

## 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
Allstate Insurance	Reducing PP Auto rates an overall 5.0% effective 1-28-21 for NB and 2-25-21 for RB.
Allstate P&C	Reducing PP Auto rates an overall 7.8% effective 1-28-21 for NB and 2-25-21 for RB.
American F&C Ohio Casualty Ohio Security West American	Filing revised LCMs off ISO 2019 commercial property loss cost effective 4-1-21. Overall increases are 5.0% for American F&C and West American and 5.0% for Ohio Casualty and Ohio Security.
American F&C Ohio Casualty Ohio Security West American	Revising CA commercial auto combinations rates effective 4-11-21. Overall increases by company are 6.0% for Ohio Casualty and West American, 6.6% for Ohio Security and 6.7% for American F&C.
American F&C Ohio Casualty Ohio Security West American	Revising class and building age factors for BOP effective 4-1-21. Overall increases by company are 5.4% for American F&C, 14.5% for Ohio Casualty, 7.7% for Ohio Security and 1.5% for West American.
American Select	Filing to replacing the current HO insurance scoring model with a new model and revising rates and rules. Overall 2.9% increase effective 2-24-21 for NB and 4-2-21 for RB.
American Select	Initial filing of a PP Auto Vehicle History Score and replacing the current insurance scoring model with a new model and revising rates. Liability and comprehensive rates increase 4.0% with a 4.9% decrease in collision rates for an overall no rate level change. Effective 2-24-21 for NB and 4-2-21 for RB.
American Select	Filing new HO and PP auto rules that allow company to match price of a non-Westfield company when a book transfer is transacted. Effective 3-24-21 for NB and 4-30-21 for RB.
American Strategic	Revising HO base rates and numerous rating factors so that an overall 0.1% increase is produced effective 6-9-21 for NB and 8-9-21 for RB. Individual policy changes are limited to +/-10%.
Auto-Owners Owners	Revising rates and rules for Boatowners/Personal Watercraft effective 4-1-21 for NB and 5-18-21 for RB. Overall changes are a 0.228% increase for Auto-Owners and a 1.727% decrease for Owners.
Berkshire Hathaway Direct	Revising base rate and numerous rules and factors for BOP effective 7-1-21. Although indicated increase is 77.7% company filed for an 8.7% increase.
Berkshire Hathaway Specialty	Initial filing of a Professional Protection – Dental Malpractice Liability product for dental professionals. Intended for dentists practicing within a wide range of dental specialties. Effective 2-16-21.
BITCO National BITCO General	Adopting ISO 2020 commercial auto business auto lost cost and revising LCMs effective 10-1-21. Liability LCM increasing from 1.379 to 1.554 and physical damage LCM increasing from 1.453 to 1.640. Overall 13.5% increase.

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Builders Mutual Builders Premier	Revising LCMs for CA commercial auto combinations effective 7-1-21. BI and PD LCMs are unchanged while MP and UM are reduced and Collision and OTC increased. Overall increases are 3.2% for Mutual and 3.0% for Premier.
Chubb Group	Revising Masterpiece Rates and Rules for Auto effective 5-24-21 for NB and 7-8-21 for RB. Making revisions to the tiering methodology, base rates and several other rating rule factors. Overall increase for the group is 1.9%.
Chubb Indemnity	Filing revisions to the PP Auto section of the Masterpiece policy effective 5-24-21 for NB and 7-8-21 for RB. Revising base rate, tiering methodology, deductible factors, Driver Risk Factors and Usage factors and introducing a mileage factor. Overall change are 1.1% for Chubb Indemnity and 3.6% for Chubb National. The other three companies have very limited volume with changes ranging from 3.4% to 4.0%.
Consumers Insurance USA	Revising base rates for PP Auto so that an overall 2.3% increase is produced effective 5-1-21.
Everest	Initial filing of a Veterinary Program consisting of commercial property and GL. Effective 2-18-21.
Everest National	Initial filing of a Not-For-Profit Management and Professional Liability Policy effective 3-1-21. Multiple coverages are available from which the insured can choose.
Everest National	Initial filing of a Not-For-Profit Management and Professional Liability Policy effective 3-1-21.
Everest National	Initial filing of a Veterinary Program consisting of Commercial Property, Commercial GL and Professional Liability Forms. Effective 2-27-21.
Everest National	Initial filing of a Not-For-Profit Program consisting of eight Coverage Parts: D&O; EPL; Fiduciary Liability; Employed Lawyers Liability; Miscellaneous Professional Liability; Cyber Liability; Crime and Kidnap and Ransom. Effective 3-1-21
Great American	Initial filing of a Compensatory Mitigation Bond required in connection with wetland improvement projects. Effective 3-5-21.
Great American Alliance	Filing a flat premium charge for Transportation Brokers, including ICC Broker Surety Bond BMC-84 under class code 964. Effective 4-1-21.
Great West Casualty	Reducing WC LCM from 1.43 to 1.313 effective 3-1-21. Overall 12.5% decrease.
Greenwich XL Insurance America Hartford Group	Initial filing of an Equipment Breakdown Coverage as an endorsed coverage to the Commercial Property Program. Effective 3-1-21.
	Revising WC LCMs so that the loss cost reduction approved for the NCCI is virtually offset resulting in no change in the groups WC rates. See last page for individual company changes.
Homesite	Initial filing of a Dwelling Fire Program containing a DP1 Basic Dwelling Policy and DP3 Special Dwelling Policy effective 6-1-21.
Imperium	Increasing commercial auto physical damage LCM from 1.80 to 2.00 off ISO 2020 loss cost. Overall 3.1% increase effective 3-1-21.

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Incline Casualty	Initial filing of a CA commercial auto combinations program effective 3-1-21.
MAG Mutual	Initial filing of a CA commercial auto combinations program with a minimum premium of \$10,000. Effective 2-6-21.
Maine Employers' Mutual	Initial filing of a WC LCM of 1.45 effective 3-1-21.
Markel	Filing new and revised proprietary forms and corresponding rates/rules for BOP and adopting ISO 2020 loss cost. Overall 14.13% increase effective 9-1-21.
Merchants Bonding	Initial filing of form and rate for a Commercial Non-Construction Contract Bonds (SFAA ID: 500) program effective 2-17-21.
Metropolitan Casualty	Filing to adopt the rates, rules and credit model for HO offered in the Metropolitan General effective 4-20-21.
Metropolitan P&C	Filing to adopt the rates, rules and credit model for PP auto offered in the adopt the rates, rules and credit model offered in the Metropolitan General. Metropolitan P&C currently has 28 policies which will continue to rated under current filing. Effective 4-20-21.
Milbank	Revising base rates for HO and adjusting and adding new rating factors effective 3-6-21. Overall all increases are 8.0% for forms 3 and 5, 0.1% for form 6 and no change for form 4.
Mountain Laurel Assurance	Filing a new PP Auto rule designed to provide relief to insureds during the Covid-19 pandemic. Rule will allow new policyholders the option of having the Snapshot rate applied after 30 days of monitoring instead of having to be monitored for the full policy term.
Progressive Casualty	Revising rates for dwelling fire that produces a 13.7% increase effective 3-1-21 for NB and 5-1-21 for RB.
Progressive Direct	Filing a new edition of the Workers' Compensation <b>Basic Manual</b> that has been modernized with particular emphasis on structure and format for online consumption of the content so that customers can quickly find the information they need in an electronic environment. The <b>Basic Manual</b> has been completely redesigned, restructured and content optimized thus changing the overall appearance of the manual. These changes do not make any substantive changes to any rule or classification that would result in premium impact. Effective to new, renewal and in-force policies with effective dates on and after November 1, 2021.
Progressive Hawaii	
National Security F&C	Filing a new edition of the Residual Market Workers' Compensation <b>Basic Manual</b> that has been modernized with particular emphasis on structure and format for online consumption of the content so that customers can quickly find the information they need in an electronic environment. The Residual Market <b>Basic Manual</b> has been completely redesigned, restructured and content optimized thus changing the overall appearance of the manual. These changes do not make any substantive changes to any rule or classification that would result in premium impact. Effective to new, renewal and in-force policies with effective dates on and after November 1, 2021.
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<b>Company</b>	<b>Filing</b>
NOVA Casualty	Filing of endorsements for use with Outdoor Recreational Activities target market business. Effective 4-1-21.
Nutmeg	Initial filing of a CA commercial auto combinations program. The proposed rating plan provides superior segmentation capabilities over the plan in the Hartford A&I by introducing several new premium determinants. This new, more segmented approach will more closely align each policyholder's premium with their expected losses. Effective 2-13-21.
Old Guard	Initial filing of a commercial package program effective 2-1-21.
Westfield Touchstone	
Westfield Superior	
Westfield Champion	
Westfield Premier	
PGAC (The General) of OH	Filing of an optional Accidental Death Benefit endorsement and rates for use with PP Auto effective 2-25-21 for renewal business.
Philadelphia Indemnity	Initial filing of an Educational Institutions Security Protection Liability product that can be used on a monoline or package basis. Eight coverages are available to insureds. Effective 3-5-21.
Preferred Professional	Initial filing of a Non-Emergency Medical Transport program for commercial autos. Effective 2-16-21.
QBE	Increasing HO base rates by territory so that an overall 11.2% increase is produced effective 4-1-21.
Selective Companies	Filing of optional Fellow Employee Coverage form and rule that can be attached to risk written on Auto Dealers Coverage Form. There is no charge for attachment of the endorsement. Effective 6-1-21.
Selective of SC	Initial filing of a HO Platinum Program, consisting of four (new) endorsements, along with expanded coverages and increased limits available to current policyholders. Coverages are offered on an optional basis to all insureds and will not be applied at renewal unless requested. With these new offerings company aims to provide its customers greater capacity in tailoring their insurance needs. Effective 6-28-21.
State Farm F&C	Filing revised rates and rules for the Boatowners Program that produce an overall 9.0% decrease effective 6-15-21 for NB and 8-1-21 for RB.
Synergy	Synergy Insurance Company changing name to Prescient National Insurance Company effective 2-10-21.
Travelers Casualty of America	Filing rate and rule revisions to the Master Pac BOP program that produce an overall 19.598% increase effective 6-1-21. Revising base rates, class of business factors, minimum premiums and introducing an annual adjustment factor that will automatically adjust certain coverage premiums by a factor each year.
Travelers Group	Reducing all WC LCMs 2.1%. Combined with NCCI reduction in loss cost produces an overall 11.2% decrease for the group effective 3-1-21.

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<b>Company</b>	<b>Filing</b>
Truck Exchange	Expanding the affinity discount currently available in the Farmers Smart Plan HO program to members of the Tennessee Education Associations to include members of licensed professional organizations of Law Enforcement Officers, Firefighters, EMT-Paramedics, Nurses, Physicians and Surgeons, Dentists, Educators, Attorneys and Judges, Public Accountants, Professional Engineers, Architects and Real Estate Agents. Effective 2-1-21.
USAA Group	Revising rates and rating factors for tenant HO so that an overall 4.4% decrease is produced effective 6-7-21 for NB and 8-23-21 for RB.
Viking of WI	Revising rates, rules and symbols for motorcycles so that an overall 9.0% increase is produced effective 5-11-21.

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**Company WC LCM Filings Made With the TN Department of Commerce & Insurance**

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<b>Company</b>	<b>LCM Change</b>	<b>% Change</b>
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The companies listed below have increased their WC LCMs so that the overall change effective 3-1-21 is less than the 9.2% loss cost decrease approved for the NCCI.		
AmGUARD	1.590 to 1.645	-6.44%
Clear Spring P&C	1.44 to 1.61	+2.80%
EastGUARD	1.370 to 1.415	-3.76%
Employers Assurance	1.30 to 1.50	+5.40%
Employers Preferred	1.10 to 1.20	-2.40%
Hartford Accident A&I	1.154 to 1.257	+0.10%
Hartford Casualty	2.120 to 2.309	+0.10%
Hartford Fire	1.884 to 2.052	+0.10%
Hartford I of the Midwest	1.696 to 1.847	0.00%
Hartford of Illinois	1.389 to 1.513	+0.10%
Hartford of the Southeast	0.885 to 0.923	-4.00%
Hartford Underwriters	2.638 to 2.873	0.00%
Middlesex	1.144 to 1.2	-4.90%
NorGUARD	1.745 to 1.830	-3.46%
Nutmeg	0.999 to 1.088	0.00%
Old Republic General	1.54 to 1.70	+1.90%
P&C Company of Hartford	1.307 to 1.424	+0.10%
Sentinel	2.758 to 2.822	++0.10%
Sentry Casualty	1.73 to 1.67	0.00%
Sentry Insurance	1.526 to 1.6	-4.60%
Sentry Select	1.906 to 2.135	+2.70%
StarStone National	1.513 to 1.619	-3.90%
Trumbull	1.502 to 1.636	+0.10%
Twin City Fire	2.355 to 2.565	+0.10%