

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
American Alternative	Filing of a revised surety bond rating manual that addresses additional incremental costs of doing business, pricing on larger and longer-lasting exposures, and some minor typographical errors. Overall 3.0% increase effective 1-1-21.
American Bankers of FL	Revising rates and rules for Renter's program so that a 12.6% decrease is produced effective 2-15-21.
American Resources	Filing of a new sub-set of the current ISO package program with limited eligibility, enhanced coverages and reduced premiums. It is meant to compete with other carriers BOP policies. Effective 10-15-20.
Benchmark	Initial filing of a WC program with a LCM of 1.02. Company is part of the AmFed Group. Effective 10-1-20.
AmFed Advantage	Initial filing of rate, rules and forms for a garage program Effective 1-1-21.
AmGUARD	Initial filing of a Lawyers Professional Liability program effective 9-17-20.
Ascot	Revising rates and rules for Garage Liability/Dealer's Blanket effective 10-14-20 for NB and 12-13-20 for NB. Overall decrease of 1.9% for Auto-Owners with no overall change for Owners.
Auto-Owners	Initial filing of a Cyber Suite program that provides the insured the option of nine first party and third party coverages. Effective 9-23-20.
Owners	Revising rates and rules for the Direct MPL Professional E&O Liability program effective 12-15-20. Overall increases are 27.49% for National Liability & Fire and 5.56% for Berkshire Hathaway Direct.
Benchmark	Increasing base rates for Accountants Professional Liability 5.6% effective 1-1-21.
Berkshire Hathaway Direct	Revising rates and rules for the WORLDS Apart/CAPsure program so that an overall 5.0% increase is produced effective 1-1-21 for NB and 4-1-21 for RN.
National Liability & Fire	Adopting ISO 2019 commercial property loss cost and revising LCMs. Revising several other rules and rating factors effective 2-1-21. Overall changes by company are -3.8% for EMC P&C, +9.2% for EMCASCO, +11.2% for EMC and +9.4% for Union of Providence.
CAMICO Mutual	Adopting ISO 2019 GL loss cost and ILFs and revising LCMs effective 2-1-21. Overall increase for the four companies is 0.3%.
COUNTRY Mutual	Revising rates and rules for commercial auto combinations effective 2-1-21. Overall changes by company are +11.4% for EMC P&C, +2.7% for EMCASCO and -2.8% for EMC.
EMC Companies	
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Everest National	Initial filing of an architects and engineers professional liability program effective 10-1-20.
Everspan	Initial filing of an independent Contract and Commercial Surety program effective 9-23-20.
First Acceptance of Tennessee	Revising rates and rules for PP Auto so that an overall 1.06% increase is produced effective 10-1-20 for NB and 10-23-20 for RB.
Foremost of Grand Rapids	Filing of revised policy and forms for use with the landlord dwelling fire program. No overall rate change. Effective 3-1-21.
Foremost of Grand Rapids	Filing revised rates, rules and forms for the owner-occupied dwelling fire program. No overall rate change. Effective 3-1-21.
Foremost of Grand Rapids	Filing revised rates, rules and forms for the vacant or unoccupied dwelling fire program. No overall rate ;eve; change. Effective 3-1-21.
Grange Indemnity	Revising rates and rules for then PinPoint 3 HO program so that an overall 1.4% decrease is produced effective 12-15-20 for NB and 1-15-21 for RB.
Great American	Increasing rates for EPL 6.8% effective 9-1-20.
Greenwich	Initial filing of a commercial property program called Treasure Island that is primarily for amusement parks, carnivals, concessions, fairs, family entertainment, fireworks, gun clubs, hot air balloons, miscellaneous, waterparks, water sports, etc. will use ISO loss cost with an LCM of 1.608. Effective 9-23-20.
T.H.E.	
Hartford Casualty	Changing PP Auto and HO rule for the Lifetime Continuation Agreement so that the endorsement will no longer be available to new business after 2-20-21. The endorsement will be continued to policies that have the coverage prior to 2-20-21.
Hartford of the Midwest	
Twin City Fire	
Hartford Fire	
Homesite	Initial filing of rates, rules and forms for HO-2 and HO-8 policies, Effective 1-1-21.
ISO	Revising ILFs for Nursing Homes, Hospitals, Physicians, Surgeons, Dentists, and Allied Health Care classes effective 10-1-20.
ISO	Revising loss costs for Physicians, Surgeons and Dentists and Miscellaneous Medical classes so that an overall 5.4% decrease is produced effective 10-1-20.
KnightBrook	Initial filing of a Transactional Commercial Surety program Effective 9-2-20.
Liberty Insurance Underwriters	Initial filing of a pet health insurance program marketed and managed by Companion Protect Agency. Effective 9-16-20.
Medical Protective	Initial filing of a Cyber Liability & Data Breach Coverage specific to the Physician & Surgeons portion of the Comprehensive Liability Coverage for Health Care Providers program. Effective 11-1-20.

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Medical Protective	Increasing rates for dentists professional liability 5.0% Effective 1-1-21.
National American National Casualty Company	Initial filing of a GL Small Business Program effective 9-14-20. Revising rates and rules for Veterinary Pet Insurance so that an overall 10% decrease is produced effective 1-21-21 for NB and 4-1-21 for RB.
National Security	Initial filing of a Global Multimedia Liability Program effective 2-1-20.
NGM	Revising HO rates and rules so that an overall 3.6% increase is produced effective 1-2-21 for NB 2-6-21 for RB.
Pharmacists Mutual	Revising PP Auto rates and rules so that an overall 14.7% increase is produced effective 12-1-20.
Rock Ridge	Initial filing of a commercial auto with a liability LCM of 1.625 and physical damage LCM of 1.725 off current ISO filings. Effective 9-17-20.
Rock Ridge	Initial filing of a GL program effective 9-23-20. Adopting ISO loss costs, rules, rating plans and forms with an LCM of 1.625.
Shelter General	Filing to revise Landlord/Described Premises Liability Coverage and Medical Payments Coverage to include Personal Injury Coverage, for our Dwelling program. Effective 12-1-20.
Southern Trust	Revising HO rates and rules so that an overall 1.7% increase is produced effective 10-1-20 for NB and 12-1-20 for NB.
State Auto Mutual	Adopting ISO 2019 loss cost for business autos, revising LCMs and introducing a paid in full discount. Overall 4.6% increase effective 11-15-20 for NB and 12-31-20 for RB.
TravCo Auto Ins. Company of Hartford Travelers Property Casualty	Revising Paid in Full Discount Factors and Rate Adjustment Factors for the Quantum 2.0 PP Auto program effective 9-11-20 for NB and 10-11-20 for RB. Overall decreases are 4.6% for TravCo, 5.0% for Auto Ins. Company of Hartford and 5.2% for Travelers Property Casualty.
Travelers Companies	Increasing rates for the PLUS personal umbrella 4.0%. Effective date for the standalone PLUS product is 11-13-20. For the PLUS endorsement to the Legacy Home and Quantum PLUS policies changes are effective to policies issued on or after 11-13-20 and effective on or after 1-1-21.
Western Surety	Initial filing of rate, rule and form for a Contract Performance Non-Construction Bond. The bond is an indemnity bond requiring faithful performance of the terms and conditions of a contract for non-construction services. Effective 11-1-20.