

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

COMPANY

ACE AMERICAN INSURANCE COMPANY

FILING NUMBER

ACEH-134999119

The company files to revise their rates for their TRMS Allied Individuals program, resulting in an overall rate increase of 30.6%.

New Business Date: 10/15/2026

Renew Business Date: 10/15/2026

COMPANY

AMERICAN ECONOMY INSURANCE COMPANY

FILING NUMBER

LBPM-134926507

The company files to revise base rates and factors for their Homeowners (Homeowners and Condo) program, resulting in an overall rate increase of 1.8%.

New Business Date: 07/30/2026

Renew Business Date: 09/08/2026

COMPANY

AMERICAN HOME ASSURANCE COMPANY

FILING NUMBER

AGNY-134984345

The company files to introduce their CPA Gold Accountants & Consultants Professional Liability program for Certified Public Accountants, Tax Preparers, Registered Investment Advisers, and the like.

New Business Date: 10/01/2026

Renew Business Date:

COMPANY

AMERICAN STRATEGIC INSURANCE CORP.

FILING NUMBER

AMSI-134907986

The company files to revise base rates for their Personal Umbrella Program, resulting in an overall rate increase of 40%.

New Business Date: 07/17/2026

Renew Business Date: 09/17/2026

COMPANY

ARCH INSURANCE COMPANY

FILING NUMBER

AICO-G134958251

The company files to revise their rates for their Commercial General Liability Service Industry program, resulting in an overall rate increase of 8.9%. The Service Industry program is designed to meet the specific insurance needs of selected Security Guard and Janitorial risks, as well as Bail Agents, Private Investigators, and Security Consultants.

New Business Date: 11/01/2026

Renew Business Date: 11/01/2026

COMPANY**ATLANTIC SPECIALTY INSURANCE COMPANY****FILING NUMBER****BEAC-135000025**

The company files to introduce their Shepherd Casualty program under their Commercial General Liability line of business. This program focuses on providing Commercial General Liability coverage for construction, energy, and other risks associated with the ownership or operation of physical facilities.

New Business Date: 07/06/2026

Renew Business Date:

COMPANY**AUROS RECIPROCAL INSURANCE EXCHANGE****FILING NUMBER****SAGE-134960706**

The company files to revise their base rates for their Homeowner's program, resulting in an overall increase of 5%.

New Business Date: 08/26/2026

Renew Business Date: 10/01/2026

COMPANY**BENCHMARK INSURANCE COMPANY****FILING NUMBER****MRTN-134951175**

The company files to introduce its new AMERIND Commercial Auto Program. AMERIND's purpose is to create affordable and sustainable insurance products and services for Indian Country.

New Business Date: 10/01/2026

Renew Business Date:

COMPANY**CAJUN UNDERWRITERS RECIPROCAL EXCHANGE****FILING NUMBER****SAFP-134940609**

The company files to introduce their "Cajun" Advantage Dwelling Fire program. The program can be written voluntary DP-3 policies through independent agents. The proposed DP-3 program is intended to expand capacity in the Mississippi Dwelling Fire market, with Cajun primarily focused on writing business in coastal areas.

New Business Date: 09/01/2026

Renew Business Date: 09/01/2026

LEAD COMPANY**CHUBB NATIONAL INSURANCE COMPANY****FILING NUMBER****ACEH-134883928****Other Companies**

Pacific Indemnity Company

Executive Risk Indemnity Inc.

The companies' files to introduce their Chubb Advanced Auto product for their Commercial Auto program. The companies are adopting ISO's forms for this new product (CA-2019-RAVLB).

New Business Date: 11/21/2026

Renew Business Date:

COMPANY**CHURCH MUTUAL INSURANCE CO., S.I.****FILING NUMBER****CHMU-134937965**

The company files to revise base premiums and increase limit options for their Educators Professional Liability Coverage (filed as both a standalone product as well as packaged product). This will result in an overall rate increase of 67%.

New Business Date: 11/01/2026

Renew Business Date: 11/01/2026

COMPANY**FOREMOST INS. CO. GRAND RAPIDS, MICHIGAN****FILING NUMBER****FORE-134929856**

The company files to revise base rates and factors for their Homeowners ACV Program, resulting in an overall rate increase of 4.5%.

New Business Date: 08/01/2026

Renew Business Date: 09/01/2026

COMPANY**GENERAL INSURANCE COMPANY OF AMERICA****FILING NUMBER****LBRC-134969979**

The company files to revise base rates for their Commercial Auto program, resulting in an overall rate increase of 5%.

New Business Date: 09/01/2026

Renew Business Date: 09/01/2026

COMPANY**HISCOX INSURANCE COMPANY INC.****FILING NUMBER****HISC-135017145**

The company files to revise base rates for their Professional Liability program, resulting in an overall rate increase of 4%.

New Business Date: 09/14/2026

Renew Business Date: 01/12/2027

COMPANY**INSURANCE SERVICES OFFICE, INC.****FILING NUMBER****ISOFG135028018**

ISO files to revise the advisory prospective loss costs for the major Commercial Automobile classes. These loss costs represent a -6.7% statewide change from the loss costs currently in effect. This filing corresponds with ISOFG135028020 (CA-2026-BRLC1).

New Business Date: 03/01/2027

Renew Business Date: 03/01/2027

COMPANY**INSURANCE SERVICES OFFICE, INC.****FILING NUMBER****ISOFG135028020**

ISO files loss cost pages for use with the Commercial Auto Rules that were in effect in Division One-Automobile of the Commercial Lines Manual (CLM) just prior to the effective date of the ISO Rules filing CA-2022-RCP1 (aka the "Legacy Class Plan"), and therefore should only be used by insurers who have not yet adopted the ISO Rules filing CA-2022-RCP1. The advisory prospective loss costs presented in this document for the Commercial Auto Legacy Classification Plan is being revised concurrently with ISO's experience review in the companion filing ISOFG135028018 (CA-2026-BRLA1). The overall statewide level change is -6.7%.

New Business Date: 03/01/2027

Renew Business Date: 03/01/2027

COMPANY**MGT INSURANCE COMPANY****FILING NUMBER****PERR-134984322**

The company files to revise rates and factors for their Businessowners Program, resulting in an overall rate increase of 17.1%.

New Business Date: 09/01/2026

Renew Business Date: 09/01/2026

COMPANY**MIDVALE INDEMNITY COMPANY****FILING NUMBER****HMSS-135011954**

The company files to revise rates and factors for their Commercial Auto program, resulting in an overall rate increase of 6%.

New Business Date: 09/25/2026

Renew Business Date: 11/29/2026

COMPANY**MISSISSIPPI FARM BUREAU CASUALTY INS. CO.****FILING NUMBER****SFBC-134966053**

The company files to revise base rates, factors, and introduce a Vehicle Score rating variable for their Private Passenger Auto Program. These changes will result in an overall rate decrease of -0.016%.

New Business Date: 09/23/2026

Renew Business Date: 09/23/2026

COMPANY**NATIONAL CROP INSURANCE SERVICES INC.****FILING NUMBER****NACR-135007399**

National Crop Insurance Services, Inc. files their annual loss costs and rules for Crop-Hail Insurance, resulting in an overall rate decrease of -3.19%.

New Business Date: 10/01/2026

Renew Business Date: 10/01/2026

COMPANY**NATIONWIDE AGRIBUSINESS INSURANCE CO.****FILING NUMBER****NWPP-G135010914**

The company files to revise their base rates for their Farm Master program, resulting in an overall rate increase of 8%.

New Business Date: 11/01/2026

Renew Business Date: 11/01/2026

LEAD COMPANY**NATIONWIDE ASSURANCE COMPANY****FILING NUMBER****NWPP-G134926450****Other Companies**

Nationwide General Insurance Company

The companies file to revise base rates for their Commercial Businessowners program, resulting in an overall rate increase of 8.3%.

New Business Date: 01/01/2027

Renew Business Date: 01/01/2027

COMPANY**PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE****FILING NUMBER****PRIV-135025057**

The company files to revise their rates for their Fraud and Cyber Defense Coverage, as well as introduce a new Service Line Coverage under their High Value Homeowners Program. This will result in an overall rate increase of 0.4%.

New Business Date: 10/17/2026

Renew Business Date: 12/03/2026

COMPANY**SPINNAKER INSURANCE COMPANY****FILING NUMBER****WOOD-134939975**

The company files to revise their rates and adopt newly introduced ISO forms (BP-2024-OFR24/ISO134310885, BP-2024-RRU24/ ISO134310886, BP-2024-RRURU/ ISO134310890, BP-2024-RLC24/ ISO134310888, and BP-2024-RLCLC/ ISO134310885). This will result in an overall rate increase of 9.52%.

New Business Date: 10/01/2026

Renew Business Date: 12/01/2026

COMPANY**STATE VOLUNTEER MUTUAL INSURANCE COMPANY****FILING NUMBER****SVMI-135006239**

The company files to revise their rates for their Physician and Surgeon Medical Professional Liability Insurance, resulting in an overall rate increase of 3.1%.

New Business Date: 10/01/2026

Renew Business Date: 10/01/2026

COMPANY**THE NORTH RIVER INSURANCE COMPANY****FILING NUMBER****CRUM-135015180**

The company files to introduce their "C&F Simple Cyber" Cyber and Multimedia Liability Insurance program.

New Business Date: 07/20/2026

Renew Business Date:

COMPANY**U.S. LEGAL SERVICES OF MISSISSIPPI INC.****FILING NUMBER****USLS-135007418**

The company files to introduce its new College Defender Policy of Insurance. This policy is established to make legal services available at a reasonable cost to individuals enrolled as students at a college, university, community college, technical school, or trade school.

New Business Date: 07/06/2026

Renew Business Date:

COMPANY**UNIVERSAL FIRE & CASUALTY INSURANCE CO.****FILING NUMBER****UFCI-134886915**

The company files to adopt ISO general liability loss costs for their Commercial General Liability coverage, written as monoline, package, and BOP. They will additionally incorporate a class factor for a select list of classes that deviate from ISO in both directions. This will result in an overall rate increase of 12.3%.

New Business Date: 07/13/2026

Renew Business Date: 07/13/2026