State: *Tennessee* **First Filing Company:** *Erie Insurance Company, ...*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *TN PPA Rule Filing 3-1-27*
Project Name/Number: *TN PPA Rule Filing 3-1-27/TNA7, TNP&C3*

November 16, 2026

TN Department of Commerce and Insurance
Insurance Division
500 James Robertson Parkway
Nashville, TN 37243

Attention: Commissioner Carter Lawrence

RE: Filing Revised TN Private Passenger Auto Rules Effective 3/1/27
Erie Insurance Company, NAIC – 26263
Erie Insurance Exchange, NAIC – 26271
Erie Insurance Property & Casualty Company – NAIC 26830

Dear Commissioner Lawrence:

We submit for your review and approval the attached revised Tennessee Private Passenger Auto Rule Pages effective 3/1/27.

Along with minor editorial changes, the following revisions are made for the companies listed below:

Erie Insurance Exchange and Erie Insurance Company
RULE 23 PREMIUM DETERMINATION
•Multi-Policy Discount – Under B. Auto/Life, the $100,000 aggregate is removed as a qualifying factor for receiving this discount. There is no Rate impact as a result of this broadened discount eligibility.
•Defensive Driver Plan – Under E. Change of Autos, the sentence 'If a policy has been in effect for nine months or longer, the transferred surcharge will be reduced to the next lower amount.' is removed. This will not impact current policyholders.

Erie Insurance Property & Casualty Company
RULE 23 PREMIUM DETERMINATION
•Multi-Policy Discount – Under B. Auto/Life, the $100,000 aggregate is removed as a qualifying factor for receiving this discount. There is no Rate impact as a result of this broadened discount eligibility.

We would like to begin using these revised Rules with policies effective on and after March 1, 2027. If you have any questions or concerns, please contact me at Yvonne.guerriero@erieinsurance.com.

Sincerely,

ERIE INSURANCE GROUP

Yvonne M. Guerriero, AINS, AIS
Product Development Specialist
Product Services Department

Company and Contact