

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

COMPANY

ALFA INSURANCE CORPORATION

FILING NUMBER

ALFA-134736047

The company files to revise their base rates for their Personal Umbrella program, resulting in an overall rate increase of 9.9%.

New Business Date: 03/07/2026

Renew Business Date: 05/01/2026

COMPANY

AMERICAN SUMMIT INSURANCE COMPANY

FILING NUMBER

NLAS-134763843

The company files to adopt various ISO revisions applicable to their Aegis Fuel Haulers (Commercial Automobile) Program and revise their Loss Cost Multiplier. This will result in an overall rate increase of 48.3%. The corresponding additional rate filing is NLAS-134775367.

New Business Date: 06/01/2026

Renew Business Date: 06/01/2026

COMPANY

ARMED FORCES ISURANCE EXCHANGE

FILING NUMBER

ARMD-134714117

The company files to revise their base rates for their Homeowner and Condo By-Peril program, resulting in an overall rate increase of 5%.

New Business Date: 05/04/2026

Renew Business Date: 05/04/2026

COMPANY

AXA XL INSURANCE COMPANY AMERICAS

FILING NUMBER

XLAM-134764916

The company files to introduce their Workers Compensation program using NCCI forms, loss costs, rules, and rating plans as a member of the NCCI.

New Business Date: 03/01/2026

Renew Business Date: 03/01/2026

COMPANY

BERKLEY INSURANCE COMPANY

FILING NUMBER

BNIC-134666790

The company files to introduce its new product/ program, ExecCrime. ExecCrime provides crime coverage and is intended for private companies and non-profit entities.

New Business Date: 01/01/2026

Renew Business Date: 01/01/2026

COMPANY**BERKSHIRE HATHAWAY SPECIALTY INSURANCE CO.****FILING NUMBER****BHSI-G134704304**

The company files new vehicle and risk-specific Loss Cost Multipliers for their Commercial Auto program, resulting in an overall rate increase of 16.4%.

New Business Date: 02/01/2026

Renew Business Date: 02/01/2026

LEAD COMPANY**BRIERFIELD INSURANCE COMPANY****FILING NUMBER****FCCS-134721287****Other Companies**

FCCI Insurance Company

National Trust Insurance Company

The companies file to revise their base rates and adopt MSRB Loss Cost Multipliers (CF-2021-RLA1) for their Commercial Property program, resulting in an overall rate increase of 12.7%.

New Business Date: 08/01/2026

Renew Business Date: 08/01/2026

COMPANY**CITY NATIONAL INSURANCE COMPANY****FILING NUMBER****STNA-134686547**

The company files to introduce its new Broad Market program, which is meant to provide coverage for small businesses, targeting Contractors and Tradesmen, and Personal and Professional services. The company is also adopting all ISO forms, loss costs, rules, and any applicable supplements approved for use in this state that have been filed for use with Division Six – Commercial General Liability in effect through January 1, 2025.

New Business Date: 12/09/2025

Renew Business Date:

COMPANY**CONTRACTORS BONDING AND INSURANCE CO.****FILING NUMBER****RLSC-134764306**

The company files to introduce tier factors based on underwriting acceptability grades for their Contrac Pac program (Commercial GL). This will result in an overall rate increase of 8.3%.

New Business Date: 04/01/2026

Renew Business Date: 04/01/2026

LEAD COMPANY
EMPLOYERS INSURANCE of WAUSAU

FILING NUMBER
LWCM-134702541

Other Companies

Liberty Mutual Insurance Company
Liberty Mutual Fire Insurance Company
LM Insurance Corporation
The First Liberty Insurance Corporation
Liberty Insurance Corporation

The group of companies filed to adopt ISO LC (CA-2025-BRLA1, CA-2025-BRLC1), increase liability limits, and revise Loss Cost Multipliers for their Commercial Auto programs. This will result in an overall rate increase of 6.8%.
New Business Date: 08/01/2026 Renew Business Date: 08/01/2026

COMPANY
EQUITY INSURANCE COMPANY

FILING NUMBER
HMSG-134780871

The company files to revise base rates and factors for their Bluefire Ignite Personal Automobile program, resulting in an overall rate decrease of -2.9%.
New Business Date: 02/01/2026 Renew Business Date: 03/06/2026

LEAD COMPANY
EVEREST NATIONAL INSURANCE COMPANY

FILING NUMBER
EVST-134735037

Other Companies

Everest Premier Insurance Company
Everest Denali Insurance Company

The companies file to revise and adopt their Loss Cost Multipliers (GL-2025-BGL1/ISO-F-G134686365) and rates for their Commercial General Liability program. This will result in an overall rate increase of 5.4%.
New Business Date: 09/01/2026 Renew Business Date: 09/01/2026

LEAD COMPANY
GEICO CASUALTY COMPANY

FILING NUMBER
GECC-134740570

Other Companies

GEICO Marine Insurance Company

The companies file to introduce their new Mississippi Motorcycle/Off-Road Insurance program. The corresponding rate/rule filing for GEICO Marine Insurance Company is filed under GECC-134718358. The corresponding rate/rule filing for GEICO Casualty Company is filed under GECC-134732748.
New Business Date: 12/17/2025 Renew Business Date:

LEAD COMPANY
GREAT NORTHERN INSURANCE COMPANY

FILING NUMBER
ACEH-134753394

Other Companies

Vigilant Insurance Company
Federal Insurance Company

The companies file to revise their rates and adopt ISO Loss Cost Multipliers (ISOFG134482306), resulting in an overall rate increase of 7.9%.

New Business Date: 07/01/2026

Renew Business Date: 07/01/2026

LEAD COMPANY
LIBERTY INSURANCE CORPORATION

FILING NUMBER
LBPM-134772823

Other Companies

LM Insurance Corporation

The companies file to revise their base rates for their Mississippi Home program, resulting in an overall rate increase of 2%.

New Business Date: 03/01/2026

Renew Business Date: 04/05/2026

LEAD COMPANY
MIDDLESEX INSURANCE COMPANY

FILING NUMBER
SEPX-134682481

Other Companies

Sentry Insurance Company

The companies file to revise Loss Cost Multipliers, deductible factors, rating scorecard, as well as adopt ISO circulars. This will result in an overall rate increase of 13.5%.

New Business Date: 01/01/2026

Renew Business Date: 01/01/2026

COMPANY
NATIONAL UNION FIRE INSURANCE COMPANY of PITTSBURGH, PA.

FILING NUMBER
AGNY-134659066

The company files to revise their rates, rules, and Loss Cost Multipliers for their Commercial Auto program, resulting in an overall rate increase of 19.5%.

New Business Date: 04/01/2026

Renew Business Date: 04/01/2026

COMPANY
NAU COUNTRY INSURANCE COMPANY

FILING NUMBER
NAUI-134697483

The company files to revise their rates and Loss Cost Multipliers for their Crop/ Hail Bundle program. This will result in an overall rate increase of 8.35%.

New Business Date: 12/02/2025

Renew Business Date: 12/02/2025

COMPANY**OCCIDENTAL FIRE & CASUALTY CO. OF NORTH CAROLINA****FILING NUMBER****OCCD-134734333**

The company files to adopt ISO Loss Costs/rules and revise Loss Cost Multipliers for their Commercial Auto Liability — Motor Carrier program. This will result in an overall rate increase of 24%.

New Business Date: 04/01/2026

Renew Business Date: 04/01/2026

LEAD COMPANY**PROTECTIVE INSURANCE COMPANY****FILING NUMBER****BALG-134763411****Other Companies**

Sagamore Insurance Company

Both companies file to adopt loss costs and items provided in the NCCI circular MS-2025-05 for their Workers'

Compensation programs. Sagamore will apply their current LCM while Protective will revise their LCM, resulting in an overall rate increase of 6.8%.

New Business Date: 03/01/2026

Renew Business Date: 03/01/2026

LEAD COMPANY**SECURITY NATIONAL INSURANCE COMPANY****FILING NUMBER****UNKP-134748209****Other Companies**

Technology Insurance Company, Inc.

Wesco Insurance Company

Sequoia Insurance Company

CorePointe Insurance Company

Southern Insurance Company

Milford Casualty Insurance Company

AmTrust Insurance Company

The group of companies file to revise their Loss Cost Multipliers for their Workers Compensation programs, resulting in an overall rate increase of 5.7%.

New Business Date: 03/01/2026

Renew Business Date: 03/01/2026

COMPANY**SHELTER MUTUAL INSURANCE COMPANY****FILING NUMBER****SHEL-134735253**

The company files to revise rates and deductible factors for their Homeowners program, resulting in an overall rate increase of 10.1%.

New Business Date: 02/10/2026

Renew Business Date: 02/10/2026

COMPANY**SHELTER MUTUAL INSURANCE COMPANY****FILING NUMBER****SHEL-134735261**

The company files to revise base rates for their Mobile Homeowners program, resulting in an overall rate increase of 10.6%.

New Business Date: 02/10/2026

Renew Business Date: 02/10/2026

COMPANY**SHELTER MUTUAL INSURANCE COMPANY****FILING NUMBER****SHEL-134735277**

The company files to revise base rates for their Mississippi Farmowners program, resulting in an overall rate increase of 12.5%.

New Business Date: 02/10/2026

Renew Business Date: 02/10/2026

COMPANY**SHELTER MUTUAL INSURANCE COMPANY****FILING NUMBER****SHEL-134757109**

The company files to revise their Private Passenger Automobile base rates and factors, as well as rates for Uninsured Motorist Property Damage, Temporary Transportation, and Motor Home Comprehensive coverage. Base rates for Trailer Collision coverage have also been revised. These changes resulted in an overall rate decrease of -5.9%.

New Business Date: 02/15/2026

Renew Business Date: 02/15/2026

COMPANY**SPINNAKER INSURANCE COMPANY****FILING NUMBER****WOOD-134681794**

The company files to introduce a new Farm and Equine program for the following lines of business (Agriculture General Liability, and Farmowners). They are adopting AAIS forms, rules, and loss costs for this filing.

New Business Date: 12/02/2025

Renew Business Date:

LEAD COMPANY**STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY****FILING NUMBER****STAT-134747344****Other Companies**

State Automobile Mutual Insurance Company

The companies file to revise their base rates and Loss Cost Multipliers, resulting in an overall rate increase of 19.7%.

New Business Date: 04/21/2026

Renew Business Date: 04/21/2026

LEAD COMPANY**THE CONTINENTAL INSURANCE COMPANY****FILING NUMBER****CNAB-134674036****Other Companies**

American Casualty Company of Reading, Pennsylvania

National Fire Insurance Company of Hartford

Transportation Insurance Company

Valley Forge Insurance Company

Continental Casualty Company

The group of companies file to adopt ISO circulars and revise their Loss Cost Multipliers and fleet factors for their Commercial Auto program. This will result in an overall rate increase of 27.4%.

New Business Date: 04/01/2026

Renew Business Date: 04/01/2026

COMPANY**THE GRAY INSURANCE COMPANY****FILING NUMBER****GRAY-134663945**

The company files to introduce their new Tiering for their Commercial Auto program. They are adopting all current and future ISO rates, rules, forms, and Loss Cost Multipliers, which will result in an overall rate decrease of -6.6%.

New Business Date: 03/01/2026

Renew Business Date: 03/01/2026

COMPANY**THE GRAY INSURANCE COMPANY****FILING NUMBER****GRAY-134676472**

The company files to adopt ISO Loss Cost, revise their LCM, and introduce tiering for their General Liability program. This will result in an overall rate decrease of -8.2%.

New Business Date: 03/01/2026

Renew Business Date: 03/01/2026