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Filing history

[Rate_Rule Filing History_MD.pdf](#)

Supporting Document Attachments

(ex. Supporting Document Name Attachment Name)

Response 10 1 19

[Objection response 09302019.pdf](#)

Response 10 1 19

[Coastal Zone Map.pdf](#)

Filing at a Glance

Company:	Liberty Mutual Personal Insurance Company
Product Name:	LibertyGuard Homeowner Policy Program
State:	Maryland
TOI:	04.0 Homeowners
Sub-TOI:	04.0000 Homeowners Sub-TOI Combinations
Filing Type:	Rate/Rule
Date Submitted:	08/02/2019
SERFF Tr Num:	LBPM-132032625
SERFF Status:	Closed-Received Under Competitive Rating
State Tr Num:	08202019
State Status:	Complete
Co Tr Num:	19-MD-P-HO-RR-ELE-INTRO-
Effective Date	10/21/2019
Requested (New):	
Effective Date	12/12/2019
Requested (Renewal):	
Author(s):	John Donnelly
Reviewer(s):	Shirley Corbin (primary), Walter Dabrowski, Ronald Coleman
Disposition Date:	10/22/2019
Disposition Status:	Received Under Competitive Rating
Effective Date (New):	11/18/2019
Effective Date (Renewal):	01/09/2020

General Information

Project Name: 19-MD-P-HO-RR-ELE-INTRO-
Project Number: 19-MD-P-HO-RR-ELE-INTRO-
Reference Organization:
Reference Title:
Filing Status Changed: 10/22/2019
State Status Changed: 10/22/2019
Created By: John Donnelly
Corresponding Filing Tracking Number:

Status of Filing in Domicile: Not Filed
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: John Donnelly

Filing Description:

It was a pleasure speaking with members of the administration about this upcoming change. We appreciate the time and insight that they shared with us in advance of these filings.

In accordance with Maryland's "File & Use" filing provisions, we respectfully submit the following:

HOMEOWNERS PROGRAM – NEW COMPANY INTRODUCTION

Liberty Mutual is introducing a new company, Liberty Mutual Personal Insurance Company, to write Homeowners and Landlord products in the state of Maryland effective October 21, 2019 for new business. We will discontinue writing new business Homeowners and Landlord policies in Liberty Insurance Corporation effective October 21, 2019. In addition, we will start transitioning all Liberty Insurance Corporation Homeowners and Landlord renewal policies to Liberty Mutual Personal Insurance Company beginning with renewals effective December 12, 2019.

The rates, rules, and forms used for Homeowner and Landlord policies in this new company are currently approved and in use for Liberty Insurance Corporation. There will be no rate impact to existing insureds transitioning from Liberty Insurance Corporation to Liberty Mutual Personal Insurance Company.

Please note, this filing does not impact our renters or condo business.

SUMMARY OF FILING MATERIALS

The filing materials listed below are submitted with this filing and support the introduction of Liberty Mutual Personal Insurance Company:

- A full list of tier variables and factors used to determine customer tier score;
- A tier factor index exhibit;
- A rate/rule filing history exhibit;
- A complete rule and rate manual for the Homeowners Form 03 and Landlord;

Our corresponding form filing is LBPM-131917551.

Company and Contact

Filing Contact Information

John Donnelly, State Specialist, Product Analysis	john.donnelly@libertymutual.com
175 Berkeley Street	617-357-9500 [Phone] 45340 [Ext]
Boston, MA 02116	617-654-3452 [FAX]

Filing Company Information

Liberty Mutual Personal Insurance Company	CoCode: 12484	State of Domicile:
175 Berkeley Street	Group Code: 111	Massachusetts
Boston, MA 02116	Group Name: Liberty Mutual Group	Company Type: Property & Casualty
(617) 357-9500 ext. [Phone]	FEIN Number: 04-1023460	State ID Number:

Filing Fees

State Fees

Fee Required? Yes
Fee Amount: \$125.00
Retaliatory? No
Fee Explanation: Rate / Rule filings are \$125.00 per insurer per filing.
Per Company: Yes

Company	Amount	Date Processed	Transaction #
Liberty Mutual Personal Insurance Company	\$125.00	08/02/2019 08:44 AM	163565846
EFT Total	\$125.00		

State Specific

Upon your submission of this filing, does this filing meet our filing requirements listed in the GENERAL INSTRUCTIONS?: yes

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Received Under Competitive Rating	Shirley Corbin	10/22/2019	10/22/2019

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Shirley Corbin	09/30/2019	09/30/2019
Pending Industry Response	Shirley Corbin	10/04/2019	10/04/2019

Response Letters

Responded By	Created On	Date Submitted
John Donnelly	10/01/2019	10/01/2019
John Donnelly	10/10/2019	10/10/2019

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Rating Manual Pages	John Donnelly	10/15/2019	10/15/2019

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
effective date	Note To Reviewer	John Donnelly	10/10/2019	10/10/2019

Disposition

Disposition Date: 10/22/2019

Effective Date (New): 11/18/2019

Effective Date (Renewal): 01/09/2020

Status: Received Under Competitive Rating

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	Rating Manual Pages		Yes
Rate	Rating Manual Pages		Yes
Rate	Rating Manual Pages		Yes
Rate	Filing history		Yes
Supporting Document	CAT Modeling Questionnaire		Yes
Supporting Document	Homeowners Guide		Yes
Supporting Document	P&C Actuarial Justification		Yes
Supporting Document	P&C Third Party Filing Authorization		Yes
Supporting Document	Response 10 1 19		Yes

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/30/2019
Submitted Date	09/30/2019
Respond By Date	10/21/2019

Dear John Donnelly,

Introduction:

The Maryland Insurance Administration ("MIA") has received and reviewed your submission dated 08/02/2019. However, the review of filing has been suspended, for further consideration of this submission please provide and/or modify the following:

Objection 1

- Rating Manual Pages, Complete (Rate)

Comments: GENERAL RULES

D. Eligibility

6. Coastal Zones

Exposures located in coastal zones, that are within 2,500 feet of the shoreline.

Please provide Colored maps that legend 2,500 feet of the shoreline.

Please define Coastal Zone Zip Codes or advise where in the manual these Coastal Zone Zip Codes are define.

SECTION 1.

A. Waiver of Premium

Please amend to add that the Waiver Return Premium, will be refunded at the request of the insured(s).

Please define Peril A Thru Peril N and Peril 1 thru Peril 14.

Conclusion:

Please provide the requested information by October 21, 2019. Thank you in advance for your prompt attention in this matter. Should have any questions, concerns and/or need clarification in this matter, please feel free to contact me @ 410-468-2316.

Sincerely,

Shirley Corbin

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/10/2019
Submitted Date	10/10/2019

Dear Shirley Corbin,

Introduction:

Thank you for reviewing our filing.

Response 1

Comments:

Other; comprised of causes of loss not covered by the other perils, such as electrical breakdown, furnace puffback, collapse, and sinkhole

Capital and Fixed are expense related components of premium, rather than loss perils.

Capital; covers the cost of capital. This premium accounts for the risk inherent in year-to year results.

Fixed: covers fixed expenses that do not vary with expected loss.

Related Objection 1

Comments: Tier Factor Exhibit Index Title

Tier Factors Other, Capital and Fixed

Please define Other, Capital and Fixed Tier Factors components.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Conclusion:

Thank you.

John Donnelly

Senior Analyst

Sincerely,

John Donnelly

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/01/2019
Submitted Date	10/01/2019

Dear Shirley Corbin,

Introduction:

Thank you for reviewing our filing.

Response 1

Comments:

Please see our attached response below.

Related Objection 1

Applies To:

- Rating Manual Pages, Complete (Rate)

Comments: GENERAL RULES

D. Eligibility

6. Coastal Zones

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Please provide Colored maps that legend 2,500 feet of the shoreline.

Please define Coastal Zone Zip Codes or advise where in the manual these Coastal Zone Zip Codes are define.

SECTION 1.

A. Waiver of Premium

Please amend to add that the Waiver Return Premium, will be refunded at the request of the insured(s).

Please define Peril A Thru Peril N and Peril 1 thru Peril 14.

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	Rating Manual Pages	Complete	New		10/01/2019 By: John Donnelly
<i>Previous Version</i>					
<i>1</i>	<i>Rating Manual Pages</i>	<i>Complete</i>	<i>New</i>		<i>08/02/2019 By: John Donnelly</i>

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response 10 1 19
Comments:	
Attachment(s):	Objection response 09302019.pdf Coastal Zone Map.pdf

Conclusion:

Thank you,

John Donnelly

Senior Analyst

Sincerely,

John Donnelly

Amendment Letter

Submitted Date: 10/15/2019

Comments:

We have uploaded a revised Part One of the Manual to reflect Page A showing the new effective date of 11/18/19.

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	Rating Manual Pages	Complete	New		10/15/2019 By:
<i>Previous Version</i>					
1	Rating Manual Pages	Complete	New		10/01/2019 By: John Donnelly
<i>Previous Version</i>					
1	Rating Manual Pages	Complete	New		08/02/2019 By: John Donnelly

No Supporting Documents Changed.

Note To Reviewer

Created By:

John Donnelly on 10/10/2019 02:47 PM

Last Edited By:

John Donnelly

Submitted On:

10/10/2019 02:47 PM

Subject:

effective date

Comments:

Ms. Corbin- we ask that the effective dates on the filing be revised. We would like the NB date to be 11/18/2019 and the RB date to be 1/9/2020.

Thank you,

John Donnelly
Senior Analyst

Rate Information

Rate data does NOT apply to filing.

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Rating Manual Pages	Complete	New		MD_HO_ELE_Lift and Drop_Manual_2.pdf MD_HO_ELE_Lift and Drop_Manual_3.pdf MD_HO_ELE_Lift and Drop_Manual_4.pdf MD_HO_ELE_Lift and Drop_Manual_5.pdf MD_HO_ELE_Lift and Drop_Manual_6.pdf MD_HO_ELE_Lift and Drop_Manual_7.pdf MD_HO_ELE_Lift and Drop_Manual_8.pdf MD_HO_ELE_Lift and Drop_Manual_9.pdf MD_HO_ELE_Lift and Drop_Manual_10.pdf MD_HO_ELE_Lift and Drop_Manual_11.pdf MD_HO_ELE_Lift and Drop_Manual_12.pdf MD_HO_ELE_Lift and Drop_Manual_13.pdf MD_HO_ELE_Lift and Drop_Manual_14.pdf MD_HO_ELE_Lift and Drop_Manual_1.pdf
2		Filing history		New		Rate_Rule Filing History_MD.pdf

Supporting Document Schedules

Bypassed - Item:	CAT Modeling Questionnaire
Bypass Reason:	NA with this filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Homeowners Guide
Comments:	Reviewed
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	P&C Actuarial Justification
Bypass Reason:	NA with this filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	P&C Third Party Filing Authorization
Bypass Reason:	This is not a third party filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Response 10 1 19
Comments:	
Attachment(s):	Objection response 09302019.pdf Coastal Zone Map.pdf
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)
10/01/2019		Rate	Rating Manual Pages	10/15/2019	MD_HO_ELE_Lift and Drop_Manual_2.pdf MD_HO_ELE_Lift and Drop_Manual_3.pdf MD_HO_ELE_Lift and Drop_Manual_4.pdf MD_HO_ELE_Lift and Drop_Manual_5.pdf MD_HO_ELE_Lift and Drop_Manual_6.pdf MD_HO_ELE_Lift and Drop_Manual_7.pdf MD_HO_ELE_Lift and Drop_Manual_8.pdf MD_HO_ELE_Lift and Drop_Manual_9.pdf MD_HO_ELE_Lift and Drop_Manual_10.pdf MD_HO_ELE_Lift and Drop_Manual_11.pdf MD_HO_ELE_Lift and Drop_Manual_12.pdf MD_HO_ELE_Lift and Drop_Manual_13.pdf MD_HO_ELE_Lift and Drop_Manual_14.pdf MD_HO_ELE_Lift and Drop_Manual_1.pdf (Superseded)

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
08/01/2019		Rate	Rating Manual Pages	10/01/2019	MD_HO_ELE_Lift and Drop_Manual_1.pdf (Superceded) MD_HO_ELE_Lift and Drop_Manual_2.pdf MD_HO_ELE_Lift and Drop_Manual_3.pdf MD_HO_ELE_Lift and Drop_Manual_4.pdf MD_HO_ELE_Lift and Drop_Manual_5.pdf MD_HO_ELE_Lift and Drop_Manual_6.pdf MD_HO_ELE_Lift and Drop_Manual_7.pdf MD_HO_ELE_Lift and Drop_Manual_8.pdf MD_HO_ELE_Lift and Drop_Manual_9.pdf MD_HO_ELE_Lift and Drop_Manual_10.pdf MD_HO_ELE_Lift and Drop_Manual_11.pdf MD_HO_ELE_Lift and Drop_Manual_12.pdf MD_HO_ELE_Lift and Drop_Manual_13.pdf MD_HO_ELE_Lift and Drop_Manual_14.pdf