COMPANY          FILING NUMBER
ALLIANZ GLOBAL RISKS US INS. CO.   WESA-130233580
files rates, rules and forms for its new Directors and Officers Liability coverage.
Effective Date January 11, 2016.

COMPANY          FILING NUMBER
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY   WESA-130198607
The company filed its new Excess Liability Insurance Product to be effective on approval
which was January 6, 2016.
Effective Date January 6, 2016 for new and renewal business.

COMPANY          FILING NUMBER
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY   WESA-130357144
files a new Employment Practices Liability coverage titled Employment Practices Protect
Product.
Effective Date January 11, 2016.

COMPANY          FILING NUMBER
ALLSTATE INSURANCE COMPANY   ALSE-130380941
files to adopt ISO loss costs, revise LCM's and make changes to several coverages for its
Commercial General Liability Program. The filing indicates that the rate level impact
will be +0.7% increase on the monoline coverage and +1.6% increase on the package
filing.
Effective Date April 18, 2016 for new and May 30, 2016 for renewal business.

COMPANY          FILING NUMBER
AMERICAN BUSINESS & MERC. INS. MUTUAL, INC.   OLDP-130273599
The company filed to adopt the latest NCCI loss costs with a revised LCM for its
Workers Compensation program resulting in a rate impact of -0.3% to be effective March
1, 2016 for new and renewal business.
Effective Date March 1, 2016 for new and renewal business.

LEAD COMPANY          FILING NUMBER
AMERICAN ECONOMY INSURANCE COMPANY   LBRC-130361577
Other Companies
American States Insurance Company
General Insurance Company of America
First National Insurance Company of America
files to delay adoption of the NCCI Mississippi-Voluntary Loss Costs and Rating Values
with revisions to its loss cost multipliers.
Effective Date April 1, 2016 New and Renewal.
LEAD COMPANY
AMERICAN HOME ASSURANCE COMPANY
Other Companies
AIG Assurance Company
New Hampshire Insurance Company
Granite State Insurance Company
AIU Insurance Company
Commerce and Industry Insurance Company
The Insurance Company of the State of Pennsylvania
AIG Property Casualty Company
files to adopt the NCCI March 1, 2016 loss costs and update its loss cost multipliers resulting in an overall rate impact of +3.8%.
Effective Date March 1, 2016.

LEAD COMPANY
AMERICAN RESOURCES INSURANCE CO., INC.
Other Companies
Benchmark Ins. Co.
files to add Cyber Liability and Data Breach Coverage to its Commercial General Liability program. The filing cites an analysis performed by the reinsurer for this program, Hartford Steam & Boiler, as the basis for the rates for the filed program.
Effective Date January 15, 2016.

COMPANY
AMERICAN RESOURCES INSURANCE CO., INC.
files to add Cyber Liability and Data Breach Coverage to its Businessowners (Commercial Multi-Peril) program. The filing cites an analysis performed by the reinsurer for this program, Hartford Steam & Boiler, as the basis for the rates for the filed program. The support provided indicates that an analysis was performed utilizing publicly available data as the basis for the filed rates.
Effective Date January 15, 2016.

COMPANY
BEAZLEY INSURANCE COMPANY, INC.
files a revised Miscellaneous Medical Professional Liability and General Liability program. The filing indicates that the program has no current Mississippi policyholders. As such, this filing will have no rate level impact in Mississippi. The filing includes a rate level indication for the countrywide rate level change associated with this filing.
Effective Date June 1, 2016.
COMPANY                                    FILING NUMBER  
BERKLEY INSURANCE COMPANY                        MNLM-130388401  
The company filed revised rules and rates for its Executive Liability program resulting in a rate impact of -12.5% decrease. The Executive Liability program offers D & O, employment practices liability and fiduciary coverages to private corporations. Effective Date January 27, 2016 for new and renewal business.

COMPANY                                     FILING NUMBER  
CAROLINA CASUALTY INSURANCE COMPANY         SNIC-130382623  
files to adopt the latest NCCI loss costs with no change in the filed LCM for its Workers Compensation program. The filing indicates the rate level impact of the filing will be -7.9% on approximately $2.3 million of premium. Effective Date March 1, 2016.

LEAD COMPANY                                FILING NUMBER  
CINCINNATI CASUALTY COMPANY                 CNNA-130170328  
Other Companies
The Cincinnati Indemnity Company
The Cincinnati Insurance Company
files independent rules, rates and forms for its Division Five - Commercial Property program. Effective Date January 15, 2016.

COMPANY                                     FILING NUMBER  
COLUMBIA MUTUAL INSURANCE COMPANY           CLBA-130374559  
files several rule changes for its Garage Businessowners (Commercial Multi-Peril) program. The filing indicates that there will be no rate level impact as the changes being files are an expansion to the coverage of its fully-reinsured Equipment Breakdown Endorsement, and two new optional endorsements. The Mississippi premium for this program appears to be less than $500k. Effective Date April 15, 2016.

COMPANY                                     FILING NUMBER  
COLUMBIA MUTUAL INSURANCE COMPANY           CLBA-130376319  
files several rule changes for its Contractors Businessowners (Commercial Multi-Peril) program. The filing indicates that there will be no rate level impact as the changes being files are an expansion to the coverage of its fully-reinsured Equipment Breakdown Endorsement, and two new optional endorsements. The Mississippi premium for this program appears to be less than $500k. Effective Date April 15, 2016.
The North River Insurance Company
United States Fire Insurance Company
files to adopt the latest NCCI loss costs and ILF’s with revised loss cost multipliers for its Workers Compensation program.
Effective Date March 1, 2016 New and Renewal.

CUMIS INSURANCE SOCIETY, INC.
files revised rates and rules for its Collateral Package Of Protection (Commercial Auto) Program. Among the rule changes are several new rating variables and coverage, and an increase in the minimum premium. The filing indicates the rate level impact of the filing will be +8.0%
Effective Date October 1, 2016 New and Renewal.

Employers Preferred Ins. Co.
files to adopt the latest NCCI loss costs with a revised LCM for its Workers Compensation program. The filing indicates the rate level impact of the filing will be -7.7% to -3.2% for the two companies on combined premium of approximately $3.0 million. The filing includes a rate change indication analysis for each company that produce indicated rate changes of -12.0% and +12.9%. The analysis includes 5 years of experience and incorporates consideration of previous rate changes, loss development, loss trend, changes in benefit level, and credibility (using an iterative complement of credibility incorporating the NCCI statewide loss cost change and the combined companies’ statewide experience).
Effective Date March 1, 2016.
files to adopt the latest NCCI loss costs with revised LCMs for its Workers Compensation program. The filing indicates the rate level impact of the filing will be 0.0% on approximately $16 million of premium. The filing includes a rate change indication analysis that produces an indicated rate change of +8.9%. The analysis includes 5 years of experience and incorporates consideration of previous rate changes, loss development, loss trend, changes in benefit level, and credibility. Effective Date March 1, 2016.

files to adopt the latest ISO loss costs and ILFs with revised LCMs for its Commercial General Liability program. The filing presents the rate level impact of this filing as ranging from +2.5% to +4.5% across the 8 companies (3 of which with material premium), balancing to approximately +3.9%, on approximately $6.7 million of premium, based on an indication of +24.2%. The filing includes a comprehensive rate level analysis supporting the filing that includes 5 years of experience and incorporates consideration of historical rate levels and premium trend, loss development and loss trend, and credibility with a reasonable basis for the complement of credibility. The selected expense provisions are supported, and the profit provision is not unreasonably high for this line of business. Effective Date July 1, 2016.
EULER HERMES NORTH AMERICA INSURANCE CO.  CLTR-130320903
files a new Contract Surety program. The filing indicates that the rates for this new program are based on a review of competitor programs (Berkley and Allied World), and includes the SERFF tracking numbers as reference as well as a comparison table that demonstrates that the rates for the filed program are consistent with the referenced programs.
Effective Date January 12, 2015.

FFVA MUTUAL INSURANCE COMPANY  FFVA-130358707
files to adopt the latest NCCI loss costs with a revised LCM for its Workers Compensation program. The filing indicates the rate level impact of the filing will be -12.3% on approximately $4.7 million of premium based on an indication of -12.3%. The filing includes an actuarial analysis as support for the proposed LCM. The analysis is based on 10 years of experience, includes support for the key assumptions, and the selections appear reasonable.
Effective Date March 1, 2016.

FIREMEN'S INSURANCE CO. OF WASHINGTON, D.C.  BMAG-130351997
Other Companies
Union Ins. Co.
Acadia Ins. Co.
Continental Western Ins. Co.
files to adopt the latest NCCI loss costs with revised LCMs for its Workers Compensation program. The filing presents the rate level impact of this filing as ranging from -2.6% to +4.7% across the 4 companies, balancing to approximately +0.4%, on approximately $12.1 million of premium.
Effective Date April 1, 2016 N, May 1, 2016 R.

GRAIN DEALERS MUTUAL INSURANCE COMPANY  NGMC-130352826
files for an overall +6.3% rate change. The proposed change is a result of revising tier factors. The proposed change breakdown by class is as follows:
Businessowners excluding Contractors: +10.0%
Contractors: -1.6%.
Premium volume for this company is $547,000.
(This filing is a resubmission of a previous filing NGMC-130188062 which was disapproved on 11/5/2015.)
Effective Date March 15, 2016 N, May 15, 2015 R.
The company's AgriPak Farm and Ranch Program is being revised to update rate pages and forms to address current industry trends and remain competitive in the marketplace. While there are rate revisions to equine coverage, there is no rate impact on current exposure. Cumulative rate change is 0.0%.

Effective Date September 1, 2016 for new and renewal business.

GREAT WEST CASUALTY COMPANY files to adopt NCCI loss costs with a loss cost multiplier of 1.624.

Effective Date March 1, 2016 New and Renewal.

HAMILTON INSURANCE COMPANY files a new Businessowners (Commercial Multi-Peril) program. The program cites ISO loss costs and rating factors and an LCM of 1.350 as the basis for the filed rates. The expense and profit provisions underlying the LCM are reasonable and/or supported.

Effective Date January 19, 2016.

HEALTHCARE PROVIDERS INSURANCE COMPANY The company submits its new filing for its Hospitals and Physicians Professional Liability Program.

Effective Date January 1, 2016 for new and renewal business.

HERITAGE INDEMNITY COMPANY The company filed revises rates and rules for its Vehicle Service Contract Reimbursement Program (Contractual Liability) which indicates a rate level impact of +5.0% increase.

Effective Date April 1, 2016 for new business and renewal business.

HUDSON INSURANCE COMPANY files initial rates and rules for their new Surety program including Court Bonds, Public Official Bonds, Contractor Bonds and other commercial Bonds.

Effective Date January 19, 2016.
COMPANY
INSURANCE SERVICES OFFICE, INC.
files loss costs to be used with the By-peril Rating Supplement to the Homeowners policy
program manual. There is no rate impact associated with this filing.
Effective Date January 4, 2016.

COMPANY
INSURANCE SERVICES OFFICE, INC.
files revised advisory prospective base class loss costs for their Homeowners program
The overall proposed rate level change is an increase of 4.0%.
Effective Date May 1, 2016.

COMPANY
INSURANCE SERVICES OFFICE, INC.
files an alternate By-Peril-Rating Supplement to their Homeowners Policy program
manual. There is no rate impact associated with this filing.
Effective Date January 4, 2016.

COMPANY
MARKEL AMERICAN INSURANCE COMPANY
files a new Professional E&O Liability program covering captive agents of large
insurance companies.
Effective Date February 1, 2016.

COMPANY
MARKEL AMERICAN INSURANCE COMPANY
files revised rules and new endorsements for its Financial Institutions (Fidelity) program.
The rate for the new endorsements being filed is calculated as percentage of the
underlying rate, with underwriting judgement cited as the basis for the selected
provisions. The provisions for some of the filed endorsements appear to incorporate a
range of factors. Given the limited impact of this filing, we do not consider further
scrutiny to be necessary.
Effective Date August 1, 2016.

LEAD COMPANY
METROPOLITAN PROPERTY AND CASUALTY INS. CO.
files revised changes to their Private Passenger rates and rules resulting in an overall
3.5% increase.
Effective Date February 1, 2016 for new and March 7, 2016.
files a rate and (minor) rule filing for its Personal Auto program. The filing indicates that the overall impact of this filing will be +3.94% on approximately $198 million of premium based on a combined indication of +7.38%. The filing includes an exhibit presenting the premium change by Zip Code. While the majority of these changes are within a narrow range of +2.5% to +5.5%, we note some outliers. These tend to be associated with zip codes with very low premium volume. Also, the overall weighted premium change from the proposed changes is +4.02%, which is slightly higher than the overall impact presented in the filing. Effective Date March 1, 2016.

files revised rates and rules for their Personal Property (Fire and Allied Lines) program. The overall rate level change is a decrease of 1.8%. Effective Date January 19, 2016.

files revised rates and rules for its Crop Replant Program. The filing indicates the rate level impact of the filing will be -0.12% on approximately $170 thousand of premium based on an indicated rate change of -0.12%. Effective Date February 15, 2016.

files revised rates and rules for its Commercial Automobile program resulting in an overall rate level impact +2.4% Effective Date January 15, 2016 New / February 15, 2016 Renewal.

files revised rates for its Private Passenger Auto Program resulting in an overall increase of 14.0% increase. Effective Date February 10, 2016 for new business and March 16, 2016 for renewals.

The company filed forms, rates and rules for commercial risks with temporary staffing exposures resulting in a +8.2% rate increase. Effective Date January 10, 2016 for new and renewal business.
COMPANY
RLI INSURANCE COMPANY
files revised rates, rules and forms for its Businessowners RLIPack Tools & Equipment Program resulting in an overall 3.5% increase.
Effective Date May 1, 2016 for new business and July 1, 2016 for renewals.

COMPANY
SAFE AUTO INSURANCE COMPANY
files revised rates for its Safe Auto (Classic) Rating Program resulting in a 0% rate change.
Effective Date March 20, 2016 for renewals.

COMPANY
SAFEWAY INSURANCE COMPANY
files revised rates, rules and forms for their Private Passenger Auto Program resulting in an increase of 5.5%.
Effective Date April 1, 2016 for new and renewals.

COMPANY
SENTRY SELECT INSURANCE COMPANY
files revised rules and rate for its Dealers Crime (Burglary and Theft) program. The filing indicates that the overall rate level impact of this filing will be +9.0% on approximately $26 thousand of premium based on an indication of +3.0%. While we would normally inquire into the reason for a requested rate change well in excess of the indication, given the very limited volume of business in Mississippi, we do not consider further evaluation to be necessary.
Effective Date April 1, 2016.

COMPANY
STONETRUST COMMERCIAL INSURANCE COMPANY
files to adopt the latest NCCI loss costs with a revised LCM from 1.46 to 1.55 and the introduction of loss deviation for certain classes, for an overall weighted LCM of 1.52. The filing indicates that the overall rate level impact of this filing will be -0.1% on approximately $9.6 million of premium. The filing includes a rate level indication analysis that produces an indicated rate level change of -0.1%.
Effective Date March 1, 2016.

COMPANY
SUNZ INSURANCE COMPANY
files to adopt the latest NCCI loss costs with a revised LCM from 1.430 to 1.475. The filing indicates that the overall rate level impact of this filing will be -5.0%. The filing does not clearly disclose the written premium that will be impacted by this rate level change, but it appears to be in the $400k to $500k range. The filing includes a rate level indication that utilizes six years of experience, and produces an indication of +8.0%.
Effective Date March 1, 2016.
COMPANY  FILING NUMBER
TRIANGLE INSURANCE COMPANY, INC. TRGL-130342729
files for a new multi-peril crop insurance product. This product, HarvestMAX, is a yield
protection program.
Effective Date February 1, 2016.

COMPANY  FILING NUMBER
UNIQUE INSURANCE COMPANY SGIC-130273689
files a new private passenger automobile program in Mississippi. The filing indicates that
the filed program is an additional tier for applicants that do not qualify for the preferred
program.
Effective Date February 1, 2016 New.

NEW COMPANY

Weston Insurance Company received its Privilege License and Certificate of Authority to
engage in the insurance business within the State of Mississippi effective January 8,
2016.