

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

COMPANY

ALLSTATE NORTH AMERICAN INSURANCE COMPANY

FILING NUMBER

ALSE-134603341

The company files to revise rate adjustment factors, welcome factors, and channel factors for their Owner Occupied Homeowners program resulting in an overall rate change of 0%.

New Business Date: 08/27/2025

Renew Business Date: 04/15/2026

COMPANY

AMERICAN ECONOMY INSURANCE COMPANY

FILING NUMBER

LBPM-134536922

The company files revisions to their Homeowner rates to introduce new tier rating factors. The company is adding variables to its GLM-based tier model, replacing the use of these variables as separate rating factors. There will be no rate or premium effect from this revision.

New Business Date: 08/16/2025

Renew Business Date:

COMPANY

AMERICAN ECONOMY INSURANCE COMPANY

FILING NUMBER

LBPM-134565644

The company files their rate and rule manuals to introduce a new landlord (Personal Property) product for rented dwellings. The corresponding Form and Scoring Model filings are filed under: LBPM-134565788, SAFA-134570602.

New Business Date: 08/16/2025

Renew Business Date:

LEAD COMPANY

AMERICAN FAMILY HOME INSURANCE COMPANY

FILING NUMBER

AMLX-134579769

Other Companies

American Southern Home Insurance Company

The companies file to revise rates for Abuse or Molestation Liability Coverage, and introducing Abuse or Molestation Liability Confidence Factors for their Public Entity program, resulting in an overall rate increase of 2.5%.

New Business Date: 07/01/2026

Renew Business Date: 07/01/2026

COMPANY

AXIS INSURANCE COMPANY

FILING NUMBER

AXSS-134541156

The company files forms, rates, and rules to introduce their Trade Credit product (Commercial Property) that protects sellers of goods or services against losses caused by the failure of a customer/buyer (debtor) to fulfill the terms of an agreement to pay for the products or services rendered.

New Business Date: 07/18/2025

Renew Business Date:

LEAD COMPANY
BRIERFIELD INSURANCE COMPANY

FILING NUMBER
FCCS-134568820

Other Companies

FCCI Insurance Company

The companies file to adopt ISO Filing (FR-2024-RLA1) and revise Lost Cost Multipliers for their Commercial Farm product, resulting in an overall rate increase of 16.6%.

New Business Date: 01/01/2026

Renew Business Date: 01/01/2026

LEAD COMPANY
COLONIAL AMERICAN CASUALTY AND SURETY CO.

FILING NUMBER
ZURC-134558176

Other Companies

Fidelity and Deposit Company of Maryland

The companies revised their Commercial Package program (Trust Protector Policy), which contains a Commercial Property Coverage Part and a Commercial General Liability Coverage Part, which allows institutions to obtain property and liability coverage to cover the properties within their trust. This will result in an overall increase of 14%.

New Business Date: 02/01/2026

Renew Business Date: 02/01/2026

COMPANY
CONTINENTAL CASUALTY COMPANY

FILING NUMBER
CNAC-134550614

The company files a revision to the Directors & Officers Liability Solutions (D&O) program, resulting in a 30.2% increase.

New Business Date: 01/01/2026

Renew Business Date: 01/01/2026

COMPANY
FAIR AMERICAN INSURANCE AND REINSURANCE CO.

FILING NUMBER
SPRO-G134600400

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

New Business Date: 08/22/2025

Renew Business Date:

COMPANY
GENERAL SECURITY NATIONAL INSURANCE CO.

FILING NUMBER
PERR-134593669

The company files new forms, rates, and rules to introduce their new Lawyers Professional Liability Product program.

New Business Date: 07/07/2025

Renew Business Date:

COMPANY
GREAT AMERICAN INSURANCE COMPANY

FILING NUMBER
PERR-134467106

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

New Business Date: 07/02/2025

Renew Business Date:

COMPANY**GUIDEONE INSURANCE COMPANY****FILING NUMBER****GDEA-134553215**

The company files to revise their loss cost multiplier for their Oil and Gas commercial general liability program, resulting in an overall rate increase of 40%.

New Business Date: 10/01/2025

Renew Business Date: 10/01/2025

LEAD COMPANY**LIBERTY MUTUAL INSURANCE COMPANY****FILING NUMBER****LBPM-134461064****Other Companies**

Liberty Mutual Personal Insurance Company

The companies file to revise rates and factors for their Personal Automobile program, resulting in an overall rate change of 0%.

New Business Date: 07/15/2025

Renew Business Date: 09/24/2025

COMPANY**LYNDON SOUTHERN INSURANCE COMPANY****FILING NUMBER****LFST-134578980**

The company is revising their Loss Cost Multiplier for their ISO-based Commercial Property programs, resulting in an overall rate increase of 10.3%.

New Business Date: 08/01/2025

Renew Business Date: 09/01/2025

COMPANY**MISSISSIPPI FARM BUREAU CASUALTY INS. CO.****FILING NUMBER****SFBC-134522455**

The company makes changes to its Personal Umbrella program, including a new rate structure resulting in an overall increase of 10%.

New Business Date: 10/01/2025

Renew Business Date: 02/01/2026

COMPANY**NATIONAL CROP INSURANCE SERVICES, INC.****FILING NUMBER****NACR-134591012**

National Crop Insurance Services, Inc. files to revise advisory loss costs for Crop-Hail Insurance (Corn Wind, Corn Green Snap, and Corn Extra Harvest Expense) to be effective with the 2026 crop year, resulting in an overall rate increase of 4.45%.

New Business Date: 10/01/2025

Renew Business Date: 10/01/2025

LEAD COMPANY**NATIONWIDE GENERAL INSURANCE COMPANY****FILING NUMBER****NWPP-134546423****Other Companies**

Nationwide Assurance Company

The companies revise rates and rules for their Commercial General Liability program, resulting in an overall increase of 15%.

New Business Date: 02/01/2026

Renew Business Date: 02/01/2026

LEAD COMPANY
NATIONWIDE INSURANCE COMPANY OF AMERICA

FILING NUMBER
NWPP-134572584

Other Companies

Nationwide Mutual Insurance Company
Nationwide Property and Casualty Ins Co
Allied Insurance Company of America

The companies file to revise rates for their General Liability program, resulting in an overall rate increase of 15%.

New Business Date: 02/01/2026

Renew Business Date: 02/01/2026

COMPANY
NEXT INSURANCE COMPANY

FILING NUMBER
NXUS-134582292

The company files to revise rates and their Loss Cost Multiplier for their Commercial Property program, resulting in an overall rate change of 0%.

New Business Date: 09/16/2025

Renew Business Date: 10/26/2025

COMPANY
NEXT INSURANCE US COMPANY

FILING NUMBER
NXUS-134571321

The company files to revise/add rates, rules, and forms for their Professional Liability Program, resulting in an overall rate increase of 18.275%.

New Business Date: 08/01/2025

Renew Business Date: 09/25/2025

COMPANY
ROCK RIDGE INSURANCE COMPANY

FILING NUMBER
OPEN-134368726

The company revises their Homeowners Program, resulting in an overall increase of 26%.

New Business Date: 07/22/2025

Renew Business Date: 09/21/2025

COMPANY
SAFECO INSURANCE COMPANY OF AMERICA

FILING NUMBER
LBPM-134557176

The company files to revise their base rates for their Personal Umbrella program, resulting in an overall rate increase of 15%.

New Business Date: 11/16/2025

Renew Business Date: 12/28/2025

LEAD COMPANY
SECURITY NATIONAL INSURANCE COMPANY

FILING NUMBER
UNKP-134426785

Other Companies

Technology Insurance Company, Inc.

Wesco Insurance Company

The companies file to revise their Professional Liability Social Services and Sexual Abuse and Molestation program base rates, resulting in an overall increase of 26.9%.

New Business Date: 11/01/2025

Renew Business Date: 11/01/2025

LEAD COMPANY
STATE AUTO PROPERTY & CASUALTY INS. CO.

FILING NUMBER
STAT-134545448

Other Companies

State Automobile Mutual Insurance Company

The companies file to revise their loss cost multipliers for their Commercial General Liability program and their Series One Contractors program, resulting in an overall rate increase of 28.2%

New Business Date: 12/16/2025

Renew Business Date: 12/16/2025

LEAD COMPANY
THE CHARTER OAK FIRE INSURANCE COMPANY

FILING NUMBER
TRVD-134577556

Other Companies

The Phoenix Insurance Company, The Travelers Indemnity Company, The Travelers Indemnity Company of America
The Travelers Indemnity Company of Connecticut, Travelers Casualty Insurance Company of America, Travelers
Property

Casualty Company of America

The group of companies file to adopt the ISO circular filing (CA-2024-BRLC1), adjust their loss cost multipliers, and revise a company deviation factor for their Commercial Auto program, resulting in an overall rate increase of 9.459%.

New Business Date: 01/01/2026

Renew Business Date: 01/01/2026

COMPANY
THE HANOVER INSURANCE COMPANY

FILING NUMBER
HNVR-G134584375

The company files new rates, rules, and forms to introduce their new product titled "Asset Manager Advantage Pro" to provide a management and professional liability solution for asset managers.

New Business Date: 10/01/2025

Renew Business Date:

COMPANY
TRANSGUARD INSURANCE CO. OF AMERICA, INC.

FILING NUMBER
OCCD-134579552

The company revises their rates for Commercial Auto in the Moving & Storage Program, resulting in an overall increase of 10%.

New Business Date: 01/01/2026

Renew Business Date: 01/01/2026