Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
October 2026

COMPANY **FILING NUMBER**

ACCREDITED SURETY and CASUALTY COMPANY **WESA-135133894**

The company files to introduce their Commercial Output program. The company is adopting AAIS Commercial Output Program (COP) forms, rates and rules.
New Business Date: 10/23/2026 Renew Business Date:

COMPANY **FILING NUMBER**

AMERICAN ECONOMY INSURANCE COMPANY **LBPM-135101476**

The company is filing a revision to the base rates for their Personal Automobile program, resulting in a neutral overall rate change of 0%.
New Business Date: 11/01/2026 Renew Business Date: 12/13/2026

COMPANY **FILING NUMBER**

AMERICAN MODERN PROPERTY AND CASUALTY INS CO **AMMH-134996550**

The company files to revise rates, factors, and deductibles for their Homeowner FLEX program, resulting in an overall rate increase of 0.4%.
New Business Date: 01/13/2027 Renew Business Date: 02/21/2027

COMPANY **FILING NUMBER**

BENCHMARK INSURANCE COMPANY **CIAI-135064383**

The company files to adopt ISO Loss Costs and revise Loss Cost Multipliers and rating rules for their Coterie Businessowners (“BOP”) program. This will result in an overall rate increase of 16.6%.
New Business Date: 01/01/2027 Renew Business Date: 04/01/2027

COMPANY **FILING NUMBER**

DIRECT GENERAL INSURANCE CO. OF MISSISSIPPI **GMMX-135122465**

The company files to revise factors for their Commercial Auto program, resulting in an overall rate decrease of -8.4%.
New Business Date: 12/03/2026 Renew Business Date: 02/08/2027

LEAD COMPANY **FILING NUMBER**
FARMINGTON CASUALTY COMPANY **TRVD-135106651**

Other Companies
Fidelity and Guaranty Insurance Company
St. Paul Fire and Marine Insurance Company
St. Paul Guardian Insurance Company
St. Paul Mercury Insurance Company
St. Paul Protective Insurance Company
The Standard Fire Insurance Company
Travelers Casualty Company

The group of companies file to revise factors and rules for their Travelers Commercial Automobile product, resulting in an overall rate decrease of -0.759%.
New Business Date: 04/01/2027 Renew Business Date: 06/01/2027

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **ISOF-G135129088**

The Insurance Services Office, Inc. files to revise the advisory prospective base class loss costs for the Homeowners class. These loss costs represent a 0.2% overall rate increase. This filing corresponds with ISOF-G135132352 (HO-2026-BPLC).
New Business Date: 07/01/2027 Renew Business Date: 07/01/2027

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **ISOF-G135132352**

The Insurance Services Office, Inc. files to revise the advisory prospective base class loss costs for the Homeowners class. These loss costs represent a 0.2% overall rate increase. This filing corresponds with ISOF-G135129088 (HO-2026-RLA1).
New Business Date: 07/01/2027 Renew Business Date: 07/01/2027

LEAD COMPANY **FILING NUMBER**
MIDDLESEX INSURANCE COMPANY **SEPX-135129410**

Other Companies
Sentry Insurance Company

The companies file to revise rates and Loss Cost Multipliers for their Commercial General Liability program, resulting in an overall rate increase of 8.8%.
New Business Date: 12/01/2026 Renew Business Date: 12/01/2026

COMPANY **FILING NUMBER**
MIDVALE INDEMNITY COMPANY **HMSS-134992680**

The company files to revise base rates, factors, and models for their Private Passenger Auto program, resulting in an overall rate decrease of -10.1%.
New Business Date: 01/28/2027 Renew Business Date: 02/12/2027

COMPANY **FILING NUMBER**
OLD REPUBLIC INSURANCE COMPANY **LDDX-134974823**

The company files to revise their base rates, adopt ISO Lost Cost Multiplier/ Rule (CA-2025-BRLA1 and ISOF-G134482095/ CA-2025-IAll1 and ISOF-G134482631) for their Last Mile Delivery program, resulting in an overall rate increase in the amount of 40.4%.
New Business Date: 04/01/2027 Renew Business Date: 04/01/2027

LEAD COMPANY **FILING NUMBER**
PHARMACISTS INSURANCE COMPANY **PHAR-135058448**

Other Companies
Chiron Insurance Company

The companies file to revise their base rates and Loss Cost Multipliers, resulting in an overall rate increase of 7.5%.
New Business Date: 01/01/2027 Renew Business Date: 01/01/2027

COMPANY **FILING NUMBER**
PHILADELPHIA INDEMNITY INSURANCE COMPANY **PHLX-135050843**

The company files to revise their base rates for their Abuse and Molestation (SAM) program, resulting in an overall increase of 14.8%.
New Business Date: 07/01/2027 Renew Business Date: 07/01/2027

COMPANY **FILING NUMBER**
SENTRY SELECT INSURANCE COMPANY **SEPX-135129408**

The company files to revise their rates for their Commercial General Liability program, resulting in an overall rate decrease of -5.1%.
New Business Date: 12/01/2026 Renew Business Date: 12/01/2026

COMPANY **FILING NUMBER**
SPINNAKER INSURANCE COMPANY **CIAI-135064311**

The company files to adopt ISO rates/rules with proprietary exceptions for their Coterie Businessowners program, resulting in an overall rate increase of 11.3%.
New Business Date: 01/01/2027 Renew Business Date: 04/01/2027

LEAD COMPANY **FILING NUMBER**
ST. PAUL FIRE and MARINE INSURANCE COMPANY **TRVD-G135085866**

Other Companies
St. Paul Mercury Insurance Company
St. Paul Guardian Insurance Company
Fidelity and Guaranty Insurance Underwriters, Inc.
Fidelity and Guaranty Insurance Company
Travelers Casualty and Surety Company
Travelers Casualty and Surety Company of America

The group of companies' files to introduce their new program Traveler's Wrap 2.0, updating their current Modular program. This filing consists of the following new rates and rules for Fiduciary Liability Coverage.
New Business Date: 09/01/2027 Renew Business Date: 09/01/2027

LEAD COMPANY **FILING NUMBER**
ST. PAUL FIRE and MARINE INSURANCE COMPANY **TRVD-G135087689**

Other Companies
St. Paul Mercury Insurance Company
St. Paul Guardian Insurance Company
Fidelity and Guaranty Insurance Underwriters, Inc.
Fidelity and Guaranty Insurance Company

The group of companies' files to introduce their new Traveler's Wrap 2.0 Directors, Officers, and Entity Liability Coverage for Nonprofit Entities.
New Business Date: 09/01/2027 Renew Business Date: 09/01/2027

COMPANY **FILING NUMBER**
STARSTONE NATIONAL INSURANCE COMPANY **TORS-135116340**

The company files to introduce their Commercial Auto program.
New Business Date: 10/08/2026 Renew Business Date:

COMPANY **FILING NUMBER**
STATE FARM FIRE AND CASUALTY COMPANY **SFMA-134996787**

The company files to revise rates for their Mississippi Farm/Ranch Program, resulting in an overall rate decrease of -0.4%.
New Business Date: 11/15/2026 Renew Business Date: 01/15/2027

LEAD COMPANY **FILING NUMBER**
STATE FARM FIRE AND CASUALTY COMPANY **SFMA-135068445**

Other Companies
State Farm Mutual Automobile Insurance Company

The companies file to revise rates for their Mississippi Private Passenger Auto Program, resulting in an overall rate increase of 2.1%.

New Business Date: 12/04/2026 Renew Business Date: 12/04/2026

LEAD COMPANY **FILING NUMBER**
THE CINCINNATI CASUALTY COMPANY **CNNA-134874105**

Other Companies
The Cincinnati Indemnity Company
The Cincinnati Insurance Company

The companies file to revise rate tables to include new, revised, and discontinued classifications, and revise rates for their Commercial General Liability program. These changes will result in an overall rate increase of 11.298%.

New Business Date: 04/01/2027 Renew Business Date: 04/01/2027

COMPANY **FILING NUMBER**
TOWER HILL PRIME INSURANCE COMPANY **THSP-135093353**

The company files to revise their base rates for their Manufactured Homeowners program, resulting in an overall rate decrease of -3.78%.

New Business Date: 12/01/2026 Renew Business Date: 01/01/2027

COMPANY **FILING NUMBER**
TOWER HILL PRIME INSURANCE COMPANY **THSP-135093375**

The company files to revise their base rates for their Dwelling Fire program, resulting in an overall rate decrease of -13.63%.

New Business Date: 12/01/2026 Renew Business Date: 01/07/2026

COMPANY **FILING NUMBER**
XL SPECIALTY INSURANCE COMPANY **XLAM-135131533**

The company files to introduce their new Blanket Media (Studio), Independent Media and DICE Media Insurance products to cover large Studio productions, Independent, Documentary etc. risks. As part of this program, they are also offering coverage for Commercial General Liability.

New Business Date: 10/22/2026 Renew Business Date: 10/22/2026