

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																		
Allied/Nationwide	Revising WC LCMs and adopting NCCI loss cost effective 3-1-16. Changes in LCM and overall percentage changes by company are: <table border="1"> <tbody> <tr> <td>Allied P&C</td> <td>2.776 to 1.200</td> <td>-42.7%</td> </tr> <tr> <td>AMCO</td> <td>1.897 to 1.897</td> <td>-1.1%</td> </tr> <tr> <td>Depositors</td> <td>1.518 to 1.518</td> <td>-1.7%</td> </tr> <tr> <td>Nationwide Mutual Fire</td> <td>2.243 to 1.200</td> <td>-44.5%</td> </tr> <tr> <td>Nationwide Mutual</td> <td>1.748 to 1.834</td> <td>+4.4%</td> </tr> <tr> <td>Nationwide P&C</td> <td>1.389 to 1.467</td> <td>+4.0%</td> </tr> </tbody> </table>	Allied P&C	2.776 to 1.200	-42.7%	AMCO	1.897 to 1.897	-1.1%	Depositors	1.518 to 1.518	-1.7%	Nationwide Mutual Fire	2.243 to 1.200	-44.5%	Nationwide Mutual	1.748 to 1.834	+4.4%	Nationwide P&C	1.389 to 1.467	+4.0%
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Allstate Indemnity	Increasing condo HO rates 6.7% effective 1-1-16 for NB and 3-3-16 for RB.																		
Allstate Insurance	Increasing condo HO rates 3.5% effective 3-3-16 for RB only. No NB being written.																		
Ansur America	Decreasing WC LCM from 1.27 to 1.15 effective 3-1-16. Overall 9.8% decrease.																		
Auto Owners	Filing an Advance Quote discount for PP auto. Discount varies based on days in advance quote is made. Maximum discount is 7%. Effective 4-12-16.																		
Bridgfield Casualty	Decreasing WC LCM from 1.374 to 1.355 effective 3-1-16. Overall 0.9% decrease.																		
BusinessFirst	Reducing WC LCM from 1.374 to 1.655. Overall 0.9% decrease effective 3-1-16.																		
Fireman's Fund	Revising WC LCMs and adopting NCCI loss cost effective 3-1-16. Changes in LCM and overall percentage changes by company are: <table border="1"> <tbody> <tr> <td>Firemen's Fund</td> <td>1.194 to 1.222</td> <td>+6.9%</td> </tr> <tr> <td>National Surety</td> <td>1.353 to 1.385</td> <td>+2.8%</td> </tr> <tr> <td>American Indemnity</td> <td>1.990 to 2.036</td> <td>7.6%</td> </tr> <tr> <td>American Automobile</td> <td>1.592 to 1.629</td> <td>+11.1%</td> </tr> <tr> <td>The American</td> <td>1.592 to 1.629</td> <td>+1.6%</td> </tr> </tbody> </table>	Firemen's Fund	1.194 to 1.222	+6.9%	National Surety	1.353 to 1.385	+2.8%	American Indemnity	1.990 to 2.036	7.6%	American Automobile	1.592 to 1.629	+11.1%	The American	1.592 to 1.629	+1.6%			
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Frankenmuth Mutual	Decreasing WC LCM from 1.49 to 1.35 effective 3-1-13. Overall 8.1% decrease.																		
GEICO	Making revisions to the commercial auto business auto program so that an overall 24.0% decrease is produced effective 8-2-16 for NB and 8-18-16 for RB. Adopting ISO 2015 loss cost and filing multiple LCMs that vary by vehicle class and coverage.																		

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Guarantee	Increasing WC LCM from 1.745 to 1.980 effective 3-1-16. Overall 15.0% increase.																																																					
Hanover	Revising rates, rules, and forms for the Avenues BOP program effective 10-15-16. Overall increases by company are +2.0% for Hanover, +1.8% for Hanover American and +2.1% for Massachusetts Bay.																																																					
Liberty/Wausau	Adopting 2015 ISO commercial auto loss cost and revising LCMs effective 8-1-2016. Changes the LCMs and overall percentage changes by companies are: <table border="1" data-bbox="634 842 1399 1293"> <thead> <tr> <th>Company</th> <th>Coverage</th> <th>LCM Change</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Employers of Wausau</td> <td>BI</td> <td>3.804 to 4.323</td> <td>+13.8%</td> </tr> <tr> <td>Phy Dam</td> <td>4.115 to 3.586</td> <td>-6.7%</td> </tr> <tr> <td rowspan="2">Liberty Mutual</td> <td>BI</td> <td>2.450 to 2.786</td> <td>n/c</td> </tr> <tr> <td>Phy Dam</td> <td>2.650 to 2.309</td> <td>n/c</td> </tr> <tr> <td rowspan="2">First Liberty Corp.</td> <td>BI</td> <td>2.205 to 2.507</td> <td>+13.8%</td> </tr> <tr> <td>Phy Dam</td> <td>2.384 to 2.078</td> <td>-4.2%</td> </tr> <tr> <td rowspan="2">Liberty Mutual Fire</td> <td>BI</td> <td>1.633 to 1.857</td> <td>+14.0%</td> </tr> <tr> <td>Phy Dam</td> <td>1.766 to 1.539</td> <td>-4.4%</td> </tr> <tr> <td rowspan="2">Wausau Underwriters</td> <td>BI</td> <td>1.633 to 1.857</td> <td>n/c</td> </tr> <tr> <td>Phy Dam</td> <td>21.766 to 4.539</td> <td>n/c</td> </tr> <tr> <td rowspan="2">Liberty Insurance Corp.</td> <td>BI</td> <td>1.307 to 1.486</td> <td>+14.6%</td> </tr> <tr> <td>Phy Dam</td> <td>1.413 to 1.231</td> <td>-4.6%</td> </tr> <tr> <td rowspan="2">LM Insurance Corp.</td> <td>BI</td> <td>0.980 to 1.114</td> <td>+11.7%</td> </tr> <tr> <td>Phy Dam</td> <td>1.060 to 0.924</td> <td>-6.2%</td> </tr> </tbody> </table>	Company	Coverage	LCM Change	Percentage	Employers of Wausau	BI	3.804 to 4.323	+13.8%	Phy Dam	4.115 to 3.586	-6.7%	Liberty Mutual	BI	2.450 to 2.786	n/c	Phy Dam	2.650 to 2.309	n/c	First Liberty Corp.	BI	2.205 to 2.507	+13.8%	Phy Dam	2.384 to 2.078	-4.2%	Liberty Mutual Fire	BI	1.633 to 1.857	+14.0%	Phy Dam	1.766 to 1.539	-4.4%	Wausau Underwriters	BI	1.633 to 1.857	n/c	Phy Dam	21.766 to 4.539	n/c	Liberty Insurance Corp.	BI	1.307 to 1.486	+14.6%	Phy Dam	1.413 to 1.231	-4.6%	LM Insurance Corp.	BI	0.980 to 1.114	+11.7%	Phy Dam	1.060 to 0.924	-6.2%
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Markel American	Initial filing of a Public Company D & O Liability Program effective 5-1-16.																																																					
MEMIC Indemnity	Decreasing WC LCM from 1.55 to 1.37 effective 3-1-13. Overall 11.95% decrease.																																																					
Meridian Security	Revising CustomFit PPAuto rates and rules so that an overall 3.0% decrease is produced effective 4-28-16 for NB and 5-16-16 for RB.																																																					
Mountain Laurel	Revising rates for PP auto so that an overall 1.1% increase is produced effective 12-18-15 for NB and 1-27-16 for RB.																																																					
Old Republic	Reducing WC LCM from 1.49 to 1.48 effective 3-1-16. 1.6% increase.																																																					
Penn National	Revising territory factors for six HO territories to assist company in maintaining a competitive position. Overall statewide rate level decrease of 0.5% effective 4-1-16.																																																					
Progressive Hawaii	Revising rates for PP auto so that an overall 2.4% increase is produced effective 12-18-15 for NB and 1-27-16 for RB.																																																					

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Sagamore	Revising rates and rules for the commercial auto small fleet program so that an overall 9.23% increase is produced effective 3-10-16 for NB and 5-9-16 for NB.												
Sentry Select	Increasing liability rates for motor carrier non passenger vehicles 5.0% with no change in the physical damage rates. Overall 3.6% increase effective 3-1-16.												
Shelter Mutual	Revising HO rates and rules for the Platinum Shield program so that an overall 2.6% increase is produced effective 4-18-16.												
Shelter Mutual	Revising HO rates and rules for the HO-3 program so that an overall 2.5% increases produced effective 4-18-16.												
Trustgard	Revising rates and rules for the PinPoint Auto 3.1 PP auto program so that an overall 2.0% increase is produce effective 3-5-16 for NB and 4-5-16 for RB.												
Unique	Revising rates for nonstandard PP auto program so that an overall 10.35% increase is produced effective 2-1-16 for NB and 3-1-16 for RB.												
USAA	Revising rates and rules for PP auto effective 5-12-16. Overall percentage changes by company are: <table border="1" data-bbox="634 1108 1265 1297"> <tbody> <tr> <td>USAA</td> <td>+4.1%</td> </tr> <tr> <td>USAA Casualty</td> <td>+5.8%</td> </tr> <tr> <td>USAA General</td> <td>+8.3%</td> </tr> <tr> <td>Garrison P&C</td> <td>+4.1%</td> </tr> </tbody> </table>	USAA	+4.1%	USAA Casualty	+5.8%	USAA General	+8.3%	Garrison P&C	+4.1%				
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Zurich	Adopting NCCI 3-1-16 loss cost and revising LCMs effective 3-1-16. Change in LCM and overall percentage change by company are: <table border="1" data-bbox="634 1381 1291 1568"> <tbody> <tr> <td>Zurich American</td> <td>1.433 to 1.452</td> <td>+0.1%</td> </tr> <tr> <td>American Zurich</td> <td>1.003 to 1.016</td> <td>-0.4%</td> </tr> <tr> <td>American G&L</td> <td>1.218 to 1.234</td> <td>-4.1%</td> </tr> <tr> <td>Zurich American of IL</td> <td>1.720 to 1.742</td> <td>-1.35%</td> </tr> </tbody> </table>	Zurich American	1.433 to 1.452	+0.1%	American Zurich	1.003 to 1.016	-0.4%	American G&L	1.218 to 1.234	-4.1%	Zurich American of IL	1.720 to 1.742	-1.35%
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For additional information or to obtain copies of filings contact David Williams at 515-2605 or 866-515-2605 or dwilliams@insurors.org.