

**Mississippi Insurance Department  
Property/Casualty Rate Filing Bulletin  
SEPTEMBER 2022**

**COMPANY**

**ALFA INSURANCE CORPORATION**

**FILING NUMBER**

**ALFA-133311429**

The company files for a rate adjustment to Mobile Homeowners resulting in a 9.82% rate increase.  
New Business Date: 12/12/2022      Renewal Business Date: 1/26/2023

**COMPANY**

**ALLSTATE INSURANCE COMPANY**

**FILING NUMBER**

**ALSE-133402372**

The company files to revise the LCM's in Commercial Property resulting in a 14.6% rate increase.  
New Business Date: 1/23/2023      Renewal Business Date: 3/6/2023

**LEAD COMPANY**

**AMERICAN FIRE AND CASUALTY COMPANY**

**FILING NUMBER**

**LBRC-133254007**

**Other Companies**

The Ohio Casualty Insurance Company  
Ohio Security Insurance Company  
West American Insurance Company

The companies file to adopt ISO Reference Filing # CA-2021-BRLA1 with changes to its LCM's, resulting in an overall rate impact of +9.5% for its Commercial Auto program.

New Business Date: 11/01/2022      Renewal Business Date: 11/01/2022

**LEAD COMPANY**

**AMERICAN MODERN HOME INSURANCE COMPANY**

**FILING NUMBER**

**AMMH-133376908**

**Other Companies**

d.b.a. American Modern Insurance Company in CA

The company files changes to its Tenants Homeowners program resulting in an overall rate impact of +11.82%.

New Business Date: 06/11/2023      Renewal Business Date: 06/11/2023

**COMPANY****AMICA MUTUAL INSURANCE COMPANY**

The company files new rates and new discounts in Private Passenger Auto resulting in 8.0% rate increase.  
New Business Date: 11/01/2022      Renewal Business Date: 12/01/2022

**FILING NUMBER****AMMA-133341347****COMPANY****AXIS INSURANCE COMPANY**

The company files revisions to its LCM's resulting in an overall rate change of +10.3% for its Commercial Auto program.  
New Business Date: 02/01/2023      Renewal Business Date: 02/01/2023

**FILING NUMBER****AXSS-133304032****COMPANY****BROTHERHOOD MUTUAL INSURANCE CO.**

The company files rate and rule revisions to their Commercial Package MinistryFirst Program resulting in an overall increase of 7.158%.  
New Business Date: 01/01/2023      Renewal Business Date: 01/01/2023

**FILING NUMBER****BRTH-133322862****COMPANY****COASTAL AMERICAN INSURANCE COMPANY**

The company files a flat base rate change of +12.5% to its Homeowners program. In addition, the premium charged for its flood endorsement is increased by 50%. The combination of the filed changes results in an overall rate impact +13.9%.  
New Business Date: 09/15/2022      Renewal Business Date: 11/01/2022

**FILING NUMBER****BURK-133329639****COMPANY****ECONOMY PREMIER ASSURANCE COMPANY**

The company files for an increase in rates in Homeowners resulting in a 37.0% rate increase.  
New Business Date: 09/30/2022      Renewal Business Date: 11/04/2022

**FILING NUMBER****FAIG-133374318**

**COMPANY**

**ELECTRIC INSURANCE COMPANY**

The company files its initial Commercial Auto program. The company is adopting the most recent prospective ISO loss costs and all current ISO Commercial Auto rules, rating plans, forms, and endorsements in combination with its own proprietary LCM's.

New Business Date: 8/25/2022

**FILING NUMBER**

**REGU-133369493**

**LEAD COMPANY**

**EMPLOYERS INSURANCE COMPANY PF WAUSAU**

Other Companies

Liberty Insurance Corporation

Liberty Mutual Fire

Liberty Mutual Insurance Corporation

LM Insurance Corporation

The First Liberty Insurance Corporation

The company files a revision to rates in Commercial Auto resulting in a 14.80 rate increase.

New Business Date: 1/1/2023

Renewal Business Date: 1/1/2023

**FILING NUMBER**

**LBRC-133281265**

**COMPANY**

**FEDERATED RURAL ELECTRIC INS. EXCHANGE**

The company files changes to their Commercial Auto Program resulting in an overall increase of 14.36%.

New Business Date: 01/01/2023

Renewal Business Date: 01/01/2023

**FILING NUMBER**

**FDRE-133362496**

**COMPANY**

**GEICO INDEMNITY COMPANY**

The company files revised rates for their PPA/Motorcycle Program resulting in an overall increase of 13.6%.

New Business Date: 10/01/2022

Renewal Business Date: 11/15/2022

**FILING NUMBER**

**GECC-133356802**

**COMPANY**

**GOVERNMENT EMPLOYEES INSURANCE CO**

**FILING NUMBER**

**GECC-133400855**

The company files for a rate increase in Personal Umbrella and Excess resulting in a 80.40% rate increase.

New Business Date: 12/08/2022      Renewal Business Date: 02/08/2023

**LEAD COMPANY**

**GUIDEONE INSURANCE COMPANY**

**FILING NUMBER**

**GDEA-133366976**

**Other Companies**

GuideOne Specialty Insurance Company

GuideOne America Insurance Company

GuideOne Elite Insurance Company

The company files revised rates and rules for their Commercial Property Program resulting in an overall increase 8.8%.

New Business Date: 12/01/2022      Renewal Business Date: 01/01/2023

**LEAD COMPANY**

**LIBERTY INSURANCE CORPORATION**

**FILING NUMBER**

**LBPM-133376727**

**Other Companies**

LM Insurance Corporation

The companies file changes to their Mississippi Home Program resulting in an overall rate impact of +4.0%.

New Business Date: 10/27/2022      Renewal Business Date: 12/01/2022

**COMPANY**

**MARKEL INSURANCE COMPANY**

**FILING NUMBER**

**MRKB-133337004**

The company makes changes to its Personal and Businessowners Umbrella Program, including changes to base rates resulting in an overall increase of 8.0%.

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

**COMPANY**

**MIDVALE INDEMNITY COMPANY**

**FILING NUMBER**

**MRTN-133347421**

The company files its new Healthcare Management Liability product. The product includes Directors and Officers Liability, Fiduciary Liability, Employment Practices Liability, and Crime Coverage.

New Business Date: 08/25/2022

**COMPANY**

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

**FILING NUMBER**

**SFBC-133332964**

The company files a new farm package policy program (Ag Promise), consisting of farm property and farm liability coverages. This program allows the insured to select if they want coverage for farm property, farm liability, or a combination of both.

New Business Date: 11/01/2022

Renewal Business Date: 11/01/2022

**COMPANY**

**MISSISSIPPI FARM BUREAU CASUALTY INSURANCE COMPANY**

**FILING NUMBER**

**SFBC-133333154**

The company files changes to its Commercial Auto program including changes to base rates, class factors, and limit factors resulting in an overall rate impact of +16.86%.

New Business Date: 11/15/2022

Renewal Business Date: 11/15/2022

**LEAD COMPANY**

**NATIONWIDE PROPERTY AND CASUALTY INS. CO.**

**FILING NUMBER**

**NWPP-133199766**

**Other Companies**

Nationwide Mutual Fire Insurance Co.

The company files revision to their Homeowners Program resulting in an overall increase of 9.9%. Capping within our filing companies using +30% as the threshold.

New Business Date:

Renewal Business Date: 12/07/2022

**COMPANY**

**NATIONWIDE GENERAL INSURANCE COMPANY**

**FILING NUMBER**

**NWPP-133200309**

The company files revisions to their Homeowners Program resulting in an overall increase of 9.8%.

New Business Date:

Renewal Business Date: 12/07/2022

**COMPANY**

**NATIONWIDE INSURANCE COMPANY OF AMERICA**

**FILING NUMBER**

**NWPP-133213931**

The company files changes to its Homeowners program which results in an overall +8.4% rate impact.

New Business Date: 11/07/2022

Renewal Business Date: 12/07/2022

**COMPANY**

**OBSIDIAN INSURANCE COMPANY**

The company files a new trucking program for Commercial Auto. It is a "me-too" of Canal Insurance Company's Commercial Auto Program.

New Business Date: 09/21/2022

**FILING NUMBER**

**PERR-133396015**

**COMPANY**

**PHARMACISTS MUTUAL INSURANCE COMPANY**

The company files to revise rates and LCM's in Businessowners resulting in a 18.4% rate increase.

New Business Date: 2/1/2023

Renewal Business Date: 2/1/2023

**FILING NUMBER**

**PHAR-133383058**

**COMPANY**

**PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE**

The company files revised rates for their PURE High Value Homeowners Program resulting in an overall increase of 14.9%.

New Business Date: 12/17/2022

Renewal Business Date: 02/15/2023

**FILING NUMBER**

**PRIV-133303814**

**COMPANY**

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

The company files revised rates for their Homeowners Program resulting in an overall increase of 7.9%.

New Business Date: 10/06/2022

Renewal Business Date: 11/20/2022

**FILING NUMBER**

**HART-133357498**

**COMPANY**

**SENTRY SELECT INSURANCE COMPANY**

The company files changes to its Dealer Operations Commercial Auto program including multiple ISO adoptions and LCM changes resulting in an overall rate impact of +9.1%.

New Business Date: 11/01/2022

Renewal Business Date: 11/01/2022

**FILING NUMBER**

**SEPX-133361051**

**COMPANY**

**STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY**

**FILING NUMBER**

**STAT-133320351**

The company files changes to its CustomFit Personal Auto program resulting in an overall rate impact of +7.7% for Renewal Business only.

New Business Date:                      Renewal Business Date: 11/19/2022

**COMPANY**

**STATE AUTOMOBILE MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

**STAT-133323053**

The company files changes to its Connect Farm Automobile program, including changes to lost cost multiplier and base rates, resulting in an overall rate impact of +9.0%.

New Business Date: 12/04/2022                      Renewal Business Date: 12/04/2022

**LEAD COMPANY**

**STATE FARM FIRE AND CASUALTY COMPANY**

**FILING NUMBER**

**SFMA-133337180**

**Other Companies**

State Farm Mutual Automobile Insurance Company

The companies file for a +6.3% rate increase in State Farm Mutual and a +3.6% rate increase in State Farm Fire and Casualty in Personal Auto.

New Business Date: 12/19/2022                      Renewal Business Date: 12/19/2022

**NEW COMPANY**

Intrepid Casualty Company received their Company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi, effective September 23, 2022.

Westfield Select Insurance Company received their Company's Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi, effective September 27, 2022.