Filing at a Glance

Companies:	Liberty Mutual Fire Insurance Company The First Liberty Insurance Corporation
Product Name:	Homeowners (LMFIC/TFLIC)
State:	Pennsylvania
TOI:	04.0 Homeowners
Sub-TOI:	04.0000 Homeowners Sub-TOI Combinations
Filing Type:	Rate
Date Submitted:	06/24/2013
SERFF Tr Num:	LBPM-129083319
SERFF Status:	Assigned
State Tr Num:	B44781001
State Status:	Received Review in Progress
Co Tr Num:	PA HO 2/6 SR 09 13
Effective Date Requested (New):	
Effective Date Requested (Renewal):	10/14/2013
Author(s):	Bassler Melanie
Reviewer(s):	Xiaofeng Lu (PC) (primary), Michael McKenney (PC)
Disposition Date:	
Disposition Status:	
Effective Date (New):	
Effective Date (Renewal):	

State Filing Description:

State: *Pennsylvania* **First Filing Company:** *Liberty Mutual Fire Insurance Company, ...*
TOI/Sub-TOI: *04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations*
Product Name: *Homeowners (LMFIC/TFLIC)*
Project Name/Number: *PA LMFIC/TFLIC HO 09/2013 Rate Revision/PA HO 2/6 SR 09 13*

General Information

Project Name: PA LMFIC/TFLIC HO 09/2013 Rate Revision
Project Number: PA HO 2/6 SR 09 13
Reference Organization: N/A
Reference Title: N/A
Filing Status Changed: 06/25/2013
State Status Changed: 06/25/2013
Created By: Bassler Melanie
Corresponding Filing Tracking Number: N/A

Status of Filing in Domicile: Not Filed
Domicile Status Comments: This is a state specific revision.
Reference Number: N/A
Advisory Org. Circular: N/A

Deemer Date:
Submitted By: Bassler Melanie

Filing Description:

In accordance with the prior approval provision, we are filing homeowners rate revisions. With this filing we are updating the owners, renters and condo base rates for all territories. The current rate level indication for Pennsylvania Homeowners is +26.9%. The overall rate change proposed in this filing is +8.0% (+8.0% for Form 3, +8.0% for Form 4, and +8.1% for Form 6).

We look forward to the approval of this filing. If you need any further information please contact me at (800)826-6189 ext. 7889641.

Sincerely,
Melanie Bassler
Sr. Analyst, Regulatory Filing
(800)826-6189 ext. 7889641
Melanie.Bassler@Safeco.com

Company and Contact

Filing Contact Information

Melanie Bassler, Sr. Analyst, Regulatory Filing
62 Maple Ave.
Keene, NH 03431

Melanie.Bassler@Safeco.com

800-826-6189 [Phone] 7889641 [Ext]
603-352-9252 [FAX]

Filing Company Information

Liberty Mutual Fire Insurance Company
175 Berkeley Street
Boston, MA 02116
(617) 357-9500 ext. [Phone]

CoCode: 23035
Group Code: 111
Group Name: Liberty Mutual Group
FEIN Number: 04-1924000

State of Domicile: Wisconsin
Company Type:
State ID Number:

The First Liberty Insurance Corporation
175 Berkeley Street
Boston, MA 02116
(617) 357-9500 ext. [Phone]

CoCode: 33588
Group Code: 111
Group Name: Liberty Mutual Group
FEIN Number: 04-3058503

State of Domicile: Illinois
Company Type:
State ID Number:

State: *Pennsylvania* **First Filing Company:** *Liberty Mutual Fire Insurance Company, ...*
TOI/Sub-TOI: *04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations*
Product Name: *Homeowners (LMFIC/TFLIC)*
Project Name/Number: *PA LMFIC/TFLIC HO 09/2013 Rate Revision/PA HO 2/6 SR 09 13*

Filing Fees

Fee Required?	Yes
Fee Amount:	$0.00
Retaliatory?	Yes
Fee Explanation:	The domicile state for Liberty Mutual Fire Insurance Company is Wisconsin. There is no filing fee for rate filings in Wisconsin. The domicile state for The First Liberty Insurance Corporation is Illinois. There is no filing fee for rate filings in Illinois.

State Specific

*Filing Fee Amount: $0
*Date Filing Fee Mailed: N/A
*Filing Fee Check Number: N/A
*Filing Fee Check Date: N/A
*NAIC Number: 111-23035 and 111-33588

State: Pennsylvania **First Filing Company:** Liberty Mutual Fire Insurance Company, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners (LMFIC/TFLIC)
Project Name/Number: PA LMFIC/TFLIC HO 09/2013 Rate Revision/PA HO 2/6 SR 09 13

Rate Information

Rate data applies to filing.

Filing Method: Prior Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 6.700%
Effective Date of Last Rate Revision: 03/04/2013
Filing Method of Last Filing: Prior Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Liberty Mutual Fire Insurance Company	26.900%	8.000%	$3,973,919	45,519	$49,592,845	15.500%	1.300%
The First Liberty Insurance Corporation	26.900%	7.900%	$4,079,726	54,383	$51,606,406	17.300%	1.300%

State: Pennsylvania **First Filing Company:** Liberty Mutual Fire Insurance Company, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners (LMFIC/TFLIC)
Project Name/Number: PA LMFIC/TFLIC HO 09/2013 Rate Revision/PA HO 2/6 SR 09 13

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Rate Page R-1	R-1	Replacement	B42866001	R 1.pdf

Homeowner Base Rates			
Dwelling Territory	H3	H4	H6
003	3453	436	609
004	3713	445	627
021	1690	199	279
027	1663	198	267
028	1520	189	254
029	1820	193	262
030	1603	209	262
031	1604	209	262
032	1615	193	262
033	1535	193	262
034	2260	289	378
035	1844	234	311
036	1739	226	305
037	1985	226	305
038	1854	228	306
039	1463	234	306
040	1876	263	366
041	1932	273	371
042	1781	199	279
043	1692	234	302
044	2144	222	296
046	1946	276	392
047	2314	234	335
048	1504	222	286
085	1681	234	302
086	2013	226	305
087	1930	273	371
088	2027	261	348
089	1935	209	278
090	1678	199	279
091	1866	273	371
092	2006	226	325

Homeowner Base Rates			
Dwelling Territory	H3	H4	H6
093	2418	213	306
094	2683	267	376
095	2812	251	371
097	2400	226	325
098	3425	226	325
099	2165	213	306
100	2033	205	297

Form Factor	
Form Type	Factor
H2	.95
H3	1.00

Row or Town House			
Protection Class	# of Units		
	1-2	3-4	5-8
1-8	1.00	1.10	1.25
9-10	1.00	1.15	1.30

Construction/Occupancy Charge			
Number Apts/ Firewalls	Construction		
	Frame	Masonry	Superior
4	1.00	1.00	1.00
5+	1.35	1.35	1.00

*For all Dwelling and Condo policies. Only for Tenant policies with a quote effective date prior to 10/22/12

Construction/Occupancy Charge*			
Number Apts/ Firewalls	Construction		
	Frame	Masonry	Superior
4	1.00	1.00	1.00
5+	1.35	1.35	1.35

*For Tenant policies with quote effective date 10/22/12 and after

State: Pennsylvania **First Filing Company:** Liberty Mutual Fire Insurance Company, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners (LMFIC/TFLIC)
Project Name/Number: PA LMFIC/TFLIC HO 09/2013 Rate Revision/PA HO 2/6 SR 09 13

Supporting Document Schedules

Bypassed - Item:	Authorization to File (PC)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	LMFIC TFLIC-IC 09-2013 Cover Letter.pdf
Item Status:	
Status Date:	

Liberty Mutual Insurance

Personal Insurance Product Management
175 Berkeley Street
Boston, MA 02116
(617) 357-9500
(617) 654-3452 Fax

June 24, 2013

Michael F. Consedine, Insurance Commissioner
Pennsylvania Insurance Department
Deputy Office of Rate and Policy Information
1311 Strawberry Square
Harrisburg, PA 17120

Re: Personal Homeowners Policy – Rate Filing
Liberty Mutual Fire Insurance Company 111-23035
The First Liberty Insurance Corporation 111-33588
Company Tracking #: PA HO 2/6 SR 09 13
SERFF Tracking #: LBPM-129083319

Dear Commissioner Consedine,

In accordance with the prior approval provision, we are filing homeowners rate revisions. With this filing we are updating the owners, renters and condo base rates for all territories. The current rate level indication for Pennsylvania Homeowners is +26.9%. The overall rate change proposed in this filing is +8.0% (+8.0% for Form 3, +8.0% for Form 4, and +8.1% for Form 6). The proposed changes are to be implemented effective October 14, 2013 for renewal business only.

We look forward to the approval of this filing. If you need any further information please contact me at (800)826-6189 ext. 7889641.

Sincerely,

Melanie Bassler
Sr. Analyst, Regulatory Filing
(800)826-6189 ext. 7889641
Melanie.Bassler@Safeco.com