

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

COMPANY

AMERICAN CASUALTY COMPANY OF READING, PA

FILING NUMBER

CNAC-134461819

The company files changes to base rates and higher-risk class factors for its Dental Professional Liability Program under the Medical Malpractice line of business.

New Business Date: 08/01/2025

Renew Business Date: 08/01/2025

COMPANY

AMGUARD INSURANCE COMPANY

FILING NUMBER

AMGD-134380344

The companies file changes to their Commercial General Liability (KBK Towing and Garage) program resulting in an overall rate impact of +24.06%.

New Business Date: 05/01/2025

Renew Business Date: 05/01/2025

COMPANY

AMGUARD INSURANCE COMPANY

FILING NUMBER

AMGD-134380539

The company files updated LCM's for its Commercial Property (Towing) product resulting in an overall rate impact of +25.0%.

New Business Date: 05/01/2025

Renew Business Date: 05/01/2025

COMPANY

BERKSHIRE HATHAWAY HOMESTATE INSURANCE CO

FILING NUMBER

CORN-134269179

The company files changes to its Commercial Auto program resulting in an overall rate impact of +25.7%.

New Business Date: 10/01/2025

Renew Business Date: 12/01/2025

LEAD COMPANY

BITCO GENERAL INSURANCE CORPORATION

FILING NUMBER

LDDX-134377216

Other Companies

BITCO National Insurance Company

The companies file to adopt MSRB's CF-2024-RLA1 loss costs revision using each company's previously approved expense multipliers resulting in an overall rate impact of +12.7%.

New Business Date: 07/01/2025

Renew Business Date: 07/01/2025

COMPANY**BUILDERS MUTUAL INSURANCE COMPANY****FILING NUMBER****BDMT-134422819**

The company revises their Loss Cost Multipliers resulting in an overall increase of 11%.

New Business Date: 09/01/2025

Renew Business Date: 09/01/2025

LEAD COMPANY**EMPLOYERS INSURANCE COMPANY OF WAUSAU****FILING NUMBER****LWCM-134364784****Other Companies**

Liberty Mutual Insurance Company

Liberty Mutual Fire Insurance Company

LM Insurance Corporation

The First Liberty Insurance Corporation

Liberty Insurance Corporation

The group of companies are revising their Commercial Auto rates and rules resulting in an overall increase of 9.9%.

New Business Date: 08/01/2025

Renew Business Date: 08/01/2025

COMPANY**HISCOX INSURANCE COMPANY, INC.****FILING NUMBER****HISC-134449667**

The company files loss costs revisions for its Commercial General Liability program resulting in an overall rate impact of +1.5%.

New Business Date: 08/04/2025

Renew Business Date: 08/04/2025

COMPANY**INSURANCE SERVICES OFFICE, INC.****FILING NUMBER****ISOF-134419477**

The rate service organization files a revision to the Estimated Loss Potentials (ELPs) Supplement contained in Division Six - General Liability of the Commercial Lines Manual (CLM) resulting in an overall rate impact of -1.3%.

New Business Date: 03/04/2025

Renew Business Date: 03/04/2025

LEAD COMPANY**LIBERTY MUTUAL INSURANCE COMPANY****FILING NUMBER****LBPM-134430750****Other Companies**

Liberty Mutual Personal Insurance Company

The companies are revising their rates for their Homeowners Program resulting in a decrease of -25%.

New Business Date: 03/24/2025

Renew Business Date: 04/28/2025

COMPANY**MISSISSIPPI WINDSTORM UW ASSOCIATION****FILING NUMBER****MSSR-134450322**

The MWUA files changes to its base rates for Dwelling and Mobile Home policies resulting in an overall rate impact of +16.8%.

New Business Date: 10/01/2025

Renew Business Date: 10/01/2025

LEAD COMPANY
NATIONAL LIABILITY & FIRE INSURANCE CO.

FILING NUMBER
NTIN-134452703

Other Companies

Berkshire Hathaway Direct Insurance Company

The companies are filing rates and rules for their Professional Errors and Omissions Liability Program resulting in an overall increase of 1.32%.

New Business Date: 05/01/2025

Renew Business Date: 05/01/2025

COMPANY
OLD REPUBLIC INSURANCE COMPANY

FILING NUMBER
LDDX-134154312

The company revised rates and rules for the Last Mile Delivery program. This will result in an overall increase of 12.4%.

New Business Date: 08/01/2025

Renew Business Date: 08/01/2025

COMPANY
STATE AUTO PROPERTY & CASUALTY COMPANY

FILING NUMBER
STAT-134415669

The company files changes to its Business Owners program resulting in an overall rate impact of +10.0%.

New Business Date: 08/15/2025

Renew Business Date: 08/15/2025

COMPANY
STATE FARM FIRE AND CASUALTY COMPANY

FILING NUMBER
SFMA-134317421

The company revised rates to their independent Mississippi Rental Dwelling and Rental Condominium Unit Owners Programs, which results in a rate level change of 11.9%.

New Business Date: 05/15/2025

Renew Business Date: 07/01/2025

COMPANY
UNITED FIRE & CASUALTY COMPANY

FILING NUMBER
UNFG-134441139

The company files to introduce a new Cyber Insurance program called Breach Response which provides the following coverages: Breach Response, First Party Loss (incl. Business Interruption Loss, Cyber Extortion Loss, Data Recovery Costs, and Reputational Loss), Liability (incl. Data & Network Liability, Regulatory Defense & Penalties, Payment Card Liabilities & Costs, and Media Liability), and eCrime. This new program will replace the existing Internet Security and Privacy (ISAP) and Online Banking Theft (OBT) endorsements in the company's new Guidewire policy administration system, which is being implemented through a partnership with Guidewire.

New Business Date: 04/15/2025

Renew Business Date: 08/15/2025

COMPANY**WESTCHESTER FIRE INSURANCE COMPANY****FILING NUMBER****ACEH-134463145**

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

New Business Date: 04/24/2025

Renew Business Date: