

**Mississippi Insurance Department  
Property/Casualty Rate Filing Bulletin  
May/June 2024**

**LEAD COMPANY**

**ACE FIRE UNDERWRITERS INSURANCE CO.**

**FILING NUMBER**

**ACEH-134036615**

**Other Companies**

ACE Property and Casualty Ins. Co.

Pacific Employers Insurance Company

The companies are filing rate changes to their Businessowners Program resulting in an overall increase of 7.4%.

New Business Date: 06/01/2024

Renewal Business Date: 09/18/2024

**COMPANY**

**ALFA INSURANCE CORPORATION**

**FILING NUMBER**

**ALFA-134005690**

The company files changes to its Personal Auto program resulting in an overall rate impact of +4.91%.

New Business Date: 06/11/2024

Renewal Business Date: 07/31/2024

**COMPANY**

**AMERICAN AUTOMOBILE INSURANCE COMPANY**

**FILING NUMBER**

**FFDC-134006649**

The company files a new Commercial Property coverage for its Aegis General Pest Control Program.

**COMPANY**

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

**FILING NUMBER**

**CNAB-133941945**

The company files a rate revision to the CNA Connect Businessowners Policy resulting in an overall increase of 24.9%.

New Business Date: 08/01/2024

Renewal Business Date: 08/01/2024

**LEAD COMPANY****AMERICAN FIRE AND CASUALTY COMPANY****FILING NUMBER****LBRC-134050614****Other Companies**

The Ohio Casualty Insurance Company

Ohio Security Insurance Company

West American Insurance Company

The companies are filing rate and loss cost changes to their Commercial Property Program resulting in an overall increase of 8%.

New Business Date: 08/01/2024

Renewal Business Date: 08/01/2024

**COMPANY****AMERICAN STRATEGIC INSURANCE CORP****FILING NUMBER****AMSI-133900207**

The company files revised rates for their Condominium Program resulting in an overall increase of 35.9%.

New Business Date: 08/02/2024

Renewal Business Date: 10/02/2024

**COMPANY****AMGUARD INSURANCE COMPANY****FILING NUMBER****AMGD-134065763**

The company files changes to its Standard Business and Towing Commercial Auto Program resulting in an overall rate impact of +22.53%.

New Business Date: 10/01/2024

Renewal Business Date: 10/01/2024

**COMPANY****ASCOT INSURANCE COMPANY****FILING NUMBER****GREY-134081482**

The company is introducing a new program for Public Company Directors and Officers Liability Insurance.

New Business Date: 05/07/2024

Renewal Business Date: 05/07/2024

**COMPANY****CIMARRON INSURANCE COMPANY, INC****FILING NUMBER****SHNF-134104122**

The company is filing their initial Form/Rate/Rule filing of the Rideshare Commercial Auto program filed under the Commercial Auto line of business.

New Business Date: 06/10/2024      Renewal Business Date: 06/10/2024

**COMPANY****DAIRYLAND INSURANCE COMPANY****FILING NUMBER****VKNG-134025634**

The company files changes to its Motorcycle program resulting in an overall rate impact of +24.5% for renewal business only.

New Business Date:      Renewal Business Date: 07/12/2024

**LEAD COMPANY****EMPLOYERS INSURANCE COMPANY OF WAUSAU****FILING NUMBER****LWCM-134085763****Other Companies**

Liberty Mutual Fire Insurance Company

LM Insurance Corporation

The First Liberty Insurance Corporation

Liberty Insurance Corporation

The group of companies files a base rate increase of +36.5% for all school sizes for its optional School Leaders Errors and Omissions coverage.

New Business Date: 01/01/2025      Renewal Business Date: 01/01/2025

**COMPANY****FARMERS GROUP PROPERTY AND CASUALTY INSURANCE CO****FILING NUMBER****FAIG-133980534**

The company files changes to its Personal Auto (Auto 360) program resulting in an overall rate impact of +19.9%.

New Business Date: 06/18/2024      Renewal Business Date: 07/28/2024

**COMPANY****FOREMOST INS. CO. OF GRAND RAPIDS, MI****FILING NUMBER****FORE-134066735**

The company revises their rates, rules & forms for their Homeowners Program resulting in an overall increase of 20%.

New Business Date: 09/01/2024

Renewal Business Date: 09/01/2024

**LEAD COMPANY****GEICO INDEMNITY COMPANY****FILING NUMBER****GECC-133917964****Other Companies**

GEICO General Insurance Company

Government Employees Insurance Co.

GEICO Choice Insurance Company

GEICO Secure Insurance Company

The companies are filing rate/rule revisions for their Private Passenger Auto Program resulting in an overall decrease of -0.9%.

New Business Date: 06/18/2024

Renewal Business Date: 08/14/2024

**COMPANY****GENERAL INSURANCE COMPANY OF AMERICA****FILING NUMBER****LBRC-134023614**

The company files changes to its eCLIQ® Simple™ BOP Businessowners program resulting in an overall rate impact of +15.2%.

New Business Date: 08/01/2024

Renewal Business Date: 08/01/2024

**COMPANY****GUIDEONE INSURANCE COMPANY****FILING NUMBER****GDEA-134053903**

The company adopts new state ISO loss costs and rules for their Commercial Auto existing Oil and Gas Program. This will result in an overall increase of 11%.

New Business Date: 10/01/2024

Renewal Business Date: 10/01/2024

**COMPANY****HERITAGE PROPERTY AND CASUALTY****FILING NUMBER****HPCI-133979857**

The company files changes to its Homeowners 3 program resulting in an overall rate impact of +36.0%.

New Business Date: 08/28/2024

Renewal Business Date: 08/28/2024

**COMPANY****INSURANCE SERVICES OFFICE, INC.****FILING NUMBER****ISOF-G134095268**

The rate service organization files revisions to advisory prospective loss costs for Comprehensive Personal Liability resulting in an overall statewide rate impact of +0.5%.

New Business Date: 11/01/2024

Renewal Business Date: 11/01/2024

**COMPANY****INTEGON NATIONAL INSURANCE CO.****FILING NUMBER****GMMX-134069928**

The company is making changes to its private passenger automobile program, including changes to base rates as well as vehicle age, rate stability, physical damage deductible, and bodily injury increased limits factors. This will result in an overall increase of 9.7%.

New Business Date: 07/12/2024

Renewal Business Date: 08/17/2024

**COMPANY****MGA INSURANCE COMPANY, INC.****FILING NUMBER****GNSC-133956848**

The company files changes to its Personal Auto program resulting in an overall rate impact of +29.9%.

New Business Date: 05/16/2024

Renewal Business Date: 07/15/2024

**COMPANY****MISSISSIPPI FARM BUREAU CASUALTY INSURANCE COMPANY****FILING NUMBER****SFBC-134097821**

The company files changes to base rates and Actual Cash Value Loss Settlement for Windstorm or Hail Losses to Roof Surfacing for HO2, HO3, and HO5 policies that will vary by roof surface and roof age. These changes result in an overall rate impact of +9.06%.

New Business Date: 09/01/2024

Renewal Business Date: 09/01/2024

**LEAD COMPANY****FILING NUMBER****NATIONWIDE AGRIBUSINESS INSURANCE COMPANY****NWPP-133987550****Other Companies**

Crestbrook insurance Company

The companies file to adopt ISO rules CA-2022-RCP1 and CA-2023-RCP1 and ISO Loss Costs CA-2022-RLC1, CA-2023-BRLA1, and CA-2023-IALL1, as well as make changes to their LCM's for their Commercial Auto line of business. The changes result in an overall rate impact of +17.7%

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

**COMPANY****FILING NUMBER****NATIONWIDE GENERAL INSURANCE COMPANY****NWPP-134001714**

The companies file changes to their Commercial Auto program resulting in an overall rate impact of +5.0%.

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

**COMPANY****FILING NUMBER****ORION180 SELECT INSURANCE COMPANY****MERL-134076755**

The company files changes to their Personal Homeowners Program resulting in an overall increase of 6.6%.

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

**COMPANY****FILING NUMBER****PHARMACISTS MUTUAL INSURANCE COMPANY****PHAR-134065804**

The company files revised rates for their Individual Professional Liability Program for Pharmacists.

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

**COMPANY****PHILADELPHIA INDEMNITY INSURANCE CO.****FILING NUMBER****PHLX-134049141**

The company revises their base rates for Professional E&O for their Educators Professional Select program (EPS). This will result in an overall increase of 18.5%.

New Business Date: 11/01/2024      Renewal Business Date: 11/01/2024

**COMPANY****SAFECO INSURANCE COMPANY OF ILLINOIS****FILING NUMBER****LBPM-133981537**

The company files changes to its Personal Auto program resulting in an overall rate impact of +24.0%.

New Business Date: 07/20/2024      Renewal Business Date: 08/31/2024

**COMPANY****STATE FARM FIRE AND CASUALTY COMPANY****FILING NUMBER****SFMA-134030814**

The company files changes to its Personal Umbrella program resulting in an overall rate impact of +28.6%.

New Business Date: 08/15/2024      Renewal Business Date: 10/01/2024

**LEAD COMPANY****THE CHARTER OAK FIRE INSURANCE COMPANY****FILING NUMBER****TRVD-134046425****Other Companies**

The Phoenix Insurance Company

The Travelers Indemnity Company

The Travelers Indemnity Company of America

The Travelers Indemnity Company Of Connecticut

Travelers Property Casualty Company of America

The group of companies files changes to their Master Pac Legacy Businessowners program resulting in an overall rate impact of +4.955%.

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

**LEAD COMPANY****THE CINCINNATI CASUALTY COMPANY****FILING NUMBER****CNNA-133846983****Other Companies**

The Cincinnati Indemnity Company

The Cincinnati Insurance Company

The companies are filing to introduce a Small Business Program to address the needs of small business customers. Integral to this program is a new technology platform that will allow our agents to independently quote, issue and endorse policies for their small business customers allowing them to service those customers quickly and efficiently.

**COMPANY****THE STANDARD FIRE INSURANCE COMPANY****FILING NUMBER****TRVD-134022159**

The company files changes to its Quantum Auto 2.0 Personal Auto program resulting in an overall rate impact of +15.0%.

New Business Date: 05/24/2024

Renewal Business Date: 06/23/2024

**COMPANY****THE USA INSURANCE COMPANY****FILING NUMBER****MERL-134080247**

The company files rate revisions to their Private Passenger Auto Program resulting in an overall increase of 2.5%.

New Business Date: 07/01/2024

Renewal Business Date: 07/01/2024

**COMPANY****TRAVELERS CASUALTY INS. CO. OF AMERICA****FILING NUMBER****TRVD-134033335**

The company is revising their Master Pac base rates and making various changes to their Businessowners program. This will result in an overall increase of 14.998%.

New Business Date: 10/01/2024

Renewal Business Date: 10/01/2024



**COMPANY****FILING NUMBER****VAULT RECIPROCAL EXCHANGE****SPIS-134079804**

The company files to revise their Automobile Program. Vault is a reciprocal insurer focused on serving the high net worth personal lines market consisting of individuals with higher valued assets. This will result in an overall increase of 24%.

New Business Date: 06/01/2024      Renewal Business Date: 07/01/2024

**COMPANY****FILING NUMBER****VIKING INSURANCE COMPANY OF WI****VKNG-134025668**

The company files rate/rule changes for their private passenger automobile program (active 09NS product) resulting in an overall increase of 18.3%.