

## 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 P&C AMCO Depositors AMCO	Moving personal umbrella policies from these three companies to Nationwide Mutual effective with 7-29-16 renewals. Combined increase is 15.5%.						
American Hallmark of Texas	Moving HO business to Nationwide of America as it comes up for renewal for policies renewing after 7-29-2017. Overall rate change for the policies being moved is a 9.9% decrease.						
Berkshire Hathaway Specialty	Revising PP auto rates so than overall 9.2% increase effective 8-19-16 for NB and 9-24-16 for RB.						
EMC Group	Initial filing of an Architects, Engineers and Consultants Professional Liability effective 8-10-16. Adopting ISO 2015 loss cost for property and revising LCMs and territory multipliers effective 10-1-16. Filing rates and rules for Union of Providence. Overall percentage changes by company are: <table border="1" data-bbox="634 978 1321 1119"> <tbody> <tr> <td>EMC P&amp;C</td> <td>+2.1%</td> </tr> <tr> <td>EMCASCO</td> <td>+2.1%</td> </tr> <tr> <td>Employers Mutual Casualty</td> <td>+3.3%</td> </tr> </tbody> </table>	EMC P&C	+2.1%	EMCASCO	+2.1%	Employers Mutual Casualty	+3.3%
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Farmers Exchange Mid-Century Truck Exchange Gray ISO	Revising rates and rules for commercial auto business autos so that the overall increase for the group is 7.71% effective 10-1-16 for NB and 12-1-16 for RB. Initial filing of WC LCM of 1.529 effective 9-14-16. Filing loss cost to increase limits up to \$25,000 for Damage To Property of Others in HO policies. Also filing loss cost for limits up to \$50,000 for Host Activities Damage To Property of Others. Effective 8-31-16 for NB and 3-1-17 for RB.						
ISO	Revising HO loss cost so that an overall 7.5% decrease is produced effective 2-1-17. Owners forms decrease 7.9% while tenants and condo unit owners forms increase 1.1% and 10.0%.						
Liberty	Revising rates for PP auto effective 8-24-16 for NB and 9-28-16 for RB. Percentage changes by company are: <table border="1" data-bbox="634 1612 1403 1753"> <tbody> <tr> <td>Liberty Insurance Corporation</td> <td>+11.3%</td> </tr> <tr> <td>Liberty Mutual Fire</td> <td>+10.9%</td> </tr> <tr> <td>First Liberty Insurance Corporation</td> <td>+10.7%</td> </tr> </tbody> </table>	Liberty Insurance Corporation	+11.3%	Liberty Mutual Fire	+10.9%	First Liberty Insurance Corporation	+10.7%
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Liberty Mutual Fire Liberty Ins. Corp. First Liberty Ins. Corp. Nationwide Assurance AMCO	Filing an Original Parts Replacement endorsement for PP auto effective 10-17-16 will be available on vehicles over two years and less than ten years old. Revising rates and rating rules for motorcycles effective 9-17-16 for NB and 10-17-16 for RB. Overall increases are 6.1% for Nationwide Assurance and 4.9% for AMCO.												
Southern of Virginia	Revising HO rates and rules for the XL policies so that an overall 0.1% increase is produced effective 10-1-16 for NB and 10-15-16 for RB.												
State Farm Mutual State Farm F&C	Revising rates and rules for PP auto effective 10-3-16. Overall increase for Mutual company is 6.6% and 9.2% for F&C company. Filing includes a Marginal Acquisition Expense Adjustment (MAEA) rule that is a cost-based additive adjustment for some new business customers to better reflect fixed acquisition expenses.												
Travelers	Revising base rates, class of business factors and editorial changes to the Master Pac Legacy program effective 1-1-17. Overall percentage changes by company are:												
<table border="1"> <tbody> <tr> <td>Charter Oak Fire</td> <td>-10.7%</td> </tr> <tr> <td>Phoenix</td> <td>-13.0%</td> </tr> <tr> <td>Travelers Indemnity</td> <td>+18.8%</td> </tr> <tr> <td>Travelers Indemnity of America</td> <td>-11.1%</td> </tr> <tr> <td>Travelers Indemnity of CT</td> <td>+3.0%</td> </tr> <tr> <td>Travelers Property Casualty</td> <td>+2.6%</td> </tr> </tbody> </table>		Charter Oak Fire	-10.7%	Phoenix	-13.0%	Travelers Indemnity	+18.8%	Travelers Indemnity of America	-11.1%	Travelers Indemnity of CT	+3.0%	Travelers Property Casualty	+2.6%
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Travelers Property Casualty	+2.6%												
USAA USAA Casualty USAA General Indemnity Garrison P&C	Revising rates and rules for HO with no overall rates level change effective 12-31-16. Revisions include base rate and tier placement rules. Also changing insurance score model.												

For additional information or to obtain copies of filings contact David Williams at 615-515-2605 or 866-515-2605