall rate impact of +7.8%.

New Business Date: 11/20/2023

Renewal Business Date: 01/04/2024

FILING NUMBER

ALSE-133797838

COMPANY

AMERICAN MODERN PROPERTY & CASUALTY INSURANCE CO.

The company files changes to its Motorsports program resulting in an overall rate impact of +29.7%.

New Business Date: 05/18/2024

Renewal Business Date: 05/18/2024

FILING NUMBER

AMMH-133834103

COMPANY

AMERICAN MODERN PROPERTY AND CASUALTY INS. CO.

FILING NUMBER

AMMH-133871625

The company files revisions to their Manufactured Home program resulting in an overall decrease of -0.1%.

New Business Date: 03/08/2024 Renewal Business Date: 04/01/2024

COMPANY

BUILDERS MUTUAL INSURANCE COMPANY

FILING NUMBER

BDMT-133891430

The company revises their current Loss Cost Multipliers resulting in an overall increase of 10.6%.

New Business Date: 06/01/2024 Renewal Business Date: 06/01/2024

COMPANY

CENTAURI SPECIALTY INSURANCE COMPANY

FILING NUMBER

CESP-133803076

The company files changes to its Preferred-C Homeowners program resulting in an overall rate impact of +41.1%. The changes primarily result from the base rate for wind/hail peril in response to changes in the company's reinsurance costs for the 2023-2024 treaty year.

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

COMPANY

COLONIAL SURETY COMPANY

FILING NUMBER

MRTN-133866169

The company is introducing a new, Directors and Officers Liability Program.

COMPANY

FARMERS CASUALTY INSURANCE COMPANY

FILING NUMBER

FAIG-133717336

The company files changes to its Home 360 program resulting in an overall rate impact of +36.0%.

New Business Date: 11/23/2023 Renewal Business Date: 01/02/2024

COMPANY

FIRST ACCEPTANCE INSURANCE COMPANY, INC.

The company files changes to its Nonstandard Private Passenger Automobile Scored Program resulting in an overall rate impact of +20.0%.

New Business Date: 11/09/2023 Renewal Business Date: 12/01/2024

FILING NUMBER

FRST-133820494

COMPANY

FORTRESS INSURANCE COMPANY

The company files rate changes to their Dental Med-Mal Program resulting in an overall increase of 3.0%

New Business Date: 06/01/2024 Renewal Business Date: 06/01/2024

FILING NUMBER

FORT-133871269

COMPANY

GENERAL SECURITY NATIONAL INSURANCE COMPANY

The company files rates, rules and forms for their new Directors & Officers Program.

FILING NUMBER

PERR-133869703

COMPANY

GRAIN DEALERS MUTUAL INSURANCE COMPANY

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

New Business Date: 05/01/2024 Renewal Business Date: 05/01/2024

FILING NUMBER

NGMC-133862711

COMPANY

GREATER NEW YORK MUTUAL INSURANCE COMPANY

The company files rates, rules and forms for their new Commercial General Liability program.

FILING NUMBER

GNYM-133868252

COMPANY

HARTFORD INSURANCE COMPANY OF THE SOUTHEAST

FILING NUMBER

HART-133749971

The company files changes to its Prevail class plan (Personal Auto) resulting in an overall rate impact of +20.0%.

New Business Date: 02/01/2024 Renewal Business Date: 03/24/2024

COMPANY

HOMESITE INSURANCE COMPANY

FILING NUMBER

HMSS-133855379

The company files revised rates, rules and forms for their Homeowners Program resulting in an overall increase of 18.8%.

New Business Date: 02/23/2024 Renewal Business Date: 04/11/2024

LEAD COMPANY

LIBERTY MUTUAL INSURANCE COMPANY

FILING NUMBER

LBPM-133774698

Other Companies

Liberty Mutual Personal Insurance Company

The companies file a new Rated Annualized Mileage (RAM) for their personal auto program. RAM is a new rating feature, derived from odometer readings, factual information secured from the applicant or the insured, and knowledge possessed by the agent or the Company.

New Business Date: 01/22/2024 Renewal Business Date: 02/26/2024

COMPANY

MARKEL AMERICAN INSURANCE COMPANY

FILING NUMBER

MRKA-133883718

The company files new rates, rules and forms for their CoverTree Manufactured Home Program.

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

COMPANY

MISSISSIPPI FARM BUREAU CASUALTY COMPANY

FILING NUMBER

SFBC-133820024

The company files changes to its Farm Property program resulting in an overall rate impact of +22.29%.

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

LEAD COMPANY

MISSISSIPPI FARM BUREAU CASUALTY INSURANCE CO.

FILING NUMBER

SFBC-133867872

Other Companies

Southern Farm Bureau Casualty Insurance Company

The company files a rate increase for their personal umbrella program resulting in an overall increase of 24%.

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

COMPANY

MISSISSIPPI FARM BUREAU CASUALTY INSURANCE COMPANY

FILING NUMBER

SFBC-133831381

The company files rate and rule changes to their Farm Package Policy program (AG PROMISE®), consisting of farm property and farm liability lines of business. This results in an overall increase 9.52%.

New Business Date: 01/21/2024 Renewal Business Date: 01/21/2024

COMPANY

PERMANENT GENERAL ASSURANCE COMPANY

FILING NUMBER

PGAC-133773505

The company files rates and rules for their new Mississippi 3.9 Private Passenger Auto Program.

COMPANY

PROTECTIVE INSURANCE COMPANY

FILING NUMBER

BALG-133853269

The company files revised rates for their Commercial Auto Medium Fleet Program resulting in an overall increase of 17.2%.

New Business Date: 03/01/2024 Renewal Business Date: 03/01/2024

COMPANY

SAFEPOINT INSURANCE COMPANY

FILING NUMBER

SAFP-133821219

The company files changes to its Business Advantage Commercial Property program which includes revisions its Loss Cost Multipliers and Equipment Breakdown Rates resulting in an overall rate impact of +30.3%.

New Business Date: 12/01/2023

Renewal Business Date: 12/01/2023

COMPANY

SAFEPORT INSURANCE COMPANY

FILING NUMBER

OCCD-133820811

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

New Business Date: 12/07/2023

Renewal Business Date: 04/01/2024

COMPANY

SENECA INSURANCE COMPANY, INC

FILING NUMBER

SENE-133872059

The company revised loss cost multiplier for Commercial Property resulting in an overall 8.5% increase.

New Business Date: 04/01/2024

Renewal Business Date: 04/01/2024

COMPANY

STANDARD GUARANTY INSURANCE COMPANY

FILING NUMBER

ASPX-133882036

The company files changes to its Mortgagee's Interest Protection Program (MIP) resulting in an overall rate impact of +15.9%.

New Business Date: 04/01/2024

Renewal Business Date: 04/01/2024

COMPANY

STATE AUTOMOBILE MUTUAL INSURANCE COMPANY

FILING NUMBER

STAT-133875039

The company files changes to its Personal Farmowners program resulting in an overall rate impact of +8.1%.

New Business Date:

Renewal Business Date: 03/07/2024

LEAD COMPANY

STATE FARM FIRE AND CASUALTY COMPANY

FILING NUMBER

SFMA-133783512

Other Companies

State Farm Mutual Automobile Insurance Company

The company revised rates to their independent Mississippi Commercial Auto Program resulting in an overall rate increase of 18.7%.

New Business Date: 12/25/2023

Renewal Business Date: 01/22/2024

COMPANY

THE HANOVER INSURANCE COMPANY

FILING NUMBER

HNVR-G133884125

The company is introducing a new product titled “Hanover Executive Advantage Pro” to better meet the dynamic specialty insurance needs of both private and not-for-profit entities. Hanover Executive Advantage Pro is designed to provide insureds with maximum flexibility and is comprised of five coverage parts and a separate Common Terms and Conditions applicable to all Coverage Parts. Insureds can select the Coverage Parts applicable to their specific insurance needs, corporate structure and particular operations. Providing insureds with maximum choice and flexibility is the principal objective of this new product.

Hanover Executive Advantage Pro consists of a mandatory Common Terms and Conditions and five optional Coverage

Parts which include:

- Directors, Officers and Entity Liability
 - o Private Company; or
 - o Not-For-Profit
- Employment Practices Liability
- Fiduciary Liability
- Kidnap and Ransom Insurance
- Crime Insurance

New Business Date: 10/01/2024

COMPANY

TOWER HILL PRIME INSURANCE COMPANY

FILING NUMBER

THSP-133858060

The company revises rates for their Personal Property Program resulting in an overall increase of 26.9%

New Business Date: 01/01/2024

Renewal Business Date: 02/01/2024

COMPANY

UNITED STATES LIABILITY INSURANCE COMPANY

FILING NUMBER

USLI-133876664

The company files revised rates/rules for their Commercial Package Non-Profit Church Program resulting in an overall increase of 10.83%.

New Business Date: 04/22/2024

Renewal Business Date: 07/21/2024