



STATE OF TENNESSEE
DEPARTMENT OF COMMERCE AND INSURANCE
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JULIE MIX MCPEAK
COMMISSIONER

BULLETIN 17-02

TO: All Licensed Property and Casualty Insurance Companies

FROM: Julie Mix McPeak, Commissioner

Julie Mix McPeak

RE: Forced Bundling of Umbrella and Personal Lines

DATE: December 21, 2017

The purpose of this Bulletin is to provide guidance regarding the forced bundling of personal lines policies and umbrella policies.

It is the position of the Tennessee Department of Commerce and Insurance ("Department") that the required bundling of a personal lines policy with an umbrella policy is permissible and does not constitute an unfair or deceptive act or practice in the business of insurance.

Since an umbrella policy is linked with the underlying personal lines policy, it is the Department's position that requiring a consumer to maintain an underlying personal lines policy to obtain or renew an umbrella policy is permissible. An insurer may not require a consumer or insured to apply for an umbrella policy in order to obtain or renew coverage under a personal lines policy.

Any questions about the intent of this Bulletin should be directed to the Insurance Division's Director for Insurance, 7th Floor, Davy Crockett Tower, 500 James Robertson Parkway, Nashville, Tennessee, 37243, and/or (615) 741-3450.