

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

**LEAD COMPANY**

**ALFA INSURANCE CORPORATION**

**FILING NUMBER**

**ALFA-134414340**

**Other Companies**

Alfa General Insurance Corporation

The companies file to revise their Homeowners Legacy rates resulting in an overall rate increase of 19.74%.

New Business Date:

Renew Business Date: 08/24/2025

**LEAD COMPANY**

**ALFA INSURANCE CORPORATION**

**FILING NUMBER**

**ALFA-134414346**

**Other Companies**

Alfa General Insurance Corporation

The companies file to revise their Homeowners Rate by Peril rates resulting in an overall rate increase of 19.01%.

New Business Date: 07/07/2025

Renew Business Date: 08/24/2025

**COMPANY**

**ALLMERICA FINANCIAL BENEFIT INSURANCE CO.**

**FILING NUMBER**

**HNVR-G134570372**

The company files to adopt the latest MSRB circular and revise loss cost multipliers and factors for their Commercial Property Small Commercial program resulting in an overall rate increase of 4.9%.

New Business Date: 12/01/2025

Renew Business Date: 12/01/2025

**COMPANY**

**ALLMERICA FINANCIAL BENEFIT INSURANCE CO.**

**FILING NUMBER**

**HNVR-G134570431**

The company files to adopt ISO circular and revise their loss cost multiplier for their Commercial General Liability Small Commercial program resulting in an overall rate increase of 6.9%.

New Business Date: 12/01/2025

Renew Business Date: 12/01/2025

**COMPANY**

**AMERICAN ASSOCIATION OF INSURANCE SERVICES**

**FILING NUMBER**

**AMAX-134536966**

The advisory organization files for approval of a new insurance scoring model. The scores are used to support and improve underwriting, pricing, and risk selection processes in property and casualty insurance, specifically private passenger auto and homeowners.

New Business Date: 06/24/2025

Renew Business Date: 06/24/2025

**COMPANY****AMERICAN CASUALTY COMPANY OF READING, PA****FILING NUMBER****CNAC-134552783**

The company files a rate revision to their Healthcare Providers Services Organization program resulting in an overall rate increase of 3%.

New Business Date: 08/01/2025

Renew Business Date: 10/17/2025

**COMPANY****AMERICAN ECONOMY INSURANCE COMPANY****FILING NUMBER****LBPM-134562393**

The company files revised rates for their Personal Auto Program resulting in an overall decrease of -2.4%.

New Business Date: 07/10/2025

Renew Business Date: 08/19/2025

**COMPANY****AMERICAN FAMILY CONNECT PROP. & CAS. INS. CO.****FILING NUMBER****PRCA-134553578**

The company files to revise their base rates for their Private Passenger Auto program resulting in an overall rate increase of 9.4%.

New Business Date:

Renew Business Date: 11/22/2025

**LEAD COMPANY****AMERICAN FIRE AND CASUALTY COMPANY****FILING NUMBER****LBRC-134508732****Other Companies**

The Ohio Casualty Insurance Company

Ohio Security Insurance Company

West American Insurance Company

The group of companies file to make revisions to loss cost multipliers for their Commercial Property Program resulting in an overall rate increase of 5%.

New Business Date: 08/01/2025

Renew Business Date: 08/01/2025

**COMPANY****AMERICAN MODERN PROPERTY AND CASUALTY INS. CO.****FILING NUMBER****AMMH-134400562**

The company files to revise their rates, rules, and forms for their Dwelling Program resulting in an overall rate increase of 5.9%.

New Business Date: 09/17/2025

Renew Business Date: 10/11/2025

**COMPANY****AMERICAN STRATEGIC INSURANCE CORP.****FILING NUMBER****AMSI-134333073**

The company files to revise rates and rules for their HOH program resulting in an overall rate decrease of -0.06%.

New Business Date: 01/21/2026

Renew Business Date: 03/21/2026

**COMPANY****BENCHMARK INSURANCE COMPANY****FILING NUMBER****MRTN-134515827**

The company introduces its new Magnolia Grove Auto program. The Company is adopting all ISO commercial automobile forms, loss costs, rules, and rating plans in effect, as well as submitting their proprietary forms and exception pages with a selected loss cost multiplier (LCM).

New Business Date: 05/29/2025

Renew Business Date:

**LEAD COMPANY****BRIERFIELD INSURANCE COMPANY****FILING NUMBER****FCCS-134545480****Other Companies**

FCCI Insurance Company

National Trust Insurance Company

The group of companies revise their Commercial General Liability Insurance Program resulting in an overall decrease of -6.7%.

New Business Date: 03/01/2026

Renew Business Date: 03/01/2026

**COMPANY****FARMERS CASUALTY INSURANCE COMPANY****FILING NUMBER****FAIG-134508715**

The company files to revise rates and rules for their Homeowners and Landlord Dwelling program resulting in an overall rate decrease of 2.4%

New Business Date: 06/17/2025

Renew Business Date: 07/27/2025

**COMPANY****FARMERS GROUP PROPERTY AND CASUALTY INS. CO.****FILING NUMBER****FAIG-134508889**

The company files to add and revise rates and factors for their Private Passenger Auto program resulting in an overall rate decrease of -4%.

New Business Date: 06/17/2025

Renew Business Date: 07/27/2025

**COMPANY****FEDERATED RURAL ELECTRIC INS. EXCHANGE****FILING NUMBER****FDRE-134470338**

The company files to revise rates for their ARB Commercial Property program resulting in an overall rate increase of 15%.

New Business Date: 08/01/2025

Renew Business Date: 08/01/2025

**COMPANY****GENERAL INSURANCE COMPANY OF AMERICA****FILING NUMBER****LBRC-134486237**

The company files to revise rates for their Businessowners program resulting in an overall rate increase of 15%.

New Business Date: 08/01/2025

Renew Business Date: 08/01/2025

**COMPANY****GENERAL INSURANCE COMPANY OF AMERICA****FILING NUMBER****LBRC-134555499**

The company files to revise base rates for their Commercial Auto program resulting in an overall rate increase of 9%.

New Business Date: 09/01/2025

Renew Business Date: 09/01/2025

**LEAD COMPANY****GRANITE STATE INSURANCE COMPANY****FILING NUMBER****AGNY-134581430****Other Companies**

New Hampshire Insurance Company

The companies are proposing to launch a new business auto program for insureds whose primary operations are related to logging, lumbering, and wood yards. The company is filing new rate modification factors and adopting ISO forms for use.

New Business Date: 10/01/2025

Renew Business Date: 10/01/2025

**COMPANY****GUIDEONE INSURANCE COMPANY****FILING NUMBER****GDEA-134552070**

The company files to revise their auto liability loss cost multiplier for their Oil and Gas commercial auto program resulting in an overall rate increase of 11.2%.

New Business Date: 10/01/2025

Renew Business Date: 10/01/2025

**LEAD COMPANY****LIBERTY MUTUAL INSURANCE COMPANY****FILING NUMBER****LBPM-134552236****Other Companies**

The First Liberty Insurance Corporation

The companies file to revise rates for their Personal Liability Protection Policy program resulting in an overall rate increase of 20%.

New Business Date: 09/22/2025

Renew Business Date: 11/13/2025

**COMPANY****MARKEL AMERICAN INSURANCE COMPANY****FILING NUMBER****MRKB-134548595**

The company files new forms, rates, and rules to introduce their new Crime and Financial Institutions (Commercial Burglary and Theft) program.

New Business Date: 09/01/2025

Renew Business Date:

**COMPANY****MIDWEST EMPLOYERS CASUALTY COMPANY****FILING NUMBER****BNIC-134498934**

The company files forms, rates, and rules to introduce their new Small Business Program.

New Business Date: 07/01/2025

Renew Business Date:

**COMPANY****MOUNTAIN LAUREL ASSURANCE COMPANY****FILING NUMBER****PRGS-134543075**

The company files rate/rule revisions to their Personal Auto Program resulting in an overall increase of 2.7%.

New Business Date: 07/18/2025

Renew Business Date: 08/15/2025

**COMPANY****NATIONWIDE AGRIBUSINESS INSURANCE COMPANY****FILING NUMBER****NWPP-134526899**

The company is revising their Farm Operations (Commercial General Liability) program by adopting ISO loss costs, increased limit factors, ELPs; adjusting independent rates; and proposing a revised loss cost multiplier. This will result in an overall increase of 10%.

New Business Date: 11/01/2025

Renew Business Date: 11/01/2025

**LEAD COMPANY****NATIONWIDE GENERAL INSURANCE COMPANY****FILING NUMBER****NWPP-134535965****Other Companies**

Nationwide Assurance Company

The companies file various changes to their Commercial Property Program resulting in an overall increase of 10%.

New Business Date: 02/01/2026

Renew Business Date: 02/01/2026

**LEAD COMPANY****NATIONWIDE INSURANCE COMPANY OF AMERICA****FILING NUMBER****NWPP-134536720****Other Companies**

Nationwide Mutual Insurance Company

Nationwide Property and Casualty Insurance Company

Allied Insurance Company of America

The group of companies revise their Commercial Property Program resulting in an overall increase of 5%.

New Business Date: 02/01/2026

Renew Business Date: 02/01/2026

**COMPANY****OCEAN HARBOR CASUALTY INSURANCE COMPANY****FILING NUMBER****OHRC-134553110**

The company revises their Mobile Homeowners rates resulting in an overall increase of 15.8%.

New Business Date: 09/01/2025

Renew Business Date: 11/01/2025

**COMPANY****PHARMACISTS MUTUAL INSURANCE COMPANY****FILING NUMBER****PHAR-134531798**

The company files to revise their rates for their Pharmacy Services and Specified Products Professional Liability Program resulting in an overall rate increase of 7.6%.

New Business Date: 11/01/2025

Renew Business Date: 11/01/2025

**COMPANY****PROGRESSIVE GULF INSURANCE COMPANY****FILING NUMBER****PRGS-134543071**

The company files revised rates and rules for their Private Passenger Auto Program resulting in an overall decrease of -1.5%.

New Business Date: 07/18/2025

Renew Business Date: 08/15/2025

**COMPANY****QBE INSURANCE CORPORATION****FILING NUMBER****QBEC-134557173**

The company files rates, rules, and forms to introduce their new Professional Liability for Independent Financial Advisers program.

New Business Date: 08/01/2025

Renew Business Date:

**COMPANY****SAFEWAY INSURANCE COMPANY****FILING NUMBER****PERR-134569209**

The company files to revise rates and rules for their Non-standard Personal Auto Program resulting in an overall rate impact of 0%.

New Business Date: 08/15/2025

Renew Business Date: 08/15/2025

**COMPANY****SHELTER GENERAL INSURANCE COMPANY****FILING NUMBER****SHEL-134561669**

The company revises their Commercial Auto rates that result in an overall rate increase of 10%.

New Business Date: 10/31/2025

Renew Business Date: 10/31/2025

**COMPANY****SHELTER MUTUAL INSURANCE COMPANY****FILING NUMBER****SHEL-134536398**

The company revises their Dwelling Fire and Extended Program resulting in an overall rate increase of 16.4%.

New Business Date: 08/15/2025

Renew Business Date: 08/15/2025

**LEAD COMPANY**  
**STATE AUTO PROPERTY & CASUALTY INS. CO.**

**FILING NUMBER**  
**STAT-134544943**

**Other Companies**

State Automobile Mutual Insurance Company

The companies revise their rates/rules for Commercial Property resulting in an overall increase of 5%.

New Business Date: 12/16/2025

Renew Business Date: 12/16/2025

**LEAD COMPANY**  
**STATE FARM FIRE AND CASUALTY COMPANY**

**FILING NUMBER**  
**SFMA-134487050**

**Other Companies**

State Farm Mutual Automobile Insurance Company

The companies file to revise their rates for their independent Mississippi Commercial Auto Program, which results in a rate level change of 12.6% for State Farm Fire and Casualty Company and 13.9% for that program in the State Farm Mutual Automobile Insurance Company. Collectively, this will result in an overall rate increase of 13.8%.

New Business Date: 07/07/2025

Renew Business Date: 07/07/2025

**COMPANY**  
**THE USA INSURANCE COMPANY**

**FILING NUMBER**  
**MERL-134540678**

The company revises their Personal Auto Program resulting in an overall increase of 5.3%.

New Business Date: 07/01/2025

Renew Business Date: 07/01/2025

**COMPANY**  
**TRAVELERS CASUALTY INSURANCE CO. OF AMERICA**

**FILING NUMBER**  
**TRVD-134530394**

The company revises their Master Pac Express business base rates and make various changes to their program resulting in an overall rate increase of 15.336%.

New Business Date: 10/01/2025

Renew Business Date: 10/01/2025

**LEAD COMPANY**  
**UNITED FIRE & CASUALTY COMPANY**

**FILING NUMBER**  
**UNFG-134451445**

**Other Companies**

Lafayette Insurance Company

The companies revise their rates/rules for their Middle Market Commercial Auto Program resulting in an overall increase of 15.9%.

New Business Date: 08/15/2025

Renew Business Date: 11/01/2025