

**Mississippi Insurance Department  
Property/Casualty Rate Filing Bulletin  
JANUARY 2017**

<b><u>LEAD COMPANY</u></b> <b>ACCIDENT FUND GENERAL INSURANCE COMPANY</b> <u>Other Companies</u> Accident Fund Ins. Co. of America Accident Fund National Ins. Co. United Wisconsin Ins. Co.	<b><u>FILING NUMBER</u></b> ACCD-130851793
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files its WC for an overall -5.88% rate change.  
Effective Date April 1, 2017.

<b><u>COMPANY</u></b> <b>ACE PROPERTY AND CASUALTY INS. CO.</b>	<b><u>FILING NUMBER</u></b> ACEH-130811497
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files to revise their Crop-Hail rates. The Company has provided support and is proposing a +0.3% rate increase.  
Effective Date January 10, 2017.

<b><u>LEAD COMPANY</u></b> <b>AMERICAN AUTOMOBILE INSURANCE COMPANY</b> <u>Other Companies</u> Associated Indemnity Corp. Fireman's Fund Ins. Co. National Surety Corp. The American Ins. Co.	<b><u>FILING NUMBER</u></b> FFDC-130879785
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files its Workers Comp to adopt NCCI's voluntary loss costs and rating values in approval circular MS-2016-04 for Workers Compensation. The overall rate change for this filing is -6.3% with total written premium for the latest year of \$67K.  
Effective Date March 1, 2017.

<b><u>COMPANY</u></b> <b>ARCH INSURANCE COMPANY</b>	<b><u>FILING NUMBER</u></b> WESA-130854074
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files for its American Specialty Sports and Entertainment Program for an unspecified overall rate change. The filing Description states, "Arch Insurance Company is submitting for your review and approval, its countrywide Property and Auto rates, rules and forms for the American Specialty Sports and Entertainment Program. This filing is designed to complement and supplement the currently filed and approved rules and loss costs from the Insurance Services Office, Inc. (ISO).  
Effective Date January 11, 2017.

**COMPANY**

**FILING NUMBER**

**ASPEN AMERICAN INSURANCE COMPANY**

**AIUS-130774821**

files to introduce rates and rules for a Crop Replant insurance program after the company acquired 100% of the outstanding equity and voting interest of AG Logic Holdings, LLC and its subsidiaries ("AgriLogic"), U.S. crop risk management company and integrated consulting business from IAT Group, the parent of Occidental Fire and Casualty Company of North Carolina ("Occidental"). The rates and rules within this filing are substantially similar to those filed previously by Occidental with the exception of a rate increase of 2.5% for soybeans.

Effective Date January 12, 2017.

**COMPANY**

**FILING NUMBER**

**ASPEN AMERICAN INSURANCE COMPANY**

**AIUS-130768110**

files to introduce rates and rules for a Crop Hail Insurance program. The Company acquired 100% of the outstanding equity and voting interest of AG Logic Holdings, LLC and its subsidiaries ("AgriLogic"), U.S. crop risk management company and integrated consulting business after the company purchased AgriLogic from IAT Group, the parent of Occidental Fire and Casualty Company of North Carolina ("Occidental"). The rates and rules proposed within this filing are substantially similar to those filed previously by Occidental.

Effective Date January 13, 2017.

**COMPANY**

**FILING NUMBER**

**AXIS INSURANCE COMPANY**

**AXSS-130814841**

files for new forms and endorsements, with the associated rates, to provide cyber liability to its insureds.

Effective Date January 4, 2017.

**COMPANY**

**FILING NUMBER**

**BANKERS STANDARD INSURANCE COMPANY**

**ACEH-130803223**

files rate revisions to its Personal Umbrella program resulting in an overall 8.9% increase.

Effective Date February 1, 2017 for new and renewals.

**COMPANY**

**FILING NUMBER**

**BENCHMARK INSURANCE COMPANY**

**MRTN-130856259**

files its Workers Comp to adopt the NCCI Circular MS-2016-04 - Mississippi - Voluntary Market - Loss Costs and Rating Values with no change to their currently filed Loss Cost Multiplier. The overall impact for this filing is -6.1%.

Effective Date March 1, 2017.

**COMPANY**

**FILING NUMBER**

**BERKSHIRE HATHAWAY DIRECT INS. CO.**

**PRFL-130806202**

files rates, rules and forms for its new Umbrella and Excess insurance program.

Effective Date February 1, 2017.

**COMPANY** **FILING NUMBER**  
**BERKSHIRE HATHAWAY SPECIALTY INSURANCE CO.** **REGU-130854815**

files Employee Benefits Liability Coverage to introduce rates and rules to be used with ISO's Employee Benefits Liability Coverage Endorsement. This endorsement covers the liability of an employer for an error or omission in the administration of an employee benefits program.

Effective Date January 26, 2017.

**LEAD COMPANY** **FILING NUMBER**  
**CINCINNATI CASUALTY COMPANY** **CNNA-130857416**

**Other Companies**

The Cincinnati Indemnity Co.

The Cincinnati Ins. Co.

files its Workers Comp to adopt the NCCI Loss Costs and amending the Loss Costs Multipliers with an estimated impact of -4.3% on \$470K of written premium for the 3 companies combined.

Effective Date March 1, 2017.

**LEAD COMPANY** **FILING NUMBER**  
**CINCINNATI CASUALTY COMPANY** **CNNA-130858396**

**Other Companies**

The Cincinnati Indemnity Company

The Cincinnati Insurance Company

files to introduce a new Cyber Risk Program which replaces its previous Internet Liability program.

Effective Date June 1, 2017.

**COMPANY** **FILING NUMBER**  
**CONTINENTAL CASUALTY COMPANY** **CNAC-130868793**

files to revise its Agents Professional Liability rates for the life insurance agents in Southern Farm Bureau Life Insurance Company (SFBLIC). This will result in an overall decrease of -17.3%.

Effective Date February 6, 2017 for new and renewals.

**LEAD COMPANY** **FILING NUMBER**  
**EASTERN ALLIANCE INSURANCE COMPANY** **EIHI-130810740**

**Other Companies**

Allied Eastern Indemnity Co.

Eastern Advantage Assurance Co.

files its Workers Comp for approval for individual Loss Cost Multiplier changes.

Effective Date March 1, 2017.

**LEAD COMPANY**  
**EMPLOYERS ASSURANCE COMPANY**

**FILING NUMBER**  
AMCP-130880332

**Other Companies**

Employers Preferred Ins. Co.

files its Workers Comp to adopt the March 1, 2017 loss costs as promulgated by NCCI, reference filing number MS-2016-02, for their Workers Compensation program. The overall impact for this filing is -2.4% with total written premium for the latest year of \$2.5M.

Effective Date March 1, 2017.

**COMPANY**  
**ENDURANCE ASSURANCE CORPORATION**

**FILING NUMBER**  
REGU-130738313

files for a new Surety program.

Effective Date January 24, 2017.

**LEAD COMPANY**  
**FIREMEN'S INSURANCE CO. OF WASHINGTON D.C.**

**FILING NUMBER**  
BMAG-130829836

**Other Companies**

Union Ins. Co.

Acadia Ins. Co.

Continental Western Ins. Co.

files its Workers Comp for an overall -11.4% rate change. The indicated rate change is -7.9%. (The overall rate change reflects only the NCCI loss costs overall filed change of the same magnitude. The companies' Loss Cost Multipliers are not revised.)

Effective Date February 1, 2017.

**COMPANY**  
**FORTRESS INSURANCE COMPANY**

**FILING NUMBER**  
FORT-130857097

files to revise base rates and increased limits factors for its Dental Professional Liability coverage resulting in an overall rate impact of +4.03%.

Effective Date July 1, 2017 New and Renewal.

**COMPANY**  
**FRANK WINSTON CRUM INSURANCE COMPANY**

**FILING NUMBER**  
FWCI-130776738

files for its Workers Comp to adopt the NCCI's 3/1/2017 loss costs contained in circular MS-2016-02, with a proposed LCM of 1.200 and expense constant of \$225.

Effective Date March 1, 2017.

**COMPANY**  
**HEALTHCARE PROVIDERS INSURANCE COMPANY**

**FILING NUMBER**  
MADC-130836212

files their Med Mal Claims for an overall -11.9% rate change. The indicated rate change is -25.1%. Premium volume for the company is approximately \$2,600,000.

Effective Date January 24, 2017.

**COMPANY** **FILING NUMBER**  
**HEALTHCARE PROVIDERS INSURANCE COMPANY** **MADC-130835862**

files their Workers Comp for an overall 0% rate change. LCM 1.315.  
Effective Date January 24, 2017.

**COMPANY** **FILING NUMBER**  
**HISCOX INSURANCE COMPANY INC.** **HISC-130797800**

an initial filing for its Businessowners insurance program. The company proposes to adopt ISO loss costs with a proposed 1.59 Loss Cost Multiplier ("LCM").  
Effective Date February 1, 2017.

**LEAD COMPANY** **FILING NUMBER**  
**IMPERIUM INSURANCE COMPANY** **PERR-130823912**

Other Companies

Great Midwest Insurance Company

files to introduce their new Accountants and Tax Preparers Professional Liability program which will be provided on a Claims-Made basis.  
Effective Date January 11, 2017.

**LEAD COMPANY** **FILING NUMBER**  
**IMPERIUM INSURANCE COMPANY** **PERR-130832727**

Other Companies

Great Midwest Ins. Co.

files for a new Heavy Equipment & Transport (HEAT) Program which will attach to the existing Insurance Services Office ("ISO") based Commercial General Liability "generic" program.

Effective Date February 1, 2017.

**COMPANY** **FILING NUMBER**  
**INSURANCE SERVICES OFFICE, INC** **ISOF-130850083**

files for commercial auto combinations approval for introducing a "Without Full Covered Autos Liability Limit For Customers Liability Coverage" option for single limit Auto Dealers base loss costs.

Effective Date April 1, 2017.

**COMPANY** **FILING NUMBER**  
**INSURANCE SERVICES OFFICE, INC.** **ISOF-130875396**

files Commercial Package Policy Modification Factors, revisions to its advisory Commercial Package Policy Package Modification Factors (PMFs) on behalf of participating insurers which have authorized them to do so and jointly with the Mississippi State Rating Bureau.

Effective Date June 1, 2017.

**LEAD COMPANY**  
**LIBERTY INSURANCE CORPORATION**

**FILING NUMBER**  
LBPM-130777348

**Other Companies**

**LM Insurance Corporation**

files revised rates to their Homeowners Program, including changes to its territory base rates. This results in an overall increase of 3.05%.

Effective Date February 25, 2017 (New) April 1, 2017 (Renewal).

**COMPANY**

**FILING NUMBER**

**NATIONAL SECURITY FIRE & CASUALTY COMPANY**

MISF-130819127

files revised rates and rules for their Homeowners program. The overall rate level change is a decrease of 4.0%.

Effective Date February 1, 2017 (New) April 1, 2017 (Renewal).

**COMPANY**

**FILING NUMBER**

**OLD REPUBLIC INSURANCE COMPANY**

OLSQ-130823147

Old Republic filed to make changes to its Trucking Program in Commercial Auto which would result in a +1.5% rate increase. The company currently does not write any business in the Trucking Program and used the stats from the sister company, Great West Casualty Company. The loss ratio information is from Great West as are the rates, rating factors and rating plans.

Effective Date April 1, 2017 for new and renewal business.

**COMPANY**

**FILING NUMBER**

**OMNI INDEMNITY COMPANY**

OMNI-130783795

files for a +19.2% overall rate change for personal auto. The indicated rate change is +22.2%. Written premium volume for this company is \$4,553,000.

Effective Date January 19, 2017 N, February 23, 2017 R.

**COMPANY**

**FILING NUMBER**

**PHARMACISTS MUTUAL INSURANCE COMPANY**

PHAR-130846441

files their Workers Comp for an overall -0.2% rate change. The indicated rate change is -12.3%. The company states that the purpose of the filing is to adopt NCCI loss costs effective 3/1/2017 as well as revising the Loss Cost Multipliers ("LCM"). LCM 1.460.

Effective Date March 1, 2017.

**COMPANY**

**FILING NUMBER**

**QBE INSURANCE CORPORATION**

QBEC-130791720

files for approval for a new E & O liability program.

Effective Date January 24, 2017.

**COMPANY**

**STAR INSURANCE COMPANY**

**FILING NUMBER**

**MEAD-130854483**

files to introduce their new AutoEdge Program, which will provide package coverage to the automotive dealers/service industry and equipment dealer industry.

Effective Date January 20, 2017.

**LEAD COMPANY**

**STATE AUTO PROPERTY AND CASUALTY INS. CO.**

**FILING NUMBER**

**SAMM-130756916**

**Other Companies**

State Automobile Mutual Ins. Co.

files their Other Liability - Cyber coverage for a new product covering the threat of unauthorized intrusion into or interference with an insured's computer systems.

Effective Date January 24, 2017.

**COMPANY**

**TWIN CITY FIRE INSURANCE CO.**

**FILING NUMBER**

**HART-130765028**

files a new program for Commercial Multiperil insurance, Spectrum Business-Owners policy, that covers a wide range of insurance coverages typically found in BOP/Package products.

Effective Date February 15, 2017.

**LEAD COMPANY**

**UNITED SERVICES AUTOMOBILE ASSOCIATION**

**FILING NUMBER**

**USAA-130772820**

**Other Companies**

USAA Casualty Insurance Company

USAA General Indemnity Company

Garrison Property and Casualty Insurance Company

The companies filed a request for an overall +10.00% rate increase in Private Passenger Auto.

Effective Date July 6, 2017 for new and renewal business.