

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
February & March 2024**

LEAD COMPANY

ACADIA INSURANCE COMPANY

FILING NUMBER

BNIC-133910643

Other Companies

Continental Western Insurance Company
Firemen's Insurance Company of Washington, D.C.
Tri-State Insurance Company of Minnesota
Union Insurance Company

The group of companies file to adopt MSRB Bulletin 22-02, Rule 1 has been modified to reflect updated LCM's, and Rule 8 has been modified to reflect new minimum premiums. These changes result in overall rate impact of +22.0%.

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

COMPANY

ALFA INSURANCE CORPORATION

FILING NUMBER

ALFA-133951346

The company files rate changes to their Standard Fire Program resulting in an overall increase of 15%.

New Business Date: 04/09/2024 Renewal Business Date: 05/26/2024

COMPANY

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY

FILING NUMBER

ALSE-133941939

The company files changes to its Personal Auto program resulting in an overall rate impact +16.4%.

New Business Date: 03/18/2024 Renewal Business Date: 04/18/2024

COMPANY

AMERICAN NATIONAL PROPERTY AND CASUALTY CO.

FILING NUMBER

ANPC-133958016

The company makes changes to their Select Business Package Policy resulting in an overall increase of 26.3%.

New Business Date: 10/01/2024 Renewal Business Date: 10/01/2024

COMPANY**AMGUARD INSURANCE COMPANY****FILING NUMBER****AMGD-133950961**

The company files changes to its LCMs, ELRs, and manual rules for the following Commercial Auto programs: GUARD Standard Business, the Towing Program, the Care Providers Program, and the Garage Program, along with changes to multiple rating factors. These changes result in an overall rate impact of +18.32%.

New Business Date: 06/01/2024

Renewal Business Date: 06/01/2024

COMPANY**ARMED FORCES INSURANCE EXCHANGE****FILING NUMBER****ARMD-133994498**

The company files changes to its Personal Umbrella program resulting in an overall rate impact of +16.37%.

New Business Date: 05/20/2024

Renewal Business Date: 05/20/2024

COMPANY**ASCOT INSURANCE COMPANY****FILING NUMBER****GREY-133933134**

The company files to introduce its new CITA Real Estate Services Professional Liability Program.

New Business Date: 01/16/2024

Renewal Business Date: 01/16/2024

COMPANY**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE****FILING NUMBER****AAAM-133997499**

The company makes changes to its personal auto program, including changes to base rates, increased limits factors, symbol deductible relativities, model year factors, and CIS tier factors, as well as increasing the ACH fee and installment plan fee. This will result in an overall increase of 18.8%.

New Business Date: 06/01/2024

Renewal Business Date: 06/01/2024

COMPANY**BEAZLEY INSURANCE COMPANY, INC.****FILING NUMBER****BEAZ-133957277**

The company files a new product filing for "Beazley Advertising Production." This filing introduces the forms and rates/rules for Beazley Advertising Production. This product is available for the entertainment industry typically covering small advertising shoots of less than 10 days and provides Inland Marine and Commercial General Liability coverage for eligible risks.

LEAD COMPANY

BRIERFIELD INSURANCE COMPANY

FILING NUMBER

FCCS-133997284

Other Companies

FCCI Insurance Company

National Trust Insurance Company

The group of companies files to adopt ISO Designations CA-2022-RLC1, CA-2022-RCP1, CA-2023-BRLA1, and CA-2023-IALL1 with no revisions to LCM's. Additionally, the group is filing company exception rules to align with ISO rule changes made in CA-2022-RLC1 and CA-2022-RCP1. These changes result in an overall rate impact +6.2%.

New Business Date: 11/01/2024

Renewal Business Date: 11/01/2024

COMPANY

CANAL INSURANCE COMPANY

FILING NUMBER

CNLC-133930342

The company makes changes to their commercial auto coverage, including changes to base rates and rating factors. This will result in an overall increase of 13.5%.

New Business Date: 06/01/2024

Renewal Business Date: 07/01/2024

COMPANY

COAST NATIONAL INSURANCE COMPANY

FILING NUMBER

BRWS-133913856

The company files to implement its updated Select 4.0 Product. All new business will be written into Select 4.0 and all existing Select 3.0 customers will renew into this new product. With this revision, the company is making changes to its product structure. The overall rate impact of the filing is 0.0%, however, individual policyholders may see a rate impact ranging from +45.0% to -33.0% depending on individual rating factors.

New Business Date: 02/24/2024

Renewal Business Date: 02/24/2024

LEAD COMPANY

EMC PROPERTY & CASUALTY COMPANY

FILING NUMBER

EMCC-133967148

Other Companies

EMCASCO Insurance Company
Employers Mutual Casualty Company
Union Insurance Company of Providence

The group of companies file changes to loss cost multipliers for their Commercial Property programs which will apply to previously adopted circulars bulletins 22-02 (CF-2021-RLA1), MSRB 14-01 (CF-2011-RLC11), MSRB 16-07 (CF 2016-RLC1), MSRB 13-01 (CF-2012 RLC09), CF-2005-RLC1, and MSRB 17-03 (CF-2016-REQLC). These changes result in an overall rate impact of +6.5%

New Business Date: 07/15/2024 Renewal Business Date: 07/15/2024

LEAD COMPANY

EMPLOYERS INSURANCE COMPANY OF WAUSAU

FILING NUMBER

LBRC-133965516

Other Companies

Liberty Insurance Corporation
Liberty Mutual Fire Ins. Company
Liberty Mutual Insurance Company
LM Insurance Corporation
The First Liberty Ins. Corporation

The group of companies file to adopt ISO Loss Costs (GL-2023-BGL1) with revisions to loss costs multipliers resulting in an overall rate impact of +5.0%.

New Business Date: 09/01/2024 Renewal Business Date: 09/01/2024

COMPANY

EQUITY INSURANCE COMPANY

FILING NUMBER

HMSG-133961385

The company files rate/rule revisions for their private passenger auto Bluefire Ignite Program resulting in an overall increase of 8.2%.

New Business Date: 03/15/2024 Renewal Business Date: 04/17/2024

COMPANY

EVERSPAN INSURANCE COMPANY

FILING NUMBER

SHNF-133825707

The company files its new Commercial Auto Program.

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

LEAD COMPANY

FARMERS PROPERTY AND CASUALTY INSURANCE CO.

FILING NUMBER

FAIG-133928855

Other Companies

Farmers Casualty Insurance Company

The companies are making changes to their private passenger auto program, including changes to base rates and adding model year factors for 2024. This change results in an overall increase of 9.1%.

New Business Date: 04/15/2024 Renewal Business Date: 05/20/2024

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

FILING NUMBER

FEMC-133935252

Other Companies

Federated Service Insurance Company

Federated Reserve Insurance Company

The group of companies file rate revisions for their Commercial Auto Program resulting in an overall 15.6% increase.

New Business Date: 07/15/2024 Renewal Business Date: 07/15/2024

COMPANY

FIRST GUARD INSURANCE COMPANY

FILING NUMBER

FGIC-133972153

The company files a new Commercial Auto program that targets the independent trucker who has his or her own authority (DOT number) and is required by law and the FMCSA (Federal Motor Carrier Safety Administration) to carry public liability insurance at all times.

COMPANY

FOREMOST INS. CO. OF GRAND RAPIDS, MI

FILING NUMBER

FORE-133885272

The company files rate changes to their Owner Occupied Homeowners Program resulting in an overall increase of 14.7%.

New Business Date: 03/29/2024 Renewal Business Date: 03/29/2024

COMPANY

GENERAL SECURITY NATIONAL INSURANCE COMPANY

FILING NUMBER

PERR-133965642

The company files to introduce its new Management Liability program.

COMPANY

GREAT PLAINS CASUALTY, INC.

The company files to introduce its new Final Mile Commercial General Liability Program.

FILING NUMBER

MRTN-133670152

COMPANY

HISCOX INSURANCE COMPANY

The company files changes to its Commercial General Liability program, including revisions to loss cost modifiers and increased limit factors, which results in an overall rate impact of +5.9%.

New Business Date: 04/15/2024 Renewal Business Date: 08/13/2024

FILING NUMBER

HISC-134019632

COMPANY

INSURANCE SERVICES OFFICE, INC.

The rate service organization files changes to Homeowner advisory prospective loss costs for participating insurers resulting in an overall rate impact of +8.8%.

New Business Date: 10/01/2024 Renewal Business Date: 10/01/2024

FILING NUMBER

ISOF-133924519

COMPANY

LIBERTY INSURANCE UNDERWRITERS, INC.

The company files to revise base rates for all Nurse Practitioner classes in its Allied Health Medical Malpractice Program resulting in an overall rate impact +14.0%.

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

FILING NUMBER

PERR-133939253

COMPANY

MISSISSIPPI FARM BUREAU CASUALTY INSURANCE COMPANY

The company files changes to its Personal Auto program resulting in an overall rate impact of +14.84%.

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

FILING NUMBER

SFBC-133931241

COMPANY

MISSISSIPPI WINDSTORM UW ASSOCIATION

FILING NUMBER

MSSR-133902684

The Mississippi Windstorm Underwriting Association (MWUA) files changes to its Personal Property (Dwelling and Mobile Home) program resulting in an overall rate impact of +14.8%. Rate changes by dwelling types and zones are as follows:

DWELLING:

Zone A: 21.0%

Zone B: 16.0%

Zone C: 0.0%

Zone D: 0.0%

MOBILE HOME:

Zone A: 16.0%

Zone B: 10.0%

Zone C: 5.0%

Zone D: 5.0%

New Business Date: 05/01/2024

Renewal Business Date: 05/01/2024

COMPANY

NATIONAL SECURITY FIRE & CASUALTY CO.

FILING NUMBER

MISF-133905862

The company files revised rates and rules for their Personal Property Dwelling and Mobile Home Fire and EC (DF) program. This will result in an overall increase of 3.0%.

New Business Date: 06/01/2024

Renewal Business Date: 08/01/2024

COMPANY

NATIONWIDE AGRIBUSINESS INSURANCE CO.

FILING NUMBER

NWPP-134025332

The company is filing changes to its Mississippi Commercial Auto program resulting in an overall increase of 8%.

New Business Date: 11/01/2024

Renewal Business Date: 11/01/2024

COMPANY

PALOMAR SPECIALTY INSURANCE COMPANY

The company files to introduce its new Crop Hail Insurance program.

FILING NUMBER

PALO-133996599

COMPANY

RLI INSURANCE COMPANY

The company files revisions to base rates for their Personal Umbrella Program resulting in an overall increase of 7.8%.

New Business Date: 08/01/2024

Renewal Business Date: 08/01/2024

FILING NUMBER

RLSC-134003508

COMPANY

ROCK RIDGE INSURANCE COMPANY

The company files changes to its Mississippi Openly Homeowners program resulting in an overall rate impact of +44.3%.

New Business Date: 03/12/2024

Renewal Business Date: 05/12/2024

FILING NUMBER

OPEN-133680041

COMPANY

SAFECO INSURANCE COMPANY OF AMERICA

The company files changes to its Homeowners program resulting in an overall rate impact of +23.7% with a 25% cap for renewal business only.

New Business Date: 01/18/2024

Renewal Business Date: 03/16/2024

FILING NUMBER

LBPM-133839732

COMPANY

STARSTONE NATIONAL INSURANCE COMPANY

The company files to introduce its new Shepherd Construction Commercial Automobile Program.

FILING NUMBER

PERR-134011279

COMPANY

STATE AUTO PROPERTY & CASUALTY COMPANY

FILING NUMBER

SAMM-133974758

The company files changes to its Businessowners program resulting in an overall rate impact of +25.5%.

New Business Date: 08/15/2024 Renewal Business Date: 08/15/2024

COMPANY

STATE FARM FIRE AND CASUALTY COMPANY

FILING NUMBER

SFMA-133890099

The company files revised rates to their independent Mississippi Homeowners Program, which results in a rate level change of 5.9%.

New Business Date: 03/01/2024 Renewal Business Date: 05/01/2024

COMPANY

THE CHARTER OAK FIRE INSURANCE CO.

FILING NUMBER

TRVD-133976853

The company makes changes to its Agribusiness commercial multi-peril program, including changes to territorial rating factors, resulting in an overall increase of 7.828%.

New Business Date: 10/01/2024 Renewal Business Date: 10/01/2024

LEAD COMPANY

THE CONTINENTAL INSURANCE COMPANY

FILING NUMBER

CNAB-133939660

Other Companies

American Casualty Co. of Reading, PA

National Fire Ins. Co. of Hartford

Transportation Insurance Company

Valley Forge Insurance Company

Continental Casualty Company

The group of companies files to adopt the Multistate Rules and Loss Costs given in ISO Filing Numbers CA-2023-RCP1, CA-2022-RCP1, and CA-2022-RLC1. The company is also filing to adopt the outstanding Loss Costs for Medical Payments, Public Autos, and Hired Auto Liability-Cost of Hire Basis given in ISO Filing Number CA-2023-BRLA1, and is also introducing higher Physical Damage deductibles for Collision coverage.

New Business Date: 09/01/2024 Renewal Business Date: 09/01/2024

LEAD COMPANY

UNITED FIRE & CASUALTY COMPANY

FILING NUMBER

UNFG-133901242

Other Companies

Lafayette Insurance Company

The companies file rate changes to their Commercial Property Program resulting in an overall increase of 11.2%.

New Business Date: 07/01/2024

Renewal Business Date: 07/01/2024