

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
Acuity	Revising commercial auto rates and rules so that an overall 3.4% increase is produced effective 6-19-17 for NB and 8-19-17 for RB.
Aegis Security	Adopting ISO Alternate Class Plan for other than zone rated vehicles. Revising rates, rules and forms for Mobile HO program so that an overall 2.9% increase is produced effective 7-1-17 for NB and 11-1-17 for RB.
Allied-Nationwide	Revising base rates for BOP effective 6-1-17. Overall percentage changes by company are Allied P&C and Depositors No Change, AMCO +0.1%, Nationwide Mutual Fire +6.3%, Nationwide Mutual +5.4%, Nationwide P&C +3.0%, Allied of America +4.5% and Nationwide General +4.3%.
Allmerica Financial Alliance	Revising rates and rules for the Connections PP auto program so that an overall 3.5% increase is produced effective 5-5-17 for NB and 6-26-17 for RB.
Allstate Indemnity	Increasing rates for condominiums by revising the Rate Adjustment Factors and Age of Condominium Discount Factors. Overall 7.8% increase effective 2-13-17 for NB and 3-30-17 for RB.
Allstate P&C	Revising PP auto Rate Adjustment Factors (territory relativities so that no overall rate level change is produced. Effective 3-13-17 for NB and 4-13-17 for RB.
American Hallmark of TX	Revising PP auto rates so that a 25.8% increase is produced effective 3-17-17 of and 4-24-17 for RB.
AmGUARD	Initial filing of rates, rules and forms for a commercial auto towing program. Effective 4-1-17.
AmGUARD	Initial filing of rates, rules and form for GL effective 4-1-17. LCM is 1.621 off ISO 2016 loss cost.
Amica Mutual	Revising rates for personal umbrellas so that an overall 10.0% increase is produced effective 8-1-17.
AmTrust Group	Filing revised WC LCMs effective 3-1-17. Revised LCMs produce increase for three of the companies and a small decrease for one of the companies. NCCI loss cost change was a 12.8% decrease. Changes by company are:

	LCM	%
Firemen's of DC	1.10 to 1.15	-2.6%
Union	1.55 to 1.85	+3.6%
Acadia	1.29 to 1.49	+0.2%
Continental Western	1.85 to 2.15	+1.0%

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Arch	Increasing WC LCM from 1.655 to 1.796 effective 3-1-17. Increasing LCM produces a 6.1% decrease instead of the 12.8% decrease approved for NCCI loss cost.
Ashmere	Initial filing of WC LCM of 1.538 effective 5-1-17.
Association Casualty	Increasing WC LCM from 1.381 to 1.519 effective 3-1-17. Increasing LCM produces a 2.1% decrease which is less than the NCCI approved decrease in loss cost.
Brotherhood Mutual	Revising rates and rules for the MinistryFirst CMP policy so that an overall 16.05% decrease is produced effective 7-1-17.
Central Mutual	Revising rates, rules and forms for dwelling fire so that an overall 3.0% increase is produced effective 7-1-14.
Central Mutual	Revising HO rates and rules so that an overall 1.0% increase is produced effective 7-1-17. Increasing owners forms base rates and eliminating the HO-2 form and will renew with HO-3.
Central Mutual	Revising rates, rules and forms for dwelling fire program so that an overall 3.0% increase is produced effective 7-1-17.
Chubb Indemnity	Revising rates for the Masterpiece PP auto program effective 10-9-17 for NB and 11-23-17 for RB. Overall rate level changes by company are +6.9% for Chubb Indemnity, +3.0% for Chubb National, +2.9% for Pacific Indemnity and +3.1% for Vigilant and Federal.
Chubb National	
Pacific Indemnity	
Vigilant	
Federal	
Columbia National	Increasing WC LCM from 1.634 to 1.926 effective 3-1-17. Overall 3.8% increase while NCCI approved decrease in loss cost was 12.8%.
Crestbrook	Revising PP auto rates by territory so that an overall 7.3% increase is produced effective 6-15-17.
Crestbrook	Revising commercial auto rates so that an overall 7.3% increase is produced effective 6-15-17.
Dairyland	Revising rates and rules for motorcycles so that an overall 9.4% increase is produced effective 6-27-17 for NB and 7-27-17 for RB.
Elephant	Revising rates for PP auto insurance so that an overall 9.3% increase is produced effective 4-24-17 for NB and 6-24-17 for RB.
Endurance Assurance Corporation	Initial filing of WC LCM of 1.46 effective 3-1-17.
Erie Exchange	Revising the BOP Ultrapack Plus Program rules and rates so that an overall 4.9% increase is produced effective 8-1-17.
Erie Exchange	Revising rates, rules and forms for the Utraflex CMP policy so that an overall 1.7% increase is produced effective 7-1-17.

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Erie Insurance Company Erie Insurance Exchange	Revising PP auto rates and rules effective 5-1-17. Overall increase for Erie Insurance Company is 5.0% and 5.1% for Erie Insurance Exchange.														
Farmers Exchange	Revising rates and rules for the personal umbrella policy so that an overall 3.1% increase is produced effective +6-6-17 for NB and 7-5-17 for RB.														
Federated Mutual Federated Service	Reducing LCMs for WC effective 7-1-17. Mutual LCM reduced from 1.742 to 1.704 and Service LCM reduced from 1.568 to 1.534 for a 2.1% decrease..														
First Acceptance of Tennessee Foremost Grand Rapids	Filing of revised PP auto policy and endorsements effective 4-24-17. Revising rates, rules and form for mobile HO so that an overall 6.0% decrease is produced effective 7-1-17.														
Foremost P&C	Revising rates, rules and form for mobile HO so that an overall 0.2% decrease is produced effective 7-1-17.														
GEICO	Revising PP auto rates and rules effective 2-9-17 for NB and 3-27-17 for RB. Overall rate level changes for each company are:														
	<table border="1"> <tbody> <tr> <td>GEICO Indemnity</td> <td>NC</td> </tr> <tr> <td>GEICO Casualty</td> <td>+4.3%</td> </tr> <tr> <td>GEICO Genera</td> <td>+2.3%</td> </tr> <tr> <td>Government Employees</td> <td>+2.3%</td> </tr> <tr> <td>GEICO Advantage</td> <td>+5.4%</td> </tr> <tr> <td>GEICO Choice</td> <td>+3.1%</td> </tr> <tr> <td>GEICO Choice</td> <td>NC</td> </tr> </tbody> </table>	GEICO Indemnity	NC	GEICO Casualty	+4.3%	GEICO Genera	+2.3%	Government Employees	+2.3%	GEICO Advantage	+5.4%	GEICO Choice	+3.1%	GEICO Choice	NC
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GEICO Choice	+3.1%														
GEICO Choice	NC														
GEICO Indemnity	Revising rates and rules for motorcycles so that a 3.6% increase is produced effective 2-9-17 for NB and 4-10-17 for RB.														
Georgia C&S	Increasing WC LCM from 1.624 to 1.765 effective 3-1-17. Increasing LCM produces an 8.1% decrease which is less than the NCCI approved decrease in loss cost.														
Hartford	Revising base rates, territory and Coverage A factors for the Home Advantage HO program effective 3-18-17 for NB and 5-6-17 for RB. Overall increases by company are +5.5% for Hartford Casualty, +6.6% for Twin City Fire and +4.6% for Trumbull and Hartford Fire.														

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Great American	<p>Revising WC LCMs so that smaller decreases are produced than the loss cost approved for the NCCI. Changes in LCMs and overall percentage changes by company are:</p> <table border="1"> <thead> <tr> <th></th> <th>LCM</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>Great American Assurance</td> <td>1.71 to 1.76</td> <td>-8.8%</td> </tr> <tr> <td>Great American of NY</td> <td>1.90 to 1.95</td> <td>-14.7%</td> </tr> <tr> <td>Great American Alliance</td> <td>1.43 to 1.46</td> <td>-8.9%</td> </tr> </tbody> </table>		LCM	%	Great American Assurance	1.71 to 1.76	-8.8%	Great American of NY	1.90 to 1.95	-14.7%	Great American Alliance	1.43 to 1.46	-8.9%
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Great American Assurance	1.71 to 1.76	-8.8%											
Great American of NY	1.90 to 1.95	-14.7%											
Great American Alliance	1.43 to 1.46	-8.9%											
Hartford Group	<p>Revising WC rates/rating values, LCMs, tax multipliers, maximum minimum premium and minimum premium multiplier effective 3-1-17. Except for Property and Casualty Company of Hartford the LCMs are increasing 14.5%. Probably no coincidence that a 14.5% increase in the LCMs offsets a 12.8% decrease in loss cost so that the rate impact is an increase of 0.1% or 0.2%. P&C of Hartford LCM decreases 31.9% and results in a rate decrease of 4.9%. The revised LCMs by company are 1.492 for Hartford Casualty, 1.194 for Hartford of the Midwest, 1.824 for Hartford Underwriters, 0.937 for P&C of Hartford, 1.907 for Sentinel, 1.078 for Trumbull, 1.658 for Twin City Fire, 1.409 for Hartford A&I and 1.326 for Hartford Fire.</p>												
Hudson	Initial filing of rates, rules and forms for a Commercial Auto Program effective 4-1-17.												
Hudson	Initial filing of rates, rules, loss costs and forms for a Public Entity Program effective 4-1-17.												
Hudson	Initial filings of rates, rules and forms for a Public Entity professional liability program. Effective 4-1-17.												
Liberty Mutual First Liberty Ins. Corporation	Filing of revised rates and rules for personal umbrellas. Overall 5.0% increase effective 5-22-17 for NB and 7-13-17 for RB.												
LM General LM Insurance	Filing custom coverage rates and rules for PP Auto. Insureds can select the Basic Only coverage option and eliminate the Accident Forgiveness and New Car Replacement coverages that reduces the premium by a factor 0.967. Effective 3-20-17.												
Metropolitan P&C Metropolitan Casua MGA	Revising PP auto rates and rules effective 5-5-17 for NB and 6-6-17 for RB. Overall increase for both companies is 7.0%. Revising PP auto rates and rules so that an overall 9.1% increase is produced effective 4-21-17 for NB and 6-20-17 for RB.												

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Mountain Laurel Assurance Progressive Hawaii	Revising PP auto rates effective 1-20-17 for NB and 3-1-17 for RB. Overall rate level changes are a decrease of -4.1% for Progressive Hawaii and a -1.1% for Mountain Laurel Assurance.
National General Assurance	Revising PP auto rates and rules so that an overall 6.2% increase is produced effective 4-27-17 for NB and 6-2-17 for RB.
Nationwide	Revising HO rates and rules effective 7-29-17 for renewal business. Overall percentage changes by company are +2.3% for Nationwide General, +2.6% for Nationwide Mutual Fire and +2.8% for Nationwide P&C.
Old Republic	Reducing WC LCM from 1.48 to 1.45 effective 3-1-17. Overall rate level decrease of 12.8%
Safeco of Illinois	Introducing a Claims-Free Rewards program for PP auto effective 5-15-17.

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