

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

LEAD COMPANY

AIU INSURANCE COMPANY

FILING NUMBER

AGNY-134617332

Other Companies

Commerce and Industry Insurance Company
National Union Fire Insurance Company of Pittsburgh, Pa
The Insurance Company of the State of Pennsylvania
AIG Assurance Company
AIG Property Casualty Company 2023

The group of companies revise their Commercial Auto loss cost multipliers, resulting in an overall decrease of -5.2%.
New Business Date: 01/01/2026 Renew Business Date: 01/01/2026

COMPANY

ALLSTATE INDEMNITY COMPANY

FILING NUMBER

ALSE-134574846

The company files a rate revision for their Landlords Package Policy Program, resulting in an overall increase of 10%.
New Business Date: 09/22/2025 Renew Business Date: 11/06/2025

COMPANY

ALLSTATE INSURANCE COMPANY

FILING NUMBER

ALSE-134574895

The company files a rate revision for their Landlords Package Policy Program, resulting in an overall increase of 15%.
New Business Date: 09/22/2025 Renew Business Date: 11/06/2025

COMPANY

ALLSTATE NORTH AMERICAN INSURANCE COMPANY

FILING NUMBER

ALSE-134638147

The company files to revise both channel and rate adjustment factors for their Private Passenger Auto program. This will result in an overall rate decrease of -7.8%.
New Business Date: 09/17/2025 Renew Business Date: 10/18/2025

COMPANY

DIRECT GENERAL INSURANCE COMPANY OF MS

FILING NUMBER

GMMX-134599231

The company files their new product for their Commercial Vehicle line of business.
New Business Date: 08/25/2025 Renew Business Date:

COMPANY**DIRECT GENERAL INSURANCE COMPANY OF MS****FILING NUMBER****GMMX-134619260**

The company files a rate revision for their Private Passenger Automobile program, resulting in an overall decrease of -10.06%.

New Business Date: 08/28/2025

Renew Business Date: 10/03/2025

COMPANY**ENCOMPASS INDEMNITY COMPANY****FILING NUMBER****GMMX-134640018**

The company files to revise rates, factors, and discounts for their Private Passenger Auto program, resulting in an overall rate decrease of -18.2%.

New Business Date: 10/13/2025

Renew Business Date: 11/22/2025

COMPANY**FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE****FILING NUMBER****FDRE-134632138**

The company files to revise their Auto Physical Damage - comprehensive rates for their Commercial Auto program, resulting in an overall rate increase of 15%.

New Business Date: 01/01/2026

Renew Business Date: 01/01/2026

LEAD COMPANY**FIDELITY AND GUARANTY INSURANCE COMPANY****FILING NUMBER****TRVD-134607403****Other Companies**

Fidelity and Guaranty Insurance Underwriters, Inc.

St. Paul Fire and Marine Insurance Company

St. Paul Guardian Insurance Company

St. Paul Mercury Insurance Company

Travelers Casualty and Surety Company

Travelers Casualty and Surety Company of America

The group of companies filed to replace two separate coverages for their Professional Liability Program: Accountants Professional Liability Coverage & Design Professionals Liability Coverage, which consists of new and revised rates and rules. This results in an overall rate increase of 14%.

New Business Date: 07/01/2026

Renew Business Date: 07/01/2026

COMPANY**INSURANCE SERVICES OFFICE, INC.****FILING NUMBER****ISOF-G134629973**

Insurance Services Office (an advisory rating bureau) files revised advisory Package Modification Factors (PMFs) for Commercial Package Policies. This results in an overall rate impact of -5.6%.

New Business Date: 03/01/2026

Renew Business Date: 03/01/2026

COMPANY**MEMIC CASUALTY COMPANY****FILING NUMBER****MEMC-134602668**

The company files initial Workers' Compensation rates, rules, and forms as MEMIC Casualty Company (MCC) recently became licensed to write Workers' Compensation and Employers' Liability coverage in Mississippi.

New Business Date: 10/01/2025

Renew Business Date:

COMPANY**MILFORD CASUALTY INSURANCE COMPANY****FILING NUMBER****UNKP-134624768**

The company files forms, rates, and rules to introduce their AmTrust Pro Lawyers Professional Liability Program, which provides Professional Liability coverage on a claims-made, duty-to-defend basis with defense within limits.

New Business Date: 08/04/2025

Renew Business Date:

COMPANY**MISSISSIPPI FARM BUREAU CASUALTY INS. CO.****FILING NUMBER****SFBC-134611524**

The company files to change their base rates and model year coverage factors for their Private Passenger Auto program. This will result in an overall decrease of -2.86%.

New Business Date: 11/15/2025

Renew Business Date: 11/15/2025

COMPANY**MSO, INC.****FILING NUMBER****MUOF-134571719**

MSO, Inc. files to introduce a new version of their predictive model, Property Location Insight (PLI), that was previously filed and approved under SERFF Tracking # MUOF-129595691. The new version, PLI V2, uses a Military Grid Reference System (MGRS) as opposed to census block units used in the original model. Also, PLI V2 has eliminated the variables of education, occupation, or infrastructure data.

New Business Date: 08/06/2025

Renew Business Date:

COMPANY**NATIONAL CASUALTY COMPANY****FILING NUMBER****NWPP-134613653**

The Company files their new Staffing Services Industry Package Program.

New Business Date: 07/30/2025

Renew Business Date:

COMPANY**NOVA CASUALTY COMPANY****FILING NUMBER****HNVR-G134613881**

The company files new rates and rules to introduce their new Equipment Breakdown Coverage (Including Electronic Circuitry Impairment) Endorsement. The new endorsements will be used in conjunction with previously approved ISO forms and endorsements for their Businessowners Product. This will result in a 0.6% overall rate decrease for affected policyholders.

New Business Date: 07/01/2026

Renew Business Date: 07/01/2026

LEAD COMPANY
PHARMACISTS MUTUAL INSURANCE COMPANY

FILING NUMBER
PHAR-134510165

Other Companies

Chiron Insurance Company

The companies revise their loss cost multipliers for their Businessowners program, resulting in a rate increase of 15%.

New Business Date: 12/01/2025

Renew Business Date: 12/01/2025

COMPANY
PHILADELPHIA INDEMNITY INSURANCE CO.

FILING NUMBER
MRTN-134532665

The Company files their new Specialty Vehicle Insurance Program.

New Business Date: 01/01/2026

Renew Business Date:

COMPANY
STARR INDEMNITY & LIABILITY COMPANY

FILING NUMBER
AUTH-134624771

The company files their initial Form, Rate, Rule filing for a new Commercial Multi-Peril Package program.

New Business Date: 08/05/2025

Renew Business Date:

COMPANY
STATE AUTOMOBILE MUTUAL INSURANCE CO.

FILING NUMBER
STAT-134626006

The company files to revise Loss Cost Multipliers for their Business Auto program, resulting in an overall rate increase of 29.3%.

New Business Date: 01/11/2026

Renew Business Date: 01/11/2026

COMPANY
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY

FILING NUMBER
STAT-134616997

The company files to revise their Commercial Auto Farm program, resulting in a rate increase of 15%.

New Business Date: 01/07/2026

Renew Business Date: 01/07/2026

COMPANY
STATE VOLUNTEER MUTUAL INSURANCE CO.

FILING NUMBER
SVMI-134590555

The company files to revise manual rates for their Physician and Surgeon Medical Professional Liability Insurance program, resulting in an overall rate increase of 7%.

New Business Date: 10/01/2025

Renew Business Date: 10/01/2025

COMPANY**THE MEDICAL PROTECTIVE COMPANY****FILING NUMBER****MDPC-134599091**

The company files to revise base rates for their Dentists Occurrence and Claims Made programs, resulting in an overall rate increase of 5%.

New Business Date: 01/01/2026

Renew Business Date: 01/01/2026

COMPANY**ZURICH AMERICAN INSURANCE COMPANY****FILING NUMBER****AGIA-134614427**

The company files a rate revision to their Mississippi Personal Homeowners (HO-3) program, resulting in an increase of 7.2%.

New Business Date: 12/01/2025

Renew Business Date: 12/01/2025