

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

**COMPANY**

**ACCELERANT NATIONAL INSURANCE COMPANY**

**FILING NUMBER**

**MRTN-134211539**

The company files rates, rules and forms for their Commercial Automobile line of business for a new program called Accelerant Underwriting Managers (AUM).

**COMPANY**

**ALFA INSURANCE CORPORATION**

**FILING NUMBER**

**ALFA-134139885**

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

New Business Date: 11/05/2024

Renewal Business Date: 12/23/2024

**COMPANY**

**ALLIED WORLD SPECIALTY INSURANCE COMPANY**

**FILING NUMBER**

**DRWN-134187907**

The company files changes to its Auto Dealers Commercial Package Program resulting in an overall rate impact of +18.0%.

New Business Date: 02/01/2025

Renewal Business Date: 02/01/2025

**LEAD COMPANY**

**AMERICAN BUILDERS INSURANCE COMPANY**

**FILING NUMBER**

**PERR-134254863**

**Other Companies**

National Builders Insurance Company

The company submits their initial Commercial Package filing to adopt all ISO Division Nine forms and rules that are approved and in effect in MS as of the effective date of this filing.

**COMPANY**

**BROTHERHOOD MUTUAL INSURANCE COMPANY**

**FILING NUMBER**

**BRTH-134236737**

The company files to adopt ISO Loss Costs CA-2024-BRLC-1 as well as changes to company LCM's resulting in an overall rate impact of +9.4%.

New Business Date: 01/01/2025

Renewal Business Date: 01/01/2025

**COMPANY****DIRECT GENERAL INSURANCE CO OF MISSISSIPPI****FILING NUMBER****GMMX-134127028**

The company files changes to its Private Passenger Auto DGICMS-Value RAD 6.0 program resulting in an overall rate impact of +8.1%.

New Business Date: 09/27/2024

Renewal Business Date: 11/02/2024

**COMPANY****FARMERS INSURANCE EXCHANGE****FILING NUMBER****FARM-134179342**

The company files revised rates and rules for their Homeowner rates. This will result in an increase of 10%.

New Business Date: 11/21/2024

Renewal Business Date: 11/21/2024

**COMPANY****FARMERS PROPERTY AND CASUALTY INS. CO.****FILING NUMBER****FAIG-134156369**

The company files rate and rule changes to their Personal Umbrella & Excess Program resulting in an overall increase of 25%.

New Business Date: 09/17/2024

Renewal Business Date: 10/27/2024

**COMPANY****FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE****FILING NUMBER****FDRE-134219903**

The company files changes to its Commercial Auto Physical Damage-Comprehensive rates resulting in an overall rate impact of +15.0%.

New Business Date: 01/01/2025

Renewal Business Date: 01/01/2025

**COMPANY****FIRST GUARD INSURANCE COMPANY****FILING NUMBER****FGIC-134232945**

The company files an "across the board" Commercial Auto rate adjustment for all classes (Class 1, 2 and 3) under the Individual Rates section, including minimum premiums. This will result in an overall increase of 12.46%.

New Business Date: 10/01/2024

Renewal Business Date: 10/01/2024

**COMPANY****GRAIN DEALERS MUTUAL INSURANCE COMPANY****FILING NUMBER****NGMC-134188302**

The company files changes to its Commercial Auto program resulting in an overall rate impact of +7.3%.

New Business Date: 12/15/2024

Renewal Business Date: 12/15/2024

**LEAD COMPANY****GUIDEONE ELITE INSURANCE COMPANY****FILING NUMBER****GDEA-134207686****Other Companies**

GuideOne Insurance Company

GuideOne Specialty Insurance Company

The company revises their rates/rules for their Business owners Program resulting in an increase of 15%.

New Business Date: 01/01/2025

Renewal Business Date: 02/01/2025

**COMPANY****HARTFORD ACCIDENT AND INDEMNITY COMPANY****FILING NUMBER****HART-134165703**

The company revises their rates for Commercial Auto resulting in an overall increase of 10%.

New Business Date: 10/02/2024

Renewal Business Date: 10/02/2024

**COMPANY****HUGO INSURANCE EXCHANGE****FILING NUMBER****HUGO-134136937**

The company files rates, rules and forms for their new Private Passenger Automobile program.

New Business Date: 10/01/2024

Renewal Business Date: 10/01/2024

**COMPANY****LAMMICO****FILING NUMBER****LAMM-134240312**

The company files revised rate and rules for Physician and Surgeon and Miscellaneous healthcare practitioner claims-made and occurrence medical professional liability coverage. This will result in an overall increase of 3.370%.

New Business Date: 01/01/2025

Renewal Business Date: 01/01/2025

**LEAD COMPANY****MANUFACTURERS ALLIANCE INSURANCE COMPANY****FILING NUMBER****OREP-G134240485****Other Companies**

Pennsylvania Manufacturers Indemnity Company

Pennsylvania Manufacturers' Association Insurance Company

The group of companies files to introduce new Commercial General Liability forms, rates, and rules intended to apply to manufacturing and machining risks their new MaP Program.

New Business Date: 09/17/2024

Renewal Business Date: 09/17/2024

**COMPANY****MGT INSURANCE COMPANY****FILING NUMBER****PERR-134243420**

The company files to introduce its new Business Owners Program.

**LEAD COMPANY****MIDDLESEX INSURANCE COMPANY****FILING NUMBER****SEPX-134224134****Other Companies****Sentry Insurance Company**

The company files to adopt the following ISO Designations as well as revisions to company LCM's:

**LOSS COSTS****CA-2022-RLC1****CA-2023-BRLA1****CA-2023-IALL1****RULES****CA-2022-RCP1****CA-2023-RCP1****CA-2023-OPPSR**

The changes result in an overall rate impact of +9.5%.

**New Business Date: 11/01/2024****Renewal Business Date: 11/01/2024****COMPANY****MIDVALE INDEMNITY COMPANY****FILING NUMBER****AMFC-134239755**

The company files changes to its Commercial Farm and Ranch program resulting in an overall rate impact of +6.5%.

**New Business Date: 02/01/2025****Renewal Business Date: 04/01/2025****COMPANY****MISSISSIPPI FARM BUREAU CASUALTY INS. CO.****FILING NUMBER****SFBC-134159165**

The company files changes to its Dwelling Package 0 program resulting in an overall rate impact of +14.25%.

**New Business Date: 11/01/2024****Renewal Business Date: 11/01/2024****COMPANY****MISSISSIPPI FARM BUREAU CASUALTY INSURANCE COMPANY****FILING NUMBER****SFBC-134159421**

The company files changes to its Dwelling Fire program resulting in an overall rate impact of +9.81%.

**New Business Date: 11/01/2024****Renewal Business Date: 11/01/2024****COMPANY****NATIONAL SECURITY FIRE & CASUALTY COMPANY****FILING NUMBER****MISF-134183385**

The company files revised rates for their Owner Occupied Homeowners Program resulting in an overall increase of 20.76%.

**New Business Date: 11/01/2024****Renewal Business Date: 01/01/2025**

**COMPANY****FILING NUMBER****NATIONWIDE INSURANCE COMPANY OF AMERICA****NWPP-134157227**

The company files rate/rule revisions to their MS Private Passenger Auto Program resulting in an overall increase of 9.9%.

New Business Date: 10/24/2024

Renewal Business Date: 11/24/2024

**COMPANY****FILING NUMBER****NUTMEG INSURANCE COMPANY****HART-134165647**

The company revises their base rates for Commercial Auto resulting in an overall increase of 9%.

New Business Date: 10/01/2024

Renewal Business Date: 10/01/2024

**COMPANY****FILING NUMBER****OBSIDIAN PACIFIC INSURANCE COMPANY****REGU-G134245771**

The company files rates, rules and forms for their new Paragon-Timber Commercial Package Program.

**COMPANY****FILING NUMBER****OCCIDENTAL FIRE & CASUALTY CO. OF NC****OCCD-134112635**

The company makes changes to their tiered rating plan for their Homeowners program. They are also proposing a change to their base rates to offset the impact due to changes to their tiered rating plan. The total impact of all changes in this filing is 0.0%, which is a rate neutral filing.

New Business Date: 10/14/2024

Renewal Business Date: 12/01/2024

**COMPANY****FILING NUMBER****PERMANENT GENERAL ASSURANCE CORPORATION****PGAC-134084209**

The company files changes to its Private Passenger Auto program resulting in an overall rate impact of +15.0%.

New Business Date: 09/24/2024

Renewal Business Date: 10/29/2024

**COMPANY****FILING NUMBER****PHARMACISTS MUTUAL INSURANCE COMPANY****PHAR-134107711**

The company files revisions to their independent Pharmacy Services and Specified Products Professional Liability Program. This will result in an overall increase of 12.7%.

New Business Date: 11/01/2024

Renewal Business Date: 11/01/2024

**COMPANY****PHILADELPHIA INDEMNITY INSURANCE CO.****FILING NUMBER****PHLX-134230333**

The company revises their LCM for Commercial Auto resulting in an overall increase of 6.9%.

New Business Date: 06/01/2025

Renewal Business Date: 06/01/2025

**COMPANY****PREFERRED PROFESSIONAL INSURANCE COMPANY****FILING NUMBER****FCHD-G134236356**

The company files a new Management Liability program to include Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability, and Crime.

**COMPANY****RLI INSURANCE COMPANY****FILING NUMBER****RLSC-134179622**

The company revises their Loss Cost Multiplier for use with our RLIPack Commercial Auto program. This will result in an overall increase of 20%.

New Business Date: 12/01/2024

Renewal Business Date: 12/01/2024

**COMPANY****SAFEPORT INSURANCE COMPANY****FILING NUMBER****OCCD-134113090**

The company files a revision to their tiered Homeowners rating plan and an offsetting revision to their base rates. The effect of this revision will be neutral.

New Business Date: 10/14/2024

Renewal Business Date: 12/01/2024

**COMPANY****SENTINEL INSURANCE COMPANY, LTD.****FILING NUMBER****HART-134166078**

The company revises their Commercial Auto base rates resulting in an overall increase of 10%.

New Business Date: 10/05/2024

Renewal Business Date: 10/05/2024

**COMPANY****FILING NUMBER****SENTRY SELECT INSURANCE COMPANY****SEPX-134224377**

The company files to adopt the following ISO Designations as well as revisions to company LCM's:

**LOSS COSTS**

CA-2022-RLC1

CA-2023-BRLA1

CA-2023-IALL1

**RULES**

CA-2022-RCP1

CA-2023-RCP1

CA-2023-OPPSR

The changes result in an overall rate impact of +17.1%.

New Business Date: 11/01/2024

Renewal Business Date: 11/01/2024

**COMPANY****FILING NUMBER****SHELTER GENERAL INSURANCE COMPANY****SHEL-134178682**

The company files changes to its Commercial Auto program resulting in an overall rate impact of +12.4%.

New Business Date: 10/31/2024

Renewal Business Date: 10/31/2024

**COMPANY****FILING NUMBER****SHELTER MUTUAL INSURANCE COMPANY****SHEL-134159065**

The company files to revise base rates for its Homeowners program for Forms HO 3, HO 4 and HO 6 as well as deductible factors for Form HO 3. The changes result in an overall rate impact of +26.5%.

New Business Date: 11/05/2024

Renewal Business Date: 11/05/2024

**LEAD COMPANY****FILING NUMBER****STATE AUTO PROPERTY & CASUALTY COMPANY****STAT-134192188****Other Companies**

State Automobile Mutual Insurance Company

The companies file changes to their LCM's for their Commercial Property program resulting in an overall rate impact of +12.7%.

New Business Date: 11/18/2024

Renewal Business Date: 11/18/2024

**COMPANY****STATE AUTO PROPERTY & CASUALTY INS. CO.****FILING NUMBER****STAT-134193371**

The company files rate and rule changes to their Commercial General Liability Program resulting in an overall increase of 20.5%.

New Business Date: 12/16/2024

Renewal Business Date: 12/16/2024

**COMPANY****STILLWATER INSURANCE COMPANY****FILING NUMBER****FDLY-134185878**

The company files rate, rule and form revisions to their Homeowners Program resulting in an overall increase of 15.9% with a cap of 25%.

New Business Date: 09/25/2024

Renewal Business Date: 10/30/2024

**COMPANY****TRUMBULL INSURANCE COMPANY****FILING NUMBER****HART-134165709**

The company revises their Commercial Auto base rates resulting in an overall increase of 8%.

New Business Date: 10/01/2024

Renewal Business Date: 10/01/2024

**COMPANY****UNITED STATES LIABILITY INSURANCE COMPANY****FILING NUMBER****USLI-134211861**

The company files changes to its Non Profit Community Association Commercial Package product resulting in an overall rate impact of +19.99%.

New Business Date: 09/23/2024

Renewal Business Date: 12/22/2024

**COMPANY****VANTAPRO SPECIALTY INSURANCE COMPANY****FILING NUMBER****DRWN-G134218434**

The company files revised rates/rules/forms for their Generic GL and Package Programs - Cyber Suite Coverage. This will result in an overall increase of 15%.

New Business Date: 01/01/2025

Renewal Business Date: 01/01/2025