Insurors of Tennessee
Marketplace Update

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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
Ace American	Increasing rates for Dentist's Professional Liability 10.0% effective 2-15-09.
Acuity	Adjusting the amount of insurance relativity curve for both building and contents for commercial property coverages. No overall rate level change effective 5-1-09 for NB and 7-1-09 for RB.
Acuity	Adjusting the amount of insurance relativity curve for both building and contents for BOP. Overall 0.2% increase effective 5-1-09 for NB and 7-1-09 for RB.
Aegis Security	Initial filing of a HO program designed for homeowners which for various reasons are deemed ineligible for the standard market. Effective 1-12-09.
AIG Companies	Filing of endorsements for all commercial lines except workers' compensation which provide that the insured may cancel prorate if the company rating is downgraded to below A- by AM Best or BBB by Standard & Poor's Ratings Services. One endorsement waives the minimum earned premium requirement while one does not. Effective 1-5-09.
All America	Filing commercial auto LCMs off ISO 2007 loss cost. Liability LCM is 1.558 and physical damage LCM is 1.555. Overall 1.8% decrease effective 3-1-09.
All America	Filing property LCM of 1.947 off ISO 2008 loss cost. Overall 4.4% decrease effective 2-1-09.
All America	Increasing WC expense constant from $265 to $289 and filing LCM of 1.317. Overall 2.3% increase effective 3-1-09.
Allstate	Filing a 10.4% increase for HO owners forms only. Effective 2-23-09 for NB and 4-9-09 for RB.
Allstate P&C	Overall 5.6% increase for PP auto effective 2-23-09 for NB and 3-26-09 for RB.
AMCO	Revising rates and rule for motorcycles so that a 9.0% rate level increase is produced effective 2-14-09 for NB and 3-14-09 for RB.
American G&L	Filing WC LCM of 1.271. Overall 8.6% decrease effective 3-1-09.
American G&L	Filing GL LCM of 1.229 off ISO 2007 loss cost. Overall 3.5% decrease effective 9-1-09
American Reliable	Increasing rates for the Farmers & Ranchers program 4.8% effective 5-1-09.
American Zurich	Filing WC LCM of 1.047. Overall 17.1% decrease effective 3-1-09.
American Zurich	Filing GL LCM of 0.922 off ISO 2007 loss cost. Overall 12.1% decrease effective 9-1-09

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Ansur America	Revising LCMs so that an overall 2.5% increase is produced effective 2-1-09. Commercial property LCM will increase from 1.79 to 1.90, GL Prem/Ops LCM will increase from 1.51 to 1.57 and Prod/Comp Ops from 1.50 to 1.59 and crime LCM from 1.63 to 1.90. All LCMs will apply to current ISO loss cost.
Assurance of America	Filing WC LCM of 1.495. Overall 1.1% decrease effective 3-1-09.
Automobile Ins. Company of Hartford	Revising base rates for Homesaver program so that a 9.9% increase is produced effective 1-9-09.
Builder's Mutual	Decreasing WC LCM from 1.25 to 1.188 effective 3-1-09. No overall rate level change.
Central Mutual	Filing commercial auto LCMs off ISO 2007 loss cost. Liability LCM is 1.558 and physical damage LCM is 1.555. Overall 1.6% decrease effective 3-1-09.
Central Mutual	Filing property LCM of 1.947 off ISO 2008 loss cost. Overall 4.4% decrease effective 2-1-09.
Central Mutual	Increasing WC expense constant from $265 to $289 and filing LCM of 1.609. Overall 2.3% increase effective 3-1-09.
Colonial American C&S	Filing WC LCM of 1.346. Overall 5.4% decrease effective 3-1-09.
Colonial American C&S	Filing GL LCM of 1.229 off ISO 2007 loss cost. Overall 18.0% decrease effective 9-1-09
Consumers	Revising PP auto rates and rules so that a 4.13% increase is produced effective 2-1-09 for NB and 4-1-09 for RB. Increasing tiers from 3 to 10 and increasing Insurance Score tiers from 10 to 17. Base rates also being adjusted.
Continental Casualty	Overall rate level decrease of 5.1% for accountants professional liability. Rates for Premier Firm Plan are being reduced 7.1% with no change for other two plans. Effective 1-15-09.
Crum & Foster Indemnity	Initial filing of commercial auto LCMs of 1.533 for liability and 1.662 for physical damage off ISO 2007 loss cost. Effective 4-1-09.
Depositors	Revising rates and rule for motorcycles so that a 13.1% rate level increase is produced effective 2-14-09 for NB and 3-14-09 for RB.
Electric	Overall increase in HO base rates of 4.2% effective 1-7-09.
Empire F&M	Filing GL LCM of 1.536 off ISO 2007 loss cost. Overall 2.5% increase effective 9-1-09
Encompass Indemnity	Revising PP auto rates so that a 12.5% increase is produced effective 2-16-09 for NB and 3-26-09 for RB.
Esurance	Filing an expense saving discount for customers that start or complete their sale online and a switch & save discount for those customers that switch PP auto coverage. Updating zip codes. No overall rate level change. Effective 4-23-09 for NB and 6-12-09 for RB.

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F & D of MD	Filing GL LCM of 1.536 off ISO 2007 loss cost. Overall 6.9% decrease effective 9-1-09
F&D of MD	Filing WC LCM of 1.495. Overall 3.9% decrease effective 3-1-09.
Federated Mutual	Revising rates for several BOP classes. Overall 2.3% increase effective 4-1-09.
Federated Mutual	Revising Business Auto rates so that a 2.1% increase is produced effective 4-1-09.
Federated Service	Revising rates for several BOP classes. No overall rate level change effective 4-1-09.
Federated Service	Revising Business Auto rates so that a 5.7% increase is produced effective 4-1-09.
First Liberty Insurance Corp.	Filing WC LCM of 1.387. 18.3% decrease effective 3-1-09.
First National	Revising HO rates so that a 10.9% rate level increase is produced effective 5-28-09 for NB and 7-7-09 for RB.
Florists' Mutual	Filing revised LCMs for commercial auto off ISO 2007 loss cost that produce a 33.2% decrease effective 3-1-09. Liability LCM is 1.387 and physical damage LCM is 1.647.
Foremost Grand Rapids	Overall 8.2% increase for HO program effective 2-1-09.
Frankenmuth Mutual	Revising LCMs so that no overall rate level change is produced effective 2-1-09. Commercial property LCM will increase from 1.79 to 1.90, GL Prem/Ops LCM will increase from 1.51 to 1.57 and Prod/Comp Ops from 1.50 to 1.50 and crime LCM from 1.63 to 1.90. All LCMs will apply to current ISO loss cost.
General	Revising HO rates so that a 10.9% rate level increase is produced effective 5-28-09 for NB and 7-7-09 for RB.
Grange Mutual Casualty	Revising PP auto rates so that a 2.9% increase is produced effective 3-1-09. No new PP auto business is being written. New Miscellaneous Vehicles are being written and PP autos are being renewed.
Hartford A&I	Revising rates for the Property Choice program so that a 5.6% increase is produced effective 1-1-09.
Hartford Casualty	Revising rates for the Property Choice program so that a 4.4% increase is produced effective 1-1-09.
Hartford Casualty	Adjusting rating factors for the PNG/Common PP auto program so that a 0.3% increase is produced effective 2-7-09 for NB and 3-26-09 for RB.
Hartford Companies	Filing updates to the non-physical damage symbols used to rate liability and medical payments. Effective 3-7-09.
Hartford Fire	Revising rates for the Property Choice program so that a 3.5% increase is produced effective 1-1-09.
Hartford Fire	Adjusting rating factors for the PNG/Common PP auto program so that a 0.3% increase is produced effective 2-7-09 for NB and 3-26-09 for RB.

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Hartford of the Midwest	Revising rates for the Property Choice program so that a 6.3% increase is produced effective 1-1-09.
Hartford of the Midwest	Adjusting rating factors for the PNG/Common PP auto program so that a 0.3% increase is produced effective 2-7-09 for NB and 3-26-09 for RB.
Hartford Underwriters	Revising rates for the Property Choice program so that a 6.6% increase is produced effective 1-1-09.
Liberty Insurance Corp.	Filing WC LCM of 0.925. 15.0% decrease effective 3-1-09.
Liberty Insurance Ins. Company	Filing WC LCM of 1.540. 2.1% increase effective 3-1-09.
Liberty Mutual Fire	Filing WC LCM of 1.126. 14.9% decrease effective 3-1-09.
LM Insurance Corp.	Filing WC LCM of 0.751. 7.9% decrease effective 3-1-09.
Maryland Casualty	Filing WC LCM of 1.794. Overall 4.4% increase effective 3-1-09.
Mendakota	Filing 18.51% increase for PP auto effective 3-1-09 for NB and 4-25-09 for RB.
National Mutual	Revising HO rates and rules so that a 2.7% increase is produced effective 3-16-09 for NB and 4-16-09 for RB.
National Union Fire	Filing of rates, rules, and forms for a Neurologists Professional Liability program.
Nationwide Assurance	Revising rates and rule for motorcycles so that a 8.4% rate level increase is produced effective 2-14-09 for NB and 3-14-09 for RB.
Nationwide General	Filing revised underwriting guidelines for PP auto to be effective 1-1-09. No overall rate level change.
Nationwide General	Revising PP auto rates and rules so that a 5.0% increase is produced effective 5-23-09.
Nationwide Mutual	Filing revised underwriting guidelines for PP auto to be effective 1-1-09. No overall rate level change.
Nationwide Mutual	Revising PP auto rates and rules so that a 5.0% increase is produced effective 5-23-09.
Nationwide Mutual	Revising commercial auto rates and rules so that a 8.9% increase is produced effective 2-1-09 for NB and 2-15-09 for RB.
Nationwide Mutual Fire	Revising commercial auto rates and rules so that a 9.8% increase is produced effective 2-1-09 for NB and 2-15-09 for RB.
Nationwide P&C	Filing revised underwriting guidelines for PP auto to be effective 1-1-09. No overall rate level change.
Nationwide P&C	Revising PP auto rates and rules so that a 5.0% increase is produced effective 5-23-09.
Nationwide P&C	Revising commercial auto rates and rules so that a 1.0% decrease is produced effective 2-1-09 for NB and 2-15-09 for RB.
North River	Filing commercial auto LCMs off ISO 2007 loss cost. Liability LCM is 1.133and physical damage LCM is 1.228. Liability decrease of 16.7% and physical damage decrease of 9.7% effective 4-1-09.
Northern of NY	Filing WC LCM of 1.271. Overall 9.5% decrease effective 3-1-09.

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Northland	Revising rates and rules for the commercial auto Publics program so that a 0.2% decrease is produced effective 4-1-09 for NB and 5-1-09 for RB.
Penn Millers	Initial filing of PennEdge program, a commercial multi-peril program designed for mid to large market risks. Effective 1-1-09.
Plaza	Initial filing of commercial property LCM of 1.880 off ISO 2005 loss cost. Effective 1-1-09.
Professionals Direct	Revising rates and rules for lawyers professional liability so that a 9.7% increase is produced effective 1-1-09.
Progressive Hawaii	Filing the 09/08 edition of the PP Auto Symbols effective 1-12-09.
Progressive Hawaii	Filing revised base rate table, new business expense discount table, and revised hired auto use factors. For commercial autos Overall 1.4% increase effective 1-29-09 for NB and 2-27-09 for RB.
Safeco	Revising HO rates so that a 10.9% rate level increase is produced effective 5-28-09 for NB and 7-7-09 for RB.
Sentry Select	Filing commercial property LCM of 1.498 off ISO 2008 loss cost. Overall 4.5% increase effective 1-1-09.
State Farm F&C	Filing overall 1.0% decrease for PP auto effective 2-16-09 for NB and 3-16-09 for RB.
State Farm F&C	Filing overall 7.5% increase for HO effective 2-1-09 for NB and 4-1-09 for RB.
State Farm F&C	Revising rates and rule for mobile homeowners with no overall rate level change effective 5-1-09 for NB and 8-1-09 for RB.
State Farm F&C	Filing revised forms and endorsements for the Manufactured Homes program effective 5-1-09 for NB and 8-1-09 for RB.
State Farm Mutual	Filing overall 0.5% decrease for PP auto effective 2-16-09 for NB and 3-16-09 for RB.
Travelers Commercial	Filing an e-signature discount for the PP auto Quantum program. Discount is 15% for BI and 10% for PD and applies to the initial policy term only. Effective 1-18-09.
Travelers Commercial	Amending territory factors for the Quantum PP auto program so that a 7.2% decrease is produced effective 2-11-09.
Travelers Indemnity of America	Revising base rates for Homesaver program so that a 10.0% increase is produced effective 1-9-09.
Travelers Personal Security	Filing an e-signature discount for the PP auto Quantum program. Discount is 15% for BI and 10% for PD and applies to the initial policy term only. Effective 1-18-09.
Travelers Personal Security	Amending territory factors for the Quantum PP auto program so that a 7.76% decrease is produced effective 2-11-09.
Twin City	Revising rates for the Property Choice program so that a 4.2% increase is produced effective 1-1-09.

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Twin City Fire	Adjusting rating factors for the PNG/Common PP auto program so that a 0.3% increase is produced effective 2-7-09 for NB and 3-26-09 for RB.
United State Fire	Filing commercial auto LCMs off ISO 2007 loss cost. Liability LCM is 1.333and physical damage LCM is 1.445. Liability decrease of 16.7% and physical damage decrease of 9.7% effective 4-1-09.
Universal Underwriters	Filing WC LCM of 1.570. Overall 8.4% decrease effective 3-1-09.
Utica Mutual	Filing a 7% discount for motorcycles equipped with anti-lock brakes. Discount applies to liability, medical payment, and collision coverages. Effective 3-1-09.
Zurich American	Filing WC LCM of 1.495. Overall 1.8% decrease effective 3-1-09.
Zurich American	Filing GL LCM of 1.536 off ISO 2007 loss cost. Overall 2.5% increase effective 9-1-09
Zurich American of IL	Filing WC LCM of 1.794. Overall 0.7% decrease effective 3-1-09.
Zurich American of IL	Filing GL LCM of 1.843 off ISO 2007 loss cost. Overall 1.7% decrease effective 9-1-09

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