

SERFF Tracking Number: HMSS-125494160 State: Arkansas
 Filing Company: Homesite Insurance Company of the Midwest State Tracking Number: #? \$25
 Company Tracking Number: AR-HO-08-017
 TOI: 04.0 Homeowners Sub-TOI: 04.0003 Owner Occupied Homeowners
 Product Name: Homeowners
 Project Name/Number: /

Filing at a Glance

Company: Homesite Insurance Company of the Midwest

Product Name: Homeowners	SERFF Tr Num: HMSS-125494160	State: Arkansas
TOI: 04.0 Homeowners	SERFF Status: Closed	State Tr Num: #? \$25
Sub-TOI: 04.0003 Owner Occupied Homeowners	Co Tr Num: AR-HO-08-017	State Status: Fees verified
Filing Type: Rule	Co Status:	Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding
	Author: Jake McDonnell	Disposition Date: 02/27/2008
	Date Submitted: 02/25/2008	Disposition Status: Filed
Effective Date Requested (New): 03/28/2008		Effective Date (New): 03/28/2008
Effective Date Requested (Renewal): 05/15/2008		Effective Date (Renewal): 05/15/2008

State Filing Description:

General Information

Project Name:	Status of Filing in Domicile: Not Filed
Project Number:	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 02/27/2008	
State Status Changed: 02/27/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

This is both an informational filing and a filing of updated underwriting guidelines; "rule" has been selected as the filing type for SERFF transmission purposes.

Homesite Insurance Company of the Midwest (hereinafter "Homesite") is requesting to change its insurance score model. Currently, Homesite is using the Fair Isaac Insurance Risk Score (FIIRS) model. Homesite is requesting to change to the Trans Union Insurance Risk Score (TUIRS) model. The TUIRS model has been filed and approved with

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your department. The TUIRS range is set to match the FIIRS range so that the same percentage of customers fall into each corresponding range. The change to TUIRS will be for rating and eligibility.

There are no changes to existing rates and rules as a result of our filing, as our scoring ranges for the TUIRS model are already in our approved rate manual. However, there is also a change to our underwriting guidelines with respect to TUIRS eligibility determinations; per Arkansas regulations, our updated underwriting guidelines have been submitted for approval.

The enclosed filing memorandum further details the changes proposed in our filing.

Company and Contact

Filing Contact Information

Jake McDonnell, Government Affairs Advisor jmcdonnell@homesite.com
 99 Bedford Street (617) 832-1439 [Phone]
 Boston, MA 02111 (617) 832-1485[FAX]

Filing Company Information

Homesite Insurance Company of the Midwest	CoCode: 13927	State of Domicile: North Dakota
99 Bedford Street	Group Code: 1293	Company Type: Homeowners
Boston, MA 02111	Group Name:	State ID Number:
(617) 832-1342 ext. [Phone]	FEIN Number: 45-0282873	

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: Homesite Insurance Company of the Midwest is submitting this filing as an "independent rule filing" via SERFF. As a result, a \$25.00 fee is owed. This fee is being mailed by check directly to the department on Tuesday, February 26. The number of our check is 42875.
 Per Company: No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
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42875 \$25.00 02/22/2008

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	02/27/2008	02/27/2008

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Disposition

Disposition Date: 02/27/2008

Effective Date (New): 03/28/2008

Effective Date (Renewal): 05/15/2008

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		No
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		No
Supporting Document	Filing Memorandum	Filed	Yes
Supporting Document	Underwriting Guidelines 1.1	Filed	No

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Filed 02/27/2008

Comments:

Attachment:

NAIC Uniform Transmittal Form AR-HO-08-017.pdf

Satisfied -Name: Filing Memorandum **Review Status:** Filed 02/27/2008

Comments:

Attachment:

Filing Memorandum.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only
	a. Date the filing is received:
	b. Analyst:
	c. Disposition:
	d. Date of disposition of the filing:
	e. Effective date of filing:
	New Business
	Renewal Business
	f. State Filing #:
	g. SERFF Filing #:
	h. Subject Codes

3. Group Name	Group NAIC #
Homesite Group Incorporated	1293

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Homesite Insurance Company of the Midwest	ND	13927	45-0282873	

5. Company Tracking Number	AR-HO-08-017
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Jake McDonnell 99 Bedford St Boston, MA 02111	Government Affairs Associate	617.832.1439	617.832.1485	jmcdonnell@homesite.com

7.	Signature of authorized filer	
8.	Please print name of authorized filer	Jake McDonnell

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	Homeowners
10. Sub-Type of Insurance (Sub-TOI)	Owner-Occupied Homeowners
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input checked="" type="checkbox"/> Other (give description) Informational
14. Effective Date(s) Requested	New: 3/28/2008 Renewal: 5/15/2008
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	

17. Reference Organization # & Title	
18. Company's Date of Filing	February 25, 2008
19. Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	AR-HO-08-017
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21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Homesite is proposing to switch from the Fair Isaac Insurance Risk Score model (FIIRS) to the TransUnion Insurance Risk Score model (TIIRS). The enclosed filing memorandum explains the change.

22. Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #:
Amount:

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

Effective March 1, 2007

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

**HOMESITE INSURANCE COMPANY OF THE MIDWEST
FILING MEMORANDUM
FILING # AR-HO-08-017**

This is a purely informational filing, although “rule” was selected for SERFF transmission purposes. The filing involves no modifications to either our existing rates or our existing rules and is merely intended to provide notification to the department.

Homesite Insurance Company of the Midwest (hereinafter “Homesite”) is making this informational filing to advise the department that it proposes to switch to a different Insurance Scoring Model.

Homesite has three insurance scoring models filed and approved for use with the Department but only uses one insurance score model at any given time in a given state. Homesite’s practice is to notify the Department of Insurance when it intends to switch from one insurance scoring model to another. This filing is being undertaken simply to advise the department of Homesite’s intent to make such a switch, effective March 28, 2008 for new business and May 15, 2008 for any applicable renewal business.

At this time, Homesite uses the Fair Isaac Insurance Risk Score (FIIRS). Effective March 28, 2008, Homesite intends to begin using the Trans Union Insurance Risk Score (TUIRS) in place of FIIRS. The score ranges used by both models to assign Claims/Credit tiers to policyholders can be seen in Homesite’s currently filed rate page manual version 1.2.

The TUIRS model has been previously filed and approved for use. The score ranges for both the current and the new model have been selected so as to produce the same percentage of policyholders within each insurance score range. As a result, there is no impact to existing rate levels as a result of this change.

In addition to being used in rating, our insurance scores are used, in conjunction with certain other characteristics, as an eligibility determinant as well. As a result, our Underwriting Guidelines are changing as a result of this filing and they have been submitted for approval pursuant to Arkansas requirements. As with the insurance score ranges for rate, the TUIRS eligibility score has been selected so as to generate a neutral eligibility impact.

Thank you for your review. If you have any questions or comments, please contact me. My direct phone number is 617.832.1439 and my e-mail address is jmcdonnell@homesite.com.

Sincerely,

Jake McDonnell
Government Affairs

Homesite Insurance