

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

LEAD COMPANY

ACADIA INSURANCE COMPANY

FILING NUMBER

BNIC-134711482

Other Companies

Continental Western Insurance Company

Firemen's Insurance Company of Washington, D.C.

Tri-State Insurance Company of Minnesota

Union Insurance Company

The group of companies file to revise their rates and factors and adopt ISO loss costs for their Commercial General Liability program. This will result in an overall rate increase of 7.1%.

New Business Date: 04/01/2026

Renew Business Date: 04/01/2026

LEAD COMPANY

AMERICAN ZURICH INSURANCE COMPANY

FILING NUMBER

ZURC-134727939

Other Companies

American Guarantee and Liability Insurance Company

Colonial American Casualty and Surety Company

Fidelity and Deposit Company of Maryland

Zurich American Insurance Company of Illinois

Zurich American Insurance Company

Empire Fire and Marine Insurance

The group of companies file to adopt the latest ISO loss costs referenced in the approved ISO filing designation GL-2025-BGL1 for their Commercial General Liability line of business. The loss cost change will result in an overall rate decrease of -0.8%.

New Business Date: 09/01/2026

Renew Business Date: 09/01/2026

COMPANY

DAIRYLAND INSURANCE COMPANY

FILING NUMBER

VKNG-134709880

The company files to revise base rates for their Motorcycle program, resulting in an overall rate increase of 3.3%.

Renew Business Date: 02/14/2026

COMPANY

DIRECT GENERAL INSURANCE COMPANY of MISSISSIPPI

FILING NUMBER

GMMX-134730587

The company files to revise their Private Passenger Auto program, resulting in an overall decrease of -6.0%.

New Business Date: 01/15/2026

Renew Business Date: 02/20/2026

COMPANY**FARMERS MUTUAL HAIL INSURANCE CO. OF IOWA****FILING NUMBER****FMHL-134711368**

The company files to revise rates for their Crop Hail Insurance program, resulting in an overall rate increase of 1.05%.

New Business Date: 11/13/2025

Renew Business Date: 11/13/2025

LEAD COMPANY**FARMERS PROPERTY AND CASUALTY INS. CO.****FILING NUMBER****FAIG-134588125****Other Companies**

Economy Premier Assurance Company

The companies file to revise their base rates for their Homeowners and Landlord Dwelling product, resulting in an overall rate increase of 10%.

New Business Date: 11/17/2025

Renew Business Date: 12/22/2025

COMPANY**INSURANCE SERVICES OFFICE, INC.****FILING NUMBER****ISOF-134736344**

ISO is filing to revise loss cost multipliers for their Fidelity/ Burglary and Theft program (CR-2025-REL1). This filing revises the Supplemental Tables of the Rating Relativities and Factors section of Division Three- Crime and Fidelity of the Commercial Lines Manual (CLM), resulting in an overall decrease of -11.8%.

New Business Date: 06/01/2026

Renew Business Date: 06/01/2026

COMPANY**INSURANCE SERVICES OFFICE, INC.****FILING NUMBER****ISOF-134736418**

ISO is filing to revise loss cost multipliers for their Crime and Fidelity/ Burglary and Theft program (CR-2025-RLA1). This filing provides the analyses used to derive these advisory loss costs, resulting in an overall decrease of -17.5%.

New Business Date: 06/01/2026

Renew Business Date: 06/01/2026

COMPANY**INSURANCE SERVICES OFFICE, INC.****FILING NUMBER****ISOF-G134712430**

ISO files to revise prospective base class loss costs, provided the analyses used to derive these advisory loss costs, revise miscellaneous loss costs, and revise the Windstorm or Hail Coverage Exclusion credits for their Homeowner's program (HO-2025-RLA1). This will result in an overall rate increase of 8.2%.

New Business Date: 07/01/2026

Renew Business Date: 07/01/2026

COMPANY**INSURANCE SERVICES OFFICE, INC.****FILING NUMBER****ISOF-G134712431**

ISO files to update the loss costs to be used with the By-Peril Rating Supplement to their Homeowners Policy Program Manual (By-peril Rating Supplement), revised in filing HO-2024-BPLC. These changes will result in an overall rate increase of 8.3%. (HO-2025-BPLC)

New Business Date: 10/29/2025

Renew Business Date: 10/29/2025

COMPANY
INSURANCE SERVICES OFFICE, INC.

FILING NUMBER
ISOFG134745142

ISO is filing to revise their rates and Loss Cost Multiplier for their Medical Professional Liability program (PR-2025-BMPL1), resulting in an overall rate decrease of -9%.

New Business Date: 08/01/2026

Renew Business Date: 08/01/2026

COMPANY
INTEGON NATIONAL INSURANCE COMPANY

FILING NUMBER
GMMX-134708764

The company files to revise their Lender Placed Property Program (LPP) Hazard coverage rates. This will result in an overall rate increase of 8.2%.

New Business Date: 04/01/2026

Renew Business Date: 04/01/2026

COMPANY
INTEGON NATIONAL INSURANCE COMPANY

FILING NUMBER
GMMX-134730616

The company files to revise their base rates and factors for their Private Passenger Auto program, resulting in an overall rate decrease of -8.65%.

New Business Date: 01/15/2026

Renew Business Date: 02/20/2026

COMPANY
LYNDON SOUTHERN INSURANCE COMPANY

FILING NUMBER
LFST-134715665

The company files forms, rates, and rules to introduce their Auto Dealers Insurance Program (Commercial Package).

New Business Date: 11/07/2025

Renew Business Date:

COMPANY
MARKEL AMERICAN INSURANCE COMPANY

FILING NUMBER
MRKA-134704821

The company files to revise base rates and factors for their Manufactured Home Program, resulting in an overall rate increase of 5.07%.

New Business Date: 12/22/2025

Renew Business Date: 02/05/2026

COMPANY
MARKEL INSURANCE COMPANY

FILING NUMBER
MRKB-134704967

The company files to revise their Business Owner's Umbrella Liability program. This will result in an overall rate increase of 45%.

New Business Date: 02/15/2026

Renew Business Date: 02/15/2026

COMPANY
MARKEL INSURANCE COMPANY

FILING NUMBER
MRKB-134707330

The company files to revise rates for their Personal and Excess Umbrella Liability program, resulting in an overall rate increase of 45%.

New Business Date: 02/15/2026

Renew Business Date: 02/15/2026

LEAD COMPANY
MIDDLESEX INSURANCE COMPANY

FILING NUMBER
SEPX-134644551

Other Companies

Sentry Insurance Company

The companies file to revise their loss cost multipliers and factors for their Commercial Property programs (Standard Business Products, Regional, Hortica, and Farm Manufacturer Program), resulting in an overall rate increase of 10.2%.

New Business Date: 12/01/2025

Renew Business Date: 12/01/2025

COMPANY
MISSISSIPPI FARM BUREAU CASUALTY INSURANCE COMPANY

FILING NUMBER
SFBC-134723250

The company files to revise their base rates for their Private Passenger Auto program, resulting in an overall rate decrease of -5%.

New Business Date: 02/15/2026

Renew Business Date: 02/15/2026

COMPANY
NATIONAL LIABILITY & FIRE INSURANCE COMPANY

FILING NUMBER
NTLD-134702644

The company files to revise their rating factors and rules for their Commercial Auto program, resulting in an overall rate increase of 8.88%.

New Business Date: 11/25/2025

Renew Business Date: 12/25/2025

COMPANY
NCCI INC.

FILING NUMBER
NCCI-134713576

NCCI INC. files their annual voluntary loss costs, Assigned Risk rates, and rating values for the Workers Compensation line of business. These changes result in an overall rate decrease of -7.9%.

New Business Date: 03/01/2026

Renew Business Date: 03/01/2026

LEAD COMPANY
PACIFIC INDEMNITY COMPANY

FILING NUMBER
ACEH-134725548

Other Companies

Vigilant Insurance Company

Federal Insurance Company

The group of companies file to revise base rates and rules for their Masterpiece Excess Liability program, resulting in an overall rate increase of 25%.

New Business Date: 02/16/2026

Renew Business Date: 04/02/2026

COMPANY**PALOMAR SPECIALTY INSURANCE COMPANY****FILING NUMBER****PALO-134725537**

Palomar is filing to introduce a new named Peril-Replant/ Crop program to farmers. The policy was developed to satisfy farmers' need to buy replanting coverage that can be purchased separately from a traditional Crop Hail insurance policy.

New Business Date: 11/15/2025

Renew Business Date:

COMPANY**PHILADELPHIA INDEMNITY INSURANCE COMPANY****FILING NUMBER****PHLX-134735643**

The company files to revise their Loss Cost Multipliers for their Commercial Auto program, resulting in an overall rate increase of 7.1%.

New Business Date: 08/01/2026

Renew Business Date: 08/01/2026

COMPANY**PINNACLE NATIONAL INSURANCE COMPANY****FILING NUMBER****STNA-134735328**

The company files to introduce their new Workers' Compensation program.

New Business Date: 11/21/2025

Renew Business Date:

COMPANY**PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE****FILING NUMBER****PRIV-134703344**

The company files to revise base rates and factors for their Mississippi High Value Homeowners Program, resulting in an overall rate increase of 4.9%.

New Business Date: 02/15/2026

Renew Business Date: 04/01/2026

COMPANY**PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE****FILING NUMBER****PRIV-134706990**

The company files to revise base rates and factors for their Mississippi Personal Auto program, resulting in an overall rate increase of 7.9%.

New Business Date: 02/15/2026

Renew Business Date: 04/01/2026

COMPANY**SHELTER MUTUAL INSURANCE COMPANY****FILING NUMBER****SHEL-134735255**

The company files to revise base rates for their Homeowners Platinum Shield program, resulting in an overall rate increase of 13%.

New Business Date: 02/10/2026

Renew Business Date: 02/10/2026

COMPANY**SPINNAKER INSURANCE COMPANY****FILING NUMBER****WOOD-134724495**

The company files to revise their rates, rules, and adopt the ISO Loss Cost Multiplier form for their Company's Harborway Insurance program (General Liability). This will result in an overall rate increase of 4.78%.

New Business Date: 03/01/2026

Renew Business Date: 05/01/2026

COMPANY**STARNET INSURANCE COMPANY****FILING NUMBER****BNIC-134725839**

StarNet Insurance Company is filing to introduce a new Farmowners' program that will cover both property & liability exposures for horse farms.

New Business Date: 03/01/2026

Renew Business Date: 03/01/2026

COMPANY**STATE AUTOMOBILE MUTUAL INSURANCE COMPANY****FILING NUMBER****STAT-134659981**

The company files to revise their rates and loss cost multipliers for their Businessowners program, resulting in an overall rate increase of 20%.

New Business Date: 02/26/2026

Renew Business Date: 02/26/2026

COMPANY**THE MEDICAL PROTECTIVE COMPANY****FILING NUMBER****MDPC-134225544**

The company files to introduce their new Multi-Specialty Healthcare Professionals Liability program (MSHPLP). This filing corresponds with MDPC-134246564, which files rates and rules specific to limited General Liability and Cyber Liability, and Data Breach coverage.

New Business Date: 06/01/2026

Renew Business Date: 06/01/2026

COMPANY**TRAVELERS PERSONAL INSURANCE COMPANY****FILING NUMBER****TRVD-G134651780**

The company files to revise rates for their Quantum Homeowners 2.0 program, resulting in an overall rate increase of 7.9%.

New Business Date: 11/21/2025

Renew Business Date: 01/10/2026

COMPANY**UNITED FIRE & CASUALTY COMPANY****FILING NUMBER****UNFG-134710767**

The company files to revise their rates, rules, and loss cost multiplier for their Businessowners program, resulting in an overall rate increase of 18.9%.

New Business Date: 01/15/2026

Renew Business Date: 03/01/2026

COMPANY**VIKING INSURANCE COMPANY of WI****FILING NUMBER****VKNG-134704271**

The company files to revise their base rates, as well as to update and add rules for their Powersport Product Rate Manual/ Motorcycle program. This will result in an overall rate increase of 4.1%.

New Business Date: 01/20/2026

Renew Business Date: 02/14/2026

COMPANY**XL SPECIALTY INSURANCE COMPANY****FILING NUMBER****XLAM-134689685**

XL Specialty Insurance Company is filing to introduce their new Advertising Wrap-Up program. The company provided an Advertising Manual, which contains the rules and rates for the Commercial General Liability Product for Advertising Production.

New Business Date: 11/05/2025

Renew Business Date: