

<i>SERFF Tracking Number:</i>	<i>LBRM-126201083</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Safeco Insurance Company of America</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>PL-AR-2009</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0002 Personal Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Dwelling Fire</i>		
<i>Project Name/Number:</i>	<i>Rate/PL-AR-2009</i>		

Filing at a Glance

Company: Safeco Insurance Company of America

Product Name: Dwelling Fire	SERFF Tr Num: LBRM-126201083	State: Arkansas
TOI: 01.0 Property	SERFF Status: Closed-Filed	State Tr Num: EFT \$100
Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)	Co Tr Num: PL-AR-2009	State Status: Fees verified and received
Filing Type: Rate		Reviewer(s): Becky Harrington, Brittany Yielding
	Author: Wanda Varnell	Disposition Date: 09/10/2009
	Date Submitted: 06/24/2009	Disposition Status: Filed
Effective Date Requested (New): 09/17/2009		Effective Date (New): 11/12/2009
Effective Date Requested (Renewal): 10/27/2009		Effective Date (Renewal): 12/22/2009

State Filing Description:

General Information

Project Name: Rate	Status of Filing in Domicile:
Project Number: PL-AR-2009	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 09/10/2009	
State Status Changed: 06/26/2009	Deemer Date:
Created By: Wanda Varnell	Submitted By: Wanda Varnell
Corresponding Filing Tracking Number:	
Filing Description:	

On behalf of the above captioned company this filing details revisions to our existing Arkansas Dwelling Fire Program. These changes collectively represent an overall rate impact of +12.5%. Please refer to attached Exhibit 1 for details. The following is an outline of the basic elements of our filing.

This filing revises our fire and extended coverages rates by adopting our current expense multipliers and adopting the most current fire/extended coverages Insurance Services Office's loss costs (DP-2008-RLA1). To address loss experience the fire modifier is being revised to +40.1% and the extended coverages modifier is being revised to +11.0%. We are also introducing our most current set of national new business tier altering rules. Please refer to Exhibit 4.

SERFF Tracking Number: LBRM-126201083 State: Arkansas
 Filing Company: Safeco Insurance Company of America State Tracking Number: EFT \$100
 Company Tracking Number: PL-AR-2009
 TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
 Product Name: Dwelling Fire
 Project Name/Number: Rate/PL-AR-2009

Company and Contact

Filing Contact Information

Tim collison, Director II, Product Management timcol@safeco.com
 Safeco Plaza 206-473-5865 [Phone]
 Seattle, WA 98185 206-473-6730 [FAX]

Filing Company Information

Safeco Insurance Company of America CoCode: 24740 State of Domicile: Washington
 Safeco Plaza Group Code: 111 Company Type: Property and Casualty
 Suite 2800 Group Name: Liberty Mutual Group State ID Number:
 Seattle, WA 98185 FEIN Number: 91-0742148
 (206) 545-5000 ext. [Phone]

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Safeco Insurance Company of America	\$100.00	06/24/2009	28791357

SERFF Tracking Number: LBRM-126201083 State: Arkansas
 Filing Company: Safeco Insurance Company of America State Tracking Number: EFT \$100
 Company Tracking Number: PL-AR-2009
 TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
 Product Name: Dwelling Fire
 Project Name/Number: Rate/PL-AR-2009

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	09/10/2009	09/10/2009
Filed	Becky Harrington	07/01/2009	07/01/2009

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	06/26/2009	06/26/2009	Wanda Varnell	07/01/2009	07/01/2009

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Amendment	Wanda Varnell	09/10/2009	09/10/2009

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request to re-open filing.	Note To Reviewer	Wanda Varnell	09/10/2009	09/10/2009
Effective Date Change	Note To Reviewer	Wanda Varnell	07/23/2009	07/23/2009

SERFF Tracking Number: LBRM-126201083 State: Arkansas
 Filing Company: Safeco Insurance Company of America State Tracking Number: EFT \$100
 Company Tracking Number: PL-AR-2009
 TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
 Product Name: Dwelling Fire
 Project Name/Number: Rate/PL-AR-2009

Disposition

Disposition Date: 09/10/2009

Effective Date (New): 11/12/2009

Effective Date (Renewal): 12/22/2009

- Effective Date (New) changed from 09/17/2009 to 10/01/2009 and Effective Date (Renewal) changed from 10/27/2009 to 11/10/2009 by Harrington, Becky on 07/24/2009.

Status: Filed

Comment: Effective dates changed and tier altering rule amended.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Safeco Insurance Company of America	13.700%	12.500%	\$310,225	3,717	\$2,486,092	%	%

SERFF Tracking Number: LBRM-126201083 State: Arkansas
 Filing Company: Safeco Insurance Company of America State Tracking Number: EFT \$100
 Company Tracking Number: PL-AR-2009
 TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
 Product Name: Dwelling Fire
 Project Name/Number: Rate/PL-AR-2009

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Supporting Documents	Filed	Yes
Supporting Document	Response	Filed	Yes
Supporting Document	Amendment	Filed	Yes
Rate	Product Guide	Filed	Yes

SERFF Tracking Number: LBRM-126201083 State: Arkansas
 Filing Company: Safeco Insurance Company of America State Tracking Number: EFT \$100
 Company Tracking Number: PL-AR-2009
 TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
 Product Name: Dwelling Fire
 Project Name/Number: Rate/PL-AR-2009

Disposition

Disposition Date: 07/01/2009
 Effective Date (New): 10/01/2009
 Effective Date (Renewal): 11/10/2009
 Status: Filed
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Safeco Insurance Company of America	13.700%	12.500%	\$310,225	3,717	\$2,486,092	%	%

SERFF Tracking Number: LBRM-126201083 State: Arkansas
 Filing Company: Safeco Insurance Company of America State Tracking Number: EFT \$100
 Company Tracking Number: PL-AR-2009
 TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
 Product Name: Dwelling Fire
 Project Name/Number: Rate/PL-AR-2009

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Supporting Documents	Filed	Yes
Supporting Document	Response	Filed	Yes
Supporting Document	Amendment	Filed	Yes
Rate	Product Guide	Filed	Yes

SERFF Tracking Number: LBRM-126201083 State: Arkansas
Filing Company: Safeco Insurance Company of America State Tracking Number: EFT \$100
Company Tracking Number: PL-AR-2009
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
Product Name: Dwelling Fire
Project Name/Number: Rate/PL-AR-2009

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 06/26/2009
Submitted Date 06/26/2009
Respond By Date
Dear Tim collison,

This will acknowledge receipt of the captioned filing.

Objection 1

- Supporting Documents (Supporting Document)

Comment: Are the number of losses included in the development of the bureau score? If so, explain the additional need to alter based upon losses, both inforce and new business.

Provide statistical data supporting each of the new business altering rules.

Provide support for the log construction inforce business rule.

Please feel free to contact me if you have questions.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Sincerely,
Becky Harrington

Response Letter

Response Letter Status Submitted to State
Response Letter Date 07/01/2009
Submitted Date 07/01/2009

Dear Becky Harrington,

Comments:

Response to objection dated June 26, 2009.

SERFF Tracking Number: LBRM-126201083 *State:* Arkansas
Filing Company: Safeco Insurance Company of America *State Tracking Number:* EFT \$100
Company Tracking Number: PL-AR-2009
TOI: 01.0 Property *Sub-TOI:* 01.0002 Personal Property (Fire and Allied Lines)

Product Name: Dwelling Fire
Project Name/Number: Rate/PL-AR-2009

Response 1

Comments: Please see attached documents.

Related Objection 1

Applies To:

- Supporting Documents (Supporting Document)

Comment:

Are the number of losses included in the development of the bureau score? If so, explain the additional need to alter based upon losses, both inforce and new business.

Provide statistical data supporting each of the new business altering rules.

Provide support for the log construction inforce business rule.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Response

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you.

Sincerely,
Wanda Varnell

SERFF Tracking Number: LBRM-126201083 *State:* Arkansas
Filing Company: Safeco Insurance Company of America *State Tracking Number:* EFT \$100
Company Tracking Number: PL-AR-2009
TOI: 01.0 Property *Sub-TOI:* 01.0002 Personal Property (Fire and Allied Lines)
Product Name: Dwelling Fire
Project Name/Number: Rate/PL-AR-2009

Amendment Letter

Submitted Date: 09/10/2009

Comments:

Thank you for your quick response. Please see the amended documents below.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Amendment

Comment:

__AR Filing Letter_date change 2.pdf

Exh 4 - Tier Altering Rules amended to omit RB rules.pdf

SERFF Tracking Number: LBRM-126201083 *State:* Arkansas
Filing Company: Safeco Insurance Company of America *State Tracking Number:* EFT \$100
Company Tracking Number: PL-AR-2009
TOI: 01.0 Property *Sub-TOI:* 01.0002 Personal Property (Fire and Allied Lines)
Product Name: Dwelling Fire
Project Name/Number: Rate/PL-AR-2009

Note To Reviewer

Created By:

Wanda Varnell on 09/10/2009 10:12 AM

Last Edited By:

Wanda Varnell

Submitted On:

09/10/2009 10:12 AM

Subject:

Request to re-open filing.

Comments:

Per our telephone conversation, please re-open this filing so that we can send our amendments. Thank you.

SERFF Tracking Number: LBRM-126201083 *State:* Arkansas
Filing Company: Safeco Insurance Company of America *State Tracking Number:* EFT \$100
Company Tracking Number: PL-AR-2009
TOI: 01.0 Property *Sub-TOI:* 01.0002 Personal Property (Fire and Allied Lines)
Product Name: Dwelling Fire
Project Name/Number: Rate/PL-AR-2009

Note To Reviewer

Created By:

Wanda Varnell on 07/23/2009 01:21 PM

Last Edited By:

Wanda Varnell

Submitted On:

07/23/2009 01:23 PM

Subject:

Effective Date Change

Comments:

Thank you for your approval of the above captioned filing. We would like to note that, due to programming constraints, we have amended our new business effective date to October 1, 2009 and the renewal effective date to November 10, 2009.

If you have any questions or need any additional information, please do not hesitate to call me at the number provided below. Thank you for your time and consideration.

Sincerely,

Tim Collison
Product Manager
(206) 473-5865

SERFF Tracking Number: LBRM-126201083
 Filing Company: Safeco Insurance Company of America
 Company Tracking Number: PL-AR-2009
 TOI: 01.0 Property
 Product Name: Dwelling Fire
 Project Name/Number: Rate/PL-AR-2009

State: Arkansas
 State Tracking Number: EFT \$100
 Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)

Rate Information

Rate data applies to filing.

Filing Method: File & Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 8.500%
Effective Date of Last Rate Revision: 09/04/2008
Filing Method of Last Filing: File & Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Safeco Insurance Company of America	13.700%	12.500%	\$310,225	3,717	\$2,486,092	%	%

SERFF Tracking Number: LBRM-126201083 State: Arkansas
Filing Company: Safeco Insurance Company of America State Tracking Number: EFT \$100
Company Tracking Number: PL-AR-2009
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
Product Name: Dwelling Fire
Project Name/Number: Rate/PL-AR-2009

Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 07/01/2009	Product Guide		Replacement	Exh 5 - PG.pdf

Arkansas

Dwelling Fire: Landlord Protection™



Safeco Insurance Company of America



© 2009 Safeco Insurance Company of America, member of Liberty Mutual Group, 1001 4th Ave, Seattle, WA 98154. All rights reserved.

What's New

Effective Date of New and Revised Material Updates

Companies and Copyrights

Eligibility and Rules

Eligibility

Property Coverages

Coverage C – Personal Property Requirements

Policy Period

Changes on Policies

Cancellation of Insurance

Additional Interests

Minimum Premium

Temporary Binder

Deductibles

All Perils – All Forms

Increased Limits

Coverage Options

Option A – Extended Dwelling Coverage – Forms (2) and (3)

Option B – On-premises Theft – All Forms

Option E – Comprehensive Personal Liability – Forms (1), (2) and (3)

Option G – Loss Assessment – All Forms

Option H – Premises Liability – All Forms

Option EE – Earthquake Coverage – All Forms

Option VV – Theft of Building Materials – Forms (1), (2) and (3)

Discounts

Safeco Employee Discount Plan

Company Only content is displayed in grey.

What's New

Effective Date of New and Revised Material

09/17/09 New business • 10/27/09 Renewal business

Updates

[Safeco Employee Discount Plan rule has been updated](#) 15

Companies and Copyrights

Landlord Protection is a trademark of Safeco Insurance Company of America.

Safeco Insurance Company of America

© 2009 Safeco Insurance Company of America, member of Liberty Mutual Group, 1001 4th Ave, Seattle, WA 98154. All rights reserved.



Eligibility and Rules

Eligibility

(Effective NB: 09/04/08 RB: 10/14/08)

A Landlord Protection™ Policy may be issued to insure:

- A dwelling and premises that are well maintained with no unusual exposures
- A dwelling used exclusively for residential purposes with no more than four units, each designed for one-family occupancy
- A dwelling in a town house or row structure that has no more than four units
- A dwelling if the year of construction of the residence is 1955 or prior, all units in the structure must be serviced by circuit breaker systems of not less than 200 Amps
- A condominium unit that is rented to others. The condominium association agreement affecting the unit should be reviewed to determine which coverages are needed
- An owner occupied single-family dwelling or a dwelling where the owner occupies one of not more than four units

- Personal property in:
 - A dwelling that is eligible to be covered;
 - A dwelling with rental apartments, including furnishings, equipment and appliances in common areas or utility rooms;
 - Any apartment or condominium unit used as private living quarters of your customer or rented to others furnished.

A policy may not be issued for:

- Contents only without Coverage A (Dwelling);
- Property situated on premises used for farming purposes unless farming conducted thereon is only incidental to the occupancy of the premises as a dwelling and farming is not the occupation of your customer or residents of their household;
- Risks constructed in whole or in part for other than residential purposes;
- New dwellings in the course of construction;
- Trailers or mobile homes.

Property Coverages

Basic, Broad, Special and Condominium (Broad) Landlord Protection policy forms are available.

Coverage A Dwelling or Condominium Building Items	Form (1)	<ul style="list-style-type: none"> • Includes fire coverage and extended coverages • Dwelling is covered on an Actual Cash Value basis • Must be insured at 100 percent of Actual Cash Value • Vandalism and Malicious Mischief coverage is not automatically included but may be purchased separately
	Form (2)	<ul style="list-style-type: none"> • Includes fire coverage and extended coverages • Dwelling is covered on a Replacement Cost basis • Must be insured at 100 percent of Replacement Cost • Vandalism and Malicious Mischief coverage is automatically included and may not be eliminated
	Form (3)	<ul style="list-style-type: none"> • Includes fire coverage and extended coverages • Dwelling is covered on a Replacement Cost basis • Must be insured at 100 percent of Replacement Cost • Vandalism and Malicious Mischief coverage is automatically included and may not be eliminated
	Form (8)	<ul style="list-style-type: none"> • Includes fire coverage and extended coverages • Condominium Building Items are covered on a Replacement Cost basis with a minimum limit of \$10,000 • Vandalism and Malicious Mischief coverage is automatically included and may not be eliminated

Coverage B Other Structures	Forms (1), (2) and (3)	<ul style="list-style-type: none"> • Automatically covered on an Actual Cash Value basis up to 10 percent of Coverage A • Coverage Limit may not be decreased or eliminated • Increased limits may be purchased • Perils covered are the same as Coverage A perils
Coverage C Personal Property	Forms (1), (2) and (3)	<ul style="list-style-type: none"> • If purchased with Coverage A, personal property is covered on an Actual Cash Value basis • Form (1) contents are covered on a Basic Form named perils basis. Forms (2) and (3) contents are covered on a Broad Form named perils basis
	Form (8)	<ul style="list-style-type: none"> • Personal property is covered for Broad Form perils on an Actual Cash Value basis
Coverage D Loss of Rent, Rental Value (and Additional Living Expense)	Forms (1), (2) and (3)	<ul style="list-style-type: none"> • Automatically covered up to 10 percent of Coverage A • Additional Living Expense is not available with Form (1) • Loss of Rent or Rental Value are determined by tenant occupancy; Additional Living Expenses applies to owner occupancy • Coverage Limit may not be decreased or eliminated but increased limits may be purchased
	Form (8)	<ul style="list-style-type: none"> • Loss of Rent and Rental Value are not automatically covered but may be purchased • Additional Living Expense is not available with Form (8)
Ordinance or Law Coverage	All Forms	<ul style="list-style-type: none"> • Automatically covered up to 10 percent of Coverage A and additional limits not available

Coverage C – Personal Property Requirements

Form (1), (2) or (3) may be written without Personal Property coverage. If it is purchased, apply the following minimums:

Occupancy	Coverage C Minimum
Non-seasonal Owner Occupied	
One-family dwelling	50% of Coverage A
Multi-family dwelling	\$20,000
Seasonal – Owner Occupied	5,000
Tenant occupied	2,000

Condominium Form (8) requires Coverage C.

Policy Period

The policy period is one year with continuous renewal until canceled or non-renewed.

Changes on Policies

Policy changes may be made during the term of the policy by endorsement. Additional or return premium will be computed on a pro rata basis. Amounts of \$3 or less will be waived.

Cancellation of Insurance

If the policy is canceled at the request of either your customer or us, the return premium shall be 100 percent of the pro rata unearned premium. Amounts of \$3 or less will be waived.

Additional Interests

The interest of individuals or companies (other than the mortgagee listed in the Declarations) may be added by the Additional Interest Endorsement.

Minimum Premium

The minimum premium is \$100 per policy.

Temporary Binder

Temporary binder forms may not be used for binding Landlord Protection™ policies. New customers may be bound only by submitting an application form.

Deductibles

All Perils – All Forms

Deductibles
\$ 1,000
2,500

Increased Limits

If your customer selects an amount of either Coverage B (Other Structures) or Coverage D (Loss of Rent, Rental Value and, if applicable, Additional Living Expense) above the 10 percent automatically provided by the Basic Form (1), Broad Form (2) or Special Form (3) policy, indicate only the “increased limits” portion on the Application or by endorsement. The Declarations issued by us will display the aggregate limit.

Increased Limits for these coverages are not available with Form (8).

Coverage Options

Availability by Form				Coverages at-a-Glance
(1)	(2)	(3)	(8)	
	●	●		Option A – Extended Dwelling Coverage
●	●	●	●	Option B – On-Premises Theft
●	●	●		Option E – Comprehensive Personal Liability (including Personal Injury and Medical Payments)
●	●	●	●	Option G – Loss Assessment
●	●	●	●	Option H – Premises Liability (including Personal Injury and Medical Payments)
●	●	●	●	Option EE – Earthquake Coverage
●	●	●		Option VV – Theft of Building Materials
● = Not included on policy; available for purchase				

Option A – Extended Dwelling Coverage – Forms (2) and (3)

Extended Dwelling Coverage may be purchased and provides up to an additional 25 percent of Coverage A should repair or replacement exceed the Coverage A amount displayed on the Declarations page. The factor below is applied to the Fire and extended coverage premiums.

Factor
3 percent

Option B – On-premises Theft – All Forms

If Coverage C (personal property) has been purchased, and your customer is an individual or single-family household, and there are no more than two roomers or boarders, coverage is available for On-Premises Theft at the personal property deductible. Option B does not include theft by tenants or theft off premises.

Deductible	Base F30 Premiums		
	\$1,000	\$2,000	\$5,000
\$ 500	\$24	\$48	\$71
1,000	20	40	59
2,500	17	34	50

Option E – Comprehensive Personal Liability – Forms (1), (2) and (3)

Comprehensive Personal Liability (including Personal Injury covering wrongful eviction or entry, invasion of privacy and libel and slander) and Medical Payments coverage may be purchased if the Named Insured is the occupant of the premises to which Coverage A (dwelling) applies.

Limits of Liability with Medical	Base F30 Premiums			
	1-Family	2-Family	3-Family	4-Family
\$100,000/1,000	\$35	\$50	\$ 60	\$ 73
300,000/1,000	41	60	72	88
500,000/1,000	44	64	78	95
1,000,000/1,000	47	69	84	102
1,500,000/1,000	49	72	87	107

Medical Payments	
Aggregate Limits	Base F30 Premiums
\$ 1,000	Included
2,000	\$3
3,000	5
4,000	8
5,000	10
10,000	23

Option G – Loss Assessment – All Forms

Coverage may be purchased for losses assessed against the insured as a member of a property owners association or corporation. Option G can only be purchased if Option E – Comprehensive Personal Liability or Option H – Premises Liability is purchased. Coverage includes property and liability.

Limit of Liability	Base F30 Premiums
\$ 1,000	\$ 5
10,000	10
15,000	15
50,000	20

Option H – Premises Liability – All Forms

Premises Liability coverage (including Personal Injury covering wrongful eviction or entry, invasion of privacy and libel and slander) and Medical Payments coverage may be purchased for any dwelling or condominium unit insured on the policy.

Limits of Liability with Medical	Base F30 Premiums			
	1-Family	2-Family	3-Family	4-Family
\$ 100,000/1,000	\$31	\$44	\$85	\$104
300,000/1,000	36	52	103	127
500,000/1,000	39	56	112	137
1,000,000/1,000	41	60	121	148
1,500,000/1,000	43	62	126	155

Medical Payments	
Aggregate Limits	Base F30 Premiums
\$ 1,000	Included
2,000	\$1
3,000	2
4,000	3
5,000	3
10,000	8

Option EE – Earthquake Coverage – All Forms

Earthquake damage coverage may be extended to frame, masonry veneer and solid masonry dwellings. A deductible of 10 percent, 15 percent, 20 percent or 25 percent of the policy limit may be selected. The deductible will apply separately to the amount of insurance for Coverage A (Dwelling), Coverage B (Other Structures), Coverage C (Personal Property) and condominium Building Items.

Zone 2: Clay, Craighead, Crittendon, Cross, Greene, Jackson, Mississippi, Poinsett

Zone 3: Independence, Lawrence, Lee, Monroe, Phillips, Randolph, St. Francis, White, Woodruff

Zone 4: Arkansas, Baxter, Cleburne, Conway, Desha, Faulkner, Fulton, Izard, Jefferson, Little River, Lonoke, Marion, Prairie, Pulaski, Searcy, Sebastian, Sharp, Stone, Van Buren

Zone 5: Ashley, Benton, Boone, Bradley, Calhoun, Carroll, Chicot, Clark, Cleveland, Columbia, Crawford, Dallas, Drew, Franklin, Garland, Grant, Hempstead, Hot Spring, Howard, Johnson, Lafayette, Lincoln, Logan, Madison, Miller, Montgomery, Nevada, Newton, Perry, Pike, Polk, Pope, Ouachita, Saline, Scott, Sevier, Union, Washington, Yell

Age and Construction Requirements

Frame homes must have a continuous poured concrete foundation. Frame homes built prior to 1945 must have their foundation verified by agent inspection or photo.

Zone	Dwelling – Coverage A		Personal Property Coverage C
	Frame*	Masonry/Masonry Veneer†	
10% Deductible – Rates per \$1,000			
2	\$.42	\$.75	\$.30
3	.24	.52	.20
4	.24	.52	.20
5	.24	.52	.20

Zone	Dwelling – Coverage A		Personal Property Coverage C
	Frame*	Masonry/Masonry Veneer†	
15% Deductible – Rates per \$1,000			
2	\$.30	\$.53	\$.21
3	.17	.36	.14
4	.17	.36	.14
5	.17	.36	.14
20% Deductible – Rates per \$1,000			
2	\$.19	\$.34	\$.14
3	.12	.25	.09
4	.12	.25	.09
5	.12	.25	.09
25% Deductible – Rates per \$1,000			
2	\$.11	\$.20	\$.08
3	.07	.15	.05
4	.07	.15	.05
5	.07	.15	.05

* Rate aluminum and plastic siding as frame construction.

† Rate log as masonry veneer.

Under Form (8) for Coverage A (Condominium Building Items), charge the Dwelling frame rates indicated in table.

If increased limits of Coverage B (Other Structures) have been purchased, no additional charge for this coverage will be made.

No Earthquake coverage may be bound for 10 days following an earthquake in excess of 6.0 on the Richter Scale unless formal written notification is received from Safeco Personal Lines management.

The minimum premium for earthquake coverage shall be \$40.

Option VV – Theft of Building Materials – Forms (1), (2) and (3)

Coverage may be provided for theft of building materials or supplies for a home while being remodeled by issuing the appropriate form and charging a premium.

Base F30 Premium per Policy
\$120

New dwellings in the course of construction are not eligible for the Landlord Protection™ program.

Discounts

Safeco Employee Discount Plan

(Effective NB: 09/17/09 RB: 10/27/09)

Eligible persons are employees of Liberty Mutual or its subsidiaries, their spouses, domestic partners, grandparents, parents, aunts, uncles, nieces, nephews, siblings, children, and family members in the household. All other underwriting standards and provisions apply. This discount only applies to policies sold through Emerald City Insurance.

SERFF Tracking Number: LBRM-126201083 State: Arkansas
 Filing Company: Safeco Insurance Company of America State Tracking Number: EFT \$100
 Company Tracking Number: PL-AR-2009
 TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
 Product Name: Dwelling Fire
 Project Name/Number: Rate/PL-AR-2009

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: HPCS-Homeowners Premium Comparison Survey	Filed	07/01/2009

Comments:

Attachments:

_Stat 7 - Premium Comparison.pdf
 _Stat 7 - Premium Comparison.xls

	Item Status:	Status Date:
Satisfied - Item: NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	07/01/2009

Comments:

Attachments:

_Stat 3 - LCM Data Entry.pdf
 _Stat 4 - LCM Cover.pdf
 _Stat 5 - LCM Fire.pdf
 _Stat 6 - LCM EC.pdf

	Item Status:	Status Date:
Satisfied - Item: Supporting Documents	Filed	07/01/2009

Comments:

Attachments:

__AR Filing Letter.pdf
 _Stat 1 - Transmittal.pdf
 _Stat 2 - Filing Schedule.pdf
 Exh 1 - Evaluation of Change.pdf
 Exh 2 - Fire EC Expense Multipliers 2009_03.pdf
 Exh 3 - Impact Histogram.pdf
 Exh 4 - Tier Altering Rules.pdf
 Exh 6 - Indication Summary Exhibits - AR 1Q09.pdf

SERFF Tracking Number: LBRM-126201083 State: Arkansas
 Filing Company: Safeco Insurance Company of America State Tracking Number: EFT \$100
 Company Tracking Number: PL-AR-2009
 TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
 Product Name: Dwelling Fire
 Project Name/Number: Rate/PL-AR-2009

		Item Status:	Status
			Date:
Satisfied - Item:	Response	Filed	07/01/2009
Comments:			
Attachments:			
__AR Filing Letter_response.pdf			
Exh 7 - New Business CDF TAR analysis.pdf			
Exh 8 - Renewal Log Home CDF TAR analysis.pdf			

		Item Status:	Status
			Date:
Satisfied - Item:	Amendment	Filed	09/10/2009
Comments:			
Attachments:			
__AR Filing Letter_date change 2.pdf			
Exh 4 - Tier Altering Rules amended to omit RB rules.pdf			

NAIC Number: 111-24740
 Safeco Insurance Company of America
 Contact Person: Tim Collison
 Telephone No.: 206-473-5865
 Email Address: timcol@safeco.com
 Effective Date: 9/17/2009 - New Business

**Homeowners Premium Comparison Survey Form
 FORM HPCS - last modified August, 2005**

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
 Telephone: 501-371-2800
 Email as an attachment to insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a cdr disk

**USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE, LEAVE
 BLANK**

Survey Form for HO3 (Homeowners) - Use \$500 Flat Deductible (Risk of direct physical loss for dwelling and other structures; named perils for personal property, RC on dwelling, ACV on personal property, liab and med pay for others incl)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	\$120,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	\$160,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	\$80,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	\$120,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	\$160,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
9	\$80,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	\$120,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	\$160,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Survey Form for HO4 (Renters) - Use \$500 Flat Deductible (Named perils for personal property, actual cash value for loss, liability and medical payments for others included)

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	\$15,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	\$25,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	\$5,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	\$15,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	\$25,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
9	\$5,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	\$15,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	\$25,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Survey Form for DP-2 (Dwelling/Fire) - Use \$500 Flat Deductible (Named perils for dwelling and personal property; replacement cost for dwelling, actual cash value for personal property, no liability coverage)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$444	\$522	\$444	\$522	\$444	\$522	\$444	\$522	\$444	\$522	\$444	\$522	\$444	\$522	\$444	\$522	\$444	\$522
	\$120,000	\$601	\$704	\$601	\$704	\$601	\$704	\$601	\$704	\$601	\$704	\$601	\$704	\$601	\$704	\$601	\$704	\$601	\$704
	\$160,000	\$758	\$886	\$758	\$886	\$758	\$886	\$758	\$886	\$758	\$886	\$758	\$886	\$758	\$886	\$758	\$886	\$758	\$886
6	\$80,000	\$454	\$531	\$454	\$531	\$454	\$531	\$454	\$531	\$454	\$531	\$454	\$531	\$454	\$531	\$454	\$531	\$454	\$531
	\$120,000	\$613	\$716	\$613	\$716	\$613	\$716	\$613	\$716	\$613	\$716	\$613	\$716	\$613	\$716	\$613	\$716	\$613	\$716
	\$160,000	\$774	\$902	\$774	\$902	\$774	\$902	\$774	\$902	\$774	\$902	\$774	\$902	\$774	\$902	\$774	\$902	\$774	\$902
9	\$80,000	\$606	\$777	\$606	\$777	\$606	\$777	\$606	\$777	\$606	\$777	\$606	\$777	\$606	\$777	\$606	\$777	\$606	\$777
	\$120,000	\$815	\$1,041	\$815	\$1,041	\$815	\$1,041	\$815	\$1,041	\$815	\$1,041	\$815	\$1,041	\$815	\$1,041	\$815	\$1,041	\$815	\$1,041
	\$160,000	\$1,025	\$1,307	\$1,025	\$1,307	\$1,025	\$1,307	\$1,025	\$1,307	\$1,025	\$1,307	\$1,025	\$1,307	\$1,025	\$1,307	\$1,025	\$1,307	\$1,025	\$1,307

SPECIFY THE PERCENTAGE GIVEN FOR CREDITS OR DISCOUNTS FOR THE FOLLOWING:

HO3 and HO4 only

Fire Extinguisher	n/a	%	Deadbolt Lock	n/a	%
Burglar Alarm	n/a	%	Window Locks	n/a	%
Smoke Alarm	n/a	%	\$1,000 Deductible	n/a	%
			Other (specify)		%
			Maximum Credit Allowed		%

EARTHQUAKE INSURANCE

IMPORTANT, homeowners insurance does NOT automatically cover losses from earthquakes. Ask your agent about this coverage

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? No (yes or no)

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? n/a %

Zone Brick Frame

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE? Highest Risk \$ n/a \$ n/a

Lowest Risk \$ n/a \$ n/a

FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	PL-AR-2009
-----------	---	------------

2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/Item Filing Number	ISO, Inc. - DP-2008-RLA1
-----------	--	--------------------------

Company Name		Company NAIC Number	
3.	A. Safeco Insurance Company of America	B.	111-24740

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Business (i.e., Sub-type of Insurance)	
4.	A. Property	B.	01.0002 Personal Property (Fire and Allied Lines)

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	FOR LOSS COSTS ONLY			
				(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Fire	+9.1%	+8.8%	59.16	+40.1%	2.368	n/a	1.958
Extended Coverages	+22.0%	+21.4%	59.16	+11.0%	1.876	n/a	1.512
TOTAL OVERALL EFFECT	n/a						

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2008	3720	+8.5%	9/4/08	2,114	2,593	169.69	61.67
2007	3480	+5.6%	7/19/07	1,626	473	29.10	56.49
2006	2663	+1.3%	6/8/06	1,165	591	50.70	47.10
2005	1992	None	N/A	762	545	71.60	43.40
2004	1298	+3.6%	5/27/04	591	56	9.49	40.21

7.

Expense Constants	Selected Provisions
A. Total Production Expense	19.43
B. General Expense	8.52
C. Taxes, Licenses & Fees	3.47
D. Underwriting Profit & Contingencies	9.42
E. Other (explain)	n/a
F. TOTAL	40.84

- 8.** N Apply Loss Cost Factors to Future filings? (Y or N)
- 9.** +14.9% Estimated Maximum Rate Increase for any Insured (%) Territory (if applicable): 30
- 10.** +4.9% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 33

**INSURER RATE FILING
ADOPTION OF ADVISORY ORGANIZATION
PROSPECTIVE LOSS COSTS REFERENCE
FILING ADOPTION FORM**

06/24/2009

1. Insurer Name Safeco Insurance Company of America
 Address Safeco Plaza, Seattle, WA 98185

 Person Responsible for Filing Tim Collison
 Title Product Manager Telephone No. 206-473-5865
2. Insurer NAIC No. 24740 Group No. 111
3. Line of Insurance Dwelling Fire and Allied Lines
4. Advisory Organization ISO
5. Advisory Organization Reference Filing No. DP-2008-RLA1
6. The above insurer hereby declares that it is a member, subscriber or service purchaser of the named advisory organization for this line of insurance. The insurer hereby files (to be deemed to have independently submitted as its own filing) the prospective loss costs in the captioned Reference Filing. The insurer's rates will be the combination of the prospective loss costs and the loss cost multipliers and, if utilized, the expense constants specified in the attachments.
7. Proposed Rate Level Change +12.5 % Effective Date 09/17/2009
8. Prior Rate Level Change +8.5 % Effective Date 09/04/2008
9. Attach "Summary of Supporting Information Form"
(Use a separate Summary for each insurer-selected loss cost multiplier.)
10. Check one of the following:
 - The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable to future revisions of the advisory organization's prospective loss costs for this line of insurance. The insurer's rates will be the combination of the advisory organization's prospective loss costs and the insurer's loss cost multipliers and, if utilized, expense constants specified in the attachments. The rates will apply to policies written on or after the effective date of the advisory organization's prospective loss costs. This authorization is effective until disapproved by the Commissioner, or until amended or withdrawn by the insurer.
 - The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable only to the above Advisory Organization Reference Filing.

Insurer Name: Safeco Insurance Company of America Date: 06/19/2009
 NAIC No. 24740 Group No. 111

**INSURER RATE FILING
 ADOPTION OF ADVISORY ORGANIZATION PROSPECTIVE LOSS COSTS
 SUMMARY OF SUPPORTING INFORMATION FORM
 CALCULATION OF COMPANY LOSS COST MULTIPLIER**

1. Line, Subline, Coverage, Territory, Class, etc. combination to which this page applies: Fire Dwelling and Contents
2. Loss Cost Modification:
 A. The insurer hereby files to adopt the prospective loss costs in the captioned reference filing:
 (Check One)
 Without Modification (factor = 1.000)
 With the following modification(s). (Cite the nature and percent modification, and attach supporting data and/or rationale for the modification.) +40.1% - see filing letter
 B. Loss Cost Modification Expressed as a Factor: (See Examples Below) 1.401

NOTE: IF EXPENSE CONSTANTS ARE UTILIZED, ATTACH "EXPENSE CONSTANT SUPPLEMENT" OR OTHER SUPPORTING INFORMATION. DO NOT COMPLETE ITEMS 3-7 BELOW.

3. Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and/or other supporting information.)

	Selected Provisions	
A. Total Production Expense	19.43	%
B. General Expense	8.52	%
C. Taxes, Licenses & Fees	3.47	%
D. Underwriting Profit & Contingencies* investment income included	9.42	%
E. Other (explain)	N/A	%
F. TOTAL	40.84	%

* Explain how investment income is taken into account.

4. A. Expected Loss Ratio: $ELR=100\%-3F=A$. 59.16 %
 B. ELR in Decimal Form = .5916 %
5. Company Formula Loss Cost Multiplier: (2B divided by 4B) = 2.368 %
6. Company Selected Loss Cost Multiplier = 2.368 %
 Explain any differences between 5 and 6:

7. Rate level change for the coverages to which this page applies: +8.8 %

Example 1: Loss Cost Modification Factor: If your company's loss cost modification is -10%, a factor of .90 (1.000 - .100) should be used.

Example 2: Loss Cost Modification Factor: If your company's loss cost modification is +15%, a factor of 1.15 (1.000 + .150) should be used.

Insurer Name: Safeco Insurance Company of America Date: 06/19/2009
 NAIC No. 24740 Group No. 111

INSURER RATE FILING
 ADOPTION OF ADVISORY ORGANIZATION PROSPECTIVE LOSS COSTS
 SUMMARY OF SUPPORTING INFORMATION FORM
 CALCULATION OF COMPANY LOSS COST MULTIPLIER

1. Line, Subline, Coverage, Territory, Class, etc. combination to which this page applies: Extended Coverage – Dwelling and Contents
2. Loss Cost Modification:
 A. The insurer hereby files to adopt the prospective loss costs in the captioned reference filing:
 (Check One)
 Without Modification (factor = 1.000)
 With the following modification(s). (Cite the nature and percent modification, and attach supporting data and/or rationale for the modification.) +11.0% - see filing letter
 B. Loss Cost Modification Expressed as a Factor: (See Examples Below) 1.110

NOTE: IF EXPENSE CONSTANTS ARE UTILIZED, ATTACH “EXPENSE CONSTANT SUPPLEMENT” OR OTHER SUPPORTING INFORMATION. DO NOT COMPLETE ITEMS 3-7 BELOW.

3. Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and/or other supporting information.)

	Selected Provisions	
A. Total Production Expense	<u>19.43</u>	%
B. General Expense	<u>8.52</u>	%
C. Taxes, Licenses & Fees	<u>3.47</u>	%
D. Underwriting Profit & Contingencies* investment income included	<u>9.42</u>	%
E. Other (explain)	<u>N/A</u>	%
F. TOTAL	<u>40.84</u>	%

* Explain how investment income is taken into account.

4. A. Expected Loss Ratio: $ELR=100\%-3F=A$. 59.16 %
 B. ELR in Decimal Form = .5916 %

5. Company Formula Loss Cost Multiplier: (2B divided by 4B) = 1.876 %

6. Company Selected Loss Cost Multiplier = 1.876 %
 Explain any differences between 5 and 6:

7. Rate level change for the coverages to which this page applies: +21.4 %

Example 1: Loss Cost Modification Factor: If your company’s loss cost modification is -10%, a factor of .90 (1.000 - .100) should be used.

Example 2: Loss Cost Modification Factor: If your company’s loss cost modification is +15%, a factor of 1.15 (1.000 + .150) should be used.

June 24, 2009

Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201 – 1904

Attention: Becky Harrington, Certified Analyst

SAFECO Insurance Company of America
Dwelling Fire Program
Revised Rates & Rules; Tier Altering Rule Revision

ISO Filing Numbers: DP-2008-RLA1
Safeco Filing Number: PL-AR-2009
SERFF Number: LBRM-126201083

Effective Dates: September 17, 2009 New Business
October 27, 2009 Renewal Business

On behalf of the above captioned company this filing details revisions to our existing Arkansas Dwelling Fire Program. These changes collectively represent an overall rate impact of +12.5%. Please refer to attached *Exhibit 1* for details. The following is an outline of the basic elements of our filing.

This filing revises our fire and extended coverages rates by adopting our current expense multipliers and adopting the most current fire/extended coverages Insurance Services Office's loss costs (DP-2008-RLA1). To address loss experience the fire modifier is being revised to +40.1% and the extended coverages modifier is being revised to +11.0%.

We are also introducing our most current set of national new business tier altering rules. Please refer to *Exhibit 4*.

We look forward to your acknowledgement of this filing. If you have any questions or need any additional information, please do not hesitate to call me at the number provided below. Thank you for your time and consideration.

Sincerely,



Tim Collison
Product Manager
(206) 473-5865
(206) 473-6730 - FAX
ionsny@safeco.com

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: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">New Business</td> <td></td> </tr> <tr> <td>Renewal Business</td> <td></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

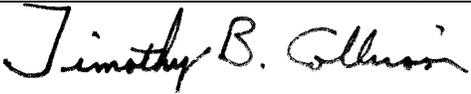
3. Group Name	Group NAIC #
Liberty Mutual Group	111

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Safeco Insurance Co. of America	WA	24740	91-0742148	n/a

5. Company Tracking Number	PL-AR-2009
-----------------------------------	-------------------

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Tim Collison, Safeco Plaza, Seattle, WA 98185	Product Manager	206-473-5865	206-473-6730	timcol@safeco.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Tim Collison

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

9.	Type of Insurance (TOI)	Property
10.	Sub-Type of Insurance (Sub-TOI)	01.0002 Personal Property (Fire and Allied Lines)
11.	State Specific Product code(s)(if applicable)[See State Specific Requirements]	Personal
12.	Company Program Title (Marketing title)	Landlord Protection
13.	Filing Type	<input checked="" type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14.	Effective Date(s) Requested	New: 09/17/2009 Renewal: 10/27/2009

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	PL-AR-2009
-----------	--	------------

2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	N/A
-----------	---	-----

Rate Increase Rate Decrease Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	File & Use
-----------	--	------------

4a.	Rate Change by Company (As Proposed)						
------------	---	--	--	--	--	--	--

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
Safeco Ins Co of America	+13.7% Fire & EC	+12.5% Overall	\$310,225	3,717	\$2,486,092		

4b.	Rate Change by Company (As Accepted) For State Use Only						
------------	--	--	--	--	--	--	--

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5. Overall Rate Information (Complete for Multiple Company Filings only)

		COMPANY USE	STATE USE
5a.	Overall percentage rate indication (when applicable)		
5b.	Overall percentage rate impact for this filing		
5c.	Effect of Rate Filing – Written premium change for this program		
5d.	Effect of Rate Filing – Number of policyholders affected		

6.	Overall percentage of last rate revision	+8.5%
-----------	---	-------

7.	Effective Date of last rate revision	09/04/2008
-----------	---	------------

8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	File & Use
-----------	---	------------

9.	Rule # or Page # Submitted for Review	Replacement or Withdrawn?	Previous state filing number, if required by state
01	Product Guide – All Pages	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

Exhibit 1

Summary Evaluation of Change

SAFECO Insurance Company of America

Arkansas

Fire and Extended Coverages			
	<u>Written Premium</u>	<u>Dollars of Change</u>	<u>Percent of Change</u>
Fire - Dwelling	\$1,446,242	\$127,848	8.8%
Fire - Contents	<u>\$51,754</u>	<u>\$3,333</u>	<u>6.4%</u>
Total Fire	\$1,497,996	\$131,181	8.8%
Extended Coverages - Dwelling	\$800,676	\$171,745	21.5%
Extended Coverages - Contents	<u>\$12,236</u>	<u>\$2,041</u>	<u>16.7%</u>
Total Extended Coverages	\$812,912	\$173,786	21.4%
Total Fire and Extended Coverages	\$2,310,908	\$304,967	13.2%

Optional Coverages / Increased Limits			
	<u>Written Premium</u>	<u>Dollars of Change</u>	<u>Percent of Change</u>
Comprehensive Personal Liability (incl. Pers. Injury)	\$54	\$0	0.0%
CPL - Increased Medical Limits	\$0	\$0	0.0%
Premises Liability (incl. Pers. Injury)	\$127,009	\$0	0.0%
PL - Increased Medical Limits	\$2,534	\$0	0.0%
Extended Dwelling Coverage	\$20,713	\$2,829	13.7%
On-Premises Theft	\$6,049	\$0	0.0%
Loss Assessment	\$919	\$0	0.0%
Increased Coverage B Limits	\$10,780	\$1,456	13.5%
Increased Coverage D Limits	\$7,126	\$973	13.7%
Total Optional Coverages/Increased Limits	\$175,184	\$5,258	3.0%

Combined Coverages			
	<u>Written Premium</u>	<u>Dollars of Change</u>	<u>Percent of Change</u>
Grand Total	\$2,486,092	\$310,225	12.5%

EXHIBIT 2

SAFECO INSURANCE COMPANY OF AMERICA
 PERSONAL DWELLING FIRE PROGRAM
 DWELLING FIRE AND EXTENDED COVERAGES

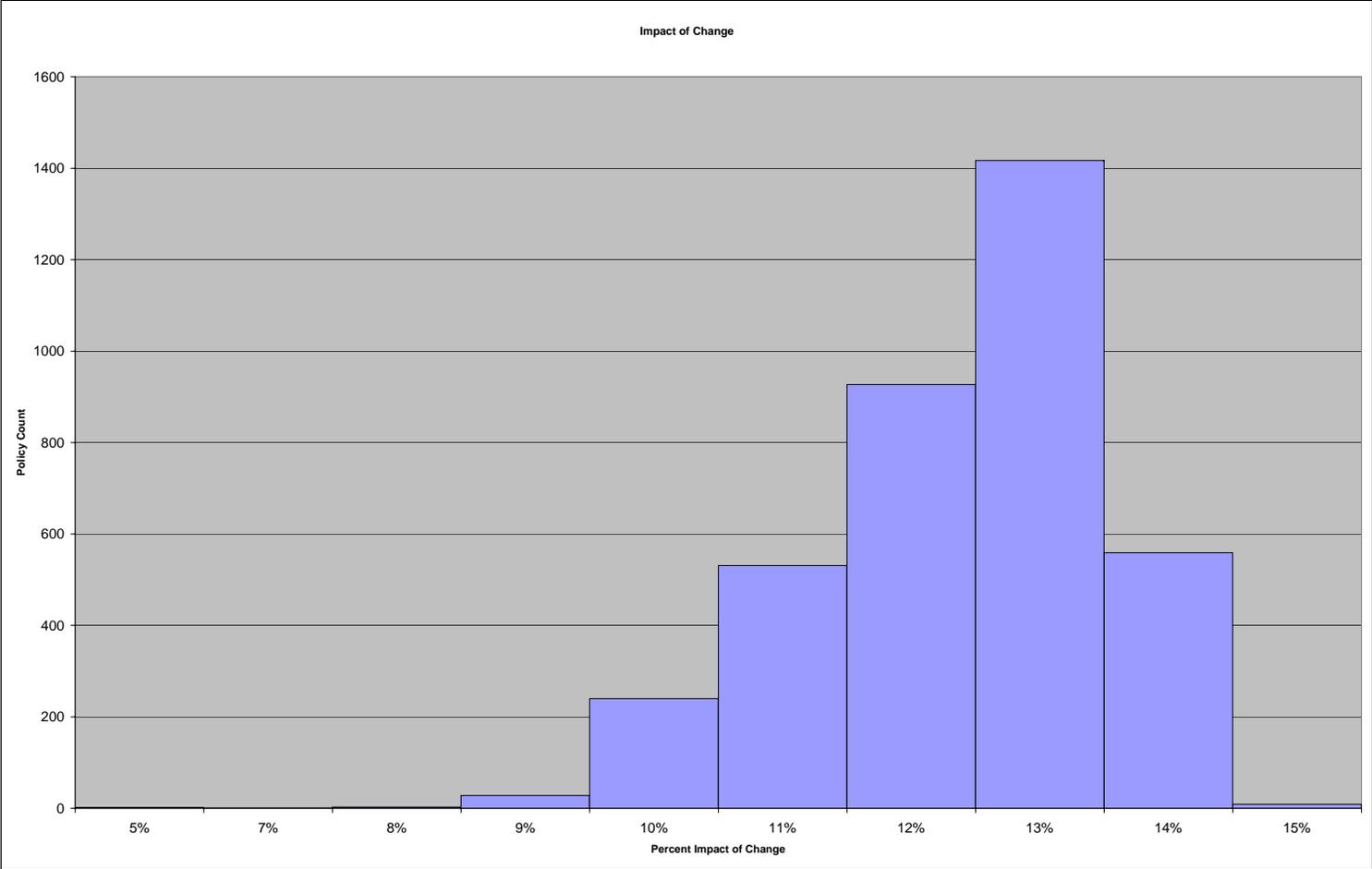
ARKANSAS (AR)

EXPECTED LOSS RATIO BUDGET

(1) PREMIUM DOLLAR		100.00
(2) VARIABLE EXPENSES:		
(A) COMMISSIONS		19.43
(B) VARIABLE GENERAL OPERATING EXPENSES		2.13
(C) TAXES		3.47
(D) TOTAL VARIABLE EXPENSES		25.03
= (A)+(B)+(C)		
(3) FIXED EXPENSES		
(A) FIXED GENERAL OPERATING EXPENSES		6.39
(B) FIXED REINSURANCE EXPENSE		0.00
(C) TOTAL FIXED EXPENSES		6.39
= (A)+(B)		
(4) BUDGETARY PROFIT LOAD		9.42
(5) EXPECTED LOSS AND AE RATIO		
= (1)-(2D)-(3C)-(4)		59.16
(6) LOSS ADJUSTMENT EXPENSE RATIO		
(A) RATIO TO CALENDAR YEAR LOSSES:		
	(1) 2008	0.1558
	(2) 2007	0.1769
	(3) 2006	0.1944
(B) AVERAGE		0.1757
(C) RATIO TO PREMIUM		8.84
(7) EXPECTED LOSS RATIO		50.32
= (5)/[1+(6B)] = [(1)-(2D)-(3C)-(4)]/[1+(6B)]		
(8) EXPENSE MULTIPLIER (FOR LC INCL AE)		1.690
= [1/(5)]*100		

Safeco Insurance Company of America
 Dwelling Fire Program
 State of Arkansas

% Change	PIF	% of Policies	Cumulative %
5%	2	0.1%	0.1%
7%	1	0.0%	0.1%
8%	3	0.1%	0.2%
9%	28	0.8%	0.9%
10%	240	6.5%	7.4%
11%	531	14.3%	21.7%
12%	927	24.9%	46.6%
13%	1417	38.1%	84.7%
14%	559	15.0%	99.8%
15%	9	0.2%	100.0%



Tier Altering Rules

Arkansas

Tier altering rules deal with the pricing of niche exposures for which small amounts of data exist. In order to offer a viable market and adequately price coverage with specific risk characteristics, a pricing tier may be altered.

Our custom model first determines the initial tier. That market may be altered if one or more specific risk characteristics are identified. If a policy has more than one tier altering rule, the element that will place the account in the highest rated market will take priority.

New Business

- If the number of losses is one, the insurance bureau score returned by ChoicePoint is less than 511 and the customer is new to Safeco, the market is set to the F80 tier
- If the residence is of log construction with an initial tier equal to or less than F30, the market is set to the F30 tier.
- If there is no mortgagee and the insurance bureau score returned by ChoicePoint is less than 511, the market is set to the F80 tier.
- If the year of construction is prior to 1990 and the insurance bureau score returned by ChoicePoint is less than 481, the market is set to the F80 tier.
- If the insured indicates that they have previously been canceled, declined or rejected for property coverage in the previous 5 years and the insurance bureau score returned by ChoicePoint is less than 511, the market is set to the F80 tier.

Inforce Business

- For those customers receiving a valid IBS at policy inception and for the life of that policy we offer optimum score. A new IBS is run at subsequent renewals. The renewal offer will utilize the customer's best IBS obtained within the most recent 3 years.
- If the residence is of log construction with an initial tier equal to or less than F30, the market is set to the F30 tier. If the initial tier is F35 or F40, the market is set to the F45 tier. If the initial tier of F45 or greater, the market is set one tier higher than the indicated tier or F70 - whichever is highest.
- If the number of losses is zero, one or two the market is set to the indicated tier. If the number of losses is equal to or greater than three and tenure is equal to or less than 15 years, the market is set to the indicated tier or F70 - whichever is highest. If the number of losses is equal to or greater than three and tenure is greater than 15 years, the market is set to the indicated tier or F60 - whichever is highest.

Safeco Insurance Companies
Dwelling Fire Program

Rate Level Indications
Fire Coverage
ARKANSAS

Accident Year Ending (1)	Earned Premium (2)	Earned Premium At The Current Rate Level (3)	Premium Trend (4)	Earned Premium at Current Rate Level (incl. Premium Trend) (5) = (3) X (4)	Leveled Losses (6)	Loss Cost Trend (7)	Projected Leveled Losses (8) = (6) X (7)	Projected Leveled Loss Ratio (9) = (8) / (5) X 100
03/2005	340,203	436,814	1.368	597,725	211,352	1.735	366,772	61.4
03/2006	488,821	621,198	1.274	791,234	514,260	1.581	813,099	102.8
03/2007	722,347	906,485	1.214	1,100,125	512,030	1.441	737,610	67.0
03/2008	1,028,089	1,229,191	1.185	1,457,076	411,735	1.313	540,405	37.1
03/2009	1,319,999	1,451,261	1.132	1,642,455	1,333,627	1.196	1,594,802	97.1

(10) Weighted Projected Loss Ratio	73.36
(11) Credibility Weighted Loss Ratio = {(10)*(17) + (18)*[1-(17)]}	55.42
(12) Projected AE Ratio To Losses Exhibit 2, Line 6B	17.57
(13) Projected Fixed Expense Ratio Exhibit 2, Line 3C	6.39
(14) Projected Variable Expense Ratio Exhibit 2, Line 2D	25.03
(15) Underwriting Profit Provision Exhibit 2, Line 4	9.42
(16) Target Loss Ratio = Expected Loss & AE Ratio / AE Load Factor = [1 - (13) - (14) - (15)] / [1 + (12)]	50.32
(17) Credibility Of Experience Period	17.8%
(18) Trended Permissible Loss Ratio	51.54
(19) Indicated Rate Level Change = {(11)*[1+(12)] + (13)} / [1-(14)-(15)] - 1	9.1%

Safeco Insurance Companies
Dwelling Fire Program

Rate Level Indications
Extended Coverage
ARKANSAS

Accident Year Ending (1)	Earned Premium (2)	Earned Premium At The Current Rate Level (3)	Premium Trend (4)	Earned Premium at Current Rate Level (incl. Premium Trend) (5) = (3) X (4)	Leveled Losses (6)	Loss Cost Trend (7)	Projected Leveled Losses (8) = (6) X (7)	Projected Leveled Loss Ratio (9) = (8) / (5) X 100
03/2005	219,709	242,543	1.340	324,943	138,009	2.313	319,223	98.2
03/2006	303,771	318,867	1.349	430,140	199,147	2.011	400,556	93.1
03/2007	453,478	476,149	1.256	598,064	348,529	1.749	609,580	101.9
03/2008	618,782	652,428	1.214	792,113	422,869	1.521	643,131	81.2
03/2009	753,220	776,910	1.149	892,891	686,622	1.323	908,058	101.7

(10) Weighted Projected Loss Ratio	94.98
(11) Projected Hurricane Loss Ratio	0.00
(12) Credibility Weighted Loss Ratio = $\{(10) \cdot (18) + [(19) - (11)] \cdot [1 - (18)]\} + (11)$	62.56
(13) Projected AE Ratio To Losses Exhibit 2, Line 6B	17.57
(14) Projected Fixed Expense Ratio Exhibit 2, Line 3C	6.39
(15) Projected Variable Expense Ratio Exhibit 2, Line 2D	25.03
(16) Underwriting Profit Provision Exhibit 2, Line 4	9.42
(17) Target Loss Ratio = Expected Loss & AE Ratio / AE Load Factor = $[1 - (14) - (15) - (16)] / [1 + (13)]$	50.32
(18) Credibility Of Experience Period	21.9%
(19) Trended Permissible Loss Ratio	53.48
(20) Indicated Rate Level Change = $\{(12) \cdot [1 + (13)] + (14)\} / [1 - (15) - (16)] - 1$	22.0%

July 1, 2009

Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201 – 1904

Attention: Becky Harrington, Certified Analyst

SAFECO Insurance Company of America
Dwelling Fire Program
Revised Rates & Rules; Tier Altering Rule Revision

Safeco Filing Number: PL-AR-2009
SERFF Number: LBRM-126201083

Thank you for the prompt review of our Safeco Dwelling Fire rate filing. This is in response to the objection that we received on June 26, 2009. Please find your inquiries restated below along with our responses.

Are the number of losses included in the development of the bureau score? If so, explain the additional need to alter based upon losses, both inforce and new business.

Losses are not used in the development of the bureau score. Losses are used in our segmentation algorithm in conjunction with the appropriate bureau score.

Provide statistical data supporting each of the new business altering rules.

With this response please find Exhibit 7, this exhibit includes Dwelling Fire specific countrywide loss data for each of the proposed new business tier altering rules. As you will notice we do not have sufficient credibility to assign a particular surcharge to each group of insureds. As we continue to gain experience with each segment of the market we will assess whether we should maintain or refine these rules

Provide support for the log construction in-force business rule.

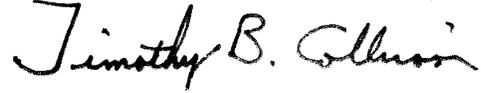
Dwellings of log construction present unique challenges both in their valuation and problems associated with repairs. This often entails their being situated in remote locations along with limited repair resources and significant complexity in engineering their reconstruction. Determining replacement cost is also very difficult and therefore obtaining an adequate rate is a challenge.

Despite these obstacles we recognize that affording a market for this form of construction is important to our customers and agents. Since we do not presently have sufficient credibility to assign a particular surcharge to these dwellings we have elected to use a tier altering rule. As we continue to gain experience with this segment of the market we will assess whether we should maintain or refine this rule (our current Log Home experience is outlined in Exhibit 8).

July 1, 2009
Page 2

If you have any questions or need any additional information please do not hesitate to call me at the number provided below. Thank you for your time and consideration.

Sincerely,

A handwritten signature in black ink that reads "Timothy B. Collison". The signature is written in a cursive style with a large initial 'T'.

Tim Collison
Product Manager
(206) 473-5865
(206) 473-6730 - FAX
jonsny@safeco.com

Exhibit 7
Tier Altering Rules - CONFIDENTIAL
Trade Secret Information - Do Not Copy

Rule #	Proposed Rule	Incurred Loss	Earned Premium	LR for subgroup	Policy Count for subgroup	Expected LR Change
1	IBS<511 & # Losses >= 1 & New Business to Safeco	\$ 67,343	\$ 47,791	140.9%	221	-0.7%
2	ConstructionType = Log & Tier <= F30	\$ -	\$ 2,230	0.0%	14	0.0%
3	IBS<511 & No 1st Mortgage	\$ 8,137	\$ 32,746	24.8%	186	0.0%
4	IBS<481 & YearBuilt<1990	\$ 264,960	\$ 320,843	82.6%	1,616	-2.1%
5	IBS<511 & Insurance Canceled/Nonrenew/Declined = Yes	\$ 13,707	\$ 31,688	43.3%	166	0.0%

Exhibit 8
Tier Altering Rules - CONFIDENTIAL
Trade Secret Information - Do Not Copy

Existing Rule	Incurred Loss*	Earned Premium*	LR for subgroup	Current In-force Policy Count for subgroup	LR Change due to rule use
Log Homes - Inforce Tier Altering Rule	\$ 1,308,460	\$ 1,753,786	74.6%	553	-0.1%

* Data is 2005-2008 combined data

September 10, 2009

Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201 – 1904

Attention: Becky Harrington, Certified Analyst

SAFECO Insurance Company of America
Dwelling Fire Program
Revised Rates & Rules; Tier Altering Rule Revision

Safeco Filing Number: PL-AR-2009
SERFF Number: LBRM-126201083

As previously noted in our filing communication of July 22, 2009, we have amended our new business effective date to October 1, 2009 and the renewal effective date to November 10, 2009. However, as a result of system resource issues we will be delaying the portion of the revision that includes the implementation of tier altering rules until November 12, 2009 for new business and December 22, 2009 for renewal business.

In addition, to comply with your department's previous request that no customer receive in excess of a +35% increase at renewal we will be omitting the previously filed inforce tier altering rules. An amended exhibit has been included to reflect that they are no longer included with this revision.

If you have any questions or need any additional information, please do not hesitate to call me at the number provided below. Thank you for your time and consideration.

Sincerely,



Tim Collison
Product Manager
(206) 473-5865
(206) 473-6730 - FAX
timcol@safeco.com

Tier Altering Rules - Amended Arkansas

Tier altering rules deal with the pricing of niche exposures for which small amounts of data exist. In order to offer a viable market and adequately price coverage with specific risk characteristics, a pricing tier may be altered.

Our custom model first determines the initial tier. That market may be altered if one or more specific risk characteristics are identified. If a policy has more than one tier altering rule, the element that will place the account in the highest rated market will take priority.

New Business

- If the number of losses is one, the insurance bureau score returned by ChoicePoint is less than 511 and the customer is new to Safeco, the market is set to the F80 tier
- If the residence is of log construction with an initial tier equal to or less than F30, the market is set to the F30 tier.
- If there is no mortgagee and the insurance bureau score returned by ChoicePoint is less than 511, the market is set to the F80 tier.
- If the year of construction is prior to 1990 and the insurance bureau score returned by ChoicePoint is less than 481, the market is set to the F80 tier.
- If the insured indicates that they have previously been canceled, declined or rejected for property coverage in the previous 5 years and the insurance bureau score returned by ChoicePoint is less than 511, the market is set to the F80 tier.