

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

COMPANY

ALLSTATE INSURANCE COMPANY

FILING NUMBER

ALSE-13426371

The company files revisions to their Landlords Package Policy (LPP) program resulting in an overall increase of 15%.

New Business Date: 09/09/2024

Renewal Business Date: 08/24/2024

COMPANY

AMERICAN ECONOMY INSURANCE COMPANY

FILING NUMBER

LBPM-134180431

The company files a new Personal Automobile program in American Economy Insurance Company, which all new private passenger business (including travel trailers, motor homes, antique autos, and restricted use classic cars) will be written in going forward.

COMPANY

AMERICAN MODERN PROPERTY & CASUALTY INSURANCE CO

FILING NUMBER

AMMH-134073341

The company files changes to its Dwelling Fire program resulting in an overall rate impact of +9.0%.

New Business Date: 10/22/2024

Renewal Business Date: 11/01/2024

COMPANY

AMERICAN RELIABLE INSURANCE COMPANY

FILING NUMBER

ECMI-134182991

Everett Cash Mutual Insurance Group has acquired American Reliable Insurance Company and is reintroducing rates and rules for the Agriculture Farm and Ranch Program.

New Business Date: 01/01/2025

Renewal Business Date: 01/01/2025

COMPANY

CONTINENTAL INDEMNITY COMPANY

FILING NUMBER

APPU-134145429

The company files to introduce the Commercial Property portion of its new Entertainment, Leisure and Sports Program.

COMPANY**CONTINENTAL INDEMNITY COMPANY.**

The company files to introduce the Commercial Crime portion of its new Entertainment, Leisure and Sports Program.

FILING NUMBER**APPU-134210360****COMPANY****EVERSPAN INSURANCE COMPANY**

The company files their new Commercial Auto Program. They are adopting ISO's forms, loss costs, rules and rating plans.

FILING NUMBER**AMBA-134221971****COMPANY****FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE**

The company files changes to increase their Auto Physical Damage - Collision rates. This will result in an overall increase of 15%.

New Business Date: 01/01/2025

Renewal Business Date: 01/01/2025

FILING NUMBER**FDRE-134212402****COMPANY****GENERAL INSURANCE COMPANY OF AMERICA**

The company files a rate change for their Commercial Auto Program resulting in an overall increase of 10%.

New Business Date: 09/01/2024

Renewal Business Date: 09/01/2024

FILING NUMBER**LBRC-134170260**

LEAD COMPANY**GRANITE STATE INSURANCE COMPANY****FILING NUMBER****AGNY-134214126****Other Companies**

New Hampshire Insurance Company

The companies file to introduce a new Commercial Auto program specific to tow operators, the Tow Program. The Program is being rolled over from Zurich Insurance Company Ltd.

The Program is a standard ISO rated product, however, the companies file a rate increase of +16.0% via the introduction of a program-specific deviation factor to address the gap in the loss cost modification factors and the outstanding indication at Zurich's current rates.

LEAD COMPANY**HARTFORD INSURANCE CO. OF THE MIDWEST****FILING NUMBER****HART-134125129****Other Companies**

Trumbull Insurance Company

The companies are filing revised rates for their MS Home Advantage Plan resulting in an overall increase of 8%.

New Business Date: 09/21/2024 Renewal Business Date: 11/07/2024

COMPANY**INSURANCE SERVICES OFFICE INC.****FILING NUMBER****ISOFG134117159**

The company is updating their loss costs to be used with the Commercial Auto Rules that were in effect before ISO Rules filing CA-2022-RCP1 (Legacy Class Plan). It is a companion filing to CA-2024-BRLA1.

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

COMPANY**INSURANCE SERVICES OFFICE, INC****FILING NUMBER****ISOFG134117334**

The company revises increased limit factors for all Commercial Auto Liability tables. This will result in an overall increase of 5.9%.

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

COMPANY**INSURANCE SERVICES OFFICE, INC.****FILING NUMBER****ISOFG134117117**

The company revises their advisory prospective loss costs for the major Commercial Automobile classes. This will result in an overall increase of 16.7%.

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

COMPANY**LANCER INSURANCE COMPANY****FILING NUMBER****LNCR-134165883**

The company files changes to its Long Haul Trucking-Commercial Auto program resulting in an overall rate impact of +25.0%.

New Business Date: 11/01/2024

Renewal Business Date: 11/01/2024

LEAD COMPANY**LIBERTY MUTUAL INSURANCE COMPANY****FILING NUMBER****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 20%.

New Business Date: 09/22/2024

Renewal Business Date: 11/13/2024

COMPANY**MARKEL INSURANCE COMPANY****FILING NUMBER****MRKB-134187946**

The company files changes to its Personal Umbrella program resulting in an overall rate impact of +5.0%

New Business Date: 01/01/2025

Renewal Business Date: 01/01/2025

COMPANY**MIDVALE INDEMNITY COMPANY****FILING NUMBER****HMSS-134203312**

The company files changes to its Core Businessowners program resulting in an overall rate impact of +6.3%.

New Business Date: 11/01/2024

Renewal Business Date: 12/21/2024

COMPANY**MIDVALE INDEMNITY COMPANY.****FILING NUMBER****HMSS-134188191**

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

New Business Date: 12/15/2024

Renewal Business Date: 12/15/2024

COMPANY**FILING NUMBER****MOUNTAIN LAUREL ASSURANCE COMPANY****PRGS-134036554**

The company files various changes to their PPA Program resulting in an overall increase of 3.5%.

New Business Date: 10/18/2024 Renewal Business Date: 11/15/2024

COMPANY**FILING NUMBER****MRPIUA****MSSR-134218311**

The MRPIUA files to increase to the current \$200,000 ACV Building limit maximum cap to a new \$300,000 maximum residential building limit on the same ACV (Actual Cash Value) coverage basis.

There is no rate impact with the filing as it is only a rule change.

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

COMPANY**FILING NUMBER****NATIONAL BUILDERS INSURANCE COMPANY****PERR-134195071**

The company files its new Workers Compensation program. The company is filing to adopt all rates and loss costs as approved in NCCI Circular MS-2024-01, along with rules, and forms currently in effect in the State of Mississippi.

COMPANY**FILING NUMBER****NATIONAL INTERSTATE INSURANCE COMPANY****WESA-134194825**

The company files to introduce its Open Road Classic Auto Program which is designed to provide Personal Auto coverage for car enthusiasts who own and operate collector cars and vehicles.

LEAD COMPANY**FILING NUMBER****NATIONWIDE GENERAL INSURANCE COMPANY****NWPP-134060998****Other Companies****Nationwide Assurance Company**

The company files rate, rule and form changes to their Businessowners Program resulting in an overall increase of 15%.

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

COMPANY**NATIONWIDE GENERAL INSURANCE COMPANY.****FILING NUMBER****NWPP-134162336**

The company files revisions to their MS Commercial Property program resulting in an overall increase of 5%.

New Business Date: 02/01/2025

Renewal Business Date: 02/01/2025

COMPANY**NCMIC INSURANCE COMPANY****FILING NUMBER****NCMA-134190042**

The company files revised rates for their Claims Made and Occurrence Chiropractic Professional Liability program.

This will result in an overall increase of 2%.

New Business Date: 04/01/2025

Renewal Business Date: 04/01/2025

COMPANY**OLD REPUBLIC INSURANCE COMPANY****FILING NUMBER****LDDX-134187373**

The company files to introduce a new Commercial Package product, ORI Private Company-Directors and Officers and Entity Liability (ORPROtect).

New Business Date: 12/01/2024

Renewal Business Date: 12/01/2024

COMPANY**PHARMACISTS MUTUAL INSURANCE COMPANY****FILING NUMBER****PHAR-134097478**

The company makes changes to its Businessowners program, including changes to loss cost multipliers and the adoption of approved ISO revisions. This will result in an overall increase of 12%.

New Business Date: 11/01/2024

Renewal Business Date: 11/01/2024

COMPANY**PROGRESSIVE GULF INSURANCE COMPANY****FILING NUMBER****PRGS-134036585**

The company files various revisions to their PPA Program resulting in an overall decrease of -1.6%.

New Business Date: 10/18/2024

Renewal Business Date: 11/15/2024

COMPANY**ROOT INSURANCE COMPANY****FILING NUMBER****CLIN-134210209**

The company files changes to their Private Passenger Auto Program resulting in an overall decrease of -8%.

New Business Date: 09/16/2024 Renewal Business Date: 10/19/2024

COMPANY**SAFECO INSURANCE COMPANY OF AMERICA****FILING NUMBER****LBPM-134080979**

The company files changes to its Personal Umbrella program resulting in an overall rate impact of +50.3%.

New Business Date: 09/21/2024 Renewal Business Date: 11/02/2024

COMPANY**SHELTER MUTUAL INSURANCE COMPANY****FILING NUMBER****SHEL-134159118**

The company files to revise base rates for its Mobile Homeowners program resulting in an overall rate impact of +18.6%.

New Business Date: 09/25/2024 Renewal Business Date: 09/25/2024

LEAD COMPANY**STATE AUTO PROPERTY & CASUALTY COMPANY****FILING NUMBER****STAT-134193393****Other Companies**

State Automobile Mutual Insurance Company

The companies files changes to its Series One Contractors (SOC) Commercial Package program resulting in an overall rate impact of +0.3%.

New Business Date: 11/18/2024 Renewal Business Date: 11/18/2024

COMPANY**STATE AUTOMOBILE MUTUAL INSURANCE CO.****FILING NUMBER****STAT-134182460**

The company files rate changes to their Commercial Property Program resulting in an overall increase of 9.5%.

New Business Date: 09/07/2024 Renewal Business Date: 10/06/2024

LEAD COMPANY**THE CONTINENTAL INSURANCE COMPANY****FILING NUMBER****CNAB-134190107****Other Companies**

American Casualty Company of Reading, Pennsylvania

National Fire Insurance Company of Hartford

Transportation Insurance Company

Valley Forge Insurance Company

Continental Casualty Company

The group of CNA Insurance Companies files a rate revision to their CNA Paramount General Liability Program resulting in an overall rate impact of 4.0%.

New Business Date: 01/01/2025 Renewal Business Date: 04/01/2025

COMPANY**THE HARTFORD STEAM BOILER INSPECTION AND INS. CO.****FILING NUMBER****HSTB-134175802**

The company revises their "HSB" Total Cyber™ product resulting in an overall decrease of -19.5%.

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

LEAD COMPANY**UNITED SERVICES AUTOMOBILE ASSOCIATION****FILING NUMBER****USAA-134163517****Other Companies**

USAA Casualty Insurance Company

USAA General Indemnity Company

Garrison Property and Casualty Insurance Company

The group of companies are revising their Personal Umbrella & Excess Program resulting in an overall increase of 45%.

New Business Date: 10/09/2024 Renewal Business Date: 11/23/2024

COMPANY**UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY****FILING NUMBER****UFCI-134202574**

The company files revisions to its Commercial Monoline and Package Property program resulting in an overall rate impact of +17.6%.

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