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Company Filings Made With the TN Department of Commerce & Insurance

The following filings have been approved or filed by the Tennessee Department of Commerce & Insance

Company Filing

Owners

Starting with the NCCI loss cost filing #TN-2021-06 effective 3/01/2022, Tennessee is no longer requiring annual loss cost filings if the company does not intend to change their currently filed LCM.

Amalgamated Casualty Revising rates and rules for use in insuring artisan contractors for

commercial auto. Effective 7-1-22.

American Bankers of FL Revising rates, rules and forms for mobile HO so that an overall

13.6% decrease is produced effective 5-1-22.

Ansur America Adopting ISO 2021 commercial auto business auto loss cost and revising LCMs. Overall changes are -12.1% for Ansur America

and +7.8% for Frankenmuth Mutual. Effective 8-1-22.

Arch Initial filing of the Library program rates, rules and form for

commercial auto. Program is designed for libraries (surprise) and related businesses and will provide coverage for commercial auto,

commercial fire and allied lines, commercial GL and excess iability when all the filings are completed. Effective 5-1-22.

Ascot Initial filing of WC LCM of 2.15 effective 3-1-22.

Atlantic Specialty Revising rates for yacht program so that a 20.0% increase is

produced effective 6-1-22.

Auto-Owners Revising rates and rules for HO so that an overall 2.851%

increase is produced effective 4-12-22 for NB and 5-18-22

for RB.

Auto-Owners Filing of 77 forms for use with HO policies effective 4-12-22 for

NB and 5-18-22 for RB.

Auto-Owners Revising WC LCMs effective 3-1-22. Auto-Owners LCM

Owners reduced from 1.56 to 1.48 for an overall decrease of 6.0%.

Owners LCM reduced from 1.41 to 1.33 for an overall decrease

of 5.3%.

Auto-Owners Revising rates and rules for boatowners effective 4-12-22 for NB

and 5-18-22 for RB. Overall changes are -0.13 for Auto-Owners

and +0.66% for Owners.

Bankers Standard Revising rates for the Platinum HO program effective 7-12-22 for

NB and 9-12-22 for RB. Rates for owners' forms increase 10.4%

with no change in renters and condo rates.

Builders Mutual Revising LCMs for Premises Operations and Products Completed

Builders Premier Operations. Rates for the Trade Contractor Program are also

revised. Overall increases are 10.7% for Mutual and 4.8% for

Premier. Effective 8-1-22.



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Celina Mutual	Adopting ISO 2021 loss cost for commercial auto commercial auto combinations. Also revising LCMs and deviations by vehicle type, coverage and territory. Overall 8.0% increase effective 6-1-22 for NB and 7-1-22 for RB
Cimarron	Initial filing of rates and rules for the GloriFi Managing General Agency, LLC (GloriFi) HO Program effective 4-11-22.
Cimarron	Initial rate and rule filing for a PP Auto program effective 4-1-22.
CNA Companies	Filing of revised forms for the Technology E&O coverages effective 6-1-22.
Cypress Berkshire Hathaway Homestate	Replacing current commercial auto commercial auto combinations rate and rule manuals with new manuals and revising rates so that an overall 24.9% increase is produced. Effective 7-1-22 for NB and 9-1-22 for RB.
Direct	Revising rates and rules for PP Auto so that an overall 3.0% increase is produced. Effective dates are 12-17-21 for NB and 1-22-22 for RB.
Elephant	Revising rates and rules for PP Auto effective 3-15-22. Filing a new rule and rate table for a predictive model that will be used in rating COLL, COMP, Rental and Loan coverages.
Grange Insurance Company	Revising rates for the Businessowner's and Contractor's program effective 5-1-22. NB increase is 4.2% and RB increase is 2.8%
GuideOne Insurance Company	Revising rates and rules for commercial auto so that an overall 12.2% increase is produced effective 6-1-22 for NB and 7-1-22 for RB.
GuideOne Companies	Revising rates and rules for GL effective 6-1-22 for NB and 7-1-22 for RB. Monoline GL increase is 5.6% and package policy increase is 9.8%.
GuideOne Companies	Revising rates and rules commercial property effective 6-1-22 for NB and 7-1-22 for RB. Monoline increase is 11.4% and package policy increase is 9.8%.
Hartford Group	Filing to not adopt the ISO 2022 HO forms and rules effective 3-1-22.
Hartford of the Southeast	Initial filing of the Prevail Auto and HO programs that will be used to write AARP members in the direct-to-consumer sales channel. With the implementation of this company no new AARP direct business will be placed in Hartford of the Midwest or Trumbull but existing business will continue to be renewed. Effective 3-21-22.
ISO	Revising loss cost for PP Auto so that an overall 9.3% decrease is produced effective 8-1-22. Liability coverages decrease 3,2% and physical damage coverage decrease 15.3%.



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ISO	This filing revises the Zone-Rated Classification Plan for commercial auto commercial auto combinations effective 4-1-22.
Kentucky National	Revising rates for PP Auto so that an overall 12.94% increase is produced effective 2-1-22 for NB and 3-15-22 for RB.
Liberty Mutual Companies	Revising rates and rules for Law Enforcement Professional Liability effective 9-1-22. No business currently being written.
Mendakota	Revising rates and rules for PP Auto so that an overall 13.5% increase is produce effective 3-8-22 for NB and 4-22-22 for RB.
MGA	Revising rates for PP Auto so that an overall 7.5% increase is produced effective 3-18-22 for NB and 5-17-22 for RB.
Midvale	Initial filing of rates and rules for a personal umbrella product effective 6-19-22.
Nationwide Agribusiness	Initial filing of rates, rules and forms for a Farm Inland Marine program effective 11-1-22.
Nationwide Agribusiness	Revising rates, rules and forms for the commercial farm and ranch program so that an overall 7.1% increase is produced effective 11-1-22.
Nationwide Mutual	Effective 3-1-22 Nationwide Mutual of America will close PP Auto to NB but will continue to renew policies. Eligible new business will be written in Nationwide Mutual. Mutual rates will be on average 18.0% lower than Mutual of America.
OBI National	Revising rates for the McGriff Yacht Program so that a 3.5% increase is produced effective 6-1-22.
Property and Casualty of Hartford	Revising rates for PP Auto so that an overall 8.5% increase is produced effective 4-7-22 for NB and 5-27-22 for RB.
QBE	Revising rates for HO so that an overall 10.0% increase is produced effective 4-1-22.
Safeco of America	Revising rates for personal umbrellas so that an overall 14.9% increase is produced effective 4-1-22 for NB and 5-13-22 for RB.
Safety National	Adopting ISO 2021 loss cost for commercial auto commercial auto combinations effective 7-2-22. Increasing liability LCM from 1.481 to 1.520 and physical damage LCM from 1.433 to 1.558. Overall 13.5% increase.
Shelter Mutual	Revising rates and rules for HO so that an overall 3.3% increase is produced effective 4-21-22.
Shelter Mutual	Revising rates and rules for The Platinum Shield HO program so that an overall 4,2% increase is produced effective 4-21-22.
Shelter Mutual	Revising rates and rules for personal farmowners so that an overall 5.3% increase is produced effective 4-21-22.



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Shelter Mutual	Revising rates and rules for mobile HO so that an overall 4.8% increase is produced effective 4-21-22.
Southern of VA	Revising rates and rules for HO so that an overall 9.0% increase is produced effective 5-1-22.
Southern of VA	Revising rates and rules for PP Auto so that an overall 9.0% increase is produced effective 5-1-22.
Spinnaker	Initial filing of a Personal Recreational Vehicle Program effective 3-25-22.
State Auto Mutual	Revising rates, rules and forms for the State Auto® Commercial GL product. Changes will produce a more varied and competitive portfolio of coverage options. Overall 0.20% decrease effective 5-14-22 for NB and 7-12-22 for RB.
State Farm F&C	Reducing WC LCM from 1.8168 to 1.6973. Overall 7.8% decrease effective 3-1-22.
State Volunteer Mutual	Filing for a 3% increase to all physician and surgeon rates effective 5-15-22.
Travelers Personal	Revising rates and rules for Personal Liability Umbrella (PLUS) in the Quantum Homeowners 2 program so that a 3.0% increase is produced effective 4-1-22 for NB and 5-21-22 for RB.
Travelers Property Casualty of Am Travelers C&S of America	Revising rates and rating plan for CyberRisk coverage effective 6-1-22. Overall increases are 18.5% for Travelers Property Casualty and 36.6% for Travelers C&S.
United F&C Lafayette	Revising PMFs and Uni-Pak Discounts associated with CMP policies effective 6-1-22. Overall increase is 3.7%.
United F&C Lafayette	Adopting ISO 2021 loss cost and 2020 ILFs for commercial auto commercial auto combinations. Overall increases are 2.1% for United F&C and 1.8% for Lafayette. Effective 6-1-22.
Westfield Companies	Filing a WC deductible table and revising LCMs effective 3-1-22. Overall 2.1% increase for the group.