

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
American Casualty of Reading	Revising rates for the Healthcare Providers Service Organization Program so that an overall 2.9% increase is produced effective 2-1-16.
Amtrust of KS	Reducing WC LCM from 1.30 to 1.05 effective 1-1-16. Overall 19.2% decrease.
Auto Owners	Revising rates and rules for farmowners so that an overall 5.0% increase is produced effective 1-14-16 for NB and 2-19-16 for RB. Although indicated increase is 88.7% company filed for 5.0%??
Berkshire Hathaway Direct	Initial filing of rates, rules, and forms for a BOP program. Will use LCMs off ISO 2014 loss cost. LCMs are lower than AmGuard's since this will be a direct market program. Effective 2-1-13.
Central Mutual All America Chubb Group	Initial filing of Contractors E&O program effective 2-1-16.
Erie Exchange	Revising rating symbols and charts for the PP auto portion of the Masterpiece program effective 4-25-16 for NB and 6-9-15 for RB. Very small or no overall rate level change depending on company.
Erie Exchange	Revising rates, rules, and forms for the BOP Ultrapack Plus program so that an overall rate level increase of 0.8% is produced effective 7-1-16.
Erie Exchange	Revising rates, rules, and forms for the Fivestar Contractors' program with no overall rate level change. Effective 5-1-16.
GEICO Indemnity	Revising motorcycle rates and rules so that an overall 6.6% increase is produced effective 1-15-16 for NB and 2-29-16 for RB.
Grange Indemnity	Revising rates and rules for the commercial auto AutoAccel program so that an overall 1.1% increase is produced effective 1-15-16 for NB and 3-1-16 for RB. Indicated change was a 9.9% decreased but filed for a 1.1% increase.
Grange Mutual Casualty	Revising rates for the Businessowner's and Contractor's program so that an overall rate level increase of 2.6% is produced effective 2-1-16.
GuideOne Group	Filing property LCM of 1.80 off ISO 2008 loss cost. Property increase is 5.7% and package policy increase is 4.0%. Effective 4-15-16 for NB and 6-15-16 for RB.
GuideOne Group	Increasing the non-liability LCM for CMP policies from 1.691 to 1.80 off ISO 2008 loss cost. Percentage changes by company are:

GuideOne America	+2.1%
GuideOne Mutual	+4.5%
GuideOne Specialty	+4.0%
GuideOne Elite	+3.3%

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Health Care Indemnity	Filing of revised rates and rules for hospitals, physicians and surgeons. Hospital liability rates will increase 6.0% with no change in classifications or rates for physicians and surgeons. Effective 1-1-16.
Hudson	Initial filing of rates, rules, and forms for a physicians & surgeons professional liability program. Effective 1-1-16.
ISO	Filing revised loss cost for Fidelity and Burglary & Theft coverages. Overall Fidelity decrease is -10.5% and Burglary and Theft decrease is 30.0%. Effective 6-1-16.
ISO	Filing of forms and rules under the Burglary and Theft program to provide coverage for loss arising from fraudulent impersonation and virtual currency and revising various crime coverage forms. Effective 11-1-15.
ISO	Revising basic limit loss cost for dentists, physicians and surgeons so that an overall 4.0% decrease is produced effective 10-1-15.
ISO	Revising ILFs for PP automobiles. Changes by coverage are BI +2.9%, PD +1.0% and CSL -0.2%. Effective 7-1-16.
Kentucky National	Revising rates and rule for mobile HO so that an overall 13.02% decrease is produced effective 1-1-16 for NB and 2-1-16 for RB.
National Lloyds	Revising rates and rules for the mobile HO program so that an overall 3.0% increase is produced effective 2-1-16.
National Lloyds	Revising rates and rules for the HO-2 Select program so that an overall 4.0% increase is produced effective 2-1-16.
National Lloyds	Revising rates and rules for the DP-1 program so that an overall 1.1% increase is produced effective 2-1-16.
National Lloyds	Revising rates and rules for the HO-8 program so that an overall 3.0% increase is produced effective 2-1-16.
NCCI	Filing of revised workers' compensation loss cost for the voluntary market and assigned risk plan. Overall 0.9% decrease effective 3-1-16 for new and renewal business.
NCCI	Filing LCM of 1.66 for the workers' compensation assigned risk plan effective 3-1-16 for new and renewal business. LCM increasing from 1.58 to 1.66. Increase in LCM combined with decrease in loss cost results in a 4.2% increase for the assigned risk plan.
New Your F&M	Initial filing of a lawyer's professional liability program. Effective 12-1-15.
Penn National	Revising HO rules and rate so that an overall 2.5% increase is produced effective 2-15-16.
Philadelphia Indemnity	Making revision to the temporary staffing commercial package program that produces a 2.3% increase although the indicated change was a 39.3% decrease. Effective 12-10-15.

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Safe Auto

Revising nonstandard PP auto rates and rules so that an overall 2.4% increase is produced effective 10-11-15 for NB and 11-17-15 for RB.

Shelter General

Revising rates and rules for commercial auto so that an overall 21.1% increase is produced effective 2-11-16.

Tennessee Farmers Mutual

Revising PP auto rates and factors so that an overall 3.37% decrease is produced effective 11-2-15.

Travelers

Revising rates, rules, and LCMs for commercial auto effective 5-1-16. Each company has 30 LCMs for the various coverages. The overall percentage changes by company are:

Charter Oak Fire	+7.7%
Phoenix	+8.4%
Travelers Indemnity	+8.4%
Travelers Indemnity of America	+8.4%
Travelers Casualty of CT	+7.6%
Travelers Casualty of America	-11.0%
Travelers Property Casualty	+5.9%

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