

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
AIG Companies	Revising rates for commercial property so that an overall 8.2% increase is produced effective 2-1-21.
Arch Property Casualty	Initial filing of commercial property LCM of 2.05 off ISO 2019 loss cost. Effective 3-1-21.
Arch Property Casualty	Initial filing of a GL LCM of 2.369 off ISO 2019 loss cost. Effective 2-1-21.
Arch Property Casualty	Initial filing of rates for CA commercial auto combinations with a liability LCM of 2.013 and a physical damage LCM of 2.125 off ISO 2019 loss cost. Effective 2-1-21.
Canal	Revising base premiums, fleet factors, rating class factors, time in business factors, vehicle type factors, driver factors, and vehicle age factors for CA commercial auto combinations. Overall 5.3% increase effective 12-1-20 for NB and 2-1-21 for RB.
Cincinnati Casualty Cincinnati Indemnity Cincinnati Insurance Erie Exchange	Revising rates and rules for CA commercial auto combinations effective 5-1-21. Overall changes are -0.794% for Casualty, +1.878 for Indemnity and +0.469 for Insurance.
FCCI National Trust Hanover	Revising rates and rules for ErieSecure HO policies so that an overall 4.9% increase is produced effective 12-1-20.
FCCI National Trust Hanover	Revising rates and rules for farmowners effective 8-1-21. Overall decreases are 41.9% for FCCI and 35.5% for National Trust.
Hanover	Filing a rewrite of the lawyers professional liability program. Revising forms, rules and rates so that an overall 8.8% increase is produced effective 6-1-21 for NB and 8-1-21 for RB.
Hanover	Revising rates and rules for dwelling fire so that an overall 21.2% decrease is produced effective 12-11-20 for NB and 2-12-21 for RB.
ISO	Filing two endorsements and rules for use with commercial property policies. It is mandatory that one of the exclusions be included in the policy. One endorsement is the Cyber Incident Exclusion and the other a Cyber Incident Exclusion With Ensuing Cause(s) Of Loss Exceptions. Effective 12-1-20.
ISO	This filing revises, reinforces and withdraws existing coverages and introduces several new coverage options for the ISO Commercial Auto Program. Filing 20 new forms, revising 39 forms and withdrawing one form. Effective 12-1-20.
ISO	Revising loss cost for PP Auto so that an overall 2.6% decrease is produced effective 7-1-21. Liability coverages decrease 10.1% while physical damage coverages increase 6.1%
ISO	Revising PP Auto Increased Limits Factors so that an overall 2.2% increase is produced effective 7-1-21. Increases by coverage are 4.3% for BI, 0.7% for PD and 0.4% for CSL.

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
Liberty Mutual Liberty Mutual Personal Mountain Laurel Assurance Progressive Hawaii	Filing a Driving Score rating variable factor that is based on past driving behavior for use in PP auto rating. Effective 12-14-20. Filing of new and revised policy and endorsements for the Boat and Personal Watercraft program effective 2-5-21 for NB and 3-17-21 for RB.
Mountain Laurel Assurance Progressive Hawaii NCCI	Filing of new and revised policy and endorsements for the motor home program effective 2-5-21 for NB and 3-17-21 for RB. Filing of voluntary market WC loss cost to be effective 3-1-21 for new and renewal business. Overall change in loss cost is a 9.2% DECREASE. Average decrease for industry groups is 9.7% for Manufacturing, 10.3% for Contracting, 5.7% for Office and Clerical and 8.9% for Goods and Services.
NCCI	Filing of rates for the WC assigned risk plan to be effective 3-1-21 for new and renewal business. This filing results in an overall 7.2% decrease in the assigned risk rates. Change is composed of a 9.2% decrease in the voluntary loss cost and a 2.2% increase in the assigned risk plan LCM (1.753 to 1.791).
Old Dominion	Revising rates for the MVP PP Auto program so that an overall 6.0% increase is produced effective 5-21-21 for renewal business.
Plaza	Decreasing WC LCM from 1.4 to 1.3 and filing a Predictive Model developed using Generalized Linear Modeling procedures. The purpose of the model is to provide an empirically-derived Exposure Grade Factor by which to adjust NCCI premium, per policy where eligible and not applied otherwise. Effective 1-1-21. All policies currently in effect are in run off so there is no rate level effect.
Safeco of IL	Increasing rates for motor homes and travel trailers so that a 5.0% increase is produced effective 1-18-21 for NB and 3-1-21 for RB.
Sentry Select	Increasing commercial property LCM from 1.120 to 1.324 effective 12-1-20. Overall 15.0% increase.
Shelter General	Revising rates for commercial Non-Truckmen and Truckmen so that an overall 10.9% increase is produced effective 3-24-21.
Spinnaker	Initial filing of a commercial inland marine LCM of 1.667 off ISO 2016 loss cost. Effective 11-9-21.
Tri-State of MN	Revising rates and rules for the Advantage GL Program so that an overall 3.2% decrease is produced effective 3-1-21.
Tri-State of MN	Revising rates and rules for the Advantage Commercial Property Program so that an overall 2.0% increase is produced effective 3-1-21
Trisura	Initial filing of a Commercial and Contract Surety program effective 11-9-20.