

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
MAY 2026**

COMPANY

ALFA INSURANCE CORPORATION

FILING NUMBER

ALFA-134823785

The company files to revise their base rates for their MS Church program, resulting in an overall rate increase of 8.2%.
New Business Date: 06/09/2026 Renew Business Date: 07/26/2026

COMPANY

ALFA INSURANCE CORPORATION

FILING NUMBER

ALFA-134854926

The company files to adopt ISO rules, loss costs, and rating factors as well as filing their independent rates, rating factors and loss costs for their Commercial Package program. This will result in an overall rate decrease of -4%.
New Business Date: 05/09/2026 Renew Business Date: 09/09/2026

LEAD COMPANY

ALFA INSURANCE CORPORATION

FILING NUMBER

ALFA-134871330

Other Companies

Alfa General Insurance Corporation

The companies file to revise their base rates, county factors, and amount of Insurance curves by Peril, and decreased zip code factors for Fire Peril for their Homeowners program. This will result in an overall rate decrease of -0.84%.
New Business Date: 07/06/2026 Renew Business Date: 08/24/2026

LEAD COMPANY

ALFA INSURANCE CORPORATION

FILING NUMBER

ALFA-134871354

Other Companies

Alfa General Insurance Corporation

The companies file to revise their rates (added Roof Age Rating, Claims Rating Factors, & Hurricane Deductible Factors) for their Homeowners Legacy program, resulting in an overall rate decrease of -0.44%.
New Business Date: 07/06/2026 Renew Business Date: 08/24/2026

COMPANY

ALFA INSURANCE CORPORATION

FILING NUMBER

ALFA-134919175

The company files to revise their RAPA symbol factors, county factors, and insurance score grouping for rating class for their Household Rated Automobile program, resulting in an overall rate decrease of -2.37%.
New Business Date: 06/29/2026 Renew Business Date: 08/12/2026

LEAD COMPANY
ALLIED INSURANCE COMPANY OF AMERICA

FILING NUMBER
NWPP-G134933023

Other Companies

Nationwide Insurance Company of America

Nationwide Mutual Insurance Company

Nationwide Property and Casualty Insurance Company

The group of companies file to revise rates and factors for their Commercial Auto program, resulting in an overall rate increase of 9.9%.

New Business Date: 12/01/2026

Renew Business Date: 12/01/2026

COMPANY
AMERICAN FAMILY HOME INSURANCE COMPANY

FILING NUMBER
MRTN-134896291

The company files to revise base rates for their Collector Vehicle (PPA) program, resulting in an overall rate increase of 11.4%.

New Business Date: 09/01/2026

Renew Business Date: 11/01/2026

LEAD COMPANY
AMERICAN FIRE AND CASUALTY COMPANY

FILING NUMBER
LBRC-134877350

Other Companies

The Ohio Casualty Insurance Company

Ohio Security Insurance Company

West American Insurance Company

The group of companies file to revise rates, adopt ISO loss cost multipliers, and revise their loss cost multipliers for their General Liability program. These updates will result in an overall rate increase of 5%.

New Business Date: 07/01/2026

Renew Business Date: 07/01/2026

LEAD COMPANY
AMERICAN FIRE AND CASUALTY COMPANY

FILING NUMBER
LBRC-134911493

Other Companies

The Ohio Casualty Insurance Company

Ohio Security Insurance Company

West American Insurance Company

The group of companies file to adopt MSRB Bulletin 24-03 and revise company LCMs for their Commercial Property program. This will result in an overall rate increase of 5%.

New Business Date: 08/01/2026

Renew Business Date: 08/01/2026

LEAD COMPANY
AMERICAN FIRE AND CASUALTY COMPANY

FILING NUMBER
LBRC-134915348

Other Companies

The Ohio Casualty Insurance Company

Ohio Security Insurance Company

West American Insurance Company

The group of companies file to revise rates for their Businessowners product, resulting in an overall rate increase of 6.5%.

New Business Date: 08/01/2026

Renew Business Date: 08/01/2026

COMPANY
AMERICAN NATIONAL PROOPERTY & CASUALTY COMPANY

FILING NUMBER
ANPC-134856959

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

New Business Date: 08/18/2026

Renew Business Date: 11/16/2026

COMPANY
ANZA MORTGAGE INSURANCE CORPORATION

FILING NUMBER
WESA-134874970

The company files to introduce their new Mortgage Guaranty Program.

New Business Date: 05/14/2026

Renew Business Date:

COMPANY
AXIS Insurance Company

FILING NUMBER
AXSS-G134901197

The company files to revise rates for their Rental Package Program within the Commercial Auto line resulting in an overall rate increase of 15.8%.

New Business Date: 10/01/2026

Renew Business Date: 10/01/2026

COMPANY
AXIS Insurance Company

FILING NUMBER
AXSS-G134917116

The company files to revise base rates and adopt ISO Loss Cost Multipliers (GL-2025-BGL1) for their Rental Package program, resulting in an overall rate increase of 15%.

New Business Date: 10/01/2026

Renew Business Date: 10/01/2026

COMPANY
BUILDERS MUTUAL INSURANCE COMPANY

FILING NUMBER
BDMT-134902473

The company files to revise base rates and Loss Cost Multipliers for their Commercial Auto program, resulting in an overall rate increase of 14.8%.

New Business Date: 10/01/2026

Renew Business Date: 10/01/2026

COMPANY**CAJUN UNDERWRITERS RECIPROCAL EXCHANGE****FILING NUMBER****SAFP-134930306**

The company files their initial forms, rates, and rules to introduce their Advantage Unit-Owners (HO-6) Program.

New Business Date: 06/01/2026

Renew Business Date:

COMPANY**CONCERT INSURANCE COMPANY****FILING NUMBER****PERR-134925990**

The company files to revise base rates and premium charge per driver under a certain age for their Personal Umbrella program, resulting in an overall rate increase of 20%.

New Business Date: 07/01/2026

Renew Business Date: 08/15/2026

COMPANY**ENCOMPASS INDEMNITY COMPANY****FILING NUMBER****GMMX-134933958**

The company files to revise base rates for their Homeowners program, resulting in an overall rate decrease of 13.3%.

New Business Date: 06/08/2026

Renew Business Date: 07/13/2026

COMPANY**FEDERAL INSURANCE COMPANY****FILING NUMBER****ACEH-134884921**

The company files their new Asset Management Protector Premier product designed to address the diverse specialty insurance needs of mutual funds, hedge funds, and investment advisers. This product is specifically tailored for entities managing up to \$4 billion in assets under management. The six available coverage parts are filed under separate covers: Private Company Directors and Officers Liability / Combined Private Company Directors and Officers and Professional Liability (ACEH-134930445), Private Fund / Investment Company Coverage (ACEH-134918809), Employment Practices Liability (ACEH-134918595), and Fiduciary Liability (ACEH-134921288).

New Business Date: 06/01/2026

Renew Business Date:

LEAD COMPANY**GEICO CASUALTY COMPANY****FILING NUMBER****GECC-134936786****Other Companies****GEICO Marine Insurance Company**

The companies file to revise rates and factors for their Voluntary Private Passenger Automobile program, resulting in an overall rate decrease of -0.5%.

New Business Date: 07/28/2026

Renew Business Date: 09/11/2026

COMPANY**GENERAL INSURANCE COMPANY OF AMERICA****FILING NUMBER****LBRC-134917396**

The company files to revise rates for their eCLIQ® Simple™ BOP program, resulting in an overall rate increase of 9.8%.

New Business Date: 08/01/2026

Renew Business Date: 08/01/2026

COMPANY**HISCOX INSURANCE COMPANY INC.****FILING NUMBER****HISC-134888932**

The company files to revise their Loss Cost Multipliers and base rates for their Commercial General Liability program, resulting in an overall rate increase of 10%.

New Business Date: 08/17/2026

Renew Business Date: 12/15/2026

COMPANY**INSURANCE SERVICES OFFICE, INC.****FILING NUMBER****ISOF-G134929224**

ISO files their advisory Commercial General Liability revised class plan loss costs, resulting in an overall rate decrease of -0.7%.

New Business Date: 04/01/2027

Renew Business Date: 04/01/2027

COMPANY**INSURANCE SERVICES OFFICE, INC.****FILING NUMBER****ISOF-G134938383**

ISO files to revise their increased limit factors for the Commercial Automobile Liability line of business, resulting in an overall rate decrease of -9.5%.

New Business Date: 11/01/2026

Renew Business Date: 11/01/2026

LEAD COMPANY**LIBERTY MUTUAL INSURANCE COMPANY****FILING NUMBER****LBPM-134936795****Other Companies**

The First Liberty Insurance Corporation

The companies file to revise base rates for their Personal Liability Protection Policy program, resulting in an overall rate increase of 17%.

New Business Date: 09/22/2026

Renew Business Date: 11/13/2026

LEAD COMPANY**MASSACHUSETTS BAY INSURANCE COMPANY****FILING NUMBER****HNVR-G134943792****Other Companies**

The Hanover American Insurance Company

The Hanover Insurance Company

The group of companies file to revise their loss cost multipliers for their Commercial Property program, resulting in an overall rate increase of 1.8%.

New Business Date: 10/01/2026

Renew Business Date: 10/01/2026

LEAD COMPANY
MASSACHUSETTS BAY INSURANCE COMPANY

FILING NUMBER
HNVR-G134944219

Other Companies

The Hanover American Insurance Company

The Hanover Insurance Company

The group of companies file to revise their rates and adopt ISO Loss Cost Multipliers and rules (GL-2025-BGL1, GL-2025-IALL1), resulting in an overall rate increase of 4.5%.

New Business Date: 10/01/2026

Renew Business Date: 10/01/2026

LEAD COMPANY
MASSACHUSETTS BAY INSURANCE COMPANY

FILING NUMBER
HNVR-G134944226

Other Companies

The Hanover American Insurance Company

The Hanover Insurance Company

The group of companies file to revise their Independent Package Modification Factors (PMFs) for their Commercial Multi-Peril program, resulting in an overall rate increase of 1.2%.

New Business Date: 10/01/2026

Renew Business Date: 10/01/2026

COMPANY
METROMILE INSURANCE COMPANY

FILING NUMBER
LEMO-134806029

The company files to introduce their new Renters (HO4) program.

New Business Date: 06/02/2026

Renew Business Date:

COMPANY
MGA INSURANCE COMPANY, INC.

FILING NUMBER
GNSC-134948168

The company files to revise rates and rating factors for their Private Passenger Auto Program, resulting in an overall rate decrease of -1.9%.

New Business Date: 07/17/2026

Renew Business Date: 09/05/2026

COMPANY
MISSISSIPPI FARM BUREAU CASUALTY INS. CO.

FILING NUMBER
SFBC-134936049

The company files to introduce a new rate structure for dwelling package and mobilehome policies, which is based on the same general rate structure approved for their homeowners line of business. This will result in an overall rate neutral impact.

New Business Date: 08/01/2026

Renew Business Date: 11/01/2026

COMPANY**MOUNTAIN LAUREL ASSURANCE COMPANY****FILING NUMBER****PRGS-134792528**

The company files to revise base rates and factors for their Private Passenger Automobile Program, resulting in an overall rate decrease of -0.8%.

New Business Date: 06/12/2026

Renew Business Date: 08/04/2026

COMPANY**NATIONWIDE AGRIBUSINESS INSURANCE CO.****FILING NUMBER****NWPP-G134945671**

The company files to revise rates and factors for their Commercial Auto Program, resulting in an overall rate increase of 10.2%.

New Business Date: 11/01/2026

Renew Business Date: 11/01/2026

LEAD COMPANY**NATIONWIDE ASSURANCE COMPANY****FILING NUMBER****NWPP-G134933571****Other Companies**

Nationwide General Insurance Company

The companies file to revise base/coverage rates and factors for their Commercial Auto program, resulting in an overall rate increase of 10%.

New Business Date: 12/01/2026

Renew Business Date: 12/01/2026

COMPANY**NEW YORK MARINE AND GENERAL INSURANCE COMPANY****FILING NUMBER****PRSS-134876482**

The company files to revise base rates for their Management and Security Liability program, resulting in an overall rate increase of 14.9%.

New Business Date: 09/01/2026

Renew Business Date: 09/01/2026

COMPANY**OCCIDENTAL FIRE & CASUALTY CO. OF NORTH CAROLINA****FILING NUMBER****OCCD-134961245**

The company files to revise Hurricane base rates, Other Wind and Hail base rates, and Key Factors for their Homeowners program. This will result in an overall rate increase of 5%.

New Business Date: 08/26/2026

Renew Business Date: 10/01/2026

COMPANY**PROGRESSIVE GULF INSURANCE COMPANY****FILING NUMBER****PRGS-134792447**

The company files to revise base rates and factors for their Private Passenger Automobile Program, resulting in an overall rate decrease of -3.1%.

New Business Date: 06/12/2026

Renew Business Date: 08/04/2026

COMPANY
SAFECO INSURANCE COMPANY OF AMERICA

FILING NUMBER
LBPM-134926185

The company files to revise rates for their Condominium Homeowners program, resulting in an overall rate increase of 4.1%.

New Business Date: 06/23/2026

Renew Business Date: 08/02/2026

COMPANY
SAFEPORT INSURANCE COMPANY

FILING NUMBER
SAGE-134878607

The company files to introduce their new Businessowners Program. Forms for the new program were submitted separately under SERFF tracking number SAGE-134872731.

New Business Date: 06/15/2026

Renew Business Date:

COMPANY
SAFEPORT INSURANCE COMPANY

FILING NUMBER
SAGE-134952022

The company files to revise base rates and key factors for their Homeowners Program, resulting in an overall rate decrease of -5%.

New Business Date: 08/26/2026

Renew Business Date: 10/01/2026

COMPANY
SENECA INSURANCE COMPANY, INC.

FILING NUMBER
SENE-134861560

The company files to revise their LCM and raise minimum premiums for their Commercial General Liability program, resulting in an overall rate increase of 15.2%.

New Business Date: 08/01/2026

Renew Business Date: 08/01/2026

COMPANY
SHELTER GENERAL INSURANCE COMPANY

FILING NUMBER
SHEL-134897593

The company files to revise their base rates for their Commercial Automobile program, resulting in an overall rate increase of 15.6%.

New Business Date: 07/02/2026

Renew Business Date: 07/02/2026

COMPANY
SPINNAKER INSURANCE COMPANY

FILING NUMBER
WOOD-134718816

The company files to introduce their new Residents Liability Program. This program provides liability protection for tenants of leased or rented residential property.

New Business Date: 06/01/2026

Renew Business Date:

COMPANY**STILLWATER INSURANCE COMPANY****FILING NUMBER****FDLY-134885140**

The company files to revise their base rates and rules within their Homeowners program, resulting in an overall rate increase of 13.8%.

New Business Date: 04/22/2026

Renew Business Date: 05/27/2026

COMPANY**SURECHOICE UNDERWRITERS RECIPROCAL EXCHANGE****FILING NUMBER****SAGE-134960317**

The company files to revise Hurricane Base Rates and Key Factors for their Homeowners program, resulting in an overall rate decrease of -8%.

New Business Date: 08/26/2026

Renew Business Date: 10/01/2026

COMPANY**SWISS RE CORPORATE SOLUTIONS AMERICA INS. CORP.****FILING NUMBER****SWRE-G134909928**

The company files to introduce their new Trade Credit Insurance program.

New Business Date: 06/01/2026

Renew Business Date: 06/01/2026

COMPANY**THE GUARANTEE COMPANY of NORTH AMERICA USA****FILING NUMBER****SPRO-G134900058**

The company files to introduce their new Community Association program which includes form, rates and rules that provide Directors & Officers and Employment Practices Liability.

New Business Date: 05/14/2026

Renew Business Date:

COMPANY**THE HANOVER INSURANCE COMPANY****FILING NUMBER****HNVR-G134959259**

The company files to revise factors and introduce a discount credit for their Accountants Advantage Professional Liability product. This will result in an overall rate decrease of -1.1%.

New Business Date: 12/15/2026

Renew Business Date: 02/15/2027

COMPANY**THE MEDICAL PROTECTIVE COMPANY****FILING NUMBER****MDPC-134925025**

The company files to revise base rates for their Chiropractor, Podiatrists, and Multi-Specialty Healthcare Professionals program, resulting in an overall increase of 18.2%.

New Business Date: 09/01/2026

Renew Business Date: 09/01/2026

COMPANY**THE STANDARD FIRE INSURANCE COMPANY****FILING NUMBER****TRVD-G134925904**

The company files to revise base rates for their Mississippi Quantum Automobile 2.0 (PPA) program, resulting in an overall decrease of -6.0%.

New Business Date: 05/22/2026

Renew Business Date: 07/11/2026

COMPANY**TRAVELERS CASUALTY INS. CO. OF AMERICA****FILING NUMBER****TRVD-134912375**

The company files to revise base rates for their Master Pac Express (CMP - Businessowners) Program, resulting in an overall rate increase of 4.334%.

New Business Date: 10/01/2026

Renew Business Date: 10/01/2026