

Company Filings Made With the TN Department of Commerce & Insurance

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

Company	Filing
21st Century Centennial	Filing a renewal tier model that will be used to re-evaluated PP auto insureds every three years which does not use the consumers' credit score. Overall 0.2% increase effective 7-27-15 for NB and 9-2-15 for RB.
Alfa Vision	Revising PP auto rates and rules so that an overall 6.7% increase is produced effective 7-27-15 for NB and 8-29-15 for RB.
Allied of America	Initial filing of rates, rules, and forms for BOP. Effective 1-1-16.
Allied P&C	Revising rates and rules for the Class Plan M PP auto program. Overall 5.6% increase effective 7-14-15 for NB and 8-1-15 for RB.
Allstate Insurance	Revising rates and rules for commercial autos so that an overall 9.9% increase is produced effective 9-21-15 for NB and 12-2-15 for RB.
Allstate Insurance	Adopting ISO 2014 BOP loss cost and adjusting multiple LCMs so that an overall increase of 15.3% is produced effective 12-14-15 for NB and 2-24-16 for RB.
Allstate V&P	Revising HO rates and the rating plan for dwelling characteristics, policy class, early signing discount, water backup endorsement, zone definitions, zone relativities, and flex group. Rate adjustment factors are increased so that no overall rate level change is produced. Effective 6-1-15 for NB and 7-16-15 for RB.
AMCO	Revising rates and rules for the Class Plan M PP auto program. Overall 3.5% increase effective 7-14-15 for NB and 8-1-15 for RB.
AMCO	Revising rates and factors for recreational vehicles so that an overall 12.0% increase is produced effective 7-18-15 for NB and 8-17-15 for RB.
Arch	Increasing commercial auto rates for the Ambulance Services Insurance Program by 15% effective 8-1-15.
Argonaut	Initial filing of an Agricultural Feedlot program. Includes coverage for CMP, commercial auto, commercial inland marine, and livestock mortality. Designed for livestock operations, including feedlots, animal confinement facilities and auction markets. Effective 9-1-15.
Association Casualty	Revising CA BA rates and rules so that an overall 11.03% increase is produced effective 11-1-15. LCMs increasing from 1.64 to 1.689 for liability and 1.78 to 1.833 for physical damage off current ISO loss cost.
Auto Owners Owners	Revising numerous rating factors and rules for the CMP program effective 7-1-15 for NB and 8-30-15 for RB. Overall increase in rate level is 0.5% for Auto Owners and 0.2% for Owners.
Auto Owners Owners	Revising many, many rates, rating factors, and rules for commercial property effective 7-1-15 for NB and 8-30-15 for RB. Overall increase in rate level is 2.3% for Auto Owners and 2.4% for Owners.
Auto Owners Owners	Revising numerous rating factors and rules for the GL program effective 7-1-15 for NB and 8-30-15 for RB. Overall decrease in rate level is 0.3% for Auto Owners and 2.1% for Owners.
Auto Owners Owners	Revising multiple rates and rules for CMP effective 7-1-15 for NB and 8-30-15 for RB. Auto Owners increase is 0.5% and Owners increase is 0.2%.
Central Mutual All America	Filing multiple LCMs off ISO 2014 commercial auto loss cost. Overall 1.8% increase effective 10-1-15.

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Columbia National	Revising CA BA rates and rules so that an overall 3.2% increase is produced effective 11-1-15. LCMs decreasing from 1.50 to 1.485 for liability and 1.63 to 1.614 for physical damage off current ISO loss cost.
Continental Casualty	Filing of revised forms for the lawyers professional liability forms. Effective 7-6-15.
Depositors	Revising rates and rules for the Class Plan M PP auto program. Overall 1.0% increase effective 8-1-15 for RB.
Erie Exchange	Filing revised rules, rates, and forms for the BOP Ultrapack Plus program. Overall 0.1% decrease effective 12-15-15.
Firemen's Fund Group	Initial filings of a motorsports program designed to provide GL and Business Auto for companies that race conveyances such as autos and boats, including the associations, tracks, events and schools, sponsors and vendors as well as other businesses that are involved in motorsports. Effective 11-1-15.
Firemen's Insurance of DC Fortress	Initial filing of WC LCM of 1.10 effective 7-1-15. A Berkley company. Revising rates and factors for dental professional liability so that an overall 10.2% increase is produced effective 2-1-16.
Founders	Revising liquor liability rates and rules so that an overall 14.7% decrease is produced effective 8-10-15 for NB and 10-10-15 for RB.
Georgia C&S	Revising CA BA rates and rules so that an overall 24.05% increase is produced effective 11-1-15. LCMs increasing from 1.56 to 1.810 for liability and 1.85 to 2.035 for physical damage off current ISO loss cost.
Grange Mutual Casualty	Revising GL rates and rules so that an overall increase of 6.9% is produced effective 12-1-15.
Hamilton	Initial filing of rates, rules, and forms for BOP. LCM of 10667 applies to current ISO loss cost. Effective 7-9-15.
Harleysville	Revising GL rules, loss cost and LCM so that an overall 0.1% decrease is produced effective 4-1-16.
Harleysville Preferred	Revising GL rules, loss cost and LCM so that an overall 4.7% decrease is produced effective 4-1-16.
Harleysville Worchester	Revising GL rules, loss cost and LCM so that an overall 4.2% decrease is produced effective 4-1-16.
IDS Property Casualty	Revising HO rates, rules, and forms and adopting a by-peril rating model. Overall 19.01% increase effective 8-2-15.
ISO	Revising Comprehensive Personal Liability increased limits factors so that an overall 10.4% decrease is produced effective 3-1-16.
Jewelers Mutual	Revising rates, rules, and forms for the Jewelers Block and Jewelers Standard products. Overall 2.3% decrease effective 11-1-15.
Markel	Filing rate, form and rule to offer optional EPL coverage with BOP. Effective 9-1-15.
Mount Vernon Fire	Filing of a specified person or entity exclusion for use with agents E&O policy. Effective 10-12-15 for NB and 2-15-16 for RB.
Nationwide Assurance	Revising rates and factors for recreational vehicles so that an overall 9.4% increase is produced effective 7-18-15 for NB and 8-17-15 for RB.

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Nationwide General NCCI	Initial filing of rates, rules, and forms for BOP. Effective 1-1-16. Filing to eliminate the Anniversary Rating Date (ARD) rule. The ARD rule is probably one of the most confusing rules ever concocted. The purpose of the ARD rule was to keep employers from making changes during the policy term to take advantage of rule and loss cost changes. A greatly over simplified explanation of the new rule is that any changes to a policy will not take effective until the next renewal date. Change effective 7-1-17.																
Nova Casualty Nova Casualty Nova Casualty Owners	Initial filing for a governmental entities E&O program. Effective 9-1-15. Initial filing for a governmental entities commercial auto program. Effective 9-1-15. Initial filing for a governmental entities GL program. Effective 9-1-15. Revising rates and multiple rating factors for BOP so that an overall increase of 4.6% is produced effective 7-9-15 for NB and 9-7-15 for RB.																
Safeway of Alabama	Revising PP auto rates, rules, and forms so that an overall 8.9% increase is produced effective 8-1-15 for NB and 8-15-15 for RB.																
Selective	Revising PMFs for property and GL effective 11-1-15. Overall percentage changes by company are: <table border="1" data-bbox="623 1026 1252 1169"> <tr> <td>Selective of America</td> <td>+2.2%</td> </tr> <tr> <td>Selective of SC</td> <td>+6.6%</td> </tr> <tr> <td>Selective of SE</td> <td>+2.8%</td> </tr> </table>	Selective of America	+2.2%	Selective of SC	+6.6%	Selective of SE	+2.8%										
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Selective	Revising rules and LCMs for commercial auto off ISO 2014 loss cost and ILFs effective 11-1-15. Changes in LCMs and overall rate level changes by company are: <table border="1" data-bbox="623 1283 1252 1493"> <thead> <tr> <th></th> <th>Liability LCM</th> <th>Phy. Dam. LCM</th> <th>Overall % Change</th> </tr> </thead> <tbody> <tr> <td>Selective</td> <td>1.899 to</td> <td>2.207 to</td> <td>+9.7%</td> </tr> <tr> <td>Selective</td> <td>1.519 to</td> <td>1.765 to</td> <td>+3.6%</td> </tr> <tr> <td>Selective</td> <td>1.216 to</td> <td>1.412 to</td> <td>+0.8%</td> </tr> </tbody> </table>		Liability LCM	Phy. Dam. LCM	Overall % Change	Selective	1.899 to	2.207 to	+9.7%	Selective	1.519 to	1.765 to	+3.6%	Selective	1.216 to	1.412 to	+0.8%
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Selective	Filing revised rates, rules, and forms for property involving the ElitePac Rewrite Process effective 9-1-16. Changes include unbundling package forms so customers can chose coverages to fit their needs. Overall indicated and filed changes by company are: <table border="1" data-bbox="623 1640 1252 1829"> <thead> <tr> <th></th> <th>Indicated</th> <th>Filed</th> </tr> </thead> <tbody> <tr> <td>Selective of America</td> <td>0.0%</td> <td>4.3%</td> </tr> <tr> <td>Selective of SC</td> <td>0.0%</td> <td>4.3%</td> </tr> <tr> <td>Selective of SE</td> <td>0.0%</td> <td>3.7%</td> </tr> </tbody> </table>		Indicated	Filed	Selective of America	0.0%	4.3%	Selective of SC	0.0%	4.3%	Selective of SE	0.0%	3.7%				
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Selective	Filing revised rates, rules, and forms for burglary and theft involving the ElitePac Rewrite Process effective 9-1-16. Changes include unbundling package forms so customers can chose coverages to fit their needs. Overall indicated and filed changes by company are: <table border="1" data-bbox="623 661 1253 850"> <thead> <tr> <th></th> <th>Indicated</th> <th>Filed</th> </tr> </thead> <tbody> <tr> <td>Selective of America</td> <td>0.0%</td> <td>250.5%</td> </tr> <tr> <td>Selective of SC</td> <td>0.0%</td> <td>134.7%</td> </tr> <tr> <td>Selective of SE</td> <td>0.0%</td> <td>149.5%</td> </tr> </tbody> </table>		Indicated	Filed	Selective of America	0.0%	250.5%	Selective of SC	0.0%	134.7%	Selective of SE	0.0%	149.5%
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Selective of SC	Revising HO rules and rates so that an overall 9.9% increase is produced effective 10-1-15.												
Shelter Mutual	Filing to provide PP auto new car replacement at no additional charge if insured is original buyer and loss occurs with one year and with less than 15,000 miles. Effective 11-2-15.												
Southern Pioneer P&C	Revising rates and rules for the Used Auto Dealer Garage Program so that an overall 19.6% increase is produced effective 8-1-15 for NB and 9-1-15 for RB.												
Star	Initial filing of a BOP program. Will use LCM of 1.56 effective 7-20-15.												
State Farm	Revising rates and rules for commercial auto business auto effective 10-19-15. Overall change for State Farm Mutual is a 0.5% decrease and a 0.9% increase for State Farm F&C.												
State Farm F&C	Revising rates and rule for CMP so that an overall 6.0% increase is produced effective 9-15-15 for NB and 11-1-15 fir RB.												
Travelers C&S of America	Revising rates and rules for the Master Pac BOP so that an overall 3.3% increase is produced effective 12-1-15.												
Westfield	Revising rates and relativities for BOP effective 10-12-15 for NB and 1-15-16 for RB. No overall rate level change.												
Westfield National													
American Select													

For additional information or to obtain copies of filings contact David Williams at 515-2605 or 866-515-2605 or dwilliams@insurors.org.