

**Mississippi Insurance Department  
Property/Casualty Rate Filing Bulletin  
JANUARY 2025**

**COMPANY**

**ACCELERANT NATIONAL INSURANCE COMPANY**

**FILING NUMBER**

**SPRO-G134215207**

The company files to introduce its new Accelerant Underwriting Managers General Liability program.

New Business Date: 01/14/2025

Renew Business Date:

**LEAD COMPANY**

**ACE PROPERTY AND CASUALTY INSURANCE COMPANY**

**FILING NUMBER**

**ACEH-134364515**

**Other Companies**

Agri General Insurance Company

The companies file revisions to their Crop-Hail program resulting in an overall rate impact of +6.6%.

New Business Date: 01/16/2025

Renew Business Date: 01/16/2025

**COMPANY**

**ALFA INSURANCE CORPORATION**

**FILING NUMBER**

**ALFA-134140366**

The company is filing to increase its personal umbrella rates to 17.58%.

New Business Date: 03/08/2025

Renew Business Date: 05/01/2025

**COMPANY**

**ALFA INSURANCE CORPORATION**

**FILING NUMBER**

**ALFA-134253901**

The company files to increase base rates and to introduce the use of insurance score modeling for its Standard Fire (Personal Property) program. These changes result in an overall rate impact of +13.0%.

New Business Date: 04/08/2025

Renew Business Date: 05/26/2025

**COMPANY**

**ALLSTATE INDEMNITY COMPANY**

**FILING NUMBER**

**ALSE-134257872**

The company files changes to its Owners -Occupied Homeowners program resulting in an overall rate impact of +5.1%.

New Business Date: 01/13/2025

Renew Business Date: 02/27/2025

**COMPANY****ALLSTATE INSURANCE COMPANY****FILING NUMBER****ALSE-134257903**

The company files changes to its Owner-Occupied Homeowners program resulting in an overall rate impact of +5.0%.

New Business Date: 12/02/2024

Renew Business Date: 01/16/2025

**COMPANY****ALLSTATE NORTH AMERICAN INSURANCE COMPANY****FILING NUMBER****ALSE-134296466**

The company files its new Homeowner product in the State of Mississippi.

New Business Date: 04/15/2025

Renew Business Date:

**COMPANY****AMERICAN BANKERS INS. CO. OF FL****FILING NUMBER****ASPX-134355704**

The company files their initial Form, Rate and Rule Filing for a new Homeowners Insurance Program (HO3).

New Business Date: 05/01/2025

Renew Business Date:

**LEAD COMPANY****AMERICAN FIRE AND CASUALTY COMPANY****FILING NUMBER****LBRC-134297525****Other Companies**

The Ohio Casualty Insurance Company

Ohio Security Insurance Company

West American Insurance Company

The companies file revised rates for their Commercial Farm & Ranch Program resulting in an overall increase of 4%.

New Business Date: 02/15/2025

Renew Business Date: 02/15/2025

**COMPANY****AMERICAN STRATEGIC INSURANCE CORP****FILING NUMBER****AMSI-134014205**

The company files revised rates for their Homeowners (owner occupied) Program resulting in an overall increase of 26.01%.

New Business Date: 12/18/2024

Renew Business Date: 02/18/2025

**COMPANY****ARCH INSURANCE COMPANY****FILING NUMBER****AICO-134321345**

The company files to introduce its new Property-Gard Pinnacle Commercial Property Program.

New Business Date: 04/01/2025

Renew Business Date:

**COMPANY****ARMED FORCES INSURANCE EXCHANGE****FILING NUMBER****ARMD-134361368**

The company files to revise their rates and corresponding manual. This will result in a 9.570 % increase.

New Business Date: 06/02/2025

Renew Business Date: 06/02/2025

**COMPANY****CLEARCOVER INSURANCE COMPANY****FILING NUMBER****CLEA-134290050**

The company revises their Private Passenger Automobile Program resulting in an overall increase of 9.9%.

New Business Date: 05/01/2025

Renew Business Date: 06/15/2025

**COMPANY****CUMIS INSURANCE SOCIETY, INC.****FILING NUMBER****CUNA-134255294**

The company files changes to its Collateral Package of Protection (CPOP) Commercial Auto program resulting in an overall rate impact of +21.0%.

New Business Date: 04/01/2025

Renew Business Date: 04/01/2025

**COMPANY****CUMIS INSURANCE SOCIETY, INC.****FILING NUMBER****CUNA-134310190**

The company is filing to change their current Business Auto Liability and Business Auto Physical Damage loss cost multipliers. This will result in a 14.400 % increase.

New Business Date: 06/01/2025

Renew Business Date: 06/01/2025

**COMPANY****DIRECT GENERAL INSURANCE CO OF MISSISSIPPI****FILING NUMBER****GMMX-134362131**

The company files changes to its Private Passenger Auto program (DGICMS-Value RAD 6.0) resulting in an overall rate impact of -5.2%.

New Business Date: 01/30/2025

Renew Business Date: 03/07/2025

**COMPANY****FARMERS CASUALTY INSURANCE COMPANY****FILING NUMBER****FAIG-134215857**

The company is filing revisions to its Homeowners Program, resulting in a 15% increase.

New Business Date: 01/17/2025

Renew Business Date: 01/23/2025

**COMPANY****FOREMOST INSURANCE COMPANY GRAND RAPIDS MICHIGAN****FILING NUMBER****FORE-134169434**

The company files changes to its Homeowners ACV program resulting in an overall rate impact of +10.6%.

New Business Date: 06/01/2025

Renew Business Date: 06/01/2025

**COMPANY****GEICO CASUALTY COMPANY****FILING NUMBER****GECC-134307260**

The company files to implement a new Private Passenger Automobile product available to new business only.

New Business Date: 02/13/2025

Renew Business Date:

**COMPANY****GEICO MARINE INSURANCE COMPANY****FILING NUMBER****GECC-134269101**

The company files to implement a new Private Passenger Automobile product available to new business only.

New Business Date: 02/13/2025

Renew Business Date:

**COMPANY****GREAT AMERICAN ASSURANCE COMPANY****FILING NUMBER****GACX-134330663**

The company files changes to its Real Estate Professional Errors and Omissions program resulting in an overall rate impact of -9.3%.

New Business Date: 03/01/2025

Renew Business Date: 03/01/2025

**COMPANY****HARTFORD INSURANCE COMPANY OF THE SOUTHEAST****FILING NUMBER****HART-134294097**

The company is filing proposed revisions to The Hartford's Auto product. The overall impact of the proposed changes is 14.8%.

New Business Date: 03/06/2025

Renew Business Date: 06/05/2025

**LEAD COMPANY****MASSACHUSETTS BAY INSURANCE COMPANY****FILING NUMBER****HNVR-G134342920****Other Companies**

The Hanover American Insurance Company

The Hanover Insurance Company

The companies revise their Commercial Automobile line of business. The overall estimated rate impact is +14.1%.

New Business Date: 05/01/2025

Renew Business Date: 05/01/2025

**LEAD COMPANY**  
**NATIONWIDE INSURANCE COMPANY OF AMERICA**

**FILING NUMBER**  
**NWPP-134387073**

**Other Companies**

Nationwide General Insurance Company

Nationwide Mutual Insurance Company

Nationwide Property and Casualty Insurance Company

The companies make changes to their Mississippi Private Passenger Automobile rates. This will result in an overall decrease of -1.3%.

New Business Date: 04/24/2025

Renew Business Date: 05/24/2025

**COMPANY**  
**NCCI, INC.**

**FILING NUMBER**  
**NCCI-134280820**

The NCCI, Inc. files an overall decrease of -4.6% to the Mississippi Workers Compensation Voluntary Advisory Loss Costs. This includes an overall Assigned Risk Rate Level change of -6.7%.

New Business Date: 03/01/2025

Renew Business Date: 03/01/2025

**COMPANY**  
**OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA**

**FILING NUMBER**  
**OCCD-134357399**

The company files to adopt various ISO loss costs and rules along with revisions to loss cost multipliers for its Commercial Auto Truckers program.

These changes result in an overall rate impact of +15.0%.

New Business Date: 04/01/2025

Renew Business Date: 04/01/2025

**COMPANY**  
**PROPERTY INSURANCE COMPANY OF AMERICA**

**FILING NUMBER**  
**KBWR-134340181**

The company revises their rates, rules, and forms. The most important feature of this filing is the introduction of a Roof Limit Endorsement, including a provision to buy additional limit. They are also making other changes to rating factors and reducing base rates to reflect the coverage limitation. The overall effect of the rate revisions is expected to be about a 9.5% decrease

New Business Date: 02/01/2025

Renew Business Date: 03/23/2025

**COMPANY**  
**SENECA INSURANCE COMPANY, INC.**

**FILING NUMBER**  
**SENE-134369048**

The company files to change its LCM from 1.777 to 2.004 for its Commercial General Liability program resulting in an overall rate impact of +12.8%.

New Business Date: 06/01/2025

Renew Business Date: 06/01/2025

**COMPANY****SHELTER MUTUAL INSURANCE COMPANY****FILING NUMBER****SHEL-134333774**

The company is filing to revise rates and rules for the Farm Comprehensive Personal Liability program, resulting in a 25.300% increase.

New Business Date: 03/03/2025

Renew Business Date: 03/03/2025

**COMPANY****STANDARD GUARANTY INSURANCE COMPANY****FILING NUMBER****ASPX-134348841**

The company files changes to its Mortgagee's Interest Protection Program (MIP). The primary intent of this program is to protect the interest of a commercial enterprise (a financial institution) in a commercial venture (lending money to purchase property).

New Business Date: 04/01/2025

Renew Business Date: 04/01/2025

**COMPANY****STARR INDEMNITY & LIABILITY COMPANY****FILING NUMBER****SILC-134341996**

The company files to adopt an ISO Loss Cost and Rules Revision. They are also revising their LCM and ELR. This will result in a 12.700% increase.

New Business Date: 03/01/2026

Renew Business Date: 04/01/2026

**LEAD COMPANY****STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY****FILING NUMBER****STAT-134289439****Other Companies**

State Automobile Mutual Insurance Company

The companies are submitting this filing to increase their rates for their commercial auto program by 23.000%.

New Business Date: 04/21/2025

Renew Business Date: 04/21/2025

**COMPANY****STATE AUTOMOBILE MUTUAL INSURANCE CO.****FILING NUMBER****STAT-134220253**

The company revises their Personal Umbrella and Excess Program resulting in an overall increase of 28.4%.

New Business Date: 04/08/2025

Renew Business Date: 04/08/2025

**LEAD COMPANY****STATE FARM FIRE AND CASUALTY COMPANY****FILING NUMBER****SFMA-134224381****Other Companies**

State Farm Mutual Automobile Insurance Company

The companies file revised rates to their independent Mississippi Private Passenger Auto Program, which results in a rate level change of -7.4% for State Farm Mutual Automobile Insurance Company and -0.5% for State Farm Fire and Casualty Company.

New Business Date: 04/21/2025

Renew Business Date: 07/01/2025

**COMPANY****STATE NATIONAL INSURANCE COMPANY, INC.****FILING NUMBER****STNA-134362171**

The company introduces its new Professional Liability Program, filed under the Commercial Other Liability line of business.

New Business Date: 01/10/2025

Renew Business Date: 01/10/2025

**COMPANY****STATE NATIONAL INSURANCE COMPANY, INC.****FILING NUMBER****STNA-134363839**

The company files to introduce its new Commercial Property Program targeting small and mid-size businesses.

New Business Date: 01/09/2025

Renew Business Date:

**COMPANY****THE HANOVER INSURANCE COMPANY****FILING NUMBER****HNVR-G134394338**

The company files revisions to its Architects & Engineers Advantage Professional Liability product resulting in an overall rate impact of -10.0%.

New Business Date: 10/01/2025

Renew Business Date: 12/01/2025

**COMPANY****TOWER HILL PRIME INSURANCE COMPANY****FILING NUMBER****THSP-134263820**

The company revises their rates for their Mississippi Manufactured Home Program. This will result in a 20.43% increase.

New Business Date: 03/01/2025

Renew Business Date: 04/01/2025

**LEAD COMPANY****UNITED FIRE & CASUALTY COMPANY****FILING NUMBER****UNFG-134364418****Other Companies**

Lafayette Insurance Company

The companies submit revisions to its Company's Commercial Crime Program.

This will result in a neutral change of 0%.

New Business Date: 08/01/2025

Renew Business Date: 12/01/2025

**LEAD COMPANY**  
**UNITED SERVICES AUTOMOBILE ASSOCIATION**

**FILING NUMBER**  
**USAA-134328486**

**Other Companies**

USAA Casualty Insurance Company

USAA General Indemnity Company

Garrison Property and Casualty Insurance Company

The companies propose a revision to its Homeowners premium rates with an overall effect of a 3.9% increase. These proposed changes consist of the following changes: Revised base rates for Owners and Unit -Owners.

New Business Date: 02/05/2025

Renew Business Date: 05/23/2025

**COMPANY**  
**WESTCHESTER FIRE INSURANCE COMPANY**

**FILING NUMBER**  
**ACEH-134347426**

The company files to add its new product, the Westchester Portfolio Management Liability Policy, to meet the insurance needs of public companies, private companies, condominiums and homeowners associations, and other non-profit companies.

New Business Date: 01/15/2025

Renew Business Date: 01/15/2025