

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
July 2024**

COMPANY

ALFA INSURANCE CORPORATION

FILING NUMBER

ALFA-134139742

The company files a new rating structure for its Farm Umbrella program, which results in an overall rate impact of +0.9%.

New Business Date: 08/10/2024

Renewal Business Date: 11/10/2024

COMPANY

ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY

FILING NUMBER

HNVR-G134168463

The company files to adopt ISO Circulars GL-2020-BGL1, GL-2021-BGL1, GL-2022-BGL1, and GL-2023-BGL1, GL-2020-IALL1, and GL-2021-IALL1 (ILFs), with changes to its LCM's for its Small Commercial General Liability program. These changes result in an overall rate impact of +10.4%.

New Business Date: 12/01/2024

Renewal Business Date: 12/01/2024

COMPANY

ALLSTATE INDEMNITY COMPANY

FILING NUMBER

ALSE-134126039

The company revises their Landlords Package Policy (LPP) program resulting in an overall increase of 19.2%.

New Business Date: 09/09/2024

Renewal Business Date: 10/24/2024

COMPANY

ALLSTATE NORTH AMERICAN INSURANCE CO.

FILING NUMBER

ALSE-134015925

The company files rates, rules, and forms for their Private Passenger Auto Program in the state of Mississippi.

New Business Date: 07/23/2024

Renewal Business Date: 01/23/2025

LEAD COMPANY

AMERICAN FIRE AND CASUALTY COMPANY

FILING NUMBER

LBRC-134063068

Other Companies

The Ohio Casualty Insurance Company

Ohio Security Insurance Company
West American Insurance Company

The companies file a rate revision for their Businessowners Program resulting in an overall increase of 20%.

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

COMPANY

AMICA MUTUAL INSURANCE COMPANY

FILING NUMBER

AMMA-133948867

The company files changes to base rates and other rating factors as well as the introduction of its Carvantage filing model. These changes result in an overall rate impact of +7.1%.

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

COMPANY

ARCH INSURANCE COMPANY

FILING NUMBER

AICO-134066691

The company files an addendum to their Commercial Multiple Peril Care Provider Insurance Program.

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

COMPANY

AUROS RECIPROCAL INSURANCE EXCHANGE

FILING NUMBER

SAGE-134125678

The company files rates, rules, and forms for their new Homeowner Policy Program.

New Business Date: 05/31/2024 Renewal Business Date: 07/22/2024

COMPANY

CHURCH MUTUAL INSURNACE COMPANY, S.I.

FILING NUMBER

CHMU-133968139

The company files to adopt ISO Designations CA-2022-RLC1, CA-2023-BRLA1, CA-2022-RCP1, and CA-2023-IALL1 as well as revised LCM's resulting in an overall rate impact of +35.0%.

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

COMPANY**FILING NUMBER****COASTAL AMERICAN INSURANCE COMPANY****BURK-134155976**

The company files changes to its Homeowners program resulting in an overall rate impact of +7.7%.

New Business Date: 09/01/2024 Renewal Business Date: 10/15/2024

LEAD COMPANY**FILING NUMBER****COREPOINTE INSURANCE COMPANY****UNKP-134137600****Other Companies**

Southern Insurance Company

Milford Casualty Insurance Company

The group of companies files to introduce a new Franchise Auto Dealers Program under the Commercial Package line of business.

New Business Date: 06/13/2024 Renewal Business Date: 06/13/2024

COMPANY**FILING NUMBER****EMPIRE FIRE AND MARINE INSURANCE COMPANY****ZURC-134173433**

The company is making updates to their loss cost multiplier based on expense provisions for both Liability and Physical Damage. Additional changes are being made to the loss cost modification factor. This will result in an overall increase of 6.0%.

New Business Date: 03/01/2025 Renewal Business Date: 03/01/2025

COMPANY**FILING NUMBER****ENCOMPASS INDEMNITY COMPANY****GMMX-134139268**

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

New Business Date: 07/13/2024 Renewal Business Date: 08/27/2024

COMPANY**FILING NUMBER****ENDURANCE ASSURANCE CORPORATION****REGU-G134140041**

The company files to introduce its Premier Lawyers Professional Liability Insurance (LPL 2001) Policy which provides claims-made professional liability coverage to lawyers in private practice.

New Business Date: 06/26/2024 Renewal Business Date:

<u>COMPANY</u>	<u>FILING NUMBER</u>
FARMERS INSURANCE EXCHANGE	FARM-134105388

The company files a rate revision along with various changes to their Private Passenger Auto Program resulting in an overall increase of 9.6%.

New Business Date: 08/18/2024 Renewal Business Date: 09/20/2024

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
FARMERS PROPERTY AND CASUALTY INS. CO.	FAIG-133776279

Other Companies
Economy Premier Assurance Company

The companies are revising rates and rules to their Homeowners Program resulting in an overall increase of 20%.

New Business Date: 06/23/2024 Renewal Business Date: 07/28/2024

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
FEDERATED MUTUAL INSURANCE COMPANY	FEMC-133985770

Other Companies
Federated Service Insurance Company

The companies file changes to their Businessowners program resulting in an overall rate impact of +13.5%.

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
GEICO CHOICE INSURANCE COMPANY	GECC-134114291

The company files its new connected vehicle telematics-based risk scoring model. The effect of the revision is neutral.

New Business Date: 10/24/2024 Renewal Business Date: 12/26/2024

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
HARTFORD CASUALTY INSURANCE COMPANY	HART-134165927

Other Companies
Hartford Insurance Company of the Midwest
Hartford Underwriters Insurance Company

Property and Casualty Insurance Company of Hartford
Twin City Fire Insurance Company
Hartford Fire Insurance Company

The group of companies are revising their Commercial Auto base rates resulting in an overall increase of 10%.
New Business Date: 10/01/2024 Renewal Business Date: 10/01/2024

<u>COMPANY</u>	<u>FILING NUMBER</u>
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST	HART-134137934

The company files changes to its MS Home Prevail - HICSE Homeowners program resulting in an overall rate impact of +11.7%.
New Business Date: 11/07/2024 Renewal Business Date: 12/28/2024

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
HARTFORD UNDERWRITERS INSURANCE COMPANY	HART-134138494

Other Companies
Sentinel Insurance Company, Ltd.
Twin City Fire Insurance Company
The group of companies files changes to their Small Commercial Multiperil program resulting in an overall rate impact of +7.6%.
New Business Date: 08/10/2024 Renewal Business Date: 08/10/2024

<u>COMPANY</u>	<u>FILING NUMBER</u>
HISCOX INSURANCE COMPANY	HISC-134122242

The company is making changes to its professional errors and omissions liability program, including changes to base rates and rating factors. This will result in an overall increase of 27.4%.
New Business Date: 11/25/2024 Renewal Business Date: 03/25/2025

<u>COMPANY</u>	<u>FILING NUMBER</u>
IMPERIUM INSURANCE COMPANY	DLSN-134091877

The company introduces their new Media Liability program.
New Business Date: 06/06/2024 Renewal Business Date: 06/06/2024

<u>COMPANY</u>	<u>FILING NUMBER</u>
INSURANCE SERVICES OFFICE, INC.	ISOF-G134075268

The rate service organization files changes to its advisory prospective loss costs for the ISO Information Security Protection Cyber Policy (ISP) and the ISO Commercial Cyber Insurance Policy (CCI) policies resulting in an overall rate impact of +99.9%.
New Business Date: 12/01/2024 Renewal Business Date: 12/01/2024

<u>COMPANY</u>	<u>FILING NUMBER</u>
JEWELERS MUTUAL INSURANCE COMPANY, SI	JMIC-134184681

The company proposes the following changes:
- Expansion of the Windstorm or Hail Percentage Deductibles
- Introduce new premium determination for Business Income and Extra Expense Actual Loss Sustained
This will result in an overall increase of 9.03%.
New Business Date: 02/01/2025 Renewal Business Date: 02/01/2025

<u>COMPANY</u>	<u>FILING NUMBER</u>
LIBERTY MUTUAL FIRE INSURANCE COMPANY	LBPM-134107748

The company files changes to its Homeowners Legacy rating program HO3 (+17.0%) and HO4 (+5.0%) resulting in an overall rate impact of +5.1% for renewal business only.
New Business Date: Renewal Business Date: 12/01/2024

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
LIBERTY MUTUAL INSURANCE COMPANY	LBPM-134117425

Other Companies
The First Liberty Insurance Corporation
The companies are revising their Personal Liability Protection Policy program resulting in an overall increase of 34.9%.
New Business Date: 09/22/2024 Renewal Business Date: 11/13/2024

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
LIBERTY MUTUAL INSURANCE CORPORATION	LBPM-133664218

Other Companies
Liberty Mutual Insurance Company
LM Insurance Corporation

Liberty Mutual Personal Insurance Company
The group of companies files changes to their Mississippi HO3 (+5.0%) and HO4 (+17.0%) Programs resulting in an overall rate impact of +5.5%.
New Business Date: 10/27/2024 Renewal Business Date: 12/01/2024

<u>COMPANY</u>	<u>FILING NUMBER</u>
MARKEL INSURANCE COMPANY	MRKB-134187972

The company files changes to its Business Owner's Umbrella Liability Program resulting in an overall rate impact of +5.0%.
New Business Date: 01/01/2025 Renewal Business Date: 01/01/2025

<u>COMPANY</u>	<u>FILING NUMBER</u>
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	NWPP-134171048

The company files to adopt ISO Loss Costs Circular CF-2021-RLA1 and Package Modifiers ML-2022-04 for its Commercial Property product resulting in an overall rate impact of +15.0%.
New Business Date: 01/01/2025 Renewal Business Date: 01/01/2025

<u>COMPANY</u>	<u>FILING NUMBER</u>
PHILADELPHIA INDEMNITY INSURANCE CO.	PHLX-134115531

The company revises rates for their Collector Vehicle product resulting in an overall increase of 7.9%.
New Business Date: 01/01/2025 Renewal Business Date: 01/01/2025

<u>COMPANY</u>	<u>FILING NUMBER</u>
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	PRIV-134062113

The company files revisions to their PURE Private Fleet Automobile Insurance resulting in an overall increase of 14.9%.
New Business Date: 10/01/2024 Renewal Business Date: 11/15/2024

<u>COMPANY</u>	<u>FILING NUMBER</u>
PROPERTY AND CASUALTY INS. CO. OF HARTFORD	HART-134046308

The company files revisions to their PPA Auto PLIC 2000 class plan resulting in an overall increase of 9.8%.
New Business Date: 07/11/2024 Renewal Business Date: 08/30/2024

<u>COMPANY</u>	<u>FILING NUMBER</u>
SAFECO INSURANCE COMPANY OF AMERICA	LBPM-133964568
The company files changes to its Dwelling Fire program:	
Fire: 0.0%	
Extended Coverage: 36.9%	
Liability: 0.0%	
Optional Coverages: 8.1%	
These changes result in an overall rate impact of +18.6%.	
New Business Date: 07/20/2024 Renewal Business Date: 08/31/2024	

<u>COMPANY</u>	<u>FILING NUMBER</u>
SENTRY SELECT INSURANCE COMPANY	SEPX-134177351
The company files to adopt the ISO Class Plans for use with its Motor Carrier Commercial Auto Program. The filing includes company exceptions to these rules and revisions to its independent loss costs for Auto Liability, along with the rating factors and base charges for Auto Physical Damage.	
New Business Date: 08/01/2024 Renewal Business Date: 08/01/2024	

<u>COMPANY</u>	<u>FILING NUMBER</u>
SPINNAKER INSURANCE COMPANY	WOOD-134154912
The company files changes to its Personal Recreational Vehicle Program resulting in an overall rate impact of +22.1%.	
New Business Date: 08/15/2024 Renewal Business Date: 09/15/2024	

COMPANY

STATE VOLUNTEER MUTUAL INSUNRANCE COMPANY

FILING NUMBER

SVMI-134149539

The company files changes to its Physician and Surgeon Medical Professional Liability program resulting in an overall rate impact of +7.0%.

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

LEAD COMPANY

THE CHARTER OAK FIRE INSURANCE CO.

FILING NUMBER

TRVD-134086696

Other Companies

The Phoenix Insurance Company

The Travelers Indemnity Company

The Travelers Indemnity Company of America

The Travelers Indemnity Company Of Connecticut

Travelers Casualty Insurance Company of America

Travelers Property Casualty Company of America

The group of companies are revising their Commercial Auto Program resulting in an overall increase of 7.157%.

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

LEAD COMPANY

THE HANOVER AMERICAN INSURANCE CO.

FILING NUMBER

HNVR-G134106699

Other Companies

Massachusetts Bay Insurance Company

The Hanover Insurance Company

The companies are filing revisions to their Commercial Property product. This will result in an overall increase of 8%.

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

COMPANY

TRAVELERS CASUALTY AND SURETY CO. OF AMERICA

FILING NUMBER

TRVD-G134177607

The company modifies rates for the Private Company Directors & Officers (PDO) and Private Partnership Liability (PPL) coverages for Non-Financial Institutions. This will result in an overall increase of 9.5%.

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

COMPANY

FILING NUMBER

TREXIS ONE INSURANCE CORPORATION**VSGP-134149917**

The company revises rates for their Private Passenger Auto Program resulting in an overall decrease of -8.0%.

New Business Date: 08/05/2024 Renewal Business Date: 09/07/2024

COMPANY**FILING NUMBER****TRIANGLE INSURANCE COMPANY****TRGL-134106146**

The company files a loss cost adoption for its monoline Business Auto program. Triangle continues to use the ISO legacy class plan. Triangle is adopting the loss costs included in ISO Filing CA-2023-BRLC1 and the increased limit factors included in CA-2022-IALL1. This will result in an overall increase of 9.7%.

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

COMPANY**FILING NUMBER****VANTAPRO SPECIALTY INSURANCE COMPANY****DRWN-134129507**

The company is filing its Non-Profit and Social Service Providers Program (“the Program”). The Program is comprised of the General Use product filed under the Commercial Auto line of business, ISO, and additional Program-specific independent forms and rating rules. This will result in an overall increase of 10%.

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