

**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>
Acuity	Filing changes to PP Auto base rates, collision symbol factors, model year factors, expense fees, territory and sub territory factors, media location scores, valued customer credits and vehicle technology factors. Education and number of prior carriers being implemented as rating factors and accident surcharge threshold increased to \$1,500. No overall rate level change. Effective 6-17-20 for NB and 8-17-20 for RB.
Acuity	Revising HO base rates, adjusting longevity factors and increasing sewer drain limits. Overall 1.0% increase effective 6-17-20 for NB and 8-17-20 for RB.
Acuity	Filing an optional Matching Siding Coverage for HO. If wind or hail damage is to less than four exterior sides of the dwelling or other structure, this endorsement will provide matching siding coverage for the remaining undamaged sides, up to the limit of liability selected by insured. Effective 6-25-20.
Acuity	In view of the COVID-19 pandemic a 5% discount will be applied to all new and renewing PP Auto policies with an effective date between March 11, 2020 and March 10, 2021.
All America Central Mutual	Revising commercial auto dealers experience rating table factors effective 9-1-20, Overall increases are 2.7% for All America and 0.9% for Central Mutual.
Allied P&C AMCO Nationwide of America Nationwide General Nationwide Mutual Nationwide P&C Nationwide Affinity of America	Revising PP Auto rates and rules 6-21-20 for NB and 6-21-20 for RB. The actuarial indicated increase is 17.5% but the filed and approved increases are 2.2% for Allied P&C and AMCO, 1.1% for Nationwide of America, 3.2% for Nationwide General, 0.8% for Nationwide Mutual, 3.1% for Nationwide P&C and 3.2% for Nationwide Affinity of America. Business currently written in the Affinity of America and Mutual will be written in the Nationwide P&C at renewal.
Allmerica Financial Benefit	Revising CA commercial auto combinations loss costs, LCMs, ILFs, and zip code factors. Overall 11.0% increase effective 8-1-20.
Allstate Companies Encompass of America Encompass Indemnity	Filing for immediate inclusion with all private PP auto and motorcycle policies on a new or renewal basis an endorsement that sets forth an exception to commercial activity exclusions to cover delivery of food, medicine or other goods a during the COVID-19 pandemic.
Allstate Vehicle and Property	Filing of Location Zone Rating for HO effective 6-22-20 for NB and 8-6-20 for RB. Location Zone Rating uses longitude and latitude coordinates to determine territorial rating instead of using the ZIP Code of the insured property. A Rate Mitigation program is also filed to limit disruptions for renewal business. No overall rate level change is proposed.

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Allstate Allstate P&C Allstate Indemnity Encompass of America Encompass Indemnity Esurance P&C American Reliable	Filing a Shelter-in-Place Payback endorsement for immediate inclusion in PP Auto policies. The endorsement provides for a 15% payback of the insureds April and May premiums. Effective 4-6-20.
American Select Westfield Westfield National Amica Mutual	Revising dwelling fire rates so that an overall 12.0% increase is produced effective 5-27-20 for NB and 7-15-20 for RB. In view of the COVID-19 pandemic companies filed for a 15% reduction for three months of insureds' PP Auto premiums. Revising HO rules and rates effective 10-1-20. Dwelling rates increase 2.0% with no change for tenants and condos.
Ansur America Frankenmuth Mutual	Filing a Conditional Hired and Non-owned Auto Liability coverage endorsement for use with, BOP, commercial auto or GL policies. The coverage remains effective until the State declares businesses may resume normal operations. There is no charge for the endorsement and company started adding it 4-1-20.
Auto Insurance of Hartford, CT TravCo Travelers Property Casualty	Filing a series of new rating tables for use with PP Auto related to Vehicle History including: Vehicle History Master Rating Code, Branded Title/Severe Damage, Non-Severe Damage, Titling Transactions and Length of Vehicle Ownership/Original Vehicle Age. Effective 5-17-2 for NB and 6-17-20 for RB. Rate Level effectives range from +/- 0.1%.
Auto-Owners	In view of the COVID-19 pandemic a return of 15% of April and May premiums for PP Auto policies will be made. To receive return the policy must have been in-force as of 3-31-20 or NB written during this two month period.
Auto-Owners	In view of the COVID-19 pandemic company is temporarily suspending the worsening of insurance score tier as specified in rules for personal lines coverages.. This suspension is to avoid individual policyholder rate increases based on downward changes to insurance score tier which may be a result of financial hardship brought on by the pandemic.
AXIS Benchmark	Initial filing of a pet health insurance program effective 4-1-20. Initial filing of a GL program for use with the First Light program. Effective 4-17-20.

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Berkley National Riverport Berkley Regional StarNet Brotherhood Mutual	Revising GL LCMs off current ISO loss cost effective 10-1-20. Overall percentage change by company are +1.897% for Berkley National, +3.495% for Berkley Regional, +1.268 for StarNet and no change for Riverport.
Celina Mutual	Revising rates and rules for commercial property so that and overall 0.107% increase is produced effective 9-1-20.
Central Mutual	Revising rates and rules for CA commercial auto combinations so that an overall 4.4% increase is produced effective 6-1-20 for NB and 7-1-20 for RB. Adoption ISO 2018 loss cost and revising LCMs by vehicle type and use.
Cincinnati Insurance Companies	Revising HO rates and rules so that an overall 8.24% increase is produced effective 8-1-20.
Consumers	In response to the COVID-19 pandemic refunds equal to 15% of the April and May premiums structured as a onetime payback calculated on a per policy basis will be applied to insureds that have PP Auto policies in force as of 3-1-20 and 5-1-20. Payments will be issued as a credit to their accounts.
Elephant	In view of the COVID-19 pandemic a 15% policy credit will be given to PP Auto policyholders for the months of April and May who remain insured as of 5-31-20.
Endurance Risk Solutions Assur..	In response to the COVID-19 pandemic company is reducing PP Auto base rates 2.0% and adding an exception to the commercial use exclusion. Effective 5-17-20 for NB and 7-17-20 for RB.
Erie Exchange	Filing a Communicable or Infectious Disease Exclusion Endorsement for use with the Agency Advantage Policy Program. Effective 4-27-20.
Erie Erie Exchange	Making revisions to the CA commercial auto combinations that produce an overall 0.5% increase effective 10-1-20.
Farmers Exchange Mid-Century Truck Exchange	In view of the COVID-19 pandemic filing to reduced PP Auto rates 5.0% effective 7-1-20.
Farmington Casualty	For insured written in the BOP Restaurant and Retail/Office/Service programs the premiums will be reduced by by 20% for two months. Effective policies in force as of 4-1-20.
Fidelity and Guaranty St. Paul F&M St. Paul Guardian St. Paul Mercury Standard Fire	Filing new and revised rates and rules for the Travelers Package Policy program so that an overall 5.011% decrease is produced effective 4-19-20.

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<b>Company</b>	<b>Filing</b>
GEICO Companies	Filing a Delivery Exclusion Exception During Emergency Period for use with PP Auto policies. Endorsement only applies during the period in which the Governor's Executive Order 17 remains in effect. Effective 4-9-20.
GEICO Companies	Filing to apply a 15% premium credit to all PP Auto and motorcycles policies with effective dates on or after 4-8-20 and before 10-8-20. Effective 4-8-20.
General Security National	Initial filing of a lawyer's professional liability program. Filing is essentially a copy of Imperium program with the addition of a Management Practices Liability Coverage endorsement. Effective 3-27-20.
Grange Indemnity Grange Trustgard	In view of the COVID-19 pandemic, companies will provide a 25% refund to all PP Auto policyholders for the months of April and May.
Great American Spirit	Initial filing of WC LCM of 1.90 effective 5-1-20. Also filing a large deductible plan, installment billing premium computation, waiver of subrogation and will use NCCI premium discount Table 7.
Hanover	Revising rates and rating factors and making numerous form and rule changes to HO program that produce an overall 5.0% effective 5-8-20 for NB and 7-1-20 for RB.
Hanover	Reviewing rates and rating factors and making numerous form and rule changes to dwelling fire program effective 5-8-20 for NB and 7-1-20 for RB.
Hanover American Massachusetts Bay Hanover	Revising LCMs and ILFs for CA commercial auto combinations effective 8-1-20. Overall increases are 11.5% for Hanover American, 10.9% for Massachusetts Bay and 7.8% for Hanover.
Hanover American Massachusetts Bay Hanover	In view of the COVID-19 pandemic PP Auto refunds will be made and calculated based on the current policy attributes as of 4-27-20 and 5-26-20 by dividing the full in-force policy premium by the number of months in the policy term then multiplying by 0.15.
Allmerica Financial Alliance	
Hartford Casualty Hartford of the Midwest Hartford Underwriters P&C of Hartford Twin City Fire Hartford Fire	Making several revisions to the CA commercial auto combinations so that an overall 12.0% increase is produced effective 5-1-20. Changes include revising LCMs, adopting ISO 2019 loss cost and ILFs.

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<b>Company</b>	<b>Filing</b>
Hartford Companies	<p>In response to the COVID-19 pandemic Hartford filed an endorsement for immediate inclusion in all PP Auto policies. The filing contains no specifics as to the amount of payments. The endorsement states:</p> <p style="padding-left: 40px;">This endorsement authorizes a payment to you in response to the unprecedented impact of the Covid-19 pandemic.</p> <p style="padding-left: 40px;">Payment is not guaranteed. The frequency, amount, eligibility, and distribution method shall be determined at our sole discretion.</p> <p>Except as provided in this endorsement, all terms, conditions, and declarations of the policy apply and remain unchanged.</p>
Hartford Fire	Revising rates and rules for the Home Advantage HO program effective 5-16-20 for NB and 7-3-20 for RB. Overall change are +4.1% for Hartford Fire, +4.5% for Trumbull, +3.1% for Twin City Fire and no change for Hartford Casualty.
Trumbull	
Twin City Fire	
Hartford Casualty	
Hartford Underwriters	
Haulers	Increasing rates for the Spectrum CMP program 5.0% effective 6-13-20.
	In response to the COVID-19 pandemic company will make a payment to PP Auto policyholders as 3-31-20 equal to 30% of expected April and May premiums, subject to a \$20 minimum per policy.
ISO	Filing updated ISO Risk Analyzer® Commercial Environmental Module Score Tables for use with commercial auto combinations. Effective 4-14-20.
Mendakota	Initial filing of a PP Auto program called the MAP VP program. Effective 4-25-20.
Mendakota	In view of the COVID-19 pandemic filing exceptions to the PP Auto commercial use exclusions.
Meridian Security	Filing a Limited Delivery Coverage endorsement to provide coverage for "Delivery network platform" and "Delivery services" (food delivery) during the Coronavirus emergency for PP Auto programs effective 4-3-20.
State Auto P&C	
State Automobile Mutual	
Milbank	
Metropolitan Companies	
Metropolitan Group P&C	In response to the COVID-19 pandemic PP Auto premium credits of 15% of monthly premiums paid in April and May will be made. Revising PP Auto base rates by coverage and territory so that an overall 7.5% increase is produced effective 6-4-20 for NB and 7-9-20 for RB.
Metropolitan P&C	Revising PP Auto base rates territory so that an overall 5.0% increase is produced effective 6-4-20 for NB and 7-19-20 for RB.
Metropolitan Casualty	
MGA	
	Revising PP Auto rates so that an overall 0.5% decrease is produced

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Mid-Century	effective 4-10-20 for NB and 6-9-20 for RB. Revising numerous rating factors and rules for PP Auto so that an overall 1.8% increase is produced effective 6-30-20.
Milbank	Revising HO rates and rules with no overall rate level effect. Effective 7-9-20 NB and 8-29-20 for RB.
Nationwide Assurance Nationwide Affinity of America	Filing of rates, rules and forms for a new GL program that will be writing renewal business effective 10-1-20. The proposed rate level is 3.3% below the current program..Nationwide Assurance business will come from Nationwide Mutual Fire , Nationwide Mutual, Nationwide P&C, Allied P&C, AMCO and Depositors. Nationwide Affinity of America of business will come from Harleysville, Harleysville Worcester and Harleysville Preferred.
Nationwide General	Initial filing of rates, rules and forms for a GL program effective 11-1-20.
Nationwide/Allied Companis	In response to COVID-19 company will make a one-time payment of \$50 applied uniformly for each PP Auto policy in force on 3-31-20.
NCCI	Filing revision to the WC manual rule relative to exclusions from remuneration so that payments made by an employer or any public governmental entity to paid furloughed employees as a result of federal, state, and/or local emergency orders, laws or regulations, issued due to the COVID-19 pandemic impact an employer’s staffing or business operations are excluded. Effective 3-1-20.
Old Dominion Main Street America Protection Penn National	In view of the COVID-19 pandemic filing exceptions to the PP Auto commercial use exclusions. In response to the COVID-19 pandemic company will give credit to insureds equal to 15% of their April and May PP Auto premiums. Credits will be made to policies in force as of April. 30.
Pharmacists Mutual	In view of the COVID-19 pandemic filing a one time credit of 15% for all PP Auto policies in effect on 4-23-20.
Progressive Companies	In response to the COVID-19 pandemic PP Auto premium credits of 20% of monthly premiums paid in April and May will be made.
QBE	Increasing base rates and ILFs for Insurance Agents and Brokers E&O so that an overall 34.9% is produced although The actualrial indicated increase is 84.4% Effective 7-1-20.
QBI National	Fili ng revised rates and rules for the yacht program that produces an overall 10.2% increase effective 6-1-20 for NB and 8-15-20 for RB.
Safe Auto	Filing a 5% rate decrease for all PP Auto policies effective 4-16-20 for

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	NB and 5-26-20 for RB. Waiving policy fees, installment fees, and reinstatement fees beginning on 4-16-20 and will continue to 5-31-20 due to the COVID-19 pandemic.
Selective of America Selective of South Carolina Selective of the Southeast	In response to the COVID-19 pandemic company will give a credit equal of 15% of the commercial auto premium for a two month period which will apply uniformly to all insureds that have in-force policies on April 30, 2020, and May 31, 2020.
Selective of SC	In response to the COVID-19 pandemic company give a credit equal to 15% of the PP Auto premium for a two month period which will apply uniformly to all in force policies on 4-30-20, and 5-31-20.
Sentinel	Making several revisions to the CA commercial auto combinations so that an overall 10.0% increase is produced effective 5-1-20. Changes include revising LCM and adopting ISO 2019 ILFs.
Shelter Mutual	In response to the COVID-19 pandemic savings company will make a payment to PP Auto policyholders that were effective as of 3-31-20. The payment will equal 30% of expected April and May premiums, subject to a \$20 minimum per policy.
State Auto Mutual	Filing of a new program called State Auto® Farm and Ranch effective 5-27-20. Effective this same date no new business will be written in the current Legacy program although current quotes will be honored.
State Auto P&C State Auto Mutual	Revising eligibility requirements of the commercial auto experience rating plan for the Legacy program. Risk will be required to have at least 10 self-propelled automobiles (previously at least 5) under one ownership developing an annual premium of \$1,000 or more..Effective 6-15-20 for NB and 7-20 for RB.
State Farm F&C	Revising rate relationships for farm/ranch program so that impacts to each coverage are negligible and the overall statewide impact is 0%. Effective 8-15-20 for NB and 10-1-20 for RB.
State National	In light of COVID-19 the company will reduce April 2020 premium for all insureds who purchased a policy prior to March 1, 2020 in the Next Broad Market GL, commercial auto and professional liability programs by 25%.
Stillwater	Filing to provide a 15% earned premium credit relief to all BOP and PP Auto policies in-force during the period 4-1-20 through 5-1-20. Credit will be determined as a 0.15 factor applied to total earned premium during the period.
Trexis	Revising PP Auto rates and rules so that an overall 2.5% decrease is produced effective 4-13-20 for NB and 5-16-20 for RB.
Trumbull	Making several revisions to the CA commercial auto combinations so

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Unique	that an overall 15.9% increase is produced effective 5-1-20. Changes include revising LCM and adopting ISO 2019 ILFs. In view of the COVID-19 pandemic company filed for a 10% discount applicable to PP Auto BI, PD, comp and collision coverages Effective 5-4-20 for NB and 7-4-20 for RB.
Unitrin Safeguard Merastar Unitrin Auto and Home Response USAA	In view of the COVID-19 pandemic companies filing for a 15% credit in May and June for PP Auto policies that were in force as of the last day of the prior month, pro-rated for the number of days the policy was in force during that month. Revising HO rates and rules so that an overall 2.9% increase is produced effective 7-13-20 for NB and 9-28-20 for RB.