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User Usage Agreement Attachments

Usage Agreement [Usage Agreement.pdf](#)

Form Attachments	(ex. Form Name	Form Number	Attachment Name)
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Increased Limits Endorsement	HO-2847	HO-2847 (2022).pdf
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<i>Increased Limits Endorsement</i>	<i>HO-2847</i>	HO-2847.pdf
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Increased Limits Endorsement	HO-2858	HO-2858 (2023).pdf
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<i>Increased Limits Endorsement</i>	<i>HO-2858</i>	HO-2858.pdf
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Matching of Undamaged Roof Surfacing	HO-2860.1	HO-2860.1 (2023).pdf
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<i>Matching of Undamaged Roof Surfacing</i>	<i>HO-2860.1</i>	HO-2860.1.pdf
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Rate-Rule Attachments	(ex. Document Name	Attachment Name)
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Manual Pages		MA HO 2024-04-01 Full Manual for Filing v3.pdf
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<i>Manual Pages</i>		MA HO 2024-04-01 Full Manual for Filing v2.pdf
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<i>Manual Pages</i>		MA HO 2024-04-01 Full Manual for Filing - updated.pdf
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<i>Manual Pages</i>		MA HO 2024-04-01 Full Manual for Filing.pdf
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<i>Manual Pages</i>		MA HO 2024-04-01 Full Compare for Filing.pdf
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<i>Manual Pages</i>		MA HO 2024-04-01 Full Manual for Filing.pdf
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<i>Manual Pages</i>		MA HO 2024-04-01 Pages Changed.pdf
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<i>Manual Pages</i>		MA HO 2024-04-01 Pages Changed.pdf
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<i>Manual Pages</i>		MA HO 2024-04-01 Pages Changed.pdf
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Supporting Document Attachments	(ex. Supporting Document Name	Attachment Name)
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Certification of Compliance		SRB-CC0116.pdf
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Policy Endorsement List		Updated PEL.pdf
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Annotated Comparison	MA HO 2024-04-01 Full Compare - updated v2.pdf
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<i>Annotated Comparison</i>	MA HO 2024-04-01 Full Compare - updated.pdf
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Form Utilization List	Updated FUL.pdf
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Base Checklist(s) - Property and Casualty Insurance	Updated PFR-B-PAC0122 Checklist.pdf
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Actuarial Memorandum and Abstract Form - Property and Casualty Insurance	Homeowners Loss Mitigation Exhibit 2023.pdf
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Actuarial Memorandum and Abstract Form - Property and Casualty Insurance	Updated MA-HO 2024 Filing Memo & Exhibits.pdf
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Actuarial Memorandum and Abstract Form - Property and Casualty Insurance	Updated SRB-RA0117.pdf
--	--

<i>Policy Endorsement List</i>	PEL.pdf
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<i>Policy Endorsement List</i>	PEL (1).pdf
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<i>Policy Endorsement List</i>	PEL.pdf
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<i>Policy Endorsement List</i>	PEL.pdf
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<i>Annotated Comparison</i>	MA HO 2024-04-01 Compare.pdf
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<i>Annotated Comparison</i>	MA HO 2024-04-01 Full Compare for Filing.pdf
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<i>Annotated Comparison</i>	MA HO 2024-04-01 Compare.pdf
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<i>Form Utilization List</i>	FUL.pdf
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<i>Form Utilization List</i>	FUL (1).pdf
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<i>Form Utilization List</i>	FUL.pdf
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<i>Form Utilization List</i>	FUL.pdf
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<i>Base Checklist(s) - Property and Casualty Insurance</i>	PFR-B-PAC0122 Checklist.pdf
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<i>Base Checklist(s) - Property and Casualty Insurance</i>	PFR-B-PAC0122 Checklist (1).pdf
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<i>Base Checklist(s) - Property and Casualty Insurance</i>	<u>PFR-B-PAC0122 Checklist (2).pdf</u>
<i>Actuarial Memorandum and Abstract Form - Property and Casualty Insurance</i>	<u>Homeowners Loss Mitigation Exhibit 2023.pdf</u>
<i>Actuarial Memorandum and Abstract Form - Property and Casualty Insurance</i>	<u>MA-HO 2024 Filing Memo & Exhibits.pdf</u>
<i>Actuarial Memorandum and Abstract Form - Property and Casualty Insurance</i>	<u>SRB-RA0117.pdf</u>
<i>Actuarial Memorandum and Abstract Form - Property and Casualty Insurance</i>	<u>Homeowners Loss Mitigation Exhibit 2023.pdf</u>
<i>Actuarial Memorandum and Abstract Form - Property and Casualty Insurance</i>	<u>SRB-RA0117 (1).pdf</u>
<i>Actuarial Memorandum and Abstract Form - Property and Casualty Insurance</i>	<u>MA-HO 2024 Filing Memo & Exhibits.pdf</u>
<i>Actuarial Memorandum and Abstract Form - Property and Casualty Insurance</i>	<u>SRB-RA0117 (2).pdf</u>
<i>Actuarial Memorandum and Abstract Form - Property and Casualty Insurance</i>	<u>MA-HO 2024 Filing Memo & Exhibits (1).pdf</u>
<i>Actuarial Memorandum and Abstract Form - Property and Casualty Insurance</i>	<u>Homeowners Loss Mitigation Exhibit 2023.pdf</u>
<i>11-14-2023 Objection Response</i>	<u>11-14-2023 Objection Response.pdf</u>

Filing at a Glance

Company:	State Farm Fire and Casualty Company
Product Name:	HO-46527
State:	Massachusetts
TOI:	04.0 Homeowners
Sub-TOI:	04.0000 Homeowners Sub-TOI Combinations
Filing Type:	Form/Rate/Rule
Date Submitted:	11/03/2023
SERFF Tr Num:	SFMA-133877236
SERFF Status:	Closed-Placed on File
State Tr Num:	
State Status:	Closed-Placed On File
Co Tr Num:	HO-46527
Effective Date	12/15/2024
Requested (New):	
Effective Date	02/15/2025
Requested (Renewal):	
Author(s):	Julie Whetsell, John Poppe, Christina Johnson, Alyssa Fields, Tiffany Huff, Triny Irawan
Reviewer(s):	Andrea Guen (primary)
Disposition Date:	10/02/2024
Disposition Status:	Placed on File
Effective Date (New):	12/15/2024
Effective Date (Renewal):	02/15/2025

General Information

Project Name: HO-46527

Project Number: HO-46527

Reference Organization:

Reference Title:

Filing Status Changed: 10/02/2024

State Status Changed: 10/02/2024

Created By: Tiffany Huff

Corresponding Filing Tracking Number:

Status of Filing in Domicile: Not Filed

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Submitted By: Christina Johnson

Filing Description:

This is a combined rate/form filing introducing optional endorsements for Matching of Undamaged Roof Surfacing and Increased Limits. To comply with M.G.L. Chapter 175, §§18 and 192 and with Filing Guidance Notice 2006-A, the submitted forms will be issued with declarations page HO-2000, placed on file on 08/14/2019 under SFMA-131720066.

In order to allow necessary lead time to implement this revision by the effective date above, we would begin implementation procedures on January 12, 2024.

Sincerely,

Jeff Clinch, F.C.A.S, CPCU, MAAA
309-766-9940
jeff.clinch.gfdl@statefarm.com

Maria Bunner, A.C.A.S, MAAA
309-994-5365
maria.bunner.k1rp@statefarm.com

Company and Contact

Filing Contact Information

Maria Bunner,
One State Farm Plaza
Bloomington, IL 61701

maria.bunner.k1rp@statefarm.com
309-994-5365 [Phone]

Filing Company Information

State Farm Fire and Casualty
Company
1 State Farm Plaza
Bloomington, IL 61710
(309) 766-6341 ext. [Phone]

CoCode: 25143
Group Code: 176
Group Name: State Farm
Insurance Cos.
FEIN Number: 37-0533080

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

Filing Fees

State Fees

Fee Required? Yes

Fee Amount: \$225.00

Retaliatory? No

Fee Explanation: \$150 per rate/rule filing + \$75 per form filing X 1 company = \$225

Per Company: Yes

Company	Amount	Date Processed	Transaction #
State Farm Fire and Casualty Company	\$225.00	11/03/2023 12:40 PM	271858279
EFT Total	\$225.00		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Placed on File	Andrea Guen	10/02/2024	10/02/2024

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Andrea Guen	09/27/2024	09/27/2024
Pending Industry Response	Andrea Guen	09/24/2024	09/24/2024
Pending Industry Response	Andrea Guen	08/15/2024	08/15/2024
Pending Industry Response	Andrea Guen	04/18/2024	07/02/2024
Incomplete	Andrea Guen	01/28/2024	01/28/2024
Incomplete	Andrea Guen	01/12/2024	01/12/2024
Incomplete	Andrea Guen	01/09/2024	01/09/2024
Incomplete	Andrea Guen	12/28/2023	12/28/2023
Incomplete	Andrea Guen	12/21/2023	12/21/2023
Incomplete	Andrea Guen	12/07/2023	12/07/2023
Incomplete	Andrea Guen	11/14/2023	11/14/2023

Response Letters

Responded By	Created On	Date Submitted
Christina Johnson	10/02/2024	10/02/2024
Christina Johnson	09/27/2024	09/27/2024
Christina Johnson	08/16/2024	08/16/2024
Christina Johnson	08/08/2024	08/09/2024
Christina Johnson	01/31/2024	02/06/2024
Christina Johnson	01/12/2024	01/23/2024
Christina Johnson	01/11/2024	01/12/2024
Christina Johnson	01/04/2024	01/05/2024
Adriane Mitchell	12/28/2023	12/28/2023
Christina Johnson	12/14/2023	12/18/2023
Christina Johnson	11/21/2023	11/22/2023

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Status as of 09/24/2024	Note To Filer	Andrea Guen	09/24/2024	09/24/2024
Status Update	Note To Reviewer	Christina Johnson	09/11/2024	09/12/2024
Status Update	Note To Reviewer	Scott Reed	06/14/2024	06/18/2024
Status as of 05/06/2024	Note To Filer	Andrea Guen	05/06/2024	05/06/2024
Status Update	Note To Reviewer	Christina Johnson	05/06/2024	05/06/2024

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Status Update	Note To Reviewer	Christina Johnson	03/14/2024	03/14/2024
Status as of 02/06/2024	Note To Filer	Andrea Guen	02/06/2024	02/06/2024
Re: Rate Manual Clarification	Note To Filer	Andrea Guen	01/16/2024	01/16/2024
Rate Manual Clarification	Note To Reviewer	Christina Johnson	01/15/2024	01/15/2024
Renamed attachments	Note To Reviewer	Adriane Mitchell	12/28/2023	12/28/2023
Renaming pdf attachments	Note To Filer	Andrea Guen	12/18/2023	12/18/2023
SFMA-133877236	Note To Filer	Carla Kelton	11/03/2023	11/03/2023

Disposition

Disposition Date: 10/02/2024
Effective Date (New): 12/15/2024
Effective Date (Renewal): 02/15/2025
Status: Placed on File

Comment: After receipt of the responses and corrections to the filing, the Division of Insurance has placed this submission on file with the Company's revised effective dates. If the Company should need to delay the effective date(s), please submit a Note to Reviewer in SERFF.

However, please note that this filing contained procedural filing/administrative issues. Please be advised that repetitive administrative objections within future submissions may result in a filing rejection, and a full resubmission, with new fees, will be required.

Please be aware that our Legislature and our Commissioner are closely looking at coastal issues. If there are any statutes, regulations or bulletins in the future regarding exclusions for wind, and any other wind-related exclusions (i.e., wind-storm, named storm, hurricane, etc.), be advised that our Commissioner will expect all insurers to comply with all relevant provisions.

This disposition is contingent upon the insurer's compliance with all relevant regulations and statutes. Thank you.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
State Farm Fire and Casualty Company	6.000%	0.000%	\$0	10,019	\$7,949,779	%	%

Schedule	Schedule Item	Schedule Item Status	Public Access
Form (revised)	Increased Limits Endorsement		Yes
Form	Increased Limits Endorsement		Yes
Form (revised)	Increased Limits Endorsement		Yes
Form	Increased Limits Endorsement		Yes
Form (revised)	Matching of Undamaged Roof Surfacing		Yes
Form	Matching of Undamaged Roof Surfacing		Yes
Rate (revised)	Manual Pages		Yes
Rate	Manual Pages		Yes

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	Manual Pages		Yes
Rate	Manual Pages		Yes
Rate	Manual Pages		Yes
Rate	Manual Pages		Yes
Rate	Manual Pages		Yes
Rate	Manual Pages		Yes
Supporting Document	Certification of Compliance		Yes
Supporting Document (revised)	Policy Endorsement List		Yes
Supporting Document (revised)	Annotated Comparison		Yes
Supporting Document	Annotated Comparison		Yes
Supporting Document (revised)	Form Utilization List		Yes
Supporting Document (revised)	Base Checklist(s) - Property and Casualty Insurance		Yes
Supporting Document (revised)	Actuarial Memorandum and Abstract Form - Property and Casualty Insurance		Yes
Supporting Document (revised)	Statement of Variability		Yes
Supporting Document (revised)	Letter of Authorization		Yes
Supporting Document (revised)	Component Withdrawn		Yes
Supporting Document	Policy Endorsement List		Yes
Supporting Document	Policy Endorsement List		Yes
Supporting Document	Policy Endorsement List		Yes
Supporting Document	Annotated Comparison		Yes
Supporting Document	Annotated Comparison		Yes
Supporting Document	Form Utilization List		Yes
Supporting Document	Form Utilization List		Yes
Supporting Document	Form Utilization List		Yes
Supporting Document	Base Checklist(s) - Property and Casualty Insurance		Yes
Supporting Document	Base Checklist(s) - Property and Casualty Insurance		Yes
Supporting Document	Base Checklist(s) - Property and Casualty Insurance		Yes
Supporting Document	Actuarial Memorandum and Abstract Form - Property and Casualty Insurance		Yes
Supporting Document	Actuarial Memorandum and Abstract Form - Property and Casualty Insurance		Yes

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Actuarial Memorandum and Abstract Form - Property and Casualty Insurance		Yes
Supporting Document	Statement of Variability		Yes
Supporting Document	Letter of Authorization		Yes
Supporting Document	11-14-2023 Objection Response		Yes

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/27/2024
Submitted Date	09/27/2024
Respond By Date	10/07/2024

Dear Maria Bunner,

Introduction:

Regarding the 09/27/2024 Response Letter, please respond, in accordance with SERFF procedures for Responding to an Objection Letter, to the following objection:

Please refer to Part 6 of the Massachusetts General Instructions for further guidance on the proper procedure for responding to Objections.

Objection 1

Comments: DIVISION RECORDS

09/27/2024 Response 1 reflects :

The actual content of endorsement forms for the referenced forms have not been revised. We have amended Summary of Revision to reflect that only the endorsement numbers were revised as previously requested.

Follow-Up Objection:

Thank you for the updated manual. Regarding the above Company response, if the three endorsement numbers were previously revised, such revision to the form numbers on the endorsement forms themselves would have to have been previously filed. To ensure accurate Division Records, please provide the SERFF Tracking Number(s) of the Form filing(s) for the three forms: Back-Up of Sewer or Drain, Earthquake Damage Assumption, and Personal Injury Coverage forms.

Conclusion:

Upon receipt of your complete response, this filing will be scheduled for review. Our goal is to have your filing under our review for no more than 60 days.

This filing may be Disposed as "Closed—Lack of Response" if a complete and proper response, or a request for an extension, is not received on or before the Respond By Date indicated in this Objection Letter. Please see Part 6 of the Massachusetts General Instructions for the proper procedure for submitting extension requests.

Should you decide to withdraw this filing, please notify us via response to this Objection Letter.

Thank you.

Sincerely,

Andrea Guen

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/24/2024
Submitted Date	09/24/2024
Respond By Date	10/02/2024

Dear Maria Bunner,

Introduction:

Please respond, in accordance with SERFF procedures for Responding to an Objection Letter, to the following objections:

Please refer to Part 6 of the Massachusetts General Instructions for further guidance on the proper procedure for responding to Objections.

Objection 1

Comments: DIVISION RECORDS

Prior Response 2 reflects :

The four conditional endorsements have been revised to provide clarity on when the endorsements would be issued. The number of policies that include these conditional forms are minimal as shown in the table below.

Conditional Forms Number Policies-in-Force:

HO-2401 - 1

HO-2450 - 575

HO-2456 - 0

HO-2457 - 0

Page 1 of 149 now reflects:

Back-Up of Sewer or Drain (Revised endorsements.)

Earthquake Damage Assumption (Revised endorsements.)

Personal Injury Coverage (Revised endorsements.)

Follow-Up Objection:

Regarding the above Company response, please confirm if the actual endorsement forms for the above three referenced forms have been revised. If yes, please attach such forms onto the Form Schedule Tab; Or if the revisions were previously filed, please provide the SERFF Tracking Number(s) of those filing(s). Please acknowledge for accurate Division Records. Thank you.

Objection 2

- Manual Pages, SFMA-133171974: 1-4, 40-45, 51, 53-55, 62, 64-66, 70-72, 78, 82-93, 106, 118, 124-125, 131. SFMA-133021881: 5-39, 46-50, 52, 56-61, 63, 67-69, 73-77, 79-81, 94-105, 107-117, 119-123,126-130,132-148 (Rate)

Comments: ITEM NO. 1

The final attachment "MA HO 2024-04-01 Full Manual for Filing v2.pdf" is 149 pages total, yet the page reference within the bottom center reflects "Page 1 of 151", "Page 2 of 151", "Page 3 of 151", etc.

Please correct and replace the final attachment; Or advise otherwise for accurate Division Records. Additionally please confirm if the attachment is the Manual pages, in its entirety. Thank you.

Conclusion:

Upon receipt of your complete response, this filing will be scheduled for review. Our goal is to have your filing under our review

for no more than 60 days.

This filing may be Disposed as “Closed—Lack of Response” if a complete and proper response, or a request for an extension, is not received on or before the Respond By Date indicated in this Objection Letter. Please see Part 6 of the Massachusetts General Instructions for the proper procedure for submitting extension requests.

Should you decide to withdraw this filing, please notify us via response to this Objection Letter.

Thank you.

Sincerely,

Andrea Guen

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	08/15/2024
Submitted Date	08/15/2024
Respond By Date	09/30/2024

Dear Maria Bunner,

Introduction:

Regarding the 08/09/2024 Response Letter, please respond, in accordance with SERFF procedures for Responding to an Objection Letter, to the following objections:

Objection 1

Comments: EFFECTIVE DATES

Prior Objection 1 reflects:

The General Information Tab reflects effective dates that are no longer applicable. At this time, please submit a Post-Submission Update to update the effective dates reflected on the General Information Tab. Thank you.

Response 1 reflects:

We have submitted a Post-Submission Update to reflect new effective dates.

Follow-Up Objection:

The Division did not receive an 08/20204 Post-Submission Update. Please submit one at this time.

Objection 2

Comments: ITEM NO. 1

Please update the Response 1 to address the initial 07/02/2024 Objection item in the same order as each objection is presented, i.e., the issue regarding the list of all active forms, the issue regarding the four endorsements issued on a Conditional basis, and then the objections per page reference. This will facilitate review of the Company response in correlation with each issue presented. Thank you.

Conclusion:

Upon receipt of your complete response, this filing will be scheduled for review. Our goal is to have your filing under our review for no more than 60 days.

This filing may be Disposed as "Closed—Lack of Response" if a complete and proper response, or a request for an extension, is not received on or before the Respond By Date indicated in this Objection Letter. Please see Part 6 of the Massachusetts General Instructions for the proper procedure for submitting extension requests.

Should you decide to withdraw this filing, please notify us via response to this Objection Letter.

Thank you.

Sincerely,

Andrea Guen

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	04/18/2024
Submitted Date	07/02/2024
Respond By Date	08/09/2024

Dear Maria Bunner,

Introduction:

My sincere apologies for this very delayed correspondence.

The Division of Insurance (the "Division") has concluded review of this filing submission.

To ensure that the Division maintains accurate filing records prior to placing this submission on file, please respond, in accordance with SERFF procedures for Responding to an Objection Letter, to the following objections:

NOTE: The Response Letter will be given priority review. Thank you.

Objection 1

Comments: EFFECTIVE DATES

The General Information Tab reflects effective dates that are no longer applicable. At this time, please submit a Post-Submission Update to update the effective dates reflected on the General Information Tab. Thank you.

Objection 2

- Increased Limits Endorsement, HO-2847, (Form)

Comments: FORM COUNT 1 (HO-2847)

All forms must reflect an edition date. However, the proposed endorsement is missing an edition date. Please note that the footer reflects "©, Copyright, State Farm Mutual Automobile Insurance Company, 2022". At this time, please insert an edition date onto the attachment and its schedule line.

NOTE: Please refer to the edition dates inserted into the 21 active forms on the Form Schedule Tab within SFMA-128240403.

Please update and replace "HO-2847.pdf", ensuring to update the naming convention of the pdf attachment itself.

Please update the attachment and its schedule line for accurate Division Records.

Objection 3

- Increased Limits Endorsement, HO-2858, (Form)

Comments: FORM COUNT 2 (HO-2858)

All forms must reflect an edition date. However, the proposed endorsement is missing an edition date. Please note that the footer reflects "©, Copyright, State Farm Mutual Automobile Insurance Company, 2023". At this time, please insert an edition date onto the attachment and its schedule line.

NOTE: Please refer to the edition dates inserted into the 21 active forms on the Form Schedule Tab within SFMA-128240403.

Please update and replace "HO-2858.pdf", ensuring to update the naming convention of the pdf attachment itself.

Please update the attachment and its schedule line for accurate Division Records.

Objection 4

- Matching of Undamaged Roof Surfacing, HO-2860.1, (Form)

Comments: FORM COUNT 3 (HO-2860.1)

All forms must reflect an edition date. However, the proposed endorsement is missing an edition date. Please note that the footer reflects "©, Copyright, State Farm Mutual Automobile Insurance Company, 2023". At this time, please insert an edition date onto the attachment and its schedule line.

NOTE: Please refer to the edition dates inserted into the 21 active forms on the Form Schedule Tab within SFMA-128240403.

Please update and replace "HO-2860.1", ensuring to update the naming convention of the pdf attachment itself.

Please update the attachment and its schedule line for accurate Division Records.

Objection 5

- Matching of Undamaged Roof Surfacing, HO-2860.1, (Form)

Comments: DIVISION RECORDS (Form Count 3)

Per the Director:

Regarding Form Count 3 - Matching of Undamaged Roof Surfacing HO-2860.1, please confirm if this version of the form has been submitted in any other state(s).

If yes, please advise:

- which state(s) the form has been filed.
- which state(s) the form is still pending review.
- which state(s) the form has been disapproved/disallowed.

Please acknowledge for accurate Division Records.

Objection 6

- Manual Pages, SFMA-133171974: 1-4, 40-45, 51, 53-55, 62, 64-66, 70-72, 78, 82-93, 106, 118, 124-125, 131. SFMA-133021881: 5-39, 46-50, 52, 56-61, 63, 67-69, 73-77, 79-81, 94-105, 107-117, 119-123, 126-130, 132-148 (Rate)

Comments: ITEM NO. 1

The list of all active forms, i.e., application, policies, endorsements, and notices (i.e., cancellation, non-renewal, reinstatement, etc.), their form names and form numbers (edition dates optional) should be located within the Manual pages for this Program. If your Company has not submitted such list within prior filings, your Company must provide such a list, and the final copy should be attached onto the Rate/Rule Schedule Tab within this filing, either within the Manual, or within a separate Item. Please comply at this time.

Additional, please be advised of the following instructions:

"The Division categorizes the issuance of the forms of an insurance contract in one of three ways:

Mandatory (M): issued on all policies in the program, regardless of class or risk;

Conditional (C): issued only on particular policies or on certain risks/classes, at the insurers sole discretion, with no option to decline; and

Elected (E): offered to the applicant/insured with an option to elect or decline.

Please note that the Division expects all endorsements to be listed in the program manual/exception pages, and that the rules for each Conditional form should indicate the specific condition that triggers the forms issuance on a particular policy (e.g., when a certain other form has been elected or purchased, when the policy would otherwise not be issued, when the insured belongs to a certain class, etc.). Additionally, endorsements that bear a premium/credit impact require a Rate filing.

The information requested by this requirement applies also to any endorsement being adopted from a Rating Organization in the present filing."

Regarding the four endorsements issued on a Conditional basis on Pages 2 and 3 of 149, the Company must provide a rule that describes when the insurer/Company would issue such form. This has not been addressed. Please provide a conditional rule for the four endorsements.

Regarding the Manual itself, please comply with the following corrections:

Pages 1 through 149

Update the effective date within the bottom right corner / footer on all pages.

Page 2 of 149

Correct the order/reorganize the even forms by numeric form number within "Mandatory Endorsements".

Page 3 of 149

Correct the endorsement form number of 10. "HO-2414.1," for cohesion with its reference on Page 112 of 149; Or correct Page 112 itself.

Correct the endorsement form number of 11. "HO-2415.1," for cohesion with its reference on Page 112 of 149; Or correct Page 112 itself.

Page 4 of 149

Correct the endorsement form number of 29. "HO-2444.2," for cohesion with its reference on Page 100 of 149; Or correct Page 100 itself.

Correct the endorsement form number of 30. "HO-2445.2," for cohesion with its reference on Page 102 of 149; Or correct Page 102 itself.

Correct the endorsement form number of 31. "HO-2446.2," for cohesion with its reference on Page 101 of 149; Or correct Page 101 itself.

Correct the endorsement form number of 32. "HO-2447.1," for cohesion with its reference on Page 138 of 149; Or correct Page 138 itself.

Page 5 of 149

Correct the endorsement form name of 39. HO-2785 for cohesion with its reference on Page 109 of 149; Or correct Page 109 itself.

Correct the endorsement form number of 35. "HO-2458.1," for cohesion with its reference on Page 112 of 149; Or correct Page 112 itself.

Pages 8 and 9 of 149

Correct the inconsistent insertion of punctuation marks/symbols at the conclusion of the bullets / Conclude all the phrases within the bullets; Or insert their appropriate punctuation marks/symbols.

Page 105 of 149

Advise what is the endorsement number for the business pursuits coverage and update the page to include its reference.

Page 119 of 149

Remove reference of HO-2789 as it is not listed on page 2 or 5 of 149.

Remove reference of HO-2576 as it is not listed on page 2 or 5 of 149 and the fact that the Division does not permit the exclusion of wind or hail in the state of Massachusetts.

Page 124 of 149

Advise what is the endorsement number for the incidental business coverage and update the page to include its reference.

Page 139 of 149

Advise what is the endorsement number for the personal liability coverage and update the page to include its reference.

Please update and replace the final attachment only. An update to the annotated attachment is unnecessary as the majority of the pages within "MA HO 2024-04-01 Full Compare - updated.pdf" do not reflect the correct dates within the footer due to the fact that there are two prior filing numbers.

Objection 7

Comments: DIVISION RECORDS (Home Systems Protection and Service Line Coverage)

Within a prior filing, the Division had indicated that the Home Systems Protection and Service Line Coverage may not exclude coverage for fire and wind/windstorm coverages. The Company had updated both endorsements.

To ensure accurate Division Records for forms "40. HO-2786.1, Home Systems Protection" and "41. HO-2787.1, Service Line Coverage" located on Page 5 of 149, please provide the SERFF Tracking Number of that recent filing.

Please acknowledge to ensure accurate Division Records.

Objection 8

Comments: DIVISION RECORDS (Animal Liability Exclusion Endorsement)

Within a prior filing, the Division had advised that the animal liability exclusion may not be issued on a "blanket" basis. I believe the Company had updated the exclusionary endorsement.

To ensure accurate Division Records for form "3. HO-2456, Animal Liability Exclusion Endorsement" located on Page 2 of 149, please provide the SERFF Tracking Number of that recent filing.

Please acknowledge to ensure accurate Division Records.

Conclusion:

Upon receipt of your complete response, this filing will be scheduled for review. Our goal is to have your filing under our review for no more than 60 days.

This filing may be Disposed as "Closed—Lack of Response" if a complete and proper response, or a request for an extension, is not received on or before the Respond By Date indicated in this Objection Letter. Please see Part 6 of the Massachusetts General Instructions for the proper procedure for submitting extension requests.

Should you decide to withdraw this filing, please notify us via response to this Objection Letter.

Thank you.

Sincerely,

Andrea Guen

Objection Letter

Objection Letter Status	Incomplete
Objection Letter Date	01/28/2024
Submitted Date	01/28/2024
Respond By Date	02/06/2024

Dear Maria Bunner,

Introduction:

Regarding the 01/23/2024 Response Letter, please respond, in accordance with SERFF procedures for Responding to an Objection Letter, to the following objection:

Objection 1

- Annotated Comparison (Supporting Document)

Comments: ANNOTATED COMPARISON

Prior Objection reflects:

Regarding the 01/12/2024 attachment "MA HO 2024-04-01 Full Compare for Filing.pdf", please be advised that the attachment is not an accurate annotation of the actual prior version from both Previous Filing Numbers (i.e., tracked changes to the footer are missing, etc.). Please refer back to both Previous Filing Numbers, review the prior versions, and accurately annotate the prior versions. Please update and replace "MA HO 2024-04-01 Full Compare for Filing.pdf", ensuring to update the naming convention of the pdf attachment itself.

Follow-Up Objection:

The updated 01/23/2023 attachment "MA HO 2024-04-01 Full Compare - updated.pdf" is still incorrect (i.e., missing tracked changes to the center footer, etc.). NOTE: The pages referenced within the center footer of the annotated attachment do not match up with the pages from SFMA-133171974 and SFMA-133021881. The Division restates to carefully review the prior versions, and accurately annotate the prior versions. Please update and replace "MA HO 2024-04-01 Full Compare - updated.pdf", ensuring to update the naming convention of the pdf attachment itself.

Conclusion:

Upon receipt of your complete response, this filing will be scheduled for review. Our goal is to have your filing under our review for no more than 60 days.

This filing may be Disposed as "Closed—Lack of Response" if a complete and proper response, or a request for an extension, is not received on or before the Respond By Date indicated in this Objection Letter. Please see Part 6 of the Massachusetts General Instructions for the proper procedure for submitting extension requests.

Should you decide to withdraw this filing, please notify us via response to this Objection Letter.

Thank you.

Sincerely,

Andrea Guen

Objection Letter

Objection Letter Status	Incomplete
Objection Letter Date	01/12/2024
Submitted Date	01/12/2024
Respond By Date	01/23/2024

Dear Maria Bunner,

Introduction:

Regarding the 01/12/2024 Response Letter, please respond, in accordance with SERFF procedures for Responding to an Objection Letter, to the following objection:

Objection 1

- Annotated Comparison (Supporting Document)

Comments: ANNOTATED COMPARISON

There are now incorrectly two documents within this Component. Please remove "MA HO 2024-04-01 Compare.pdf" from this Component to ensure accurate Division Records.

Regarding the 01/12/2024 attachment "MA HO 2024-04-01 Full Compare for Filing.pdf", please be advised that the attachment is not an accurate annotation of the actual prior version from both Previous Filing Numbers (i.e., tracked changes to the footer are missing, etc.). Please refer back to both Previous Filing Numbers, review the prior versions, and accurately annotate the prior versions. Please update and replace "MA HO 2024-04-01 Full Compare for Filing.pdf", ensuring to update the naming convention of the pdf attachment itself.

Conclusion:

Upon receipt of your complete response, this filing will be scheduled for review. Our goal is to have your filing under our review for no more than 60 days.

This filing may be Disposed as "Closed—Lack of Response" if a complete and proper response, or a request for an extension, is not received on or before the Respond By Date indicated in this Objection Letter. Please see Part 6 of the Massachusetts General Instructions for the proper procedure for submitting extension requests.

Should you decide to withdraw this filing, please notify us via response to this Objection Letter.

Thank you.

Sincerely,

Andrea Guen

Objection Letter

Objection Letter Status	Incomplete
Objection Letter Date	01/09/2024
Submitted Date	01/09/2024
Respond By Date	01/18/2024

Dear Maria Bunner,

Introduction:

Regarding the 01/05/2024 Response Letter, please respond, in accordance with SERFF procedures for Responding to an Objection Letter, to the following objections:

Objection 1

Comments: DIVISION RECORDS

Please refer to the instructions from SERFF:

PART 3 THE FORM SCHEDULE AND RATE/RULE SCHEDULE TABS

January 3, 2022

FORMS, RATES AND RULES

As stated in Part 1, forms, rate pages and rule manual pages submitted for review are to be submitted in final draft and in portable document format (PDF) to the Form and Rate/Rule Schedules. Supporting documents such as annotated comparisons, actuarial memoranda and supporting exhibits are to be submitted to Supporting Documentation.

Please address the following:

1. Comply with the above instructions for this filing.
2. Acknowledge the above instructions.

Objection 2

- Manual Pages, 1-149 (Rate)

Comments: ITEM NO. 1

Schedule line now reflects "Exhibit Name: Manual Pages", "Rule# or Page #: 1-149", "Rate Action: Replacement", and "Previous State Filing Number: SFMA-133171974".

However, the full manual is not located within SFMA-133171974. Please update the response for "Previous State Filing Number" to include SFMA-133171974 as well as the filing that contains the full manual.

Please update and replace the schedule line for accurate Division Records.

Conclusion:

Upon receipt of your complete response, this filing will be scheduled for review. Our goal is to have your filing under our review for no more than 60 days.

This filing may be Disposed as "Closed—Lack of Response" if a complete and proper response, or a request for an extension, is not received on or before the Respond By Date indicated in this Objection Letter. Please see Part 6 of the Massachusetts General

Instructions for the proper procedure for submitting extension requests.

Should you decide to withdraw this filing, please notify us via response to this Objection Letter.

Thank you.

Sincerely,

Andrea Guen

Objection Letter

Objection Letter Status	Incomplete
Objection Letter Date	12/28/2023
Submitted Date	12/28/2023
Respond By Date	01/09/2024

Dear Maria Bunner,

Introduction:

Regarding the 12/28/2023 Response Letter, please respond, in accordance with SERFF procedures for Responding to an Objection Letter, to the following objections:

Objection 1

- Manual Pages, 12 (Rate)

Comments: ITEM NO. 1

Prior Response 8 reflects:

Please note that the 37 pages from the previous filing were only the pages changed of the manual for that filing. The 11 pages submitted with this filing are the pages changed of the manual for this filing.

Prior Follow-Up Objection reflects:

As the 12, not 11, pages are not the Company's complete Manual, please replace the response "See Attached" within the "Rule# or Page #:" field with the actual pages being replaced within this filing. Please update the schedule line for accurate Division Records.

12/28/2023 Response reflects:

Please see the revised Rate Schedule Item to address this objection.

12/28/2023 Follow-Up Objection:

The final attachment is 12 pages. As there are no rules, please correctly replace the response for "Rule# or Page #:" from "12 with "Pages 1-12" and update the schedule line for accurate Division Records.

Objection 2

- Annotated Comparison (Supporting Document)

Comments: ANNOTATED COMPARISON

Prior Response reflects:

Please note that the 37 pages from the previous filing were only the pages changed of the manual for that filing. The 11 pages submitted with this filing are the pages changed of the manual for this filing.

12/28/2023 Follow-Up Objection:

Yes, the Division understands that the 11 pages submitted within this filing are the pages changed within the manual for this filing. However, the Division restates that the 11/03/2023 annotated attachment "MA HO 2024-04-01 Compare.pdf" is not an accurate annotation of the final attachment / actual prior version from Previous Filing Number SFMA-133171974.

Your Company needs to annotated the final attachment from SFMA-133171974 to bring it to the final version within this filing. The Division restates to refer back to the Previous Filing Number, carefully review the prior version, and accurately annotate the prior version, ensuring to update the naming convention of the pdf attachment itself.

However, if SFMA-133171974 does not contain the same pages as the 12/28/2023 final attachment "MA HO 2024-04-01 Pages Changed.pdf" within this filing, please update the responses for both Rule# or Page #: and Previous State Filing Number: for Item No. 1.

Please advise.

Conclusion:

Upon receipt of your complete response, this filing will be scheduled for review. Our goal is to have your filing under our review for no more than 60 days.

This filing may be Disposed as "Closed—Lack of Response" if a complete and proper response, or a request for an extension, is not received on or before the Respond By Date indicated in this Objection Letter. Please see Part 6 of the Massachusetts General Instructions for the proper procedure for submitting extension requests.

Should you decide to withdraw this filing, please notify us via response to this Objection Letter.

Thank you.

Sincerely,

Andrea Guen

Objection Letter

Objection Letter Status	Incomplete
Objection Letter Date	12/21/2023
Submitted Date	12/21/2023
Respond By Date	01/02/2024

Dear Maria Bunner,

Introduction:

Regarding the 12/18/2023 Response Letter, please respond, in accordance with SERFF procedures for Responding to an Objection Letter, to the following objection:

Objection 1

- Manual Pages, See Attached (Rate)

Comments: ITEM NO. 1

Prior Follow-Up Objection 8 regarding the Annotated Comparison reflects:

Please be advised that the annotated attachment "MA HO 2024-04-01 Compare.pdf" is not an accurate annotation of the actual prior version from Previous Filing Number SFMA-133171974 (i.e., prior attachment contained 37 pages vs. the 11 page annotated attachment, etc.). Please refer back to the Previous Filing Number, carefully review the prior version, and accurately annotate the prior version, ensuring to update the naming convention of the pdf attachment itself.

Response 8 reflects:

Please note that the 37 pages from the previous filing were only the pages changed of the manual for that filing. The 11 pages submitted with this filing are the pages changed of the manual for this filing.

Follow-Up Objection:

As the 12, not 11, pages are not the Company's complete Manual, please replace the response "See Attached" within the "Rule# or Page #:" field with the actual pages being replaced within this filing. Please update the schedule line for accurate Division Records.

Conclusion:

Upon receipt of your complete response, this filing will be scheduled for review. Our goal is to have your filing under our review for no more than 60 days.

This filing may be Disposed as "Closed—Lack of Response" if a complete and proper response, or a request for an extension, is not received on or before the Respond By Date indicated in this Objection Letter. Please see Part 6 of the Massachusetts General Instructions for the proper procedure for submitting extension requests.

Should you decide to withdraw this filing, please notify us via response to this Objection Letter.

Thank you.

Sincerely,

Andrea Guen

Objection Letter

Objection Letter Status	Incomplete
Objection Letter Date	12/07/2023
Submitted Date	12/07/2023
Respond By Date	12/18/2023

Dear Maria Bunner,

Introduction:

Regarding the 11/22/2023 Response Letter, please respond, in accordance with SERFF procedures for Responding to an Objection Letter, to the following objections:

Objection 1

Comments: RESPONSE METHOD

Incorrect method of responding to an objection item/Objection Letter in accordance with SERFF procedures.

Regarding Response Letters, please refer to the following excerpt from the 'Massachusetts' General Instructions:

The Response Letter should address each objection on a one-for-one basis that is, each objection should be addressed individually and within the body of the Response Letter, resulting in an equal number of objections and responses. This procedure has been confirmed by SERFF as the proper way to respond to objections. Response Letters that do not meet this requirement may not be considered complete and may delay the review process. The Response Letter should be used to communicate only complete and accurate responses to objections. Therefore, any questions or additional information to be communicated in order to clarify the intent of an objection or how to respond in a complete and accurate way should not be sent in a Response Letter. Please use the Note to Reviewer feature for this purpose. Response Letters that do not meet this requirement may not be considered complete and may delay the review process.

The 11/22/2023 Response Letter was not in accordance with SERFF procedures for Responding to an Objection Letter.

The 11/14/2023 Objection Letter contained 11 separate objection items. However, the Company incorrectly responded "Please see 11-14-2023 Objection Response." and incorrectly attached "11-14-2023 Objection Response.pdf" onto the Supporting Documentation Tab as a response to all the Objection items.

The Response to Objection 1, "We have corrected the Filing Description through a Post Submission Update", would have been sufficient as the response for Objection 1.

The Response to Objection 2, "The Policy Endorsement List has been updated.", would have been sufficient as the response for Objection 2, albeit resulting in a follow-up objection.

The Response to Objection 3, "The Form Utilization List has been updated.", would have been sufficient as the response for Objection 3, albeit resulting in a follow-up objection.

The Response to Objection 4, "The Checklist has been updated with the page numbers for RR3. This filing does not contain any new or revisions to the Company's installment plan.", would have been sufficient as the response for Objection 4, albeit resulting in a follow-up objection.

The Response to Objection 5, "The Checklist has been updated to provide the form number and SERFF Tracking number.", would

The Response to Objection 6, "The Proposed Rate Change and Rate History sections within the Rate Filing Abstract have been updated. Please note that no rate indication is associated with this filing, so the remaining sections have been left blank. This filing only introduces a new optional endorsement.", would have been sufficient as the response for Objection 6, albeit resulting in a follow-up objection.

The Response to Objection 7, "The Memorandum has been updated with the correct information.", would have been sufficient as the response for Objection 7.

The Response to Objection 8, "Comment has been withdrawn from the Component.", is partially correct and would have been sufficient as the response for Objection 8 since the Component was correctly bypassed.

The Response to Objection 9, "Comment has been withdrawn from the Component.", is partially correct and would have been sufficient as the response for Objection 9 since the Component was correctly bypassed, albeit resulting in a follow-up objection.

The Response to Objection 10, "No rate indication is associated with this filing. This filing only introduces a new optional endorsement.", would have been sufficient as the response for Objection 10, albeit resulting in a follow-up objection.

The Response to Objection 11, "Response for Previous State Filing Number has been added.", would have been sufficient as the response for Objection 11, albeit resulting in a follow-up objection.

Please note that if the 11/22/2023 Company response necessitated the inclusion of exhibits and/or actuarial support, only then would they be attached onto the Supporting Documentation Tab.

Filers are to respond to each objection item with a response specific to that objection item.

Please be advised that SERFF allows a 4000 character limit within a response per objection item, not a 4000 character limit per Objection Letter. As such, each objection item is to be responded on a one-for-one basis.

Please acknowledge the correct SERFF procedures when responding to an Objection Letter. There is nothing attached to this Objection item.

(Note: This objection item is requesting an acknowledgement only).

Objection 2

- Policy Endorsement List (Supporting Document)

Comments: POLICY ENDORSEMENT LIST

Prior Objection 2 reflects:

Please update and replace the attachment, ensuring to update the naming convention of the pdf attachment.

Response 2 reflects:

Please see 11-14-2023 Objection Response.

Follow-Up Objection:

Incorrect Company procedural response. There are now two attachments within this Component. The Division restates to update and replace the initial attachment, ensuring to update the naming convention of the pdf attachment. This was not done. Please comply at this time.

Objection 3

- Form Utilization List (Supporting Document)

Comments: FORM UTILIZATION LIST

Prior Objection 3 reflects:

As such, please insert "2018" after the Form Number and update the attachment, ensuring to update the naming convention of the pdf attachment.

Response 3 reflects:

Please see 11-14-2023 Objection Response.

Follow-Up Objection:

Incorrect Company procedural response. There are now two attachments within this Component. The Division restates to update and replace the initial attachment, ensuring to update the naming convention of the pdf attachment. This was not done. Please comply at this time.

Objection 4

- Base Checklist(s) - Property and Casualty Insurance (Supporting Document)

Comments: DIVISION RECORDS (CHECKLIST)

Prior Objection 5 reflects:

The Checklist reflects "GR4 Signatures. M.G.L. 175, §33 Page , Para." and "On declarations, not included in this filing." To ensure accurate Division Records, please provide the form number of such declarations and the SERFF Tracking Number that contains such declarations.

Response 5 reflects:

Please see 11-14-2023 Objection Response.

Follow-Up Objection:

The response for GR4 incompletely reflects "On declarations HO-2000, filed under SFMA-1317200." Please complete the response and replace the initial attachment, ensuring to update the naming convention of the pdf attachment. However, if there is no room in that field, please provide the response in the "Comment" field within the Component itself. Please advise of Company decision.

Objection 5

- Actuarial Memorandum and Abstract Form - Property and Casualty Insurance (Supporting Document)

Comments: RATE FILING ABSTRACT

Prior Objection 6 reflects:

Incomplete attachment. Please provide responses for "1. OVERALL RATE LEVEL CHANGE", "2. PROGRAM RATE HISTORY", "3. CREDIBILITY STANDARDS AND METHODS", "4. PREMIUM HISTORY", "5. LOSS TRENDING", and "6. Loss Development". Please update and replace the attachment, ensuring to update the naming convention of the pdf attachment.

Response 6 reflects:

Please see 11-14-2023 Objection Response.

Follow-Up Objection:

Incorrect Company procedural response. Responses "4/15/2014" and " -0.7%" for SFMA-129239145 within the section of "2.

submitted by Laura Culbertson. Please correct the responses and replace the initial attachment, ensuring to update the naming convention of the pdf attachment. This was not done. Please comply at this time.

Objection 6

- Letter of Authorization (Supporting Document)

Comments: LETTER OF AUTHORIZATION

Prior Objection 9 reflects:

Comment "Nothing attached, N/A." contradicts the action to the Component itself. Please reconcile.

Response 9 reflects:

Please see 11-14-2023 Objection Response.

Follow-Up Objection:

Please confirm that this filing was submitted by State Farm Fire and Casualty Company.

Objection 7

Comments: RATE/RULE SCHEDULE TAB

Prior Objection 10 reflects:

Tab is missing a response for "Overall % Indicated Change." Please provide via submission of the same Post Submission Update as requested within Objection 1 above. Please acknowledge for Division Records.

Response 10 reflects:

Please see 11-14-2023 Objection Response.

Follow-Up Objection:

As this filing contains new premium-bearing endorsements, the Company must provide a response for "Overall % Indicated Change:" on the Rate/Rule Schedule Tab. The Division restates to provide the response via submission of another Post Submission Update as the Company already submitted one.

Objection 8

- Annotated Comparison (Supporting Document)

Comments: ANNOTATED COMPARISON

Prior Objection 11 regarding ITEM NO. 1 reflects:

Response is missing for "Previous State Filing Number:". Such response is required in order to review the annotated attachment. Please provide and replace the schedule line.

Response 11 reflects:

Please see 11-14-2023 Objection Response.

Follow-Up Objection:

Please be advised that the annotated attachment "MA HO 2024-04-01 Compare.pdf" is not an accurate annotation of the actual prior version from Previous Filing Number SFMA-133171974 (i.e., prior attachment contained 37 pages vs. the 11 page annotated attachment, etc.). Please refer back to the Previous Filing Number, carefully review the prior version, and accurately annotate the prior version, ensuring to update the naming convention of the pdf attachment itself.

Objection 9

- 11-14-2023 Objection Response (Supporting Document)

Comments: TRAILING COMPONENT

Incorrect Creation of a User-added Schedule Component.

In conjunction with Objection 1 above, please remove the attachment from this incorrect user-added schedule Component, and withdraw this Component, in its entirety, by renaming this schedule Component from "11-14-2023 Objection Response" with "Component Withdrawn", and do not attach anything within this withdrawn Component.

Please acknowledge procedure for accurate Division Records.

Conclusion:

Upon receipt of your complete response, this filing will be scheduled for review. Our goal is to have your filing under our review for no more than 60 days.

This filing may be Disposed as "Closed—Lack of Response" if a complete and proper response, or a request for an extension, is not received on or before the Respond By Date indicated in this Objection Letter. Please see Part 6 of the Massachusetts General Instructions for the proper procedure for submitting extension requests.

Should you decide to withdraw this filing, please notify us via response to this Objection Letter.

Thank you.

Sincerely,

Andrea Guen

Objection Letter

Objection Letter Status	Incomplete
Objection Letter Date	11/14/2023
Submitted Date	11/14/2023
Respond By Date	11/23/2023

Dear Maria Bunner,

Introduction:

The Massachusetts Division of Insurance (the "Division") has concluded initial administrative review of this filing submission.

Please be advised that this filing is extremely incomplete and cannot be referred to the State Rating Bureau for actuarial review at this time.

Please respond, in accordance with SERFF procedures for Responding to an Objection Letter, to the following objections:

Please be reminded that, in accordance with Bulletin 2008-08, incomplete filings are subject to rejection without review.

Upon receipt of your complete response, this filing will be scheduled for review. Again, please note that the Division's review of a filing does not begin until a filing is considered submitted complete and in good order.

Please refer to Part 6 of the Massachusetts General Instructions for further guidance on the proper procedure for responding to Objections.

Objection 1

Comments: FILING DESCRIPTION

Please refer to the SERFF instructions within "PART 2 THE GENERAL INFORMATION TAB" as to what information should be provided within the Filing Description section. Please ensure not to provide such information within future filings.

Additionally, regarding the form portion of this filing, the Filing Description does not comply with Filing Guidance Notice 2006-A (the requirements of M.G.L. 175, §§18 and 192). The Company Name Compliance Statement required by Filing Guidance Notice 2006-A and Appendix A of the General Instructions has not been included. Please refer to the SERFF Instructions and the attachment titled APPENDIX A COMPANY NAME COMPLIANCE STATEMENT (specifically the instructions within bold print).

Please review the language of both the Notice and the Instructions and provide the statement of compliance within the Filing Description field.

At this time, please comply with the following:

Correct the Filing Description via submission of a Post Submission Update.

Note the instructions for future filing submissions.

Please acknowledge for accurate Division Records.

Objection 2

- Policy Endorsement List (Supporting Document)

Comments: POLICY ENDORSEMENT LIST

Please comply with the following two corrections:

Refer to Part 4 of the General Instructions and correct the responses within the "Premium/Credit" column.
Reorganize the listing of the forms in the same order as the Form Schedule Tab.

Please update and replace the attachment, ensuring to update the naming convention of the pdf attachment.

Objection 3

- Form Utilization List (Supporting Document)
Comments: FORM UTILIZATION LIST

Edition dates are missing on all three rows.

All three policy coverage forms within SFMA-131720066 reflect "©, Copyright, State Farm Mutual Automobile Insurance Company, 2018".

As such, please insert "2018" after the Form Number and update the attachment, ensuring to update the naming convention of the pdf attachment.

Objection 4

- Base Checklist(s) - Property and Casualty Insurance (Supporting Document)
Comments: CHECKLIST

A response is missing after the word "Page" within the "Page in ActMem" field for RR3. Please provide and replace the attachment, ensuring to update the naming convention of the pdf attachment.

Additionally, regarding Page 6 of 7, please confirm that this filing does not contain any new or revisions to the Company's installment plan, if any. Please acknowledge for accurate Division Records.

Objection 5

Comments: DIVISION RECORDS

The Checklist reflects "GR4 Signatures. M.G.L. 175, §33 Page , Para." and "On declarations, not included in this filing."

To ensure accurate Division Records, please provide the form number of such declarations and the SERFF Tracking Number that contains such declarations.

Objection 6

- Actuarial Memorandum and Abstract Form - Property and Casualty Insurance (Supporting Document)
Comments: RATE FILING ABSTRACT

Incomplete attachment. Please provide responses for "1. OVERALL RATE LEVEL CHANGE", "2. PROGRAM RATE HISTORY", "3. CREDIBILITY STANDARDS AND METHODS", "4. PREMIUM HISTORY", "5. LOSS TRENDING", and "6. Loss Development".

Please update and replace the attachment, ensuring to update the naming convention of the pdf attachment.

Objection 7

- Actuarial Memorandum and Abstract Form - Property and Casualty Insurance (Supporting Document)
Comments: MEMORANDUM

Incorrect information within the header on the first page.

Please update and replace the attachment, ensuring to update the naming convention of the pdf attachment.

Objection 8

- Statement of Variability (Supporting Document)

Comments: STATEMENT OF VARIABILITY

Comment "Nothing attached, N/A." contradicts the action to the Component itself. Please reconcile.

Objection 9

- Letter of Authorization (Supporting Document)

Comments: LETTER OF AUTHORIZATION

Comment "Nothing attached, N/A." contradicts the action to the Component itself. Please reconcile.

Objection 10

Comments: RATE/RULE SCHEDULE TAB

Tab is missing a response for "Overall % Indicated Change:"

Please provide via submission of the same Post Submission Update as requested within Objection 1 above.

Please acknowledge for Division Records.

Objection 11

- Manual Pages, See Attached (Rate)

Comments: ITEM NO. 1

Response is missing for "Previous State Filing Number:". Such response is required in order to review the annotated attachment.

Please provide and replace the schedule line.

Conclusion:

Upon receipt of your complete response, this filing will be scheduled for review. Our goal is to have your filing under our review for no more than 60 days.

This filing may be Disposed as "Closed—Lack of Response" if a complete and proper response, or a request for an extension, is not received on or before the Respond By Date indicated in this Objection Letter. Please see Part 6 of the Massachusetts General Instructions for the proper procedure for submitting extension requests.

Should you decide to withdraw this filing, please notify us via response to this Objection Letter.

Thank you.

Sincerely,

Andrea Guen

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/02/2024
Submitted Date	10/02/2024

Dear Andrea Guen,

Introduction:

Response 1

Comments:

The Back-Up of Sewer or Drain Endorsements (HO-2444.2, HO-2445.2 and HO-2446.2) and Earthquake and Volcanic Explosion Endorsements (HO-2414.1, HO-2415.1, and HO-2458.1) were filed under SFMA-133171974.

The Personal Injury Endorsement, HO-2447.1, was filed under SFMA-132106112.

Related Objection 1

Comments: DIVISION RECORDS

09/27/2024 Response 1 reflects :

The actual content of endorsement forms for the referenced forms have not been revised. We have amended Summary of Revision to reflect that only the endorsement numbers were revised as previously requested.

Follow-Up Objection:

Thank you for the updated manual. Regarding the above Company response, if the three endorsement numbers were previously revised, such revision to the form numbers on the endorsement forms themselves would have to have been previously filed. To ensure accurate Division Records, please provide the SERFF Tracking Number(s) of the Form filing(s) for the three forms: Back-Up of Sewer or Drain, Earthquake Damage Assumption, and Personal Injury Coverage forms.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Conclusion:

Sincerely,

John Poppe
Forms Manager

Sincerely,
Christina Johnson

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/27/2024
Submitted Date	09/27/2024

Dear Andrea Guen,

Introduction:

Response 1

Comments:

The actual content of endorsement forms for the referenced forms have not been revised. We have amended Summary of Revision to reflect that only the endorsement numbers were revised as previously requested.

Related Objection 1

Comments: DIVISION RECORDS

Prior Response 2 reflects :

The four conditional endorsements have been revised to provide clarity on when the endorsements would be issued. The number of policies that include these conditional forms are minimal as shown in the table below.

Conditional Forms Number Policies-in-Force:

HO-2401 - 1

HO-2450 - 575

HO-2456 - 0

HO-2457 - 0

Page 1 of 149 now reflects:

Back-Up of Sewer or Drain (Revised endorsements.)

Earthquake Damage Assumption (Revised endorsements.)

Personal Injury Coverage (Revised endorsements.)

Follow-Up Objection:

Regarding the above Company response, please confirm if the actual endorsement forms for the above three referenced forms have been revised. If yes, please attach such forms onto the Form Schedule Tab; Or if the revisions were previously filed, please provide the SERFF Tracking Number(s) of those filing(s). Please acknowledge for accurate Division Records. Thank you.

Changed Items:

No Form Schedule items changed.

Rate Schedule Item Changes					
Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	Manual Pages	SFMA-133171974: 1-4, 40-45, 51, 53-55, 62, 64-66, 70-72, 78, 82-93, 106, 118, 124-125, 131. SFMA-133021881: 5-39, 46-50, 52, 56-61, 63, 67-69, 73-77, 79-81, 94-105, 107-117, 119-123, 126-130, 132-148	Replacement	SFMA-133171974/SFMA-133021881	09/27/2024 By: Christina Johnson
<i>Previous Version</i>					
1	Manual Pages	SFMA-133171974: 1-4, 40-45, 51, 53-55, 62, 64-66, 70-72, 78, 82-93, 106, 118, 124-125, 131. SFMA-133021881: 5-39, 46-50, 52, 56-61, 63, 67-69, 73-77, 79-81, 94-105, 107-117, 119-123, 126-130, 132-148	Replacement	SFMA-133171974/SFMA-133021881	08/09/2024 By: Christina Johnson
<i>Previous Version</i>					
1	Manual Pages	SFMA-133171974: 1-4, 40-45, 51, 53-55, 62, 64-66, 70-72, 78, 82-93, 106, 118, 124-125, 131. SFMA-133021881: 5-39, 46-50, 52, 56-61, 63, 67-69, 73-77, 79-81, 94-105, 107-117, 119-123, 126-130, 132-148	Replacement	SFMA-133171974/SFMA-133021881	01/23/2024 By: Christina Johnson
<i>Previous Version</i>					
1	Manual Pages	1-149	Replacement	SFMA-133171974/SFMA-133021881	01/12/2024 By: Christina Johnson
<i>Previous Version</i>					
1	Manual Pages	1-149	Replacement	SFMA-133171974	01/05/2024 By: Christina Johnson
<i>Previous Version</i>					
1	Manual Pages	12	Replacement	SFMA-133171974	12/28/2023 By: Adriane Mitchell

Rate Schedule Item Changes					
<i>Previous Version</i>					
<i>1</i>	<i>Manual Pages</i>	<i>See Attached</i>	<i>Replacement</i>	<i>SFMA-133171974</i>	<i>11/22/2023 By: Christina Johnson</i>
<i>Previous Version</i>					
<i>1</i>	<i>Manual Pages</i>	<i>See Attached</i>	<i>Replacement</i>		<i>11/03/2023 By: Christina Johnson</i>

Supporting Document Schedule Item Changes	
Satisfied - Item:	Annotated Comparison
Comments:	
Attachment(s):	MA HO 2024-04-01 Full Compare - updated v2.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Annotated Comparison</i>
Comments:	
Attachment(s):	<i>MA HO 2024-04-01 Full Compare - updated.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Annotated Comparison</i>
Comments:	
Attachment(s):	<i>MA HO 2024-04-01 Compare.pdf MA HO 2024-04-01 Full Compare for Filing.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Annotated Comparison</i>
Comments:	
Attachment(s):	<i>MA HO 2024-04-01 Compare.pdf</i>

Response 2

Comments:

We have corrected the manual page numbers. The missing pages were blank pages that we removed after generating the manual. We confirm that the attachment is the Manual Pages, in its entirety. Please note the updated effective dates on the manual pages.

Related Objection 2

Applies To:

- Manual Pages, SFMA-133171974: 1-4, 40-45, 51, 53-55, 62, 64-66, 70-72, 78, 82-93, 106, 118, 124-125, 131. SFMA-133021881: 5-39, 46-50, 52, 56-61, 63, 67-69, 73-77, 79-81, 94-105, 107-117, 119-123, 126-130, 132-148 (Rate)

Comments: ITEM NO. 1

The final attachment "MA HO 2024-04-01 Full Manual for Filing v2.pdf" is 149 pages total, yet the page reference within the bottom center reflects "Page 1 of 151", "Page 2 of 151", "Page 3 of 151", etc.

Please correct and replace the final attachment; Or advise otherwise for accurate Division Records. Additionally please confirm if the attachment is the Manual pages, in its entirety. Thank you.

Changed Items:

No Form Schedule items changed.

Rate Schedule Item Changes					
Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	Manual Pages	SFMA-133171974: 1-4, 40-45, 51, 53-55, 62, 64-66, 70-72, 78, 82-93, 106, 118, 124-125, 131. SFMA-133021881: 5-39, 46-50, 52, 56-61, 63, 67-69, 73-77, 79-81, 94-105, 107-117, 119-123, 126-130, 132-148	Replacement	SFMA-133171974/SFMA-133021881	09/27/2024 By: Christina Johnson
<i>Previous Version</i>					
1	Manual Pages	SFMA-133171974: 1-4, 40-45, 51, 53-55, 62, 64-66, 70-72, 78, 82-93, 106, 118, 124-125, 131. SFMA-133021881: 5-39, 46-50, 52, 56-61, 63, 67-69, 73-77, 79-81, 94-105, 107-117, 119-123, 126-130, 132-148	Replacement	SFMA-133171974/SFMA-133021881	08/09/2024 By: Christina Johnson
<i>Previous Version</i>					
1	Manual Pages	SFMA-133171974: 1-4, 40-45, 51, 53-55, 62, 64-66, 70-72, 78, 82-93, 106, 118, 124-125, 131. SFMA-133021881: 5-39, 46-50, 52, 56-61, 63, 67-69, 73-77, 79-81, 94-105, 107-117, 119-123, 126-130, 132-148	Replacement	SFMA-133171974/SFMA-133021881	01/23/2024 By: Christina Johnson
<i>Previous Version</i>					
1	Manual Pages	1-149	Replacement	SFMA-133171974/SFMA-133021881	01/12/2024 By: Christina Johnson
<i>Previous Version</i>					
1	Manual Pages	1-149	Replacement	SFMA-133171974	01/05/2024 By: Christina Johnson
<i>Previous Version</i>					
1	Manual Pages	12	Replacement	SFMA-133171974	12/28/2023 By: Adriane Mitchell

Rate Schedule Item Changes					
<i>Previous Version</i>					
<i>1</i>	<i>Manual Pages</i>	<i>See Attached</i>	<i>Replacement</i>	<i>SFMA-133171974</i>	<i>11/22/2023 By: Christina Johnson</i>
<i>Previous Version</i>					
<i>1</i>	<i>Manual Pages</i>	<i>See Attached</i>	<i>Replacement</i>		<i>11/03/2023 By: Christina Johnson</i>

Supporting Document Schedule Item Changes	
Satisfied - Item:	Annotated Comparison
Comments:	
Attachment(s):	MA HO 2024-04-01 Full Compare - updated v2.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Annotated Comparison</i>
Comments:	
Attachment(s):	<i>MA HO 2024-04-01 Full Compare - updated.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Annotated Comparison</i>
Comments:	
Attachment(s):	<i>MA HO 2024-04-01 Compare.pdf MA HO 2024-04-01 Full Compare for Filing.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Annotated Comparison</i>
Comments:	
Attachment(s):	<i>MA HO 2024-04-01 Compare.pdf</i>

Conclusion:

Sincerely,

Maria Bunner, A.C.A.S, MAAA

Sincerely,

Christina Johnson

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/16/2024
Submitted Date	08/16/2024

Dear Andrea Guen,

Introduction:

Response 1

Comments:

We apologize for the error. We have now submitted a Post-Submission Update to reflect new effective dates. The final effective date will be dependent upon when we receive approval of this filing.

Related Objection 1

Comments: *EFFECTIVE DATES*

Prior Objection 1 reflects:

The General Information Tab reflects effective dates that are no longer applicable. At this time, please submit a Post-Submission Update to update the effective dates reflected on the General Information Tab. Thank you.

Response 1 reflects:

We have submitted a Post-Submission Update to reflect new effective dates.

Follow-Up Objection:

The Division did not receive an 08/20204 Post-Submission Update. Please submit one at this time.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 2

Comments:

We have rearranged our response to Objection 6 to address the rate manual corrections in the order they appear in the objection. Here is the updated response:

The four conditional endorsements have been revised to provide clarity on when the endorsements would be issued. The number of policies that include these conditional forms are minimal as shown in the table below.

Conditional Forms Number Policies-in-Force:

HO-2401 -1

HO-2450 -575

HO-2456 -0

HO-2457 -0

Manual corrections:

Pages 1-149: The effective dates have been updated.

Page 2: The Mandatory Endorsements have been reorganized by numeric form number.

Page 3: The endorsement form numbers have been corrected on page 112.

Page 4: The endorsement form numbers have been corrected on pages 100, 101, 102, and 138.

Page 5: The name of endorsement HO-2785 has been corrected on page 5 and the endorsement form number has been corrected on page 112.

Pages 8-9: In the Eligibility section, some bullet points lack a period as they are incomplete sentences, and the sentences continue to the next bullet point.

Page 105: There is no endorsement associated with Option BU Business Pursuits. Our Homeowners Policy, HW-2121, contains the Optional Policy Provisions section where these coverages are described.

Page 119: The references to these endorsements have been removed.

Page 124: There is no endorsement associated with Option IO Incidental Business. Our Homeowners Policy, HW-2121, contains the Optional Policy Provisions section where these coverages are described.

Page 139: The Personal Liability Coverage page lists Coverage L limit options insureds can select for a premium adjustment. There is no endorsement added to the policy when different limits are selected.

Related Objection 2

Comments: ITEM NO. 1

Please update the Response 1 to address the initial 07/02/2024 Objection item in the same order as each objection is presented, i.e., the issue regarding the list of all active forms, the issue regarding the four endorsements issued on a Conditional basis, and then the objections per page reference. This will facilitate review of the Company response in correlation with each issue presented. Thank you.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Conclusion:

Sincerely,

Christina Johnson

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/08/2024
Submitted Date	08/09/2024

Dear Andrea Guen,

Introduction:

Response 1

Comments:

We have submitted a Post-Submission Update to reflect new effective dates.

Related Objection 1

Comments: EFFECTIVE DATES

The General Information Tab reflects effective dates that are no longer applicable. At this time, please submit a Post-Submission Update to update the effective dates reflected on the General Information Tab. Thank you.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 2

Comments:

We have updated the Form Schedule tab and retitled the PDF attachment.

Related Objection 2

Applies To:

- Increased Limits Endorsement, HO-2847, (Form)

Comments: FORM COUNT 1 (HO-2847)

All forms must reflect an edition date. However, the proposed endorsement is missing an edition date. Please note that the footer reflects "©, Copyright, State Farm Mutual Automobile Insurance Company, 2022". At this time, please insert an edition date onto the attachment and its schedule line.

NOTE: Please refer to the edition dates inserted into the 21 active forms on the Form Schedule Tab within SFMA-128240403.

Please update and replace "HO-2847.pdf", ensuring to update the naming convention of the pdf attachment itself.

Please update the attachment and its schedule line for accurate Division Records.

Changed Items:

Form Schedule Item Changes									
Item No.	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Increased Limits Endorsement	HO-2847	2022	END	New		51.500	HO-2847 (2022).pdf	Date Submitted: 08/09/2024 By: Christina Johnson
Previous Version									
1	Increased Limits Endorsement	HO-2847		END	New		51.500	HO-2847.pdf	Date Submitted: 11/03/2023 By: Christina Johnson

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 3

Comments:

We have updated the Form Schedule tab and retitled the PDF attachment.

Related Objection 3

Applies To:

- Increased Limits Endorsement, HO-2858, (Form)

Comments: FORM COUNT 2 (HO-2858)

All forms must reflect an edition date. However, the proposed endorsement is missing an edition date. Please note that the footer reflects "©, Copyright, State Farm Mutual Automobile Insurance Company, 2023". At this time, please insert an edition date onto the attachment and its schedule line.

NOTE: Please refer to the edition dates inserted into the 21 active forms on the Form Schedule Tab within SFMA-128240403.

Please update and replace "HO-2858.pdf", ensuring to update the naming convention of the pdf attachment itself.

Please update the attachment and its schedule line for accurate Division Records.

Changed Items:

Form Schedule Item Changes									
Item No.	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Increased Limits Endorsement	HO-2858	2023	END	New		51.200	HO-2858 (2023).pdf	Date Submitted: 08/09/2024 By: Christina Johnson
Previous Version									
1	Increased Limits Endorsement	HO-2858		END	New		51.200	HO-2858.pdf	Date Submitted: 11/03/2023 By: Christina Johnson

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 4

Comments:

We have updated the Form Schedule tab and retitled the PDF attachment.

Related Objection 4

Applies To:

- Matching of Undamaged Roof Surfacing, HO-2860.1, (Form)

Comments: FORM COUNT 3 (HO-2860.1)

All forms must reflect an edition date. However, the proposed endorsement is missing an edition date. Please note that the footer reflects "©, Copyright, State Farm Mutual Automobile Insurance Company, 2023". At this time, please insert an edition date onto the attachment and its schedule line.

NOTE: Please refer to the edition dates inserted into the 21 active forms on the Form Schedule Tab within SFMA-128240403.

Please update and replace "HO-2860.1", ensuring to update the naming convention of the pdf attachment itself.

Please update the attachment and its schedule line for accurate Division Records.

Changed Items:

Form Schedule Item Changes									
Item No.	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Matching of Undamaged Roof Surfacing	HO-2860.1	2023	END	New		52.900	HO-2860.1 (2023).pdf	Date Submitted: 08/09/2024 By: Christina Johnson
Previous Version									
1	Matching of Undamaged Roof Surfacing	HO-2860.1		END	New		52.900	HO-2860.1.pdf	Date Submitted: 11/03/2023 By: Christina Johnson

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 5

Comments:

HO-2860.1 has been filed and approved in the following states. There are no other states where the endorsement is pending review or has been disapproved.

*Alabama
Arizona
Arkansas
Colorado
Delaware
Georgia
Idaho
Indiana
Iowa
Kansas
Louisiana
Maine
Maryland
Michigan
Minnesota
Mississippi
Missouri
Nebraska
Nevada
New Hampshire
New Jersey
New Mexico
New York
North Dakota
Oklahoma
Oregon
Pennsylvania
South Carolina
South Dakota
Vermont
Washington D.C.
West Virginia
Wisconsin
Wyoming*

Related Objection 5

Applies To:
- Matching of Undamaged Roof Surfacing, HO-2860.1, (Form)
Comments: DIVISION RECORDS (Form Count 3)

Per the Director:

Regarding Form Count 3 - Matching of Undamaged Roof Surfacing HO-2860.1, please confirm if this version of the form has been submitted in any other state(s).

If yes, please advise:
- which state(s) the form has been filed.
- which state(s) the form is still pending review.
- which state(s) the form has been disapproved/disallowed.

Please acknowledge for accurate Division Records.

Changed Items:

Form Schedule Item Changes									
Item No.	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Matching of Undamaged Roof Surfacing	HO-2860.1	2023	END	New		52.900	HO-2860.1 (2023).pdf	Date Submitted: 08/09/2024 By: Christina Johnson
Previous Version									
1	Matching of Undamaged Roof Surfacing	HO-2860.1		END	New		52.900	HO-2860.1.pdf	Date Submitted: 11/03/2023 By: Christina Johnson

No Rate/Rule Schedule items changed.
No Supporting Documents changed.

Response 6

Comments:

There is no endorsement associated with Option BU Business Pursuits or Option IO Incidental Business. Our Homeowners Policy, HW-2121, contains the Optional Policy Provisions section where these coverages are described.

The Personal Liability Coverage page lists Coverage L limit options insureds can select for a premium adjustment. There is no endorsement added to the policy when different limits are selected.

The four conditional endorsements have been revised to provide clarity on when the endorsements would be issued. The number of policies that include these conditional forms are minimal as shown in the table below.

Conditional Forms Number Policies-in-Force

HO-24011

HO-2450575

HO-24560

HO-24570

In the Eligibility section (page 8 and 9 of 149), some bullet points lack a period as they are incomplete sentences, and the sentences continue to the next bullet point.

We have uploaded the Rate Manual with the remaining items updated.

Related Objection 6

Applies To:

- Manual Pages, SFMA-133171974: 1-4, 40-45, 51, 53-55, 62, 64-66, 70-72, 78, 82-93, 106, 118, 124-125, 131. SFMA-133021881: 5-39, 46-50, 52, 56-61, 63, 67-69, 73-77, 79-81, 94-105, 107-117, 119-123, 126-130, 132-148 (Rate)

Comments: ITEM NO. 1

The list of all active forms, i.e., application, policies, endorsements, and notices (i.e., cancellation, non-renewal, reinstatement, etc.), their form names and form numbers (edition dates optional) should be located within the Manual pages for this Program. If your Company has not submitted such list within prior filings, your Company must provide such a list, and the final copy should be attached onto the Rate/Rule Schedule Tab within this filing, either within the Manual, or within a separate Item. Please comply at this time.

Additional, please be advised of the following instructions:

"The Division categorizes the issuance of the forms of an insurance contract in one of three ways:

Mandatory (M): issued on all policies in the program, regardless of class or risk;

Conditional (C): issued only on particular policies or on certain risks/classes, at the insurers sole discretion, with no option to decline; and

Elected (E): offered to the applicant/insured with an option to elect or decline.

Please note that the Division expects all endorsements to be listed in the program manual/exception pages, and that the rules for each Conditional form should indicate the specific condition that triggers the forms issuance on a particular policy (e.g., when a certain other form has been elected or purchased, when the policy would otherwise not be issued, when the insured belongs to a certain class, etc.). Additionally, endorsements that bear a premium/credit impact require a Rate filing.

The information requested by this requirement applies also to any endorsement being adopted from a Rating Organization in the present filing."

Regarding the four endorsements issued on a Conditional basis on Pages 2 and 3 of 149, the Company must provide a rule that describes when the insurer/Company would issue such form. This has not been addressed. Please provide a conditional rule for the four endorsements.

Regarding the Manual itself, please comply with the following corrections:

Pages 1 through 149

Update the effective date within the bottom right corner / footer on all pages.

Page 2 of 149

Correct the order/reorganize the even forms by numeric form number within "Mandatory Endorsements".

Page 3 of 149

Correct the endorsement form number of 10. "HO-2414.1," for cohesion with its reference on Page 112 of 149; Or correct Page 112 itself.

Correct the endorsement form number of 11. "HO-2415.1," for cohesion with its reference on Page 112 of 149; Or correct Page 112 itself.

Page 4 of 149

Correct the endorsement form number of 29. "HO-2444.2," for cohesion with its reference on Page 100 of 149; Or correct Page 100 itself.

Correct the endorsement form number of 30. "HO-2445.2," for cohesion with its reference on Page 102 of 149; Or correct Page 102 itself.

Correct the endorsement form number of 31. "HO-2446.2," for cohesion with its reference on Page 101 of 149; Or correct Page 101 itself.

Correct the endorsement form number of 32. "HO-2447.1," for cohesion with its reference on Page 138 of 149; Or correct Page 138 itself.

Page 5 of 149

Correct the endorsement form name of 39. HO-2785 for cohesion with its reference on Page 109 of 149; Or correct Page 109 itself.

Correct the endorsement form number of 35. "HO-2458.1," for cohesion with its reference on Page 112 of 149; Or correct Page 112 itself.

Pages 8 and 9 of 149

Correct the inconsistent insertion of punctuation marks/symbols at the conclusion of the bullets / Conclude all the phrases within the bullets; Or insert their appropriate punctuation marks/symbols.

Page 105 of 149

Advise what is the endorsement number for the business pursuits coverage and update the page to include its reference.

Page 119 of 149

Remove reference of HO-2789 as it is not listed on page 2 or 5 of 149.

Remove reference of HO-2576 as it is not listed on page 2 or 5 of 149 and the fact that the Division does not permit the exclusion of wind or hail in the state of Massachusetts.

Page 124 of 149

Advise what is the endorsement number for the incidental business coverage and update the page to include its reference.

Page 139 of 149

Advise what is the endorsement number for the personal liability coverage and update the page to include its reference.

Please update and replace the final attachment only. An update to the annotated attachment is unnecessary as the majority of the pages within "MA HO 2024-04-01 Full Compare - updated.pdf" do not reflect the correct dates within the footer due to the fact that there are two prior filing numbers.

Changed Items:

No Form Schedule items changed.

Rate Schedule Item Changes					
Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	Manual Pages	SFMA-133171974: 1-4, 40-45, 51, 53-55, 62, 64-66, 70-72, 78, 82-93, 106, 118, 124-125, 131. SFMA-133021881: 5-39, 46-50, 52, 56-61, 63, 67-69, 73-77, 79-81, 94-105, 107-117, 119-123, 126-130, 132-148	Replacement	SFMA-133171974/SFMA-133021881	08/09/2024 By: Christina Johnson
<i>Previous Version</i>					
1	Manual Pages	SFMA-133171974: 1-4, 40-45, 51, 53-55, 62, 64-66, 70-72, 78, 82-93, 106, 118, 124-125, 131. SFMA-133021881: 5-39, 46-50, 52, 56-61, 63, 67-69, 73-77, 79-81, 94-105, 107-117, 119-123, 126-130, 132-148	Replacement	SFMA-133171974/SFMA-133021881	01/23/2024 By: Christina Johnson
<i>Previous Version</i>					
1	Manual Pages	1-149	Replacement	SFMA-133171974/SFMA-133021881	01/12/2024 By: Christina Johnson
<i>Previous Version</i>					
1	Manual Pages	1-149	Replacement	SFMA-133171974	01/05/2024 By: Christina Johnson
<i>Previous Version</i>					
1	Manual Pages	12	Replacement	SFMA-133171974	12/28/2023 By: Adriane Mitchell
<i>Previous Version</i>					
1	Manual Pages	See Attached	Replacement	SFMA-133171974	11/22/2023 By: Christina Johnson
<i>Previous Version</i>					
1	Manual Pages	See Attached	Replacement		11/03/2023 By: Christina Johnson

No Supporting Documents changed.

Comments:

HO-2786.1 and HO-2787.1 were filed under SERFF Tracking # SFMA-133021881.

Related Objection 7

Comments: DIVISION RECORDS (Home Systems Protection and Service Line Coverage)

Within a prior filing, the Division had indicated that the Home Systems Protection and Service Line Coverage may not exclude coverage for fire and wind/windstorm coverages. The Company had updated both endorsements.

To ensure accurate Division Records for forms "40. HO-2786.1, Home Systems Protection" and "41. HO-2787.1, Service Line Coverage" located on Page 5 of 149, please provide the SERFF Tracking Number of that recent filing.

Please acknowledge to ensure accurate Division Records.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 8**Comments:**

After receiving the note in the prior filing regarding HO-2456, our state counsel discussed the use of the endorsement with reviewer Robert Newcomb via email and explained the endorsement is not issued on a blanket basis to entire dog breeds but rather issued based on biting history. He indicated the Division of Insurance was comfortable with us using the endorsement in this manner without revising the form.

Related Objection 8

Comments: DIVISION RECORDS (Animal Liability Exclusion Endorsement)

Within a prior filing, the Division had advised that the animal liability exclusion may not be issued on a "blanket" basis. I believe the Company had updated the exclusionary endorsement.

To ensure accurate Division Records for form "3. HO-2456, Animal Liability Exclusion Endorsement" located on Page 2 of 149, please provide the SERFF Tracking Number of that recent filing.

Please acknowledge to ensure accurate Division Records.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Conclusion:

Sincerely,

Maria Bunner

Sincerely,

Christina Johnson

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/31/2024
Submitted Date	02/06/2024

Dear Andrea Guen,

Introduction:

Response 1

Comments:

Please note that while only the updated manual pages were submitted with the most recent filing, SFMA-133171974, the remaining pages contained in the full manual in filing SFMA-133021881 are still present in the full version of the manual associated with filing SFMA-133171974. Therefore, having the footer reference the most recent effective date for all pages is appropriate and accurate.

Our established process to prepare Manual Compare documents compares the proposed effective date with the effective date of the prior rate manual. Our tooling does not allow the comparison to be created between more than one prior rate manual. As such, the requested document would need to be produced manually, which is not feasible due to the substantial time investment that would be needed.

Related Objection 1

Applies To:

- Annotated Comparison (Supporting Document)

Comments: ANNOTATED COMPARISON

Prior Objection reflects:

Regarding the 01/12/2024 attachment "MA HO 2024-04-01 Full Compare for Filing.pdf", please be advised that the attachment is not an accurate annotation of the actual prior version from both Previous Filing Numbers (i.e., tracked changes to the footer are missing, etc.). Please refer back to both Previous Filing Numbers, review the prior versions, and accurately annotate the prior versions. Please update and replace "MA HO 2024-04-01 Full Compare for Filing.pdf", ensuring to update the naming convention of the pdf attachment itself.

Follow-Up Objection:

The updated 01/23/2023 attachment "MA HO 2024-04-01 Full Compare - updated.pdf" is still incorrect (i.e., missing tracked changes to the center footer, etc.). NOTE: The pages referenced within the center footer of the annotated attachment do not match up with the pages from SFMA-133171974 and SFMA-133021881. The Division restates to carefully review the prior versions, and accurately annotate the prior versions. Please update and replace "MA HO 2024-04-01 Full Compare - updated.pdf", ensuring to update the naming convention of the pdf attachment itself.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Conclusion:

Sincerely,

Maria Bunner, A.C.A.S, MAAA

Sincerely,
Christina Johnson

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/12/2024
Submitted Date	01/23/2024

Dear Andrea Guen,

Introduction:

Response 1

Comments:

We have removed the attachments and have replaced them with a document titled MA HO 2024-04-01 Full Compare updated.

We have also updated the schedule line as requested. Please be advised that pages 124,125, and 131 of the Full Compare document are new manual pages associated with the new endorsements. As such, we are referencing them to the latest version of the manual, SFMA-133171974.

Related Objection 1

Applies To:

- Annotated Comparison (Supporting Document)

Comments: ANNOTATED COMPARISON

There are now incorrectly two documents within this Component. Please remove "MA HO 2024-04-01 Compare.pdf" from this Component to ensure accurate Division Records.

Regarding the 01/12/2024 attachment "MA HO 2024-04-01 Full Compare for Filing.pdf", please be advised that the attachment is not an accurate annotation of the actual prior version from both Previous Filing Numbers (i.e., tracked changes to the footer are missing, etc.). Please refer back to both Previous Filing Numbers, review the prior versions, and accurately annotate the prior versions. Please update and replace "MA HO 2024-04-01 Full Compare for Filing.pdf", ensuring to update the naming convention of the pdf attachment itself.

Changed Items:

No Form Schedule items changed.

Rate Schedule Item Changes					
Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	Manual Pages	SFMA-133171974: 1-4, 40-45, 51, 53-55, 62, 64-66, 70-72, 78, 82-93, 106, 118, 124-125, 131. SFMA-133021881: 5-39, 46-50, 52, 56-61, 63, 67-69, 73-77, 79-81, 94-105, 107-117, 119-123, 126-130, 132-148	Replacement	SFMA-133171974/SFMA-133021881	01/23/2024 By: Christina Johnson
<i>Previous Version</i>					
1	Manual Pages	1-149	Replacement	SFMA-133171974/SFMA-133021881	01/12/2024 By: Christina Johnson
<i>Previous Version</i>					
1	Manual Pages	1-149	Replacement	SFMA-133171974	01/05/2024 By: Christina Johnson
<i>Previous Version</i>					
1	Manual Pages	12	Replacement	SFMA-133171974	12/28/2023 By: Adriane Mitchell
<i>Previous Version</i>					
1	Manual Pages	See Attached	Replacement	SFMA-133171974	11/22/2023 By: Christina Johnson
<i>Previous Version</i>					
1	Manual Pages	See Attached	Replacement		11/03/2023 By: Christina Johnson

Supporting Document Schedule Item Changes	
Satisfied - Item:	Annotated Comparison
Comments:	
Attachment(s):	MA HO 2024-04-01 Full Compare - updated.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Annotated Comparison</i>
Comments:	
Attachment(s):	<i>MA HO 2024-04-01 Compare.pdf MA HO 2024-04-01 Full Compare for Filing.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Annotated Comparison</i>
Comments:	
Attachment(s):	<i>MA HO 2024-04-01 Compare.pdf</i>

Conclusion:

Sincerely,

Maria Bunner, A.C.A.S, MAAA

Sincerely,

Christina Johnson

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/11/2024
Submitted Date	01/12/2024

Dear Andrea Guen,

Introduction:

Response 1

Comments:

We acknowledged the instructions from above. We have moved MA HO 2024-04-01 Full Compare for Filing.pdf to Supporting Documentation tab as instructed.

Related Objection 1

Comments: DIVISION RECORDS

Please refer to the instructions from SERFF:

PART 3 THE FORM SCHEDULE AND RATE/RULE SCHEDULE TABS

January 3, 2022

FORMS, RATES AND RULES

As stated in Part 1, forms, rate pages and rule manual pages submitted for review are to be submitted in final draft and in portable document format (PDF) to the Form and Rate/Rule Schedules. Supporting documents such as annotated comparisons, actuarial memoranda and supporting exhibits are to be submitted to Supporting Documentation.

Please address the following:

- 1. Comply with the above instructions for this filing.*
- 2. Acknowledge the above instructions.*

Changed Items:

No Form Schedule items changed.

Rate Schedule Item Changes					
Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	Manual Pages	1-149	Replacement	SFMA-133171974/SFMA-133021881	01/12/2024 By: Christina Johnson
<i>Previous Version</i>					
1	Manual Pages	1-149	Replacement	SFMA-133171974	01/05/2024 By: Christina Johnson
<i>Previous Version</i>					
1	Manual Pages	12	Replacement	SFMA-133171974	12/28/2023 By: Adriane Mitchell
<i>Previous Version</i>					
1	Manual Pages	See Attached	Replacement	SFMA-133171974	11/22/2023 By: Christina Johnson
<i>Previous Version</i>					
1	Manual Pages	See Attached	Replacement		11/03/2023 By: Christina Johnson

Supporting Document Schedule Item Changes	
Satisfied - Item:	Annotated Comparison
Comments:	
Attachment(s):	MA HO 2024-04-01 Compare.pdf MA HO 2024-04-01 Full Compare for Filing.pdf
<i>Previous Version</i>	
Satisfied - Item:	Annotated Comparison
Comments:	
Attachment(s):	MA HO 2024-04-01 Compare.pdf

Response 2

Comments:

We have included SFMA-133021881 in the response for "Previous State Filing Number" along with SFMA-133171974 as instructed.

Related Objection 2

Applies To:

- Manual Pages, 1-149 (Rate)

Comments: ITEM NO. 1

Schedule line now reflects "Exhibit Name: Manual Pages", "Rule# or Page #: 1-149", "Rate Action: Replacement", and "Previous State Filing Number: SFMA-133171974".

However, the full manual is not located within SFMA-133171974. Please update the response for "Previous State Filing Number" to include SFMA-133171974 as well as the filing that contains the full manual.

Please update and replace the schedule line for accurate Division Records.

Changed Items:

No Form Schedule items changed.

Rate Schedule Item Changes					
Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	Manual Pages	1-149	Replacement	SFMA-133171974/SFMA-133021881	01/12/2024 By: Christina Johnson
Previous Version					
1	Manual Pages	1-149	Replacement	SFMA-133171974	01/05/2024 By: Christina Johnson
Previous Version					
1	Manual Pages	12	Replacement	SFMA-133171974	12/28/2023 By: Adriane Mitchell
Previous Version					
1	Manual Pages	See Attached	Replacement	SFMA-133171974	11/22/2023 By: Christina Johnson
Previous Version					
1	Manual Pages	See Attached	Replacement		11/03/2023 By: Christina Johnson

No Supporting Documents changed.

Conclusion:

Sincerely,

Maria Bunner, A.C.A.S, MAAA

Sincerely,

Christina Johnson

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/04/2024
Submitted Date	01/05/2024

Dear Andrea Guen,

Introduction:

Response 1

Comments:

We have updated our response for Rule# or Page #:.

Related Objection 1

Applies To:

- Manual Pages, 12 (Rate)

Comments: ITEM NO. 1

Prior Response 8 reflects:

Please note that the 37 pages from the previous filing were only the pages changed of the manual for that filing. The 11 pages submitted with this filing are the pages changed of the manual for this filing.

Prior Follow-Up Objection reflects:

As the 12, not 11, pages are not the Company's complete Manual, please replace the response "See Attached" within the "Rule# or Page #:" field with the actual pages being replaced within this filing. Please update the schedule line for accurate Division Records.

12/28/2023 Response reflects:

Please see the revised Rate Schedule Item to address this objection.

12/28/2023 Follow-Up Objection:

The final attachment is 12 pages. As there are no rules, please correctly replace the response for "Rule# or Page #:" from "12 with "Pages 1-12" and update the schedule line for accurate Division Records.

Changed Items:

No Form Schedule items changed.

Rate Schedule Item Changes					
Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	Manual Pages	1-149	Replacement	SFMA-133171974	01/05/2024 By: Christina Johnson
<i>Previous Version</i>					
1	Manual Pages	12	Replacement	SFMA-133171974	12/28/2023 By: Adriane Mitchell
<i>Previous Version</i>					
1	Manual Pages	See Attached	Replacement	SFMA-133171974	11/22/2023 By: Christina Johnson
<i>Previous Version</i>					
1	Manual Pages	See Attached	Replacement		11/03/2023 By: Christina Johnson

No Supporting Documents changed.

Response 2

Comments:

We have attached our complete annotated manual compare as well as the complete final version of the manual.

Related Objection 2

Applies To:

- Annotated Comparison (Supporting Document)

Comments: ANNOTATED COMPARISON

Prior Response reflects:

Please note that the 37 pages from the previous filing were only the pages changed of the manual for that filing. The 11 pages submitted with this filing are the pages changed of the manual for this filing.

12/28/2023 Follow-Up Objection:

Yes, the Division understands that the the 11 pages submitted within this filing are the pages changed within the manual for this filing. However, the Division restates that the 11/03/2023 annotated attachment "MA HO 2024-04-01 Compare.pdf" is not an accurate annotation of the final attachment / actual prior version from Previous Filing Number SFMA-133171974.

Your Company needs to annotated the final attachment from SFMA-133171974 to bring it to the final version within this filing. The Division restates to refer back to the Previous Filing Number, carefully review the prior version, and accurately annotate the prior version, ensuring to update the naming convention of the pdf attachment itself.

However, if SFMA-133171974 does not contain the same pages as the 12/28/2023 final attachment "MA HO 2024-04-01 Pages Changed.pdf" within this filing, please update the responses for both Rule# or Page #: and Previous State Filing Number: for Item No. 1.

Please advise.

Changed Items:

No Form Schedule items changed.

Rate Schedule Item Changes					
Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	Manual Pages	1-149	Replacement	SFMA-133171974	01/05/2024 By: Christina Johnson
Previous Version					
1	Manual Pages	12	Replacement	SFMA-133171974	12/28/2023 By: Adriane Mitchell
Previous Version					
1	Manual Pages	See Attached	Replacement	SFMA-133171974	11/22/2023 By: Christina Johnson
Previous Version					
1	Manual Pages	See Attached	Replacement		11/03/2023 By: Christina Johnson

No Supporting Documents changed.

Conclusion:

Sincerely,

Maria Bunner, A.C.A.S, MAAA

Sincerely,

Christina Johnson

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/28/2023
Submitted Date	12/28/2023

Dear Andrea Guen,

Introduction:

This is in response to the December 21, 2023 objection.

Response 1

Comments:

Please see the revised Rate Schedule Item to address this objection. Also attached are the updated Supporting Documents to comply with the December 18, 2023 Note To Filer.

Related Objection 1

Applies To:

- Manual Pages, See Attached (Rate)

Comments: ITEM NO. 1

Prior Follow-Up Objection 8 regarding the Annotated Comparison reflects:

Please be advised that the annotated attachment "MA HO 2024-04-01 Compare.pdf" is not an accurate annotation of the actual prior version from Previous Filing Number SFMA-133171974 (i.e., prior attachment contained 37 pages vs. the 11 page annotated attachment, etc.). Please refer back to the Previous Filing Number, carefully review the prior version, and accurately annotate the prior version, ensuring to update the naming convention of the pdf attachment itself.

Response 8 reflects:

Please note that the 37 pages from the previous filing were only the pages changed of the manual for that filing. The 11 pages submitted with this filing are the pages changed of the manual for this filing.

Follow-Up Objection:

As the 12, not 11, pages are not the Company's complete Manual, please replace the response "See Attached" within the "Rule# or Page #:" field with the actual pages being replaced within this filing. Please update the schedule line for accurate Division Records.

Changed Items:

No Form Schedule items changed.

Rate Schedule Item Changes					
Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	Manual Pages	12	Replacement	SFMA-133171974	12/28/2023 By: Adriane Mitchell
<i>Previous Version</i>					
1	Manual Pages	See Attached	Replacement	SFMA-133171974	11/22/2023 By: Christina Johnson
<i>Previous Version</i>					
1	Manual Pages	See Attached	Replacement		11/03/2023 By: Christina Johnson

Supporting Document Schedule Item Changes	
Satisfied - Item:	Policy Endorsement List
Comments:	
Attachment(s):	Updated PEL.pdf
<i>Previous Version</i>	
Satisfied - Item:	Policy Endorsement List
Comments:	
Attachment(s):	PEL.pdf
<i>Previous Version</i>	
Satisfied - Item:	Policy Endorsement List
Comments:	
Attachment(s):	PEL.pdf PEL.pdf
<i>Previous Version</i>	
Satisfied - Item:	Policy Endorsement List
Comments:	
Attachment(s):	PEL.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Policy Endorsement List
Comments:	
Attachment(s):	Updated PEL.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Policy Endorsement List</i>
Comments:	
Attachment(s):	<i>PEL.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Policy Endorsement List</i>
Comments:	
Attachment(s):	<i>PEL.pdf PEL.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Policy Endorsement List</i>
Comments:	
Attachment(s):	<i>PEL.pdf</i>

Satisfied - Item:	Form Utilization List
Comments:	
Attachment(s):	Updated FUL.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Form Utilization List</i>
Comments:	
Attachment(s):	<i>FUL.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Form Utilization List</i>
Comments:	
Attachment(s):	<i>FUL.pdf FUL.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Form Utilization List</i>
Comments:	

Attachment(s):

FUL.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Policy Endorsement List
Comments:	
Attachment(s):	Updated PEL.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Policy Endorsement List</i>
Comments:	
Attachment(s):	<i>PEL.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Policy Endorsement List</i>
Comments:	
Attachment(s):	<i>PEL.pdf PEL.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Policy Endorsement List</i>
Comments:	
Attachment(s):	<i>PEL.pdf</i>

Satisfied - Item:	Form Utilization List
Comments:	
Attachment(s):	Updated FUL.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Form Utilization List</i>
Comments:	
Attachment(s):	<i>FUL.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Form Utilization List</i>
Comments:	
Attachment(s):	<i>FUL.pdf FUL.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Form Utilization List</i>
Comments:	

Attachment(s):	<i>FUL.pdf</i>
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Satisfied - Item:	Base Checklist(s) - Property and Casualty Insurance
Comments:	
Attachment(s):	Updated PFR-B-PAC0122 Checklist.pdf

Previous Version

Satisfied - Item:	<i>Base Checklist(s) - Property and Casualty Insurance</i>
Comments:	
Attachment(s):	<i>PFR-B-PAC0122 Checklist.pdf</i>

Previous Version

Satisfied - Item:	<i>Base Checklist(s) - Property and Casualty Insurance</i>
Comments:	
Attachment(s):	<i>PFR-B-PAC0122 Checklist.pdf</i>

Previous Version

Satisfied - Item:	<i>Base Checklist(s) - Property and Casualty Insurance</i>
Comments:	
Attachment(s):	<i>PFR-B-PAC0122 Checklist.pdf</i>

Supporting Document Schedule Item Changes	
Satisfied - Item:	Policy Endorsement List
Comments:	
Attachment(s):	Updated PEL.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Policy Endorsement List</i>
Comments:	
Attachment(s):	<i>PEL.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Policy Endorsement List</i>
Comments:	
Attachment(s):	<i>PEL.pdf PEL.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Policy Endorsement List</i>
Comments:	
Attachment(s):	<i>PEL.pdf</i>

Satisfied - Item:	Form Utilization List
Comments:	
Attachment(s):	Updated FUL.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Form Utilization List</i>
Comments:	
Attachment(s):	<i>FUL.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Form Utilization List</i>
Comments:	
Attachment(s):	<i>FUL.pdf FUL.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Form Utilization List</i>
Comments:	

Attachment(s):	<i>FUL.pdf</i>
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Satisfied - Item:	Base Checklist(s) - Property and Casualty Insurance
Comments:	
Attachment(s):	Updated PFR-B-PAC0122 Checklist.pdf

Previous Version

Satisfied - Item:	<i>Base Checklist(s) - Property and Casualty Insurance</i>
Comments:	
Attachment(s):	<i>PFR-B-PAC0122 Checklist.pdf</i>

Previous Version

Satisfied - Item:	<i>Base Checklist(s) - Property and Casualty Insurance</i>
Comments:	
Attachment(s):	<i>PFR-B-PAC0122 Checklist.pdf</i>

Previous Version

Satisfied - Item:	<i>Base Checklist(s) - Property and Casualty Insurance</i>
Comments:	
Attachment(s):	<i>PFR-B-PAC0122 Checklist.pdf</i>

Satisfied - Item:	Actuarial Memorandum and Abstract Form - Property and Casualty Insurance
Comments:	
Attachment(s):	Homeowners Loss Mitigation Exhibit 2023.pdf Updated MA-HO 2024 Filing Memo & Exhibits.pdf Updated SRB-RA0117.pdf

Previous Version

Satisfied - Item:	<i>Actuarial Memorandum and Abstract Form - Property and Casualty Insurance</i>
Comments:	
Attachment(s):	<i>Homeowners Loss Mitigation Exhibit 2023.pdf MA-HO 2024 Filing Memo & Exhibits.pdf SRB-RA0117.pdf</i>

Previous Version

Satisfied - Item:	<i>Actuarial Memorandum and Abstract Form - Property and Casualty Insurance</i>
Comments:	
Attachment(s):	<i>Homeowners Loss Mitigation Exhibit 2023.pdf</i>

	<i>SRB-RA0117.pdf</i> <i>MA-HO 2024 Filing Memo & Exhibits.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Actuarial Memorandum and Abstract Form - Property and Casualty Insurance</i>
Comments:	
Attachment(s):	<i>SRB-RA0117.pdf</i> <i>MA-HO 2024 Filing Memo & Exhibits.pdf</i> <i>Homeowners Loss Mitigation Exhibit 2023.pdf</i>

Conclusion:

Sincerely,

Maria Bunner, A.C.A.S, MAAA
309-994-5365
maria.bunner.k1rp@statefarm.com
Sincerely,
Adriane Mitchell

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/14/2023
Submitted Date	12/18/2023

Dear Andrea Guen,

Introduction:

Response 1

Comments:

We acknowledge the correct SERFF procedures in responding to objections.

Related Objection 1

Comments: RESPONSE METHOD

Incorrect method of responding to an objection item/Objection Letter in accordance with SERFF procedures.

Regarding Response Letters, please refer to the following excerpt from the 'Massachusetts' General Instructions:

The Response Letter should address each objection on a one-for-one basis that is, each objection should be addressed individually and within the body of the Response Letter, resulting in an equal number of objections and responses. This procedure has been confirmed by SERFF as the proper way to respond to objections. Response Letters that do not meet this requirement may not be considered complete and may delay the review process. The Response Letter should be used to communicate only complete and accurate responses to objections. Therefore, any questions or additional information to be communicated in order to clarify the intent of an objection or how to respond in a complete and accurate way should not be sent in a Response Letter. Please use the Note to Reviewer feature for this purpose. Response Letters that do not meet this requirement may not be considered complete and may delay the review process.

The 11/22/2023 Response Letter was not in accordance with SERFF procedures for Responding to an Objection Letter.

The 11/14/2023 Objection Letter contained 11 separate objection items. However, the Company incorrectly responded "Please see 11-14-2023 Objection Response." and incorrectly attached "11-14-2023 Objection Response.pdf" onto the Supporting Documentation Tab as a response to all the Objection items.

The Response to Objection 1, "We have corrected the Filing Description through a Post Submission Update", would have been sufficient as the response for Objection 1.

The Response to Objection 2, "The Policy Endorsement List has been updated.", would have been sufficient as the response for Objection 2, albeit resulting in a follow-up objection.

The Response to Objection 3, "The Form Utilization List has been updated.", would have been sufficient as the response for Objection 3, albeit resulting in a follow-up objection.

The Response to Objection 4, "The Checklist has been updated with the page numbers for RR3. This filing does not contain any new or revisions to the Companys installment plan.", would have been sufficient as the response for Objection 4, albeit resulting in a follow-up objection.

The Response to Objection 5, "The Checklist has been updated to provide the form number and SERFF Tracking number.", would have been sufficient as the response for Objection 5, albeit resulting in a follow-up objection.

The Response to Objection 6, "The Proposed Rate Change and Rate History sections within the Rate Filing Abstract have been updated. Please note that no rate indication is associated with this filing, so the remaining sections have been left blank. This filing only introduces a new optional endorsement.", would have been sufficient as the response for Objection 6, albeit resulting in a follow-up objection.

The Response to Objection 7, "The Memorandum has been updated with the correct information.", would have been sufficient as the response for Objection 7.

The Response to Objection 8, "Comment has been withdrawn from the Component.", is partially correct and would have been sufficient as the response for Objection 8 since the Component was correctly bypassed.

The Response to Objection 9, "Comment has been withdrawn from the Component.", is partially correct and would have been sufficient as the response for Objection 9 since the Component was correctly bypassed, albeit resulting in a follow-up objection.

The Response to Objection 10, "No rate indication is associated with this filing. This filing only introduces a new optional endorsement.", would have been sufficient as the response for Objection 10, albeit resulting in a follow-up objection.

The Response to Objection 11, "Response for Previous State Filing Number has been added.", would have been sufficient as the response for Objection 11, albeit resulting in a follow-up objection.

Please note that if the 11/22/2023 Company response necessitated the inclusion of exhibits and/or actuarial support, only then would they be attached onto the Supporting Documentation Tab.

Filers are to respond to each objection item with a response specific to that objection item.

Please be advised that SERFF allows a 4000 character limit within a response per objection item, not a 4000 character limit per Objection Letter. As such, each objection item is to be responded on a one-for-one basis.

*Please acknowledge the correct SERFF procedures when responding to an Objection Letter. There is nothing attached to this Objection item.
(Note: This objection item is requesting an acknowledgement only).*

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 2

Comments:

We have removed the initial attachment as requested.

Related Objection 2

- Policy Endorsement List (Supporting Document)

Comments: POLICY ENDORSEMENT LIST

Prior Objection 2 reflects:

Please update and replace the attachment, ensuring to update the naming convention of the pdf attachment.

Response 2 reflects:

Please see 11-14-2023 Objection Response.

Follow-Up Objection:

Incorrect Company procedural response. There are now two attachments within this Component. The Division restates to update and replace the initial attachment, ensuring to update the naming convention of the pdf attachment. This was not done. Please comply at this time.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Policy Endorsement List
Comments:	
Attachment(s):	PEL.pdf
Previous Version	
Satisfied - Item:	Policy Endorsement List
Comments:	
Attachment(s):	PEL.pdf PEL.pdf
Previous Version	
Satisfied - Item:	Policy Endorsement List
Comments:	
Attachment(s):	PEL.pdf

Response 3

Comments:

We have removed the initial attachment as requested.

Related Objection 3

Applies To:

- Form Utilization List (Supporting Document)

Comments: FORM UTILIZATION LIST

Prior Objection 3 reflects:

As such, please insert "2018" after the Form Number and update the attachment, ensuring to update the naming convention of the pdf attachment.

Response 3 reflects:

Please see 11-14-2023 Objection Response.

Follow-Up Objection:

Incorrect Company procedural response. There are now two attachments within this Component. The Division restates to update and replace the initial attachment, ensuring to update the naming convention of the pdf attachment. This was not done. Please comply at this time.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Form Utilization List
Comments:	
Attachment(s):	FUL.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Form Utilization List</i>
Comments:	
Attachment(s):	<i>FUL.pdf</i> <i>FUL.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Form Utilization List</i>
Comments:	
Attachment(s):	<i>FUL.pdf</i>

Response 4

Comments:

We have updated the Checklist and removed the initial attachment as requested.

Related Objection 4

Applies To:

- Base Checklist(s) - Property and Casualty Insurance (Supporting Document)

Comments: DIVISION RECORDS (CHECKLIST)

Prior Objection 5 reflects:

The Checklist reflects "GR4 Signatures. M.G.L. 175, §33 Page , Para." and "On declarations, not included in this filing." To ensure accurate Division Records, please provide the form number of such declarations and the SERFF Tracking Number that contains such declarations.

Response 5 reflects:

Please see 11-14-2023 Objection Response.

Follow-Up Objection:

The response for GR4 incompletely reflects "On declarations HO-2000, filed under SFMA-1317200." Please complete the response and replace the initial attachment, ensuring to update the naming convention of the pdf attachment. However, if there is no room in that field, please provide the response in the "Comment" field within the Component itself. Please advise of Company decision.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Base Checklist(s) - Property and Casualty Insurance
Comments:	
Attachment(s):	PFR-B-PAC0122 Checklist.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Base Checklist(s) - Property and Casualty Insurance</i>
Comments:	
Attachment(s):	<i>PFR-B-PAC0122 Checklist.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Base Checklist(s) - Property and Casualty Insurance</i>
Comments:	
Attachment(s):	<i>PFR-B-PAC0122 Checklist.pdf</i>

Response 5**Comments:**

We have updated the Rate Filing Abstract and removed the initial attachment as requested.

Related Objection 5

Applies To:

- Actuarial Memorandum and Abstract Form - Property and Casualty Insurance (Supporting Document)

Comments: *RATE FILING ABSTRACT*

Prior Objection 6 reflects:

Incomplete attachment. Please provide responses for "1. OVERALL RATE LEVEL CHANGE", "2. PROGRAM RATE HISTORY", "3. CREDIBILITY STANDARDS AND METHODS", "4. PREMIUM HISTORY", "5. LOSS TRENDING", and "6. Loss Development".

Please update and replace the attachment, ensuring to update the naming convention of the pdf attachment.

Response 6 reflects:

Please see 11-14-2023 Objection Response.

Follow-Up Objection:

Incorrect Company procedural response. Responses "4/15/2014" and "-0.7%" for SFMA-129239145 within the section of "2. PROGRAM RATE HISTORY" are both incorrect. Please refer back to SFMA-129239145, and the 01/31/2014 Note To Reviewer submitted by Laura Culbertson. Please correct the responses and replace the initial attachment, ensuring to update the naming convention of the pdf attachment. This was not done. Please comply at this time.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Actuarial Memorandum and Abstract Form - Property and Casualty Insurance
Comments:	
Attachment(s):	Homeowners Loss Mitigation Exhibit 2023.pdf MA-HO 2024 Filing Memo & Exhibits.pdf SRB-RA0117.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Actuarial Memorandum and Abstract Form - Property and Casualty Insurance</i>
Comments:	
Attachment(s):	<i>Homeowners Loss Mitigation Exhibit 2023.pdf SRB-RA0117.pdf MA-HO 2024 Filing Memo & Exhibits.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Actuarial Memorandum and Abstract Form - Property and Casualty Insurance</i>
Comments:	
Attachment(s):	<i>SRB-RA0117.pdf MA-HO 2024 Filing Memo & Exhibits.pdf Homeowners Loss Mitigation Exhibit 2023.pdf</i>

Response 6

Comments:

We confirm that this filing is submitted by State Farm Fire and Casualty Company.

Related Objection 6

Applies To:

- Letter of Authorization (Supporting Document)

Comments: LETTER OF AUTHORIZATION

Prior Objection 9 reflects:

Comment "Nothing attached, N/A." contradicts the action to the Component itself. Please reconcile.

Response 9 reflects:

Please see 11-14-2023 Objection Response.

Follow-Up Objection:

Please confirm that this filing was submitted by State Farm Fire and Casualty Company.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 7

Comments:

We have updated response for Overall % indicated Change on the Rate/Rule Schedule Tab via a Post Submission Update.

Related Objection 7

Comments: RATE/RULE SCHEDULE TAB

Prior Objection 10 reflects:

Tab is missing a response for "Overall % Indicated Change:" Please provide via submission of the same Post Submission Update as requested within Objection 1 above. Please acknowledge for Division Records.

Response 10 reflects:

Please see 11-14-2023 Objection Response.

Follow-Up Objection:

As this filing contains new premium-bearing endorsements, the Company must provide a response for "Overall % Indicated Change:" on the Rate/Rule Schedule Tab. The Division restates to provide the response via submission of another Post Submission Update as the Company already submitted one.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 8

Comments:

Please note that the 37 pages from the previous filing were only the pages changed of the manual for that filing. The 11 pages submitted with this filing are the pages changed of the manual for this filing.

Related Objection 8

Applies To:

- Annotated Comparison (Supporting Document)

Comments: ANNOTATED COMPARISON

Prior Objection 11 regarding ITEM NO. 1 reflects:

Response is missing for "Previous State Filing Number:". Such response is required in order to review the annotated attachment. Please provide and replace the schedule line.

Response 11 reflects:

Please see 11-14-2023 Objection Response.

Follow-Up Objection:

Please be advised that the annotated attachment "MA HO 2024-04-01 Compare.pdf" is not an accurate annotation of the actual prior version from Previous Filing Number SFMA-133171974 (i.e., prior attachment contained 37 pages vs. the 11 page annotated attachment, etc.). Please refer back to the Previous Filing Number, carefully review the prior version, and accurately annotate the prior version, ensuring to update the naming convention of the pdf attachment itself.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 9

Comments:

We have removed the attachment and withdrew the Component. Please note that we are unable to leave the comment section blank and as such, we are putting Component Withdrawn in the comment section as well.

Related Objection 9

Applies To:
- 11-14-2023 Objection Response (Supporting Document)
Comments: TRAILING COMPONENT

Incorrect Creation of a User-added Schedule Component.

In conjunction with Objection 1 above, please remove the attachment from this incorrect user-added schedule Component, and withdraw this Component, in its entirety, by renaming this schedule Component from "11-14-2023 Objection Response" with "Component Withdrawn", and do not attach anything within this withdrawn Component.

Please acknowledge procedure for accurate Division Records.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Component Withdrawn
Comments:	Component Withdrawn
Attachment(s):	
Previous Version	
Satisfied - Item:	11-14-2023 Objection Response
Comments:	
Attachment(s):	11-14-2023 Objection Response.pdf

Conclusion:

Sincerely,

Maria Bunner, A.C.A.S, MAAA
Sincerely,

Christina Johnson

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/21/2023
Submitted Date	11/22/2023

Dear Andrea Guen,

Introduction:

Response 1

Comments:

Please see post submission update and 11-14-2023 Objection Response.

Related Objection 1

Comments: FILING DESCRIPTION

Please refer to the SERFF instructions within "PART 2 THE GENERAL INFORMATION TAB" as to what information should be provided within the Filing Description section. Please ensure not to provide such information within future filings.

Additionally, regarding the form portion of this filing, the Filing Description does not comply with Filing Guidance Notice 2006-A (the requirements of M.G.L. 175, §§18 and 192). The Company Name Compliance Statement required by Filing Guidance Notice 2006-A and Appendix A of the General Instructions has not been included. Please refer to the SERFF Instructions and the attachment titled APPENDIX A COMPANY NAME COMPLIANCE STATEMENT (specifically the instructions within bold print).

Please review the language of both the Notice and the Instructions and provide the statement of compliance within the Filing Description field.

At this time, please comply with the following:

Correct the Filing Description via submission of a Post Submission Update.

Note the instructions for future filing submissions.

Please acknowledge for accurate Division Records.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	11-14-2023 Objection Response
Comments:	
Attachment(s):	11-14-2023 Objection Response.pdf

Response 2

Comments:

Please see 11-14-2023 Objection Response.

Related Objection 2

Applies To:

- Policy Endorsement List (Supporting Document)

Comments: POLICY ENDORSEMENT LIST

Please comply with the following two corrections:

Refer to Part 4 of the General Instructions and correct the responses within the "Premium/Credit" column.

Reorganize the listing of the forms in the same order as the Form Schedule Tab.

Please update and replace the attachment, ensuring to update the naming convention of the pdf attachment.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Policy Endorsement List
Comments:	
Attachment(s):	PEL.pdf PEL.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Policy Endorsement List</i>
Comments:	
Attachment(s):	<i>PEL.pdf</i>

Supporting Document Schedule Item Changes	
Satisfied - Item:	Policy Endorsement List
Comments:	
Attachment(s):	PEL.pdf PEL.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Policy Endorsement List</i>
Comments:	
Attachment(s):	<i>PEL.pdf</i>

Satisfied - Item:	11-14-2023 Objection Response
Comments:	
Attachment(s):	11-14-2023 Objection Response.pdf

Response 3

Comments:

Please see 11-14-2023 Objection Response.

Related Objection 3

Applies To:

- *Form Utilization List (Supporting Document)*

Comments: FORM UTILIZATION LIST

Edition dates are missing on all three rows.

All three policy coverage forms within SFMA-131720066 reflect "©, Copyright, State Farm Mutual Automobile Insurance Company, 2018".

As such, please insert "2018" after the Form Number and update the attachment, ensuring to update the naming convention of the pdf attachment.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Form Utilization List
Comments:	
Attachment(s):	FUL.pdf FUL.pdf
Previous Version	
Satisfied - Item:	Form Utilization List
Comments:	
Attachment(s):	FUL.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Form Utilization List
Comments:	
Attachment(s):	FUL.pdf FUL.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Form Utilization List</i>
Comments:	
Attachment(s):	<i>FUL.pdf</i>
Satisfied - Item:	11-14-2023 Objection Response
Comments:	
Attachment(s):	11-14-2023 Objection Response.pdf

Response 4

Comments:

Please see 11-14-2023 Objection Response.

Related Objection 4

Applies To:

- Base Checklist(s) - Property and Casualty Insurance (Supporting Document)

Comments: CHECKLIST

A response is missing after the word "Page" within the "Page in ActMem" field for RR3. Please provide and replace the attachment, ensuring to update the naming convention of the pdf attachment.

Additionally, regarding Page 6 of 7, please confirm that this filing does not contain any new or revisions to the Company's installment plan, if any. Please acknowledge for accurate Division Records.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Base Checklist(s) - Property and Casualty Insurance
Comments:	
Attachment(s):	PFR-B-PAC0122 Checklist.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Base Checklist(s) - Property and Casualty Insurance</i>
Comments:	
Attachment(s):	<i>PFR-B-PAC0122 Checklist.pdf</i>

Supporting Document Schedule Item Changes	
Satisfied - Item:	Base Checklist(s) - Property and Casualty Insurance
Comments:	
Attachment(s):	PFR-B-PAC0122 Checklist.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Base Checklist(s) - Property and Casualty Insurance</i>
Comments:	
Attachment(s):	<i>PFR-B-PAC0122 Checklist.pdf</i>

Satisfied - Item:	11-14-2023 Objection Response
Comments:	
Attachment(s):	11-14-2023 Objection Response.pdf

Response 5

Comments:

Please see 11-14-2023 Objection Response.

Related Objection 5

Comments: DIVISION RECORDS

The Checklist reflects "GR4 Signatures. M.G.L. 175, §33 Page , Para." and "On declarations, not included in this filing."

To ensure accurate Division Records, please provide the form number of such declarations and the SERFF Tracking Number that contains such declarations.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Base Checklist(s) - Property and Casualty Insurance
Comments:	
Attachment(s):	PFR-B-PAC0122 Checklist.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Base Checklist(s) - Property and Casualty Insurance</i>
Comments:	
Attachment(s):	<i>PFR-B-PAC0122 Checklist.pdf</i>

Supporting Document Schedule Item Changes	
Satisfied - Item:	Base Checklist(s) - Property and Casualty Insurance
Comments:	
Attachment(s):	PFR-B-PAC0122 Checklist.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Base Checklist(s) - Property and Casualty Insurance</i>
Comments:	
Attachment(s):	<i>PFR-B-PAC0122 Checklist.pdf</i>

Satisfied - Item:	11-14-2023 Objection Response
Comments:	
Attachment(s):	11-14-2023 Objection Response.pdf

Response 6**Comments:**

Please see 11-14-2023 Objection Response.

Related Objection 6

Applies To:

- Actuarial Memorandum and Abstract Form - Property and Casualty Insurance (Supporting Document)

Comments: RATE FILING ABSTRACT

Incomplete attachment. Please provide responses for "1. OVERALL RATE LEVEL CHANGE", "2. PROGRAM RATE HISTORY", "3. CREDIBILITY STANDARDS AND METHODS", "4. PREMIUM HISTORY", "5. LOSS TRENDING", and "6. Loss Development".

Please update and replace the attachment, ensuring to update the naming convention of the pdf attachment.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Actuarial Memorandum and Abstract Form - Property and Casualty Insurance
Comments:	
Attachment(s):	Homeowners Loss Mitigation Exhibit 2023.pdf SRB-RA0117.pdf MA-HO 2024 Filing Memo & Exhibits.pdf
Previous Version	
Satisfied - Item:	Actuarial Memorandum and Abstract Form - Property and Casualty Insurance
Comments:	
Attachment(s):	SRB-RA0117.pdf MA-HO 2024 Filing Memo & Exhibits.pdf Homeowners Loss Mitigation Exhibit 2023.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Actuarial Memorandum and Abstract Form - Property and Casualty Insurance
Comments:	
Attachment(s):	Homeowners Loss Mitigation Exhibit 2023.pdf SRB-RA0117.pdf MA-HO 2024 Filing Memo & Exhibits.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Actuarial Memorandum and Abstract Form - Property and Casualty Insurance</i>
Comments:	
Attachment(s):	<i>SRB-RA0117.pdf MA-HO 2024 Filing Memo & Exhibits.pdf Homeowners Loss Mitigation Exhibit 2023.pdf</i>

Satisfied - Item:	11-14-2023 Objection Response
Comments:	
Attachment(s):	11-14-2023 Objection Response.pdf

Response 7

Comments:

Please see 11-14-2023 Objection Response.

Related Objection 7

Applies To:

- *Actuarial Memorandum and Abstract Form - Property and Casualty Insurance (Supporting Document)*

Comments: MEMORANDUM

Incorrect information within the header on the first page.

Please update and replace the attachment, ensuring to update the naming convention of the pdf attachment.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Actuarial Memorandum and Abstract Form - Property and Casualty Insurance
Comments:	
Attachment(s):	Homeowners Loss Mitigation Exhibit 2023.pdf SRB-RA0117.pdf MA-HO 2024 Filing Memo & Exhibits.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Actuarial Memorandum and Abstract Form - Property and Casualty Insurance</i>
Comments:	
Attachment(s):	<i>SRB-RA0117.pdf MA-HO 2024 Filing Memo & Exhibits.pdf Homeowners Loss Mitigation Exhibit 2023.pdf</i>

Supporting Document Schedule Item Changes	
Satisfied - Item:	Actuarial Memorandum and Abstract Form - Property and Casualty Insurance
Comments:	
Attachment(s):	Homeowners Loss Mitigation Exhibit 2023.pdf SRB-RA0117.pdf MA-HO 2024 Filing Memo & Exhibits.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Actuarial Memorandum and Abstract Form - Property and Casualty Insurance</i>
Comments:	
Attachment(s):	<i>SRB-RA0117.pdf MA-HO 2024 Filing Memo & Exhibits.pdf Homeowners Loss Mitigation Exhibit 2023.pdf</i>

Satisfied - Item:	11-14-2023 Objection Response
Comments:	
Attachment(s):	11-14-2023 Objection Response.pdf

Response 8

Comments:

Please see 11-14-2023 Objection Response.

Related Objection 8

Applies To:

- *Statement of Variability (Supporting Document)*

Comments: STATEMENT OF VARIABILITY

Comment "Nothing attached, N/A." contradicts the action to the Component itself. Please reconcile.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Bypassed - Item:	Statement of Variability
Bypass Reason:	N/A
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>Statement of Variability</i>
Comments:	<i>Nothing attached, N/A.</i>
Attachment(s):	

Supporting Document Schedule Item Changes	
Bypassed - Item:	Statement of Variability
Bypass Reason:	N/A
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>Statement of Variability</i>
Comments:	<i>Nothing attached, N/A.</i>
Attachment(s):	

Satisfied - Item:	11-14-2023 Objection Response
Comments:	
Attachment(s):	11-14-2023 Objection Response.pdf

Comments:

Please see 11-14-2023 Objection Response.

Related Objection 9

Applies To:

- Letter of Authorization (Supporting Document)

Comments: LETTER OF AUTHORIZATION

Comment "Nothing attached, N/A." contradicts the action to the Component itself. Please reconcile.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Bypassed - Item:	Letter of Authorization
Bypass Reason:	N/A
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>Letter of Authorization</i>
Comments:	<i>No attachment submitted, N/A</i>
Attachment(s):	

Supporting Document Schedule Item Changes	
Bypassed - Item:	Letter of Authorization
Bypass Reason:	N/A
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>Letter of Authorization</i>
Comments:	<i>No attachment submitted, N/A</i>
Attachment(s):	

Satisfied - Item:	11-14-2023 Objection Response
Comments:	
Attachment(s):	11-14-2023 Objection Response.pdf

Response 10

Comments:

Please see 11-14-2023 Objection Response.

Related Objection 10

Comments: RATE/RULE SCHEDULE TAB

Tab is missing a response for "Overall % Indicated Change:"

Please provide via submission of the same Post Submission Update as requested within Objection 1 above.

Please acknowledge for Division Records.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	11-14-2023 Objection Response
Comments:	
Attachment(s):	11-14-2023 Objection Response.pdf

Response 11

Comments:

Please see 11-14-2023 Objection Response.

Related Objection 11

Applies To:

- Manual Pages, See Attached (Rate)

Comments: ITEM NO. 1

Response is missing for "Previous State Filing Number:". Such response is required in order to review the annotated attachment.

Please provide and replace the schedule line.

Changed Items:

No Form Schedule items changed.

Rate Schedule Item Changes					
Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	Manual Pages	See Attached	Replacement	SFMA-133171974	11/22/2023 By: Christina Johnson
<i>Previous Version</i>					
<i>1</i>	<i>Manual Pages</i>	<i>See Attached</i>	<i>Replacement</i>		<i>11/03/2023 By: Christina Johnson</i>

Supporting Document Schedule Item Changes	
Satisfied - Item:	11-14-2023 Objection Response
Comments:	
Attachment(s):	11-14-2023 Objection Response.pdf

Conclusion:

Sincerely,

Maria Bunner, A.C.A.S, MAAA

Sincerely,

Christina Johnson

Note To Filer

Created By:

Andrea Guen on 09/24/2024 12:50 PM

Last Edited By:

Andrea Guen

Submitted On:

10/02/2024 01:36 PM

Subject:

Status as of 09/24/2024

Comments:

Thank you for your patience while objection items are being created and an Objection Letter is expected to be submitted shortly.

Note To Reviewer

Created By:

Christina Johnson on 09/11/2024 12:51 PM

Last Edited By:

Andrea Guen

Submitted On:

10/02/2024 01:36 PM

Subject:

Status Update

Comments:

We respectfully request a status update on the review of this filing.

Sincerely,

Maria Bunner, A.C.A.S, MAAA

Note To Reviewer

Created By:

Scott Reed on 06/14/2024 10:27 AM

Last Edited By:

Andrea Guen

Submitted On:

10/02/2024 01:36 PM

Subject:

Status Update

Comments:

We respectfully request a status update on the review of this filing.

Sincerely,

Maria Bunner, A.C.A.S, MAAA

Note To Filer

Created By:

Andrea Guen on 05/06/2024 02:56 PM

Last Edited By:

Andrea Guen

Submitted On:

10/02/2024 01:36 PM

Subject:

Status as of 05/06/2024

Comments:

I was out of the office the entire last week and SERFF does not have an out-of-office feature. Objection items are being drafted and an Objection Letter is expected to be submitted this week. Thank you for your patience.

Note To Reviewer

Created By:

Christina Johnson on 05/06/2024 11:07 AM

Last Edited By:

Andrea Guen

Submitted On:

10/02/2024 01:36 PM

Subject:

Status Update

Comments:

We respectfully request a status update on the review of this filing.

Sincerely,

Maria Bunner, A.C.A.S, MAAA

Note To Reviewer

Created By:

Christina Johnson on 03/14/2024 06:40 AM

Last Edited By:

Andrea Guen

Submitted On:

10/02/2024 01:36 PM

Subject:

Status Update

Comments:

We respectfully request a status update on the review of this filing.

Sincerely,

Maria Bunner, A.C.A.S, MAAA

Note To Filer

Created By:

Andrea Guen on 02/06/2024 05:41 PM

Last Edited By:

Andrea Guen

Submitted On:

10/02/2024 01:36 PM

Subject:

Status as of 02/06/2024

Comments:

The 02/06/2024 Response Letter and updated schedule line for Item No. 1 has been referred to the Director of Policy Review. Should there be additional questions, your Company will be notified via SERFF. Thank you.

Note To Filer

Created By:

Andrea Guen on 01/16/2024 03:16 PM

Last Edited By:

Andrea Guen

Submitted On:

10/02/2024 01:36 PM

Subject:

Re: Rate Manual Clarification

Comments:

Company Question:

Based on your latest objection, it seems that you are looking for an annotated version of both prior versions of the rate manual that we included on the Rate/Rule Schedule tab. Is this correct? If so, where in SERFF should we submit these annotated versions so that there are not two files contained within the Annotated Comparison component?

Division Response:

Yes, there should be only one annotated attachment within the Annotated Comparison Component that is a complete consolidation of the tracked changes to the pages from both SERFF Tracking Numbers (i.e., Pages 1-5, 10, 15-21, and 44-89 would be tracked changes to newer filing SFMA-133171974; Pages 6-9, 11-14, 22-43, and 90-111 would be tracked changes to older filing SFMA-133021881, etc.). This single annotated attachment should replace both "MA HO 2024-04-01 Compare.pdf" and "MA HO 2024-04-01 Full Compare for Filing.pdf".

However, if "MA HO 2024-04-01 Full Compare for Filing.pdf" is indeed the complete consolidation of the tracked changes to the pages from both SERFF Tracking Numbers, please advise and remove the other attachment.

Additionally, regarding the schedule line itself, please replace the response within "Previous State Filing Number:" to advise which pages for each of the two SERFF Tracking Numbers (i.e., SFMA-133171974: Pages 1-5, 10, 15-21, and 44-89; SFMA-133021881: Pages 6-9, 11-14, 22-43, and 90-111, etc.). This will ensure accurate Division Records. Thank you.

Note To Reviewer

Created By:

Christina Johnson on 01/15/2024 08:00 AM

Last Edited By:

Andrea Guen

Submitted On:

10/02/2024 01:36 PM

Subject:

Rate Manual Clarification

Comments:

Based on your latest objection, it seems that you are looking for an annotated version of both prior versions of the rate manual that we included on the Rate/Rule Schedule tab. Is this correct? If so, where in SERFF should we submit these annotated versions so that there are not two files contained within the Annotated Comparison component?

Thank you for the clarification.

Maria Bunner, A.C.A.S, MAAA

Note To Reviewer

Created By:

Adriane Mitchell on 12/28/2023 10:16 AM

Last Edited By:

Andrea Guen

Submitted On:

10/02/2024 01:36 PM

Subject:

Renamed attachments

Comments:

We have acknowledged the instructions and have replaced the attachments with the appropriate names.

Sincerely,

Maria Bunner, A.C.A.S, MAAA

309-994-5365

maria.bunner.k1rp@statefarm.com

Note To Filer

Created By:

Andrea Guen on 12/18/2023 02:08 PM

Last Edited By:

Andrea Guen

Submitted On:

10/02/2024 01:36 PM

Subject:

Renaming pdf attachments

Comments:

Several objection items requested to "Please update and replace the attachment, ensuring to update the naming convention of the pdf attachment."

However, the above objection item is not being addressed.

Please be advised that some Filers are replacing attachments with the same attachment without any revisions/corrections to the content of such attachment.

To assist with the Division's review, we ask that the Filers update the pdf naming convention of the attachment to show that such attachment was indeed replaced, i.e., the naming convention "Certificate of Compliance.pdf" is replaced with "updated Certificate of Compliance.pdf", "Certificate of Compliance.updated.pdf", "Certificate of Compliance.v2.pdf", etc.

Please note that there is no issue with the actual Certification of Compliance within this filing. The above is just an example.

Please acknowledge the above instructions. Thank you.

Note To Filer

Created By:

Carla Kelton on 11/03/2023 12:43 PM

Last Edited By:

Andrea Guen

Submitted On:

10/02/2024 01:36 PM

Subject:

SFMA-133877236

Comments:

Thank you for your filing submission. Your filing is now assigned to an analyst for review. Our goal is to have your filing under our review for no more than 60 days.

Post Submission Update Request Processed On 08/26/2024

Status: Allowed
Created By: Christina Johnson
Processed By: Andrea Guen
Comments:

General Information:

Field Name	Requested Change	Prior Value
Effective Date Requested (New)	10/15/2024	04/01/2024
Effective Date Requested (Renew)	12/15/2024	06/01/2024

Post Submission Update Request Processed On 12/07/2023

Status:	Allowed
Created By:	Christina Johnson
Processed By:	Andrea Guen
Comments:	

Filing Description:**Requested Value:**

This is a combined rate/form filing introducing optional endorsements for Matching of Undamaged Roof Surfacing and Increased Limits. To comply with M.G.L. Chapter 175, §§18 and 192 and with Filing Guidance Notice 2006-A, the submitted forms will be issued with declarations page HO-2000, placed on file on 08/14/2019 under SFMA-131720066.

In order to allow necessary lead time to implement this revision by the effective date above, we would begin implementation procedures on January 12, 2024.

Sincerely,

Jeff Clinch, F.C.A.S, CPCU, MAAA
309-766-9940
jeff.clinch.gfdl@statefarm.com

Maria Bunner, A.C.A.S, MAAA
309-994-5365
maria.bunner.k1rp@statefarm.com

Prior Value:

This is a combined rate/form filing introducing optional endorsements for Matching of Undamaged Roof Surfacing and Increased Limits.

We request your approval of this filing to be effective April 1, 2024, for new business and June 1, 2024, for renewal business.

In order to allow necessary lead time to implement this revision by the effective date above, we would begin implementation procedures on January 12, 2024.

Sincerely,

Jeff Clinch, F.C.A.S, CPCU, MAAA
309-766-9940
jeff.clinch.gfdl@statefarm.com

Maria Bunner,
309-994-5365
maria.bunner.k1rp@statefarm.com

Post Submission Update Request Processed On 12/21/2023

Status: Allowed
Created By: Christina Johnson
Processed By: Andrea Guen
Comments:

Company Rate Information:

Company Name:State Farm Fire and Casualty Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	6.000%	

Post Submission Update Request Processed On 09/27/2024

Status: Allowed
Created By: Christina Johnson
Processed By: Andrea Guen
Comments:

General Information:

Field Name	Requested Change	Prior Value
Effective Date Requested (New)	12/15/2024	10/15/2024
Effective Date Requested (Renew)	02/15/2025	12/15/2024

Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Increased Limits Endorsement	HO-2847	2022	END	New		51.500	HO-2847 (2022).pdf
2		Increased Limits Endorsement	HO-2858	2023	END	New		51.200	HO-2858 (2023).pdf
3		Matching of Undamaged Roof Surfacing	HO-2860.1	2023	END	New		52.900	HO-2860.1 (2023).pdf

Form Type Legend:

ABE	Application/Binder/Enrollment	ADV	Advertising
BND	Bond	CER	Certificate
CNR	Canc/NonRen Notice	DEC	Declarations/Schedule
DSC	Disclosure/Notice	END	Endorsement/Amendment/Conditions
ERS	Election/Rejection/Supplemental Applications	OTH	Other

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type:

Overall Percentage of Last Rate Revision:

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

SERFF Tracking Number of Last Filing:

Prior Approval
Neutral
0.000%
06/01/2023
Prior Approval
SFMA-133171974

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
State Farm Fire and Casualty Company	6.000%	0.000%	\$0	10,019	\$7,949,779	%	%

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Manual Pages	SFMA-133171974: 1-4, 40-45, 51, 53-55, 62, 64-66, 70-72, 78, 82-93, 106, 118, 124-125, 131. SFMA-133021881: 5-39, 46-50, 52, 56-61, 63, 67-69, 73-77, 79-81, 94-105, 107-117, 119-123,126-130,132-148	Replacement	SFMA-133171974/SFMA-133021881	MA HO 2024-04-01 Full Manual for Filing v3.pdf

Supporting Document Schedules

Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	SRB-CC0116.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Policy Endorsement List
Comments:	
Attachment(s):	Updated PEL.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Annotated Comparison
Comments:	
Attachment(s):	MA HO 2024-04-01 Full Compare - updated v2.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Form Utilization List
Comments:	
Attachment(s):	Updated FUL.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Base Checklist(s) - Property and Casualty Insurance
Comments:	
Attachment(s):	Updated PFR-B-PAC0122 Checklist.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Abstract Form - Property and Casualty Insurance
Comments:	
Attachment(s):	Homeowners Loss Mitigation Exhibit 2023.pdf Updated MA-HO 2024 Filing Memo & Exhibits.pdf Updated SRB-RA0117.pdf

Item Status:	
Status Date:	

Bypassed - Item:	Statement of Variability
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Letter of Authorization
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Component Withdrawn
Comments:	Component Withdrawn
Attachment(s):	
Item Status:	
Status Date:	

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
08/08/2024		Rate	Manual Pages	09/27/2024	MA HO 2024-04-01 Full Manual for Filing v2.pdf (Superseded)
01/18/2024		Rate	Manual Pages	08/08/2024	MA HO 2024-04-01 Full Manual for Filing - updated.pdf (Superseded)
01/12/2024		Supporting Document	Annotated Comparison	09/27/2024	MA HO 2024-04-01 Full Compare - updated.pdf (Superseded)
01/11/2024		Supporting Document	Annotated Comparison	01/12/2024	MA HO 2024-04-01 Compare.pdf (Superseded) MA HO 2024-04-01 Full Compare for Filing.pdf (Superseded)
01/11/2024		Rate	Manual Pages	01/18/2024	MA HO 2024-04-01 Full Manual for Filing.pdf (Superseded)
01/04/2024		Rate	Manual Pages	01/11/2024	MA HO 2024-04-01 Full Compare for Filing.pdf (Superseded) MA HO 2024-04-01 Full Manual for Filing.pdf
12/28/2023		Rate	Manual Pages	01/04/2024	MA HO 2024-04-01 Pages Changed.pdf (Superseded)
12/14/2023		Supporting Document	Actuarial Memorandum and Abstract Form - Property and Casualty Insurance	12/28/2023	Homeowners Loss Mitigation Exhibit 2023.pdf MA-HO 2024 Filing Memo & Exhibits.pdf (Superseded) SRB-RA0117.pdf (Superseded)
12/14/2023		Supporting Document	Base Checklist(s) - Property and Casualty Insurance	12/28/2023	PFR-B-PAC0122 Checklist.pdf (Superseded)
12/14/2023		Supporting Document	Form Utilization List	12/28/2023	FUL.pdf (Superseded)
12/14/2023		Supporting Document	Policy Endorsement List	12/28/2023	PEL.pdf (Superseded)
11/22/2023		Rate	Manual Pages	12/28/2023	MA HO 2024-04-01 Pages Changed.pdf
11/21/2023		Supporting Document	11-14-2023 Objection Response	12/14/2023	11-14-2023 Objection Response.pdf (Superseded)

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
11/21/2023		Supporting Document	Form Utilization List	12/14/2023	FUL.pdf (Superceded) FUL.pdf
11/21/2023		Supporting Document	Base Checklist(s) - Property and Casualty Insurance	12/14/2023	PFR-B-PAC0122 Checklist.pdf (Superceded)
11/21/2023		Supporting Document	Actuarial Memorandum and Abstract Form - Property and Casualty Insurance	12/14/2023	Homeowners Loss Mitigation Exhibit 2023.pdf SRB-RA0117.pdf (Superceded) MA-HO 2024 Filing Memo & Exhibits.pdf
11/21/2023		Supporting Document	Policy Endorsement List	12/14/2023	PEL.pdf (Superceded) PEL.pdf
11/03/2023		Form	Increased Limits Endorsement	08/08/2024	HO-2847.pdf (Superceded)
11/03/2023		Form	Increased Limits Endorsement	08/08/2024	HO-2858.pdf (Superceded)
11/03/2023		Form	Matching of Undamaged Roof Surfacing	08/08/2024	HO-2860.1.pdf (Superceded)
11/03/2023		Rate	Manual Pages	11/22/2023	MA HO 2024-04-01 Pages Changed.pdf
11/03/2023		Supporting Document	Policy Endorsement List	11/21/2023	PEL.pdf
11/03/2023		Supporting Document	Annotated Comparison	01/11/2024	MA HO 2024-04-01 Compare.pdf
11/03/2023		Supporting Document	Form Utilization List	11/21/2023	FUL.pdf
11/03/2023		Supporting Document	Base Checklist(s) - Property and Casualty Insurance	11/21/2023	PFR-B-PAC0122 Checklist.pdf (Superceded)
11/03/2023		Supporting Document	Actuarial Memorandum and Abstract Form - Property and Casualty Insurance	11/21/2023	SRB-RA0117.pdf (Superceded) MA-HO 2024 Filing Memo & Exhibits.pdf (Superceded) Homeowners Loss Mitigation Exhibit 2023.pdf
11/03/2023		Supporting Document	Statement of Variability	11/21/2023	
11/03/2023		Supporting Document	Letter of Authorization	11/21/2023	