

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

LEAD COMPANY

AMERICAN CASUALTY COMPANY OF READING, PA

FILING NUMBER

CNAB-134398029

Other Companies

National Fire Insurance Company of Hartford

Transportation Insurance Company

Valley Forge Insurance Company

Continental Casualty Company

The group of companies file changes to their CNA Connect Businessowners program resulting in an overall rate impact of +13.9%.

New Business Date: 08/01/2025

Renew Business Date: 08/01/2025

LEAD COMPANY

AMERICAN FIRE AND CASUALTY COMPANY

FILING NUMBER

LBRC-134428535

Other Companies

The Ohio Casualty Insurance Company

Ohio Security Insurance Company

West American Insurance Company

The group of companies file to adopt ISO loss costs and increased limits factors, revising the loss cost multipliers, and increasing the rule 24 payroll amount for Commercial General Liability. These changes result in overall rate impact of +14.0%.

New Business Date: 07/01/2025

Renew Business Date: 07/01/2025

COMPANY

AMERICAN MODERN P&C INS. CO.

FILING NUMBER

AMMH-134470686

The company files to submit new rates, rules, and forms for their Collector Vehicle program resulting in an overall rate increase of 13.7%

New Business Date: 11/12/2025

Renew Business Date: 12/06/2025

COMPANY

AMERICAN MODERN PROPERTY AND CASUALTY INS. CO.

FILING NUMBER

AMMH-134413219

The company revises their rate, rule and forms filing for their Homeowners Flex Program resulting in an overall increase of 23.9%.

New Business Date: 12/01/2025

Renew Business Date: 12/15/2025

COMPANY**AMERICAN MODERN PROPERTY AND CASUALTY INS. CO.****FILING NUMBER****AMMH-134417782**

The company files revised rates for their Manufactured Home Program. This will result in an overall increase of 6.5%.

New Business Date: 07/16/2025

Renew Business Date: 07/26/2025

COMPANY**AMERICAN NATIONAL PROPERTY AND CASUALTY CO****FILING NUMBER****ANPC-134383229**

The company is adopting ISO designations for their commercial auto program:

- Communicable Disease: CA-2022-OMCDR, CA-2022-OMCDF
- PFA's: CA-2023-OPPSR, CA-2023-OPPSF
- Class Plan: CA-2022-RCP1, CA-2022-RLC1, CA-2023-RCP1
- 2024 Multistate Rules and Loss Costs: CA-2024-RZRLC, CA-2024-RZR1
- Loss Costs: CA-2024-BRLC1, CA-2024-BRLA1, CA-2024-IALL1

This will result in a 12.9% increase.

New Business Date: 10/04/2025

Renew Business Date: 10/04/2025

COMPANY**AMGUARD INSURANCE COMPANY****FILING NUMBER****AMGD-134466425**

The company is revising their additional rating factors, deductibles and class relativities for new business and for renewal business. They are also introducing a Gallons of Gas Loss Cost Table and a 24-Hour Convenience Store Factor as well as filing two new endorsements to support overhaul of their Businessowner's (BOP) Coverage Form. This will result in an overall rate increase of 10.3%.

New Business Date: 08/01/2025

Renew Business Date: 09/01/2025

COMPANY**AMICA MUTUAL INSURANCE CO.****FILING NUMBER****AMMA-134418026**

The company revises their base rates, improves their multiline discount, introduces Affinity partnership discount and introduces a Paid in full discount. This will result in an overall rate increase of 8.9%.

New Business Date: 09/01/2025

Renew Business Date: 09/01/2025

COMPANY**BERKLEY REGIONAL INSURANCE CO.****FILING NUMBER****BNIC-134477744**

The company is filing for a new Construction Professional Liability Program.

New Business Date: 04/07/2025

Renew Business Date: 04/07/2025

LEAD COMPANY
BITCO GENERAL INSURANCE CORPORATION

FILING NUMBER
LDDX-134264511

Other Companies

BITCO National Insurance Company

The group of companies file to adopt ISO's CA-2024-BRLA1 (ISOFG134117117) loss costs revision for commercial auto programs while maintaining each company's previously approved expense multipliers. Both companies will also be adopting ISO's CA-2024-IALL1 (ISOFG134117334) ILF revision. These changes result in an overall rate impact of +18.0.

New Business Date: 04/01/2025

Renew Business Date: 04/01/2025

COMPANY
COAST NATIONAL INSURANCE COMPANY

FILING NUMBER
BRWS-134472748

The company files to revise rates for their Select 4.0 private passenger auto program resulting in an overall rate decrease of -6.5%.

New Business Date: 05/29/2025

Renew Business Date: 07/03/2025

COMPANY
CUMIS INSURANCE SOCIETY, INC.

FILING NUMBER
CUNA-134474440

The company files to introduce rates, rules, and forms for their new Design Professionals Liability Policy program.

New Business Date: 05/01/2025

Renew Business Date: 05/01/2025

COMPANY
CUMIS INSURANCE SOCIETY, INC.

FILING NUMBER
CUNA-134475374

The company files to introduce rates, rules, and forms for their new Real Estate Appraisers Liability Policy & Real Estate Professional Liability Policy program.

New Business Date: 05/01/2025

Renew Business Date: 05/01/2025

COMPANY
ECONOMY PREMIER ASSURANCE COMPANY

FILING NUMBER
FAIG-134491595

The company files revised rates and rules for their Private Passenger Auto Program resulting in an overall increase of 0.2%.

New Business Date: 05/15/2025

Renew Business Date: 06/19/2025

LEAD COMPANY
EMC PROPERTY & CASUALTY COMPANY

FILING NUMBER
EMCC-134460106

Other Companies

EMCASCO Insurance Company
Employers Mutual Casualty Company
Union Insurance Company of Providence

The group of companies file to adopt the following Verisk reference filing numbers associated with the 2022 Countrywide Class Plan revision for their commercial auto programs:
CA-2022-RCP1, CA-2023-RCP1, and CA-2022-RLC1.

Also included in the filing is the adoption of loss costs and Increased Limit Factors found in CA-2024-BRLA1 and CA-2024-IALL1 and proprietary LCM's.

These changes result in an overall rate impact of +5.0%

New Business Date: 08/15/2025 Renew Business Date: 08/15/2025

COMPANY
ENCOMPASS INDEMNITY COMPANY

FILING NUMBER
GMMX-134496263

The company proposes an overall rate change of 15% for its Personal Umbrella and Excess (Custom 360) Program.
New Business Date: 06/02/2025 Renew Business Date: 07/17/2025

COMPANY
EVERSPAN INSURANCE COMPANY

FILING NUMBER
CIAI-134507472

The company files to submit rates, rules, and forms for their new Businessowners Program.
New Business Date: 05/15/2025 Renew Business Date: 05/15/2025

LEAD COMPANY
GREENWICH INSURANCE COMPANY

FILING NUMBER
XLAM-134423724

Other Companies

XL Insurance America, Inc.
XL Specialty Insurance Company

The group of companies file rate revisions for their Commercial Auto loss cost multipliers resulting in an increase of 15.3%.

New Business Date: 08/01/2025 Renew Business Date: 08/01/2025

COMPANY
HUGO INSURANCE EXCHANGE

FILING NUMBER
HUGO-134460444

The company files for a rate decrease for private passenger automobile program resulting in a -14.2% decrease.
New Business Date: 04/21/2025 Renew Business Date: 05/21/2025

COMPANY**INSURANCE SERVICES OFFICE, INC.****FILING NUMBER****ISOF-G134479994**

The company files to revise their advisory prospective loss costs (PP-2025-BRLA1). These loss costs represent a -9.6% statewide change from the present loss cost provisions (ISO Filing PP-2025-REL1, 2025 Personal Auto Multistate Physical Damage Rating Factor Revision. ISO Filing PP-2025-IRLA1, Personal Auto Liability Increased Limits Factor Revision.).

New Business Date: 09/01/2025

Renew Business Date: 09/01/2025

COMPANY**INSURANCE SERVICES OFFICE, INC.****FILING NUMBER****ISOF-G134482095**

The company files to revise the advisory prospective loss costs for the major Commercial Automobile classes.

CA-2025-BRLA1

CA-2025-BRLC1

CA-2025-IALL1

New Business Date: 01/01/2026

Renew Business Date: 01/01/2026

LEAD COMPANY**LM GENERAL INSURANCE COMPANY****FILING NUMBER****LBPM-134455220****Other Companies**

LM Insurance Corporation

The group of companies file for revision of personal auto/motorcycle overall rate resulting in an increase of 12.3%.

New Business Date: 12/07/2025

Renew Business Date: 12/07/2025

COMPANY**MGT INSURANCE COMPANY****FILING NUMBER****MGTI-134291173**

The company files for a rate increase to their Businessowners policy program to non-profits resulting in an overall rate increase of 21.9%.

New Business Date: 08/01/2025

Renew Business Date: 08/01/2025

COMPANY**NATIONAL SPECIALTY INSURANCE COMPANY****FILING NUMBER****STNA-G134381829**

The company files to revise their rates and rules for their workers' compensation coverage resulting in an overall rate increase of 4.9%.

New Business Date: 05/01/2026

Renew Business Date: 05/01/2026

LEAD COMPANY
NATIONWIDE GENERAL INSURANCE CO.

FILING NUMBER
NWPP-134485095

Other Companies
NATIONWIDE ASSURANCE COMPANY

The group of companies file to revise their rates to their Commercial Businessowners Program resulting in an overall rate increase of 4.8%

New Business Date: 01/01/2026

Renew Business Date: 01/01/2026

COMPANY
OBSIDIAN INSURANCE COMPANY

FILING NUMBER
REGU-G134477908

The company files to submit commercial auto forms, rates and rules for its new Primary Rental Fleet Program providing commercial auto coverage for entities specializing in daily rental operations.

New Business Date: 04/14/2025

Renew Business Date: 04/14/2025

COMPANY
OBSIDIAN PACIFIC INSURANCE CO.

FILING NUMBER
REGU-G134474886

The company files forms, rates, and rules for their new Commercial Property Equipment Breakdown - Timber Program.

New Business Date: 04/09/2025

Renew Business Date: 04/09/2025

COMPANY
ROOT INSURANCE COMPANY

FILING NUMBER
CLIN-134403849

The company is revising their Private Passenger Auto for new factors, removing factors, updating factors, and updating base rates to affect an overall rate level change of 0.0%.

New Business Date: 05/01/2025

Renew Business Date: 06/03/2025

COMPANY
SAFEPOINT INSURANCE COMPANY

FILING NUMBER
SAFP-134338492

The company files initial rates, rules, and forms for their new Advantage Homeowners Program.

New Business Date: 04/21/2025

Renew Business Date: 04/21/2025

COMPANY
SHELTER MUTUAL INSURANCE COMPANY

FILING NUMBER
SHEL-134494256

The company revises private passenger automobile base rates for Bodily Injury Liability, Property Damage Liability, Medical Payments, Collision, and Comprehensive coverages. Collision and Comprehensive deductible factors have been revised. Model Year factors have been added. Loyalty Discount, Length of Ownership Discount, Advance Purchase Discount, Prior Carrier Discount and Evidence of Continuance Insurance Discount factors have been adjusted. Motorhome base rates for Comprehensive coverage have been revised. This will result in an overall decrease of -4%.

New Business Date: 07/13/2025

Renew Business Date: 07/13/2025

COMPANY**SPINNAKER INSURANCE COMPANY****FILING NUMBER****WOOD-134478387**

The company files to introduce their new Players Health Insurance Program, adopting all ISO commercial property rates, rules, and forms.

New Business Date: 04/21/2025

Renew Business Date: 04/21/2025

COMPANY**TOWER HILL PRIME INSURANCE COMPANY****FILING NUMBER****THSP-134495154**

The company files a new Owner Occupancy for their DP-3 Dwelling program.

New Business Date: 08/01/2025

Renew Business Date: 08/01/2025

LEAD COMPANY**UNITED FIRE & CASUALTY COMPANY****FILING NUMBER****UNFG-134461535****Other Companies****LAFAYETTE INSURANCE COMPANY**

The group of companies file to revise their Commercial Property forms, rates and rules resulting in an overall rate increase of 5%.

New Business Date: 07/15/2025

Renew Business Date: 11/01/2025

LEAD COMPANY**UNITED FIRE & CASUALTY COMPANY****FILING NUMBER****UNFG-134473764****Other Companies****Lafayette Insurance Company**

The group of companies file to revise their Commercial General Liability program's rates and rules resulting in an overall rate increase of 2.42%.

New Business Date: 07/15/2025

Renew Business Date: 11/01/2025

COMPANY**UNITED STATES FIRE INSURANCE CO.****FILING NUMBER****CRUM-134485834**

The company files to submit rates and rules for its new Private Company Platinum product.

New Business Date: 07/01/2025

Renew Business Date: 07/01/2025

COMPANY**WESTCHESTER FIRE INSURANCE COMPANY****FILING NUMBER****ACEH-134487838**

The company files rates and forms for their Employed Lawyers Liability Coverage Section of their new Portfolio Cyber & Professional Liability Policy.

New Business Date: 05/15/2025

Renew Business Date: 05/15/2025