

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

LEAD COMPANY

ACE FIRE UNDERWRITERS INSURANCE CO.

FILING NUMBER

ACEH-134445731

Other Companies

ACE Property and Casualty Insurance Co.

Pacific Employers Insurance Company

The group of companies file new and revised rates, rules, and forms for their Businessowners programs resulting in an overall rate increase of 8.7%.

New Business Date: 06/21/2025

Renew Business Date: 10/09/2025

COMPANY

ALFA INSURANCE CORPORATION

FILING NUMBER

ALFA-134403377

The company files to revise rates and rules for their Church program resulting in an overall rate increase of 19%.

New Business Date: 06/10/2025

Renew Business Date: 07/26/2025

COMPANY

ALLSTATE PROPERTY AND CASUALTY INSURANCE CO.

FILING NUMBER

ALSE-134521428

The company files a rate revision to their PPA/Trailers Program resulting in an overall increase of 22.9%.

New Business Date: 07/14/2025

Renew Business Date: 08/14/2025

COMPANY

AMERICAN ECONOMY INSURANCE COMPANY

FILING NUMBER

LBPM-134345532

The company files changes to their Homeowners program resulting in an overall rate increase of 8%.

New Business Date: 06/05/2025

Renew Business Date: 07/17/2025

COMPANY

AMERICAN FAMILY HOME INSURANCE COMPANY

FILING NUMBER

MRTN-134452981

The company files a rate revision to their private passenger collector vehicle program resulting in an overall rate increase of 20%.

New Business Date: 09/01/2025

Renew Business Date: 11/01/2025

LEAD COMPANY
AMERICAN FIRE AND CASUALTY COMPANY

FILING NUMBER
LBRC-134504553

Other Companies

The Ohio Casualty Insurance Company

Ohio Security Insurance Company

West American Insurance Company

The group of companies files to revise rates for their Businessowners program resulting in an overall rate increase of 6%.

New Business Date: 08/01/2025

Renew Business Date: 08/01/2025

COMPANY
AMERICAN MODERN PROPERTY AND CASUALTY INS. CO.

FILING NUMBER
AMMH-134413219

The company files rate, rule, and form revisions to 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 NATIONAL PROPERTY AND CASUALTY CO

FILING NUMBER
ANPC-134425681

The company files changes to their Commercial Farm and Ranch program resulting in an overall rate impact of +18.5%.

New Business Date: 10/01/2025

Renew Business Date: 10/01/2025

LEAD COMPANY
AMERICAN SELECT INSURANCE COMPANY

FILING NUMBER
WSFG-G134434322

Other Companies

Ohio Farmers Insurance Company

Westfield Insurance Company

Westfield National Insurance Company

The group of companies file to adopt ISO files (CA-2022-RLC1; CA-2022-RCP1; CA-2023-RCP1; CA-2021-RZRLC; CA-2021-RZR1) as well as revise their proprietary manual pages resulting in an overall rate increase of 19.7%.

New Business Date: 06/09/2025

Renew Business Date: 06/09/2025

COMPANY
ATLANTIC SPECIALTY INSURANCE COMPANY

FILING NUMBER
BEAC-134542226

The company introduces their Commercial General Liability Gatherguard Special Event Program for Intact Specialty Solutions Entertainment risks.

New Business Date: 10/01/2025

Renew Business Date: 10/01/2025

COMPANY**BENCHMARK INSURANCE COMPANY****FILING NUMBER****MRTN-134473170**

The company files rates, rules, and forms to introduce their new Medical Products/Durable Medical Equipment (DME) and Orthotics and Prosthetics (OP) Program.

New Business Date: 01/01/2026

Renew Business Date:

COMPANY**BERKLEY INSURANCE COMPANY****FILING NUMBER****BNIC-134316731**

The company files revisions to its Architects and Engineers Professional Liability program resulting in an overall increase of 60.4%.

New Business Date: 03/01/2025

Renew Business Date: 03/01/2025

COMPANY**CANAL INSURANCE COMPANY****FILING NUMBER****CNLC-134465655**

The company files for a rate and rule change to their Commercial Auto portfolio resulting in an overall rate increase of 18%.

New Business Date: 07/01/2025

Renew Business Date: 08/01/2025

COMPANY**CONTINENTAL CASUALTY COMPANY****FILING NUMBER****CNAC-134532620**

The company files a rate revision to its Community Association Liability Product program resulting in an overall rate increase of 7.9%.

New Business Date: 10/01/2025

Renew Business Date: 10/01/2025

COMPANY**Developers Surety and Indemnity Company****FILING NUMBER****UNKP-134534923**

The company files to introduce their new Executive Crime Program.

New Business Date: 05/19/2025

Renew Business Date: 05/19/2025

COMPANY**ECONOMY PREMIER ASSURANCE COMPANY****FILING NUMBER****FAIG-134491595**

The company files to revise their base rates along with their towing and labor coverage for their PPA program to cover costs on a reasonable and necessary basis, rather than a dollar value limit, per qualified disablement. The Towing base rate has been increased to reflect the expected higher loss costs associated with this coverage change, and the increased limits options and their associated rates have been removed. This change results in an overall rate increase of 0.2%.

New Business Date: 05/15/2025

Renew Business Date: 06/19/2025

COMPANY**ENCOMPASS INDEMNITY COMPANY****FILING NUMBER****GMMX-134496281**

The company files to revise their base rates and factors for their Homeowners program resulting in an overall rate increase of 6%.

New Business Date: 06/02/2025

Renew Business Date: 07/17/2025

COMPANY**EQUITY INSURANCE COMPANY****FILING NUMBER****HMSG-134459604**

The company files to revise rates and rules for their Bluefire Ignite Personal Automobile Program resulting in an overall rate increase of 0.8%.

New Business Date: 06/05/2025

Renew Business Date: 07/08/2025

LEAD COMPANY**FARMINGTON CASUALTY COMPANY****FILING NUMBER****TRVD-134216537****Other Companies**

Fidelity and Guaranty Insurance Company

St. Paul Guardian Insurance Company

St. Paul Mercury Insurance Company

St. Paul Protective Insurance Company

The Standard Fire Insurance Company

Travelers Casualty Company of Connecticut

The group of companies file factor updates to their Travelers Commercial Auto Product and provide a complete set of Travelers proprietary automobile symbols. This will result in an overall increase of 8.038%.

New Business Date: 03/01/2025

Renew Business Date: 03/01/2025

LEAD COMPANY**FEDERATED MUTUAL INSURANCE COMPANY****FILING NUMBER****FEMC-134444147****Other Companies**

Federated Service Insurance Company

Federated Reserve Insurance Company

The group of companies file changes to their Businessowners program resulting in an overall rate impact of +1.5%.

New Business Date: 09/01/2025

Renew Business Date: 09/01/2025

LEAD COMPANY**FEDERATED MUTUAL INSURANCE COMPANY****FILING NUMBER****FEMC-134538804****Other Companies**

Federated Service Insurance Company

Federated Reserve Insurance Company

The group of companies file various changes along with a base rate change to their Commercial Property Program resulting in an overall increase of 3.1%.

New Business Date: 12/15/2025

Renew Business Date: 12/15/2025

COMPANY**INDEMNITY INS. CO. OF NORTH AMERICA****FILING NUMBER****ACEH-134446608**

The company files to adopt the ISO optional Class Plan for their Agri-Auto Program as well as revising their Loss Payee Schedule resulting in an overall rate increase of 22.7%.

New Business Date: 07/01/2025

Renew Business Date: 09/01/2025

COMPANY**INSURANCE SERVICES OFFICE, INC.****FILING NUMBER****ISOF-134300720**

Insurance Services Office files revised rates, rules and forms for their Commercial Farm and Ranch Program.

Companion filings: (FR-2024-RLC24), (FR-2024-RRU24), (FR-2024-OFR24)

New Business Date: 12/01/2025

Renew Business Date: 12/01/2025

COMPANY**MISSISSIPPI STATE RATING BUREAU****FILING NUMBER****MSSR-134523352**

MSRB files revisions to their Commercial Property Earthquake Loss Costs (CF-2024-REG1 & CF-2024-RDEQR).

New Business Date: 02/01/2026

Renew Business Date: 02/01/2026

COMPANY**MISSISSIPPI STATE RATING BUREAU****FILING NUMBER****MSSR-134534772**

MSRB files revised rates, rules and forms for their Commercial Farm and Ranch Program in correspondence with the following filings: (FR-2024-RLC24), (FR-2024-RRU24), (FR-2024-OFR24).

New Business Date: 12/01/2025

Renew Business Date: 12/01/2025

COMPANY**NATIONAL SECURITY FIRE & CASUALTY COMPANY****FILING NUMBER****MISF-134348480**

The company files changes to their Mississippi Dwelling Fire and Mobile Home program resulting in an overall rate impact of +5.7%.

New Business Date: 07/01/2025

Renew Business Date: 09/01/2025

COMPANY**NATIONWIDE AGRIBUSINESS INS. CO.****FILING NUMBER****NWPP-134503807**

The company files to revise rates for their Mississippi Commercial Auto Program resulting in an overall rate increase of 19.5%.

New Business Date: 11/01/2025

Renew Business Date: 11/01/2025

COMPANY**NATIONWIDE AGRIBUSINESS INS. CO. - FARMOWNERS OPER.****FILING NUMBER****NWPP-134475650**

The company is revising their property and liability coverage rates and factors for their Farmowners Program resulting in an overall rate increase of 10%.

New Business Date: 11/01/2025

Renew Business Date: 11/01/2025

LEAD COMPANY**NATIONWIDE GENERAL INSURANCE COMPANY****FILING NUMBER****NWPP-134499622****Other Companies**

Nationwide Assurance Company

The companies revise their Commercial Auto Program resulting in an overall increase 10%.

New Business Date: 12/01/2025

Renew Business Date: 12/01/2025

LEAD COMPANY**NATIONWIDE INSURANCE COMPANY OF AMERICA****FILING NUMBER****NWPP-134500419****Other Companies**

Nationwide Mutual Insurance Company

Nationwide Property and Casualty Insurance Company

Allied Insurance Company of America

The group of companies revise their Middle Market Commercial Auto Program resulting in 0% overall increase.

New Business Date: 12/01/2025

Renew Business Date: 12/01/2025

COMPANY**NEXT INSURANCE US COMPANY****FILING NUMBER****NXUS-134461127**

The company files changes to their Commercial Property Insurance Program resulting in an overall increase of 14.1%.

New Business Date: 07/23/2025

Renew Business Date: 09/01/2025

COMPANY**NORTHLAND INSURANCE COMPANY****FILING NUMBER****TRVD-134397922**

The company files changes to their commercial auto Transportation program resulting in an overall rate increase of 9.247%.

New Business Date: 09/01/2025

Renew Business Date: 09/01/2025

COMPANY**PHILADELPHIA INDEMNITY INSURANCE CO.****FILING NUMBER****PHLX-134475714**

The company files to adopt ISO filings along with new independent rates, rules, and forms for their new Businessowners Program.

New Business Date: 11/01/2025

Renew Business Date:

LEAD COMPANY
STATE FARM FIRE AND CASUALTY CO.

FILING NUMBER
SFMA-134293427

Other Companies

State Farm Mutual Automobile Insurance Company

The companies update their Liability Rating Group (LRG), Collision Rating Group (GRG), Comprehensive Rating Group (DRG) and Vehicle Safety Group (VSG) designation process using a new model-based vehicle rating program for their private passenger insurance.

New Business Date: 07/25/2025

Renew Business Date: 07/25/2025

COMPANY
STATE FARM FIRE AND CASUALTY COMPANY

FILING NUMBER
SFMA-134357626

The company files rate and rule changes to their Homeowners Program resulting in an overall increase of 16.6%.

New Business Date: 06/01/2025

Renew Business Date: 07/15/2025

COMPANY
STILLWATER INSURANCE COMPANY

FILING NUMBER
FDLY-134501768

The company files to revise rates for their Homeowners Program resulting in an overall rate decrease of -0.13%.

New Business Date: 09/25/2025

Renew Business Date: 10/30/2025

LEAD COMPANY
THE CHARTER OAK FIRE INSURANCE COMPANY

FILING NUMBER
TRVD-134536315

Other Companies

The Phoenix Insurance Company

The Travelers Indemnity Company

The Travelers Indemnity Company of America

The Travelers Indemnity Company of Connecticut

Travelers Property Casualty Company of America

The group of companies revise their Master Pac (Legacy) Businessowners Program resulting in an overall increase of 4.096%.

New Business Date: 10/01/2025

Renew Business Date: 10/01/2025

COMPANY
THE MEDICAL PROTECTIVE COMPANY

FILING NUMBER
MDPC-134496665

The company files new rates, rules and forms to introduce their new Healthcare Professional Liability Program.

New Business Date: 12/01/2025

Renew Business Date: 12/01/2025

COMPANY**THE MEDICAL PROTECTIVE COMPANY****FILING NUMBER****MDPC-134496668**

The company files to introduce their new Healthcare Professional Liability Program ("HPLP"). The HPLP product provides multiple coverage options in a single policy to either individual Physicians, Surgeons, Dentists, allied Healthcare Providers and/or groups of healthcare professionals and their associated entities seeking professional liability coverage.

New Business Date: 12/01/2025

Renew Business Date: 12/01/2025

COMPANY**THE MEDICAL PROTECTIVE COMPANY****FILING NUMBER****MDPC-134499837**

The company files a rate revision for the Chiropractor, Optometrist, and Podiatrist sections of MedPro's Multi-Specialty Healthcare Professionals (MSHP) program, and its Chiropractor and Podiatrist stand-alone programs. The Company proposes base rate changes for these specialties with an overall rate increase of 12.9%.

New Business Date: 09/01/2025

Renew Business Date: 09/01/2025

LEAD COMPANY**THE TRAVELERS HOME AND MARINE INS. CO.****FILING NUMBER****TRVD-G134326496****Other Companies**

Travelers Personal Security Insurance Company

The companies revise their Personal Lines Homeowners product resulting in an overall increase of 17.3%.