ACCESS INSURANCE COMPANY
PERR-130647250
The company files for a +15.2% overall rate increase in Personal Auto Private Passenger Automobile.
Effective Date November 1, 2016 for new and December 1, 2016 for renewal.

ALFA INSURANCE CORPORATION
ALFA-130577685
Alfa General Insurance Corporation
The company files for an overall +12.0% rate increase in private passenger auto of personal lines.
Effective Date October 12, 2016 for new and renewal business.

ALLIANZ GLOBAL RISKS US INSURANCE COMPANY
WESA-130553226
files a new Private Company Protect (Commercial Multi-Peril) program.
Effective Date August 24, 2016.

ALLSTATE PROPERTY AND CASUALTY INSURANCE CO.
ALSE-130646774
The filing seeks approval for a +9.5% rate increase for the Mississippi Motorcycle / Off-Road Vehicle line of business.
Effective Date August 26, 2016 for new and September 21, 2016 for renewal.

AMERICAN ECONOMY INSURANCE COMPANY
LBRC-130619671
American States Insurance Company
files revised rates for their Personal Farmowners Program resulting in no overall rate change.
Effective Date October 8, 2016 for new and renewals.

AMERISURE PARTNERS INSURANCE CO.
AMRS-130603321
The company seeks approval for an overall +2.3% rate increase in commercial auto.
Effective Date October 1, 2016 for new and renewal business.

ARCH INSURANCE COMPANY
WESA-130605057
files a new Lawyers Professional Liability (General Liability) program.
Effective Date August 16, 2016.
<table>
<thead>
<tr>
<th>COMPANY</th>
<th>FILING NUMBER</th>
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</thead>
<tbody>
<tr>
<td>ASPEN AMERICAN INSURANCE COMPANY</td>
<td>REGU-130670137</td>
</tr>
<tr>
<td>revised rating plan for use with its approved Private Company &amp; Not-For-Profit Company Management Liability Package Program resulting in an overall decrease of -18%. Effective Date September 1, 2016.</td>
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<tr>
<td>BERKSHIRE HATHAWAY SPECIALTY INSURANCE CO.</td>
<td>REGU-130644372</td>
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<tr>
<td>files to revise the rates and rules and to enhance the coverage offerings in their Travel Agents Errors and Omissions Product. The rate revisions are minimal and the enhancements appear reasonable. Effective Date August 22, 2016.</td>
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<tr>
<td>LEAD COMPANY</td>
<td>ZURC-130440483</td>
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<tr>
<td>COLONIAL AMERICAN CASUALTY &amp; SURETY CO.</td>
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<tr>
<td>Other Companies</td>
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<tr>
<td>Fidelity and Deposit Co. of Maryland</td>
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<tr>
<td>Zurich American Ins. Co.</td>
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<tr>
<td>files a new Excess Select Crime (Burglary and Theft) program. The filing indicates that the program premium is based on a “follow-form” basis on the underlying commercial crime policy. Given the “follow-form” nature of the filed program, we do not consider further support to be necessary. Effective Date September 2, 2016.</td>
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<tr>
<td>CONTINENTAL INSURANCE COMPANY</td>
<td>CNAC-130627781</td>
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<tr>
<td>files an addendum to their Commercial Umbrella/Excess Rating Plan to provide rating for the Non-Profit Service Organization (NPSO) Risk Purchasing Group. The Company has provided explanation regarding the development of the rates and it appears reasonable. We note that the final step of the rating process includes an amenities factor in which the factor may fluctuate within a range based on judgment depending on the applicable amenities. Effective Date August 10, 2016.</td>
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<tr>
<td>DIRECT GENERAL INSURANCE COMPANY OF MS</td>
<td>DRCT-130537282</td>
</tr>
<tr>
<td>The company files for an overall +9.5% rate change in private passenger auto. Effective Date August 10, 2016 for new and renewal business.</td>
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<td>COMPANY</td>
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<tr>
<td>DIRECT GENERAL INSURANCE COMPANY OF MS</td>
<td>DRCT-130494788</td>
</tr>
<tr>
<td>The company files for a rate increase of +9.5% on the Advantage Program for Private Passenger Automobile which has been walled off since February, 2015. This is a renewals only program. Effective Date August 10, 2016 for renewal business.</td>
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<thead>
<tr>
<th>LEAD COMPANY</th>
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</thead>
<tbody>
<tr>
<td>EMC PROPERTY &amp; CASUALTY COMPANY</td>
<td>EMCC-130692917</td>
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<tr>
<td>Other Companies</td>
<td></td>
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<tr>
<td>EMCASCO Ins. Co.</td>
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<tr>
<td>Employers Mutual Casualty Co.</td>
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<tr>
<td>Union Ins. Co. of Providence</td>
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<tr>
<td>files to adopt NCCI’s revised loss costs in bulletin MS-2015-03 subject to the Company’s multipliers for their Workers Compensation Program. Written premium for this program is $1.3M with an estimated overall rate level impact of -8.7%. The Company has filed the loss cost multiplier forms and states that the loss cost modification factors used to calculate the LCMs were selected to maintain the current multiplier for each company. Effective Date August 24, 2016.</td>
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<tr>
<td>ESSENT GUARANTY, INC.</td>
<td>WESA-130632548</td>
</tr>
<tr>
<td>files to introduce a new Credit Union Select rate program to their Mortgage Guaranty product. The Company states that the proposed rates are identical to rates recently filed by ARCH Mortgage Insurance Company but the rates for ARCH Mortgage Insurance Company are not provided nor is the applicable SERFF number. Effective Date August 16, 2016.</td>
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<tbody>
<tr>
<td>FIREMEN'S INSURANCE CO. OF Washington, D.C.</td>
<td>BMAG-130641953</td>
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<tr>
<td>Other Companies</td>
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<tr>
<td>Union Insurance Company</td>
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<tr>
<td>Acadia Insurance Company</td>
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<tr>
<td>Continental Western Insurance Company</td>
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<tr>
<td>files revised rates and rules for their Commercial General Liability program. The overall rate level change is a decrease of 0.2%. Effective Date September 1, 2016.</td>
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<td>FIRST ACCEPTANCE INSURANCE COMPANY INC.</td>
<td>FRST-130634989</td>
</tr>
<tr>
<td>The company files for an overall +5.0% rate increase in personal lines private passenger auto. Effective Date September 29, 2016 for new and October 21, 2016 for renewals.</td>
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</tbody>
</table>
GENERAL STAR NATIONAL INS. CO.  
files revised rates for its Professional Errors and Omissions Liability Program resulting in an overall decrease of -0.42%. Effective Date November 1, 2016 for new and renewals.

GEORGIA CASUALTY & SURETY COMPANY  
The company seeks an overall +6.8% rate increase in Commercial Auto. Georgia Casualty & Surety Company seeks a +16.6% rate increase, and Association Casualty Insurance Company seeks a +5.7% rate increase. Effective Date November 1, 2016 for new and renewal business.

GEORGIA CASUALTY & SURETY COMPANY  
files to revise manual pages and loss cost multipliers in their Commercial Property Policy program resulting in an overall 5.5% increase. Effective Date December 1, 2016.

GEORGIA CASUALTY & SURETY COMPANY  
files to adopt NCCT's 2016 loss costs and revise the LCM for their Workers' Compensation program. The overall proposed rate level change is an increase of 3.0%. Effective Date September 1, 2016.

GRAY INSURANCE COMPANY  
files initial rate filing for the Company's Workers' Compensation Program in MS. The Company proposes to adopt the NCCI loss costs effective March 1, 2016 and all applicable rules. The provision for underwriting profit was developed using an internal rate of return approach which balances the net present value of the total cash flows to a 10% targeted rate of return on surplus. The Company selected a profit and contingencies provision of 1.0% based on this method. Support for the loss cost multiplier of 1.546 and the proposed expense constant of $250 are provided in the Calculation of Insurer Loss Cost Multiplier with Expense Constants and appears reasonable. Effective Date August 22, 2016.
files to adopt ISO's revised countrywide Crime and Fidelity Multistate loss costs. The estimated rate level impact of the change is -21.77%.
Effective Date November 1, 2016 for new and renewals.

files revisions to their Insurance Agents & Brokers Professional Liability Errors & Omissions Program. The Company increased the maximum eligible revenue from $10,000,000 to $15,000,000 and proposed a base rate of $4.00 per $1,000 revenue in order to complete the rates for the eligible revenue and flatten the premium curve as receipts increase. The Company also revised the one year Prior Acts Factor in the MS manual to be the same as that in their countrywide manual. Written premium for this program is $45,189 with an estimated rate level impact of -1.0%.
Effective Date August 22, 2016.

files a new Contents-only Personal Property program. The filing indicates that the filed rates are identical to rates written by the filing Company in other states in the region, specifically South Carolina and Georgia for Household Contents Burglary and Louisiana for all other rates. This filing proposes two territories (defined by county proximity to the coast) and cites similar territorial rating in Louisiana. The filed expense provisions, while generally consistent with the three-year expense experience disclosed in Exhibit C, are extremely high, resulting in a PLR of 26.1%.
Effective Date August 4, 2016.

files revised rates, rules and forms for their Homeowners program. There is no rate change associated with this filing.
Effective Date March 1, 2016.
COMPANY
INSURANCE SERVICES OFFICE, INC.
FILING NUMBER
ISOF-130673247
files to revise the Estimated Loss Potentials (ELPs) Supplement contained in Division Six - General Liability of the Commercial Lines Manual (CLM). This filing is not being submitted on behalf of ISO participating insurers but as reference material to assist insurers in developing rates for non-manually rated classes. The ELPs are being revised for the Premises/Operations, Products/Completed Operations, and Liquor Liability class codes. ISO estimates the impact of the proposed changes to be -7.5%.
Effective Date August 22, 2016.

COMPANY
INSURANCE SERVICES OFFICE, INC.
FILING NUMBER
ISOF-130678232
files to revise the advisory prospective loss costs for Employment-Related Practices Liability coverage. ISO estimates the impact of the proposed changes to be -5.6% for ISO participating insurers that utilize their prospective loss costs. ISO has provided an indication supporting the proposed change that appears reasonable.
Effective Date January 1, 2017.

COMPANY
INTREPID INSURANCE COMPANY
FILING NUMBER
MRTN-130673110
files a new Commercial Property insurance program. The company proposes to adopt all ISO loss costs and rules. The company proposes to use a 1.30 Loss Cost Multiplier (“LCM”), which is strictly an expense and profit multiplier.
Effective Date August 29, 2016.

COMPANY
KNIGHTBROOK INSURANCE COMPANY
FILING NUMBER
REGU-130661791
The company filed its independent forms, rates and rules to provide commercial auto physical damage coverage for its new Auto Dealer Open Lot Program. The new program is designed to provide physical damage coverage on vehicles having lender financing through auto dealerships use of lender provided credit lines to purchase vehicles.
Effective Date August 31, 2016 for new and renewal business.

COMPANY
LEXON INSURANCE COMPANY
FILING NUMBER
LEXN-130621113
files to revise its Surety/Fidelity program rates. The Company is revising its program to use countrywide rates with state exception pages when necessary but does not anticipate the need to file state exception pages in Mississippi.
Effective Date August 22, 2016.

COMPANY
LYNDON SOUTHERN INSURANCE COMPANY
FILING NUMBER
LFST-130651032
The company seeks approval for an overall +11.8% rate change in Personal Auto Private Passenger Automobile.
Effective Date August 8, 2016 for new and renewal business.
MAG MUTUAL INSURANCE COMPANY
files initial rate filing for the Company's Workers' Compensation Program in MS. The Company is a specialty insurer where the majority of its premium comes from class code 8832 (physician office personnel). This filing proposes to adopt the March 1, 2016 NCCI MISSISSIPPI Advisory Loss Costs and Miscellaneous Rating Values (Filing Designation Number MS-2015-01, effective 3/1/2016) with Loss Cost Multiplier of 1.250 for all classes and an expense constant of $230. The proposed expense constant, minimum premium and maximum premium are equal to the currently approved amounts for assigned risk. The Company has selected a profit provision of 0.9% based on a targeted after-tax rate of return of 5.8% and offset by the expected investment income on policyholder supplied funds. Effective Date September 1, 2016.

MARKEL AMERICAN INSURANCE COMPANY
files rates/rules for their new Community Banks Professional Liability Program to be written on a claims-made basis. The policy can be customized to provide a variety of primary coverages. The proposed rates for the rating plan are based on competitor rating plans and underwriting judgment. Effective Date October 1, 2016.

MARKEL AMERICAN INSURANCE COMPANY
The company files for an overall +5.4% rate increase in personal auto - motorcycle. Effective Date September 1, 2016 for new and October 6, 2016 for renewal.

MERCHANTS BONDING COMPANY (MUTUAL)
files to revise its rates for their Notary Public E&O program resulting in an overall 7.0% increase. Effective Date September 27, 2016 for new and renewals.

MISSISSIPPI FARM BUREAU CASUALTY INSURANCE CO.
The company seeks approval for an overall +9.0% rate change in Personal Lines Private Passenger Auto. Effective Date December 15, 2016 for new and renewal business.
LEAD COMPANY  MITSUI SUMITOMO INSURANCE CO. OF AMERICA  FILING NUMBER  MRTN-130436122
Other Companies  Mitsui Sumitomo Insurance USA Inc.
The companies file their new Management Liability Excess Liability program for Commercial Umbrella and Excess effective for new business August 16, 2016. Effective Date August 16, 2016 for new business.

COMPANY  NATIONWIDE AGRIBUSINESS INSURANCE CO.  FILING NUMBER  NWCM-130612966
files revised rates and rules for its Commercial Farm and Ranch Program resulting in an overall 9.7% increase. Effective Date February 1, 2017 for new and renewals.

LEAD COMPANY  REGENT INSURANCE COMPANY  FILING NUMBER  QBEC-130611449
Other Companies  General Casualty Company of Wisconsin
files to introduce its new Manufacturers Errors and Omissions coverage. Effective Date August 15, 2016.

LEAD COMPANY  REGENT INSURANCE COMPANY  FILING NUMBER  QBEC-130544753
Other Companies  General Casualty Co. of Wisconsin
files to introduce rates and rules for Equipment Breakdown coverage. The Company states that the coverage will be written as part of their property products and will cede 100% of the Equipment Breakdown exposure to their reinsurer, The Hartford Steam Boiler Inspection and Insurance Company (HSB). Also, the Company states its reliance upon the expertise of HSB and that the rates are the product of HSB’s Loss and Loss Adjustment Expense experience with their expenses. Effective Date August 9, 2016.

COMPANY  SENTRY INSURANCE A MUTUAL COMPANY  FILING NUMBER  SEPX-G130634420
files revised rates for their Commercial Businessowners Program which revises their Loss Cost Multiplier and Rebalances Scorecard to 1.0 countrywide resulting in an overall 33.2% increase. Effective Date September 1, 2016 for new and renewals.

COMPANY  SHELTER MUTUAL INSURANCE COMPANY  FILING NUMBER  SHEL-130637602
files revised rates and rules for their Homeowners program. The overall proposed rate level change is an increase of 4.4%. Effective Date October 20, 2016.
COMPANY                     FILING NUMBER
STANDARD FIRE INSURANCE COMPANY TRVA-130657633
The company seeks approval for an overall +2.0% rate increase in private passenger auto. Effective Date April 22, 2017 for new and renewal business.

COMPANY                     FILING NUMBER
STATE AUTO PROPERTY AND CASUALTY INS. COMPANY STAT-130641716
The company seeks approval for an overall +17.6% rate change in personal auto in the company's CustomFit Auto Program. Effective Date January 7, 2017 for new and renewal business.

LEAD COMPANY                     FILING NUMBER
STATE FARM FIRE AND CASUALTY COMPANY SFMA-130571417
State Farm Mutual Automobile Insurance Company
The company seeks approval for an overall +7.3% rate increase in the independent Commercial Automobile program which includes in increase of +7.1% for the State Farm Mutual Automobile Insurance Company and a rate level increase of +8.7% for the State Farm Fire and Casualty Company. Effective Date September 19, 2016 for new and renewal business.

COMPANY                     FILING NUMBER
TRAVELERS CASUALTY AND SURETY CO. OF AMERICA TRVE-130647323
files to revise base rates for its Private Company Directors and Officers Liability coverage resulting in an overall rate impact of +11.5%. Effective Date October 1, 2016 New and Renewal.

COMPANY                     FILING NUMBER
TRAVELERS CASUALTY AND SURETY CO. OF AMERICA TRVE-130661659
files to revise rates for their CyberRisk coverage resulting in an estimated rate level impact of -0.9%. Effective Date December 1, 2016 New and Renewal.

COMPANY                     FILING NUMBER
USAA GENERAL INDEMNITY COMPANY USAA-130603971
files revised rates for their Homeowners program. The overall proposed rate level change is an increase of 10.0%. Effective Date December 31, 2016.

COMPANY                     FILING NUMBER
VIKING INSURANCE COMPANY OF WI VKNG-130469304
The company files a new personal lines product for motorcycle coverage. Effective Date August 17, 2016 for new business.
The company seeks approval for an overall +12.0% rate increase for personal private passenger auto.
Effective Date August 1, 2016 for new and September 14, 2016 for renewal.

NEW COMPANIES

Elephant Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective August 23, 2016.

Universal Fire & Casualty Insurance Company received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective August 23, 2016.