

**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

<b>Company</b>	<b>Filing</b>
All America Central Mutual	Reducing WC LCMs effective 3-1-19. All America LCM reduced from 1.577 to 1.464 for a 25.5% decrease. Central Mutual LCM reduced from 1.82 to 1.577 for a 29.5% decrease.
Berkshire Hathaway Direct National Liability & Fire Blackboard	Initial filing of a Miscellaneous Professional Liability program effective 1-1-19. Initial filing of rates, rules and forms for a CMP program effective 2-1-19.
Elephant	Increasing rates for PP Auto an overall average of 6.0% effective 12-17-18 for NB and 2-17-19 for RB.
Federated Mutual Federated Service Federated Reserve Hanover	Revising rates and rules for commercial auto effective 5-15-19. The overall changes are +7.2% for Mutual, +3.0% for Service and -3.0% for Reserve... Initial filing of rates, rules and forms for a watercraft program effective 2-11-19.
Hanover Hanover American	Revising HO rates so that an overall 5.0% increase is produced effective 3-1-19.
Hartford Casualty Trumbull Twin City Fire Hartford Fire	Revising Home Advantage HO rates and rules effective 3-16-19 for NB and 6-1-19 for RB. Underwriting Tier rating is being introduced. Marketing Cost and Marketing Experience Modifiers are also being introduced. These two modifiers will be used to provide discounts to Preferred Partners similar to GEICO and Progressive programs. Overall percentage changes are -9.3% for Hartford Casualty, +0.1% for Trumbull, +0.3% for Twin City Fire and +0.2% for Hartford Fire.
ISO	Revising commercial property loss cost effective 1-1-19 so that an overall 8.9% increase is produced. Increases are 6.7% for Basic Group I, 12.9% for Basic Group II and 7.2% for Special Causes of Loss.
ISO	Revising Increase Limits Factors for PP Auto BI, PD, and CSL effective 7-1-19. Overall decreases are 2.6% for BI, 1.8% for PD and 1.3% for CSL.
Markel American	Revising rates for the small boats program so that an overall 2.0% increase is produced effective 2-15-19 for NB and 3-22-19 for RB.
Midvale Indemnity	Adopting ISO 2017 BOP loss cost and revising the LCM from 2.32 to 2.48 and the class modification factors. Overall 13.5% increase effective 2-4-19 for NB and 5-5-19 for RB.
Milford Casualty	Initial filing of a long haul truck program effective 12-11-18.

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NCCI	Filing of revised WC loss cost and miscellaneous values for the voluntary market and assigned risk plan effective 3-1-19 for new and renewal business, The overall decrease in loss cost is 19.0%. The assigned risk plan LCM is being reduced from 1.709 to 1.707 which results in an additional 0.1% decrease for the assigned risk plan.
North River	Initial filing of rates, rules and forms for a Commercial Output Program effective 12-3-18.
Preferred Auto	Revising rates and rules for non-standard PP Auto so that an overall 9.6% increase is produced effective 1-1-19 for NB and 2-1-19 for RB.
QBE	Revising HO rates so that an overall 10.0% increase is produced effective 1-15-19.
Sequoia	Initial filing of a WC LCM of 1.05 effective 1-1-19.
Travelers Companies	Adopting ISO 2018 loss cost and ILFs for commercial auto effective 6-1-19. Revising LCMs and rules so that an overall 6.002% for the group is produced. Increases by company range from 5.5% to 8.2%.
Trustgard	Revising HO rates so that an overall 2.3% increase is produced effective 3-20-19 for RB.

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<b>Company</b>	<b>LCM Change</b>	<b>% Change</b>
American Economy	2.00 to 2.18	-14.7%
American F&C	1.51 to 1.73	-8.1%
American States	2.07 to 2.18	-12.9%
Amerisure	1.40 to 1.51	-16.6 <sup>^</sup>
Amerisure Mutual	1.87 to 2.01	-14.4%
Amerisure Partners	1.05 to 1.13	-16.6%
Builders Mutual	1.355 to 1.578	-7.7%
Builders Premier	1.262 to 1.42	-10.1%
Consolidated	1.99 to 2.27	-11.6%
Falls Lake National	1.66 to 1.74	-15.13%
First National	2.27 to 2.44	-15.3%
Indiana	2.11 to 2.38	-8.7%
Meridian Security	1.185 to 1.225	-15.7%
Netherlands	1.80 to 2.03	-9.4%
Ohio Casualty	2.18 to 2.48	-10.0%
Ohio Security	1.61 to 1.84	-9.7%
Peerless	1.99 to 2.26	-10.0%
Peerless Indemnity	2.16 to 2.44	-9.4%
Plaza	1.30 to 1.40	-15.8%
Starr Indemnity & Liability	1.504 to 1.546	-16.7%
Starr Specialty	1.289 to 1.325	-16.7%
State Auto Mutual	1.675 to 1.75	-14.0%
State Auto P&C	1.425 to 1.50	-14.0%
SteadPoint	1.45 to 1.50	-16.7%
West American	1.98 to 2.28	-8.9%

The companies listed below have increased their WC LCMs so that the overall decrease effective 3-1-19 is less than the 19.0% loss cost decrease approved for the NCCI.