



Insurors of Tennessee Marketplace Update

2007 Vol. 03 March 23, 2007

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 Premier	Initial filing of rates and rules for a commercial auto program. Effective 3-23-07.
Allied P&C	Revising EQ rates sold with HO and dwelling fire policies. EQ rates sold with HO policies will increase 34.1% and EQ sold with dwelling fire will increase 28.8%. Effective 4-1-07 for NB and 5-16-07 for RB.
Allstate P&C	Filing Your Choice Home option package effective 5-21-07 for NB and 7-5-07 for RB.
AMCO	Revising EQ rates sold with HO and dwelling fire policies. EQ rates sold with HO policies will increase 34.1% and EQ sold with dwelling fire will increase 28.8%. Effective 4-1-07 for NB and 5-16-07 for RB.
American Alternative	Filing WC LCM of 1.623. Overall 4.0% increase effective 3-1-07.
American Economy	Filing WC LCM of 1.280. Overall 8.5% decrease effective 3-1-07.
American Hardware Mutual	Filing WC LCM of 1.389. Overall 1.4% increase effective 3-1-07.
American Home Assurance	Overall 4.53% increase for equine insurance effective 3-27-07.
American States	Filing WC LCM of 1.420. Overall 5.5% decrease effective 3-1-07.
AmGuard	Filing WC LCM of 1.38. overall 6.8% decrease effective 3-1-07.
Amica Mutual	Overall 3.3% decrease for PP auto effective 6-1-07.
Amsur America	Filing WC LCM of 1.350. Decrease of 3.0% effective 3-1-07.
Argonaut	Initial filing of inland marine program to write physical damage policies associated with logging equipment.
Automobile Ins. Comp. of Hartford	Increasing account credit for HO policies from 10% to 15% effective 4-6-07. Overall decrease of 2.2%.
Bridgefield Casualty	Filing WC LCM of 1.240. Decrease of 4.7% effective 3-1-07.
Brookwood	Filing WC LCM of 1.300. Overall 2.4% decrease effective 3-1-07.
Builders Mutual	Filing WC LCM of 1.327. Decrease of 2.9% effective 3-1-07.
Carolina Casualty	Initial filing of a commercial auto Simplified Class Rating program for truck zone liability and physical damage. Effective 5-1-07.
CNA Companies	Filing crime & fidelity LCMs off ISO 2005 loss cost. LCMs are 1.606 with crime decreasing 29.7% and fidelity decreasing 11.1% effective 7-1-07.
Companion Commercial	Initial filing of recreational vehicle program.
Consumers USA	Filing new Commercial Experience Rating Plan and Account Renewal Plan for commercial auto. Increasing policy/renewal fee from \$20 to \$40 and NSF fee from \$15 to \$30. Adding \$60 inspection fee for Auto Dealer inspections. Effective 3-2-07 for NB and 6-1-07 for RB.
Continental Casualty	Overall 12.5% for P&C Agents Advantage program effective 3-15-07.
Cotton States	Filing new PP auto program that will replace current rates and rules effective 4-23-07 for NB and 5-23-07 for RB.
Country Casualty	Filing new PP auto program effective 4-23-07 for NB and 5-23-07 for RB.
Dallas National	Filing WC LCM of 1.458 effective 3-1-07.
Depositors	Revising EQ rates sold with HO and dwelling fire policies. EQ rates sold with HO policies will increase 34.1% and EQ sold with dwelling fire will increase 28.8%. Effective 4-1-07 for NB and 5-16-07 for RB.
EastGuard	Filing WC LCM of 1.32. Overall 6.8% decrease effective 3-1-07.
EMCASO	Filing WC LCM of 1.320. Overall 8.8% decrease effective 3-1-07.



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Empire F&M	Filing multiple LCMs for commercial auto off ISO 2006 loss cost. Revising Experience and Schedule Rating plans. Overall 7.2% increase effective 6-1-07.
Employers Mutual Casualty	Filing WC LCM of 1.450. Overall 3.7% increase effective 3-1-07.
Employers Mutual Casualty P & C	Filing WC LCM of 1.320. Overall 6.4% decrease effective 3-1-07.
Encompass	Revising boat manual to improve readability. No overall rate level change effective 5-1-07.
Farmers Ins. Exchange	Filing of new Next Generation HO policy to be used for all new business effective 8-1-07.
Farmers Insurance Exchange	Introducing a 5% discount for PP auto when premium is paid in full at policy inception. Effective 5-1-7.
FCCI	Filing WC LCM of 1.437. Overall 3.9% decrease effective 3-1-07.
First National	Filing WC LCM of 1.640. Overall 0.8% increase effective 3-1-07.
Foremost	Reducing watercraft rates 9.7% by including Water-Skiing and Towing Sports endorsement with liability coverage at no additional cost. Effective 6-1-07.
Frankenmuth Mutual	Filing WC LCM of 1.300. Decrease of 0.15% effective 3-1-07.
Garrison P&C	Decreasing PP auto rates 5.4% effective 3-12-07 for NB and 4-15-07 for RB.
Gateway	Initial filing of WC LCM of 1.405 effective 3-1-07.
General	Filing WC LCM of 1.570. Overall 5.8% decrease effective 3-1-07.
Grange Dealers Mutual	Filing commercial auto liability LCM of 1.463 and physical damage LCM of 1.584 off ISO 2006 loss cost. Overall 2.59% decrease effective 6-1-07.
Grange Mutual Casualty	Overall 10.7% increase for HO and Mobile HO. Effective date not set.
Graphic Arts Mutual	Filing WC LCM of 1.574. No overall rate level change effective 3-1-07.
Hartford A&I	Filing WC LCM of 1.427. Increase of 0.65% effective 3-1-07.
Hartford Casualty	Filing WC LCM of 1.117. Increase of 0.65% effective 3-1-07.
Hartford Fire	Filing WC LCM of 0.993. Increase of 0.65% effective 3-1-07.
Hartford Ins. Company of the Midwest	Filing WC LCM of 0.894. Increase of 0.65% effective 3-1-07.
Hartford Underwriters	Filing WC LCM of 1.365. Increase of 0.65% effective 3-1-07.
Illinois National	Overall 3.4% increase for PP auto effective 4-6-07 for NB and 5-6-07 for RB.
Imperial C&I	Filing WC LCM of 1.430. Increase of 3.38% effective 3-1-07.
Indiana	Filing revised class code factors for PP auto. Overall 1.7% decrease effective 5-12-07.
ISO	Filing revised Increased Limits factors for PP auto effective 1-1-08. Overall 10.5% increase.
ISO	Filing revised relativity factors for physical damage coverages effective 1-1-08.
ISO	Filing revised loss cost for PP auto effective 1-1-08. Overall decrease of 5.9%. Liability decrease of 2.6% and physical damage decrease of 10.7%.
Lafayette	Overall 6.67% increase for GL portion of Trade-Pro for Contractors policy effective 6-1-07.
Lafayette	Overall 8.43% decrease for GL effective 6-1-07.
Lone Star National	Filing WC LCM of 1.2.0. Overall 9.6% increase effective 3-1-07.
Lumbermen's Underwriting Alliance	Filing WC LCM of 1.394. Overall 2.5% increase effective 3-1-07.
Medical Protective	Filing revised manual for Health Care Providers effective 3-14-07. No overall rate level change.
Meridian Security	Initial filing of WC LCM of 1.166 effective 3-1-07.



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2007 Vol. 03 March 23, 2007

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Mid-Century	Introducing a 10% discount for PP auto when premium is paid in full at policy inception. Effective 5-1-7.
Middlesex	Decreasing commercial auto rates 6.8% effective 4-1-07.
Mitsui Sumitomo	Filing WC LCM of 1.496. Overall 0.2% decrease effective 3-1-07.
Mitsui Sumitomo of America	Filing WC LCM of 1.211. Overall 4.0% increase effective 3-1-07.
Monroe Guaranty	Filing WC LCM of 1.796. Overall 2.2% decrease effective 3-1-07.
National American	Filing WC LCM of 1.730. Increase of 0.23% effective 3-1-07.
National Liability & Fire	Filing WC LCM of 1.50. Overall no rate level change effective 3-1-07.
National Trust	Filing WC LCM of 1.150. Overall 1.8% increase effective 3-1-07.
Nationwide Mutual Fire	Increasing EQ rates for HO policies 44.9% effective 6-16-07.
Nationwide P&C	Increasing owners forms rates 3.0% and EQ rates 44.9% effective 6-16-07.
NorGuard	Filing WC LCM of 1.32. Overall 6.8% decrease effective 3-1-07.
Pacific Specialty	Overall 12.78% decrease for motorcycles effective 4-15-07.
Republic-Franklin	Filing WC LCM of 1.256. No overall rate level change effective 3-1-07.
Safeco	Introducing Captain's Package option for boats that included roadside assistance, increased personal effects and purchase price protection for boat two model years and newer. Effective 4-19-07 for NB and 5-24-07 for RB.
Sentinel	Overall 5.8% increase for PP auto effective 4-3-07.
Sentinel	Filing WC LCM of 1.489. Increase of 0.65% effective 3-1-07.
Sentry Ins. A Mutual Company	Decreasing commercial auto rates 6.8% effective 4-1-07.
Sentry Select	Filing multiple LCMs off ISO 2006 loss cost for commercial auto dealer operations. Overall 0.6% increase effective 4-1-07.
Shield	Filing new PP auto program that will replace current rates and rules effective 4-23-07 for NB and 5-23-07 for RB.
Southern Mutual Church	Filing WC LCM of 1.320. Increase of 5.6% effective 3-1-07.
Southern Trust	Filing WC LCM of 1.476. Overall 2.8% decrease effective 3-1-07.
Southern Trust	Implementing credit scoring factor for PP auto rating. No overall rate level change effective 3-15-07.
Southern Trust	Implementing credit scoring factor for HO. No overall rate level change effective 3-7-07.
Standard Fire	Increasing account credit for HO policies from 10% to 15% effective 4-6-07. Overall decrease of 2.2%.
State Auto Mutual	Revising PP auto Tiered program rates and rules. Overall 0.9% decrease effective 6-2-07.
State Auto Mutual	Revising HO rates and rules for HO Options program. Overall 6.4% decrease effective 6-2-07.
State Auto P&C	Revising PP auto Tiered program rates and rules. Overall 0.9% decrease effective 6-2-07.
State Auto P&C	Revising HO rates and rules for HO Options program. Overall 6.4% decrease effective 6-2-07.
State Farm F & C	Revising PP auto base rates and multi line discount. Overall 0.8% decrease effective 6-11-07.
State Farm F&C	Revising percentage increase ranges due to changes in Customer Rating Index. Overall 1.0% decrease for HO effective 5-1-07.
State Farm Mutual	Revising PP auto base rates and multi line discount. Overall 1.4% decrease effective 6-11-07.



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Company	Filing
State Volunteer Mutual	Renaming Surgery for Morbid Obesity to Bariatric Surgery and changing class to lower rating effective 1-1-07.
Transguard of America	Filing WC LCM of 1.695. Overall 15.5% increase effective 3-1-07.
Travelers Commercial	Filing Transition Modification rule for Quantum Auto that will mitigate disruptions to customers when transferring from another Travelers company. Effective 3-14-07,
Travelers Ind. of America	Increasing account credit for HO policies from 10% to 15% effective 4-6-07. Overall decrease of 2.2%.
Travelers Personal Security	Filing Transition Modification rule for Quantum Auto that will mitigate disruptions to customers when transferring from another Travelers company. Effective 3-14-07,
Trustgard	Overall 3.4% increase for PP auto effective 5-1-07 for NB and 6-1-07 for RB.
Twin City Fire	Filing WC LCM of 1.241. Increase of 0.65% effective 3-1-07.
Ulico Casualty	Filing WC LCM of 1.323. Overall 0.33% decrease effective 3-1-07.
United F&C	Overall 7.42% increase for GL portion of Trade-Pro for Contractors policy effective 6-1-07.
United F&C	Overall 2.83% decrease for GL effective 6-1-07.
Universal Casualty	Initial filing of commercial fire LCM of 1.439 off ISO 2005 loss cost.
Universal Casualty	Initial filing of commercial auto LCMs off ISO 2006 loss cost.
Universal Casualty	Initial filing of GL LCM of 2.27 off ISO 2005 loss cost.
USAA	Decreasing PP auto rates 4.1% effective 3-12-07 for NB and 4-15-07 for RB.
USAA Casualty	Decreasing PP auto rates 4.1% effective 3-12-07 for NB and 4-15-07 for RB.
USAA General Indemnity	Revising PP auto rates effective 3-12-07 for NB and 4-15-07 for RB. No overall rate level change.
Utica Mutual	Filing WC LCM of 1.277. No overall rate level change effective 3-1-07.
Victoria F & C	Overall 7.3% decrease for PP auto effective 3-5-07.
Victoria Select	Overall 7.3% decrease for PP auto effective 3-5-07.
Wesco	Initial filing of WC LCM of 1.56 effective 3-1-07.

Research Service

We are able to offer, on a fee basis, associate member companies with a more in-depth research service where our staff can procure copies of entire filings and/or manuals and provide further analysis of new and revised company programs.

For additional information on this service, contact David Williams at 515-2605 or 866-515-2605.