

SERFF Tracking Number: HART-125530487 State: Arkansas
Filing Company: Trumbull Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: FN.15.599/RWG.2008.01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Trumbull Auto Rate Decrease
Project Name/Number: Private Passenger Auto/FN.15.599/RWG.2008.01

Filing at a Glance

Company: Trumbull Insurance Company

Product Name: Trumbull Auto Rate Decrease

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto
(PPA)

Filing Type: Rate

SERFF Tr Num: HART-125530487 State: Arkansas

SERFF Status: Closed

Co Tr Num:
FN.15.599/RWG.2008.01

Co Status: Initial Filing

Authors: Joyce Driscoll, Claire
Dubord, Marilu Gonzalez, David
Logan, Sima Nizami, Angela Isaac
Date Submitted: 03/10/2008

State Tr Num: EFT \$100

State Status: Fees verified and
received

Reviewer(s): Alexa Grissom, Betty
Montesi, Brittany Yielding

Disposition Date: 03/13/2008

Disposition Status: Filed

Effective Date Requested (New): 04/01/2008

Effective Date Requested (Renewal): 05/19/2008

Effective Date (New): 04/01/2008

Effective Date (Renewal):
05/19/2008

State Filing Description:

General Information

Project Name: Private Passenger Auto

Project Number: FN.15.599/RWG.2008.01

Reference Organization:

Reference Title:

Filing Status Changed: 03/13/2008

State Status Changed: 03/11/2008

Corresponding Filing Tracking Number:

Filing Description:

We herewith file an overall rate change of -5.0% as described in the Explanatory Memorandum prepared by Pedro B. Coronel, Actuarial Analyst.

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

SERFF Tracking Number: HART-125530487 State: Arkansas
 Filing Company: Trumbull Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: FN.15.599/RWG.2008.01
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Trumbull Auto Rate Decrease
 Project Name/Number: Private Passenger Auto/FN.15.599/RWG.2008.01

Company and Contact

Filing Contact Information

Joyce Driscoll, Filing Analyst
 690 Asylum Avenue
 Hartford, CT 06055

joyce.driscoll@thehartford.com
 (860) 547-3468 [Phone]
 (860) 547-5941[FAX]

Filing Company Information

Trumbull Insurance Company
 Hartford Plaza
 Hartford, CT 06115
 (860) 547-5000 ext. [Phone]

CoCode: 27120
 Group Code: 91
 Group Name:
 FEIN Number: 06-1184984

State of Domicile: Connecticut
 Company Type: Property
 State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Trumbull Insurance Company	\$100.00	03/10/2008	18458488

SERFF Tracking Number: HART-125530487 State: Arkansas
 Filing Company: Trumbull Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: FN.15.599/RWG.2008.01
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Trumbull Auto Rate Decrease
 Project Name/Number: Private Passenger Auto/FN.15.599/RWG.2008.01

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	03/13/2008	03/13/2008

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	Alexa Grissom	03/11/2008	03/11/2008	Joyce Driscoll	03/12/2008	03/12/2008

SERFF Tracking Number: HART-125530487 State: Arkansas
 Filing Company: Trumbull Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: FN.15.599/RWG.2008.01
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Trumbull Auto Rate Decrease
 Project Name/Number: Private Passenger Auto/FN.15.599/RWG.2008.01

Disposition

Disposition Date: 03/13/2008
 Effective Date (New): 04/01/2008
 Effective Date (Renewal): 05/19/2008
 Status: Filed
 Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Trumbull Insurance Company	-5.000%	\$-79,636	1,669	\$1,592,718	%	%	%

SERFF Tracking Number: HART-125530487 State: Arkansas
 Filing Company: Trumbull Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: FN.15.599/RWG.2008.01
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Trumbull Auto Rate Decrease
 Project Name/Number: Private Passenger Auto/FN.15.599/RWG.2008.01

Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract		Yes
Supporting Document	APCS-Auto Premium Comparison Survey		Yes
Supporting Document (revised)	NAIC loss cost data entry document		Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty		Yes
Supporting Document	Explanatory Memorandum		Yes
Rate	Rate Page		Yes

SERFF Tracking Number: HART-125530487 State: Arkansas
Filing Company: Trumbull Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: FN.15.599/RWG.2008.01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Trumbull Auto Rate Decrease
Project Name/Number: Private Passenger Auto/FN.15.599/RWG.2008.01

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 03/11/2008
Submitted Date 03/11/2008
Respond By Date

Dear Joyce Driscoll,

This will acknowledge receipt of the captioned filing. We did not receive an explanatory memorandum. Additionally, the RF-1 does not reflect any policies in force; please clarify.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 03/12/2008
Submitted Date 03/12/2008

Dear Alexa Grissom,

Comments:

Response 1

Comments: In response to Objection Letter dated 03-11-2008, I have replaced the RF-1 and added the Explanatory Memorandum to the Supporting Documentation component.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: NAIC loss cost data entry document

Comment: Attached is the RF-1 NAIC loss cost data entry document.

Satisfied -Name: Explanatory Memorandum

Comment: Attached is the Explanatory Memorandum.

No Form Schedule items changed.

SERFF Tracking Number: *HART-125530487* *State:* *Arkansas*
Filing Company: *Trumbull Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *FN.15.599/RWG.2008.01*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *Trumbull Auto Rate Decrease*
Project Name/Number: *Private Passenger Auto/FN.15.599/RWG.2008.01*

No Rate/Rule Schedule items changed.

Sincerely,

Angela Isaac, Claire Dubord, David Logan, Joyce Driscoll, Marilu Gonzalez, Sima Nizami

SERFF Tracking Number: HART-125530487 State: Arkansas
 Filing Company: Trumbull Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: FN.15.599/RWG.2008.01
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Trumbull Auto Rate Decrease
 Project Name/Number: Private Passenger Auto/FN.15.599/RWG.2008.01

Rate Information

Rate data applies to filing.

Filing Method: File & Use
Rate Change Type: Decrease
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 08/01/2007
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:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Trumbull Insurance Company	%	-5.000%	\$-79,636	1,669	\$1,592,718	%	%

SERFF Tracking Number: HART-125530487 State: Arkansas
 Filing Company: Trumbull Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: FN.15.599/RWG.2008.01
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Trumbull Auto Rate Decrease
 Project Name/Number: Private Passenger Auto/FN.15.599/RWG.2008.01

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
	Rate Page	R-1	Replacement	AR-PC-07-025303 AR TRUMBULL RATE PAGE R-1.pdf

**Arkansas
Trumbull Insurance Company
PERSONAL AUTOMOBILE
Annual Rates**

Territory	25/50 BI	25,000 PD	1,000 MP	25/50 UMBI	25000 UMPD	2007, 8	
						100 Comp	200 Coll
1	83	74	5	9	4	98	175
3	68	66	6	9	3	92	167
5	76	72	5	10	3	137	220
6	91	78	6	11	3	118	232
8	90	73	5	10	3	77	172
9	69	66	6	10	3	91	171
10	55	74	7	7	3	89	170
20	59	55	5	8	3	116	161
21	66	58	5	8	3	104	164
22	68	63	6	8	3	94	175
23	59	52	5	8	3	115	162
30	81	74	6	10	3	84	175
31	106	76	8	11	4	98	231
32	94	85	5	10	4	94	227
33	104	88	8	10	3	94	230
34	95	92	6	11	3	109	253
40	52	58	4	7	3	153	183
41	48	52	4	10	3	139	157
42	55	53	5	8	3	125	171
51	65	56	5	10	3	101	178
52	57	60	9	7	3	147	208
53	60	61	4	7	3	124	199
54	68	61	7	10	3	176	207
55	104	75	5	11	4	133	219
56	65	62	5	10	3	152	217
57	72	62	6	9	3	137	192
58	54	58	4	7	3	168	200
64	61	60	9	9	4	135	173
65	73	65	5	10	3	141	198
74	75	69	9	6	3	132	233

SERFF Tracking Number: HART-125530487 State: Arkansas
Filing Company: Trumbull Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: FN.15.599/RWG.2008.01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Trumbull Auto Rate Decrease
Project Name/Number: Private Passenger Auto/FN.15.599/RWG.2008.01

Supporting Document Schedules

Review Status:

Satisfied -Name: A-1 Private Passenger Auto Abstract 03/08/2008

Comments:

Attached is the A-1 Private Passenger Auto Abstract.

Attachment:

AR FORMA1 TRUMBULL.pdf

Review Status:

Satisfied -Name: APCS-Auto Premium Comparison Survey 03/08/2008

Comments:

I have attached the APCS-Auto Premium Comparison Survey in both Excel format and PDF format.

Attachments:

AR PPA Survey FORM APCS TRUMBULL.xls
AR PPA Survey FORM APCS TRUMBULL.pdf

Review Status:

Satisfied -Name: NAIC loss cost data entry document 03/12/2008

Comments:

Attached is the RF-1 NAIC loss cost data entry document.

Attachment:

AR LOSS COST DATA ENTRY RF1 (2).pdf

Review Status:

Bypassed -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp 03/08/2008

Bypass Reason: Not applicable.

Comments:

Review Status:

Satisfied -Name: Uniform Transmittal Document-Property & Casualty 03/08/2008

SERFF Tracking Number: *HART-125530487* *State:* *Arkansas*
Filing Company: *Trumbull Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *FN.15.599/RWG.2008.01*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *Trumbull Auto Rate Decrease*
Project Name/Number: *Private Passenger Auto/FN.15.599/RWG.2008.01*

Comments:

Attached is the Uniform Transmittal Document-Property & Casualty.

Attachment:

PC-TD-1 2007 TRUMBULL.pdf

SERFF Tracking Number: HART-125530487 *State:* Arkansas
Filing Company: Trumbull Insurance Company *State Tracking Number:* EFT \$100
Company Tracking Number: FN.15.599/RWG.2008.01
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Trumbull Auto Rate Decrease
Project Name/Number: Private Passenger Auto/FN.15.599/RWG.2008.01

Review Status:

Satisfied -Name: Explanatory Memorandum

03/12/2008

Comments:

Attached is the Explanatory Memorandum.

Attachment:

AR EM FN15599RWG200801.pdf

ARKANSAS INSURANCE DEPARTMENT

PRIVATE PASSENGER AUTOMOBILE ABSTRACT

INSTRUCTIONS: All questions must be answered. If the answer is "none" or "not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent homeowners rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Trumbull Insurance Company

NAIC No. 27120 Group No. 00914

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? No

2. Do you furnish a market for young drivers? Yes
Over age 65 drivers? Yes

3. Do you require collateral business to support a youthful driver risk? No

4. Do you insure drivers with an international or foreign driver's license? No

5. Specify the percentage you allow in credit or discounts for the following:

a. Driver Over 55		<u>N/A</u>	%
b. Good Student Discount	College Grad Schol Achievement Discount	<u>5</u>	%
c. Multi-car Discount	Companion Auto Discount	<u>5</u>	%
d. Accident Free Discount*		<u>N/A</u>	%
*Please Specify Qualification for Discount _____			
e. Anti-theft Discount		<u>5 - 15</u>	%
f. Other (specify)	Homeownership Credit	<u>2 - 10</u>	%
	Air Bag	<u>10 - 20</u>	%
	Defensive Driver	<u>5</u>	%
	Account Credit	<u>5 - 10</u>	%

6. Do you have an installment payment plan for automobile insurance? Yes
If so, what is the fee for installment payments? \$5

7. Does your company utilize a tiered rating plan? Yes If so, list the programs and percentage differences. The 50 tiers have % differences of approximately -60% to 974%.

State the current volume for each program.

1,592,718

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Pedro Coronel

Signature

Pedro Coronel, Actuarial Analyst

Title

(860) 378-3805

Telephone Number

SERFF Tracking Number: *HART-125530487* *State:* *Arkansas*
Filing Company: *Trumbull Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *FN.15.599/RWG.2008.01*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *Trumbull Auto Rate Decrease*
Project Name/Number: *Private Passenger Auto/FN.15.599/RWG.2008.01*

Attachment "AR PPA Survey FORM APCS TRUMBULL.xls" is not a PDF document and cannot be reproduced here.

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 27120
Company Name: Trumbull Insurance Company
Contact Person: Pedro Coronel
Telephone No.: 860-378-3805
Email Address: Pedro_Coronel@thehartford.com
Effective Date: 4/1/2008

Assumptions to Use:

- 1 **Liability** -Minimum \$25,000 per person
- 2 **Bodily Injury** \$50,000 per accident
\$25,000 per accident
- 3 **Property Damage** \$100 deductible per accident
- 4 **Comprehensive & Collision** \$250 deductible per accident
- 5 **The insured has elected to accept:**
 Uninsured motorist property and bodily injury equal to liability coverage
 Underinsured bodily injury equal to liability coverage
- 6 **Personal Injury Protection** of \$5,000 for medical, loss wages according to statute and \$5,000 accidental death
- 7 **If male and female rates are different, use the highest of the two**

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 compact disk

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG 10-20 %
 AUTO/HOMEOWNERS 2-10 %
 GOOD STUDENT 5 %
 ANTI-THEFT DEVICE 5-15 %
 Over 55 Defensive Driver Discount 5 %
 \$250/\$500 Deductible Comp./Coll. 2/26 %

Vehicle	Coverages	Gender	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
			Age																			
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$1,560	\$1,715	\$418	\$351	\$1,589	\$1,751	\$427	\$355	\$1,814	\$2,009	\$468	\$388	\$1,556	\$1,706	\$420	\$351	\$1,950	\$2,160	\$497	\$408
	Minimum Liability with Comprehensive and Collision		\$2,220	\$2,462	\$763	\$555	\$2,389	\$2,663	\$868	\$611	\$2,507	\$2,795	\$824	\$599	\$2,477	\$2,756	\$949	\$654	\$2,800	\$3,122	\$940	\$672
	100/300/50 Liability with Comprehensive and Collision		\$2,673	\$3,025	\$859	\$617	\$2,869	\$3,259	\$970	\$676	\$3,060	\$3,482	\$940	\$674	\$2,930	\$3,319	\$1,044	\$716	\$3,406	\$3,876	\$1,069	\$755
2003 Ford Explorer "XL" 2WD, 4 door	Minimum Liability		\$1,606	\$1,762	\$428	\$358	\$1,637	\$1,799	\$436	\$362	\$1,865	\$2,061	\$479	\$396	\$1,604	\$1,754	\$430	\$357	\$2,006	\$2,217	\$508	\$418
	Minimum Liability with Comprehensive and Collision		\$2,418	\$2,678	\$859	\$616	\$2,617	\$2,913	\$984	\$681	\$2,713	\$3,019	\$922	\$660	\$2,732	\$3,038	\$1,081	\$734	\$3,057	\$3,403	\$1,064	\$750
	100/300/50 Liability with Comprehensive and Collision		\$2,879	\$3,251	\$956	\$679	\$3,106	\$3,520	\$1,087	\$748	\$3,276	\$3,718	\$1,041	\$737	\$3,193	\$3,611	\$1,178	\$797	\$3,674	\$4,170	\$1,194	\$835
2003 Honda Odyssey "EX"	Minimum Liability		\$1,382	\$1,519	\$385	\$325	\$1,410	\$1,554	\$393	\$328	\$1,605	\$1,776	\$429	\$356	\$1,382	\$1,513	\$387	\$325	\$1,725	\$1,912	\$455	\$376
	Minimum Liability with Comprehensive and Collision		\$2,162	\$2,401	\$807	\$575	\$2,354	\$2,628	\$927	\$641	\$2,414	\$2,695	\$860	\$615	\$2,469	\$2,754	\$1,023	\$691	\$2,734	\$3,050	\$999	\$699
	100/300/50 Liability with Comprehensive and Collision		\$2,570	\$2,908	\$893	\$631	\$2,787	\$3,165	\$1,018	\$700	\$2,913	\$3,314	\$966	\$684	\$2,877	\$3,261	\$1,110	\$747	\$3,281	\$3,729	\$1,114	\$774
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$1,499	\$1,635	\$409	\$342	\$1,528	\$1,673	\$416	\$346	\$1,733	\$1,909	\$455	\$377	\$1,502	\$1,632	\$412	\$343	\$1,868	\$2,056	\$484	\$396
	Minimum Liability with Comprehensive and Collision		\$2,412	\$2,668	\$907	\$639	\$2,637	\$2,935	\$1,050	\$717	\$2,681	\$2,983	\$966	\$681	\$2,782	\$3,095	\$1,169	\$778	\$3,048	\$3,389	\$1,126	\$780
	100/300/50 Liability with Comprehensive and Collision		\$2,843	\$3,203	\$999	\$698	\$3,093	\$3,501	\$1,147	\$779	\$3,206	\$3,635	\$1,077	\$753	\$3,213	\$3,630	\$1,260	\$837	\$3,624	\$4,104	\$1,248	\$859
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$1,438	\$1,581	\$396	\$333	\$1,467	\$1,617	\$403	\$337	\$1,670	\$1,850	\$441	\$366	\$1,436	\$1,574	\$398	\$333	\$1,796	\$1,990	\$468	\$386
	Minimum Liability with Comprehensive and Collision		\$2,351	\$2,614	\$898	\$631	\$2,578	\$2,882	\$1,044	\$708	\$2,617	\$2,925	\$956	\$672	\$2,720	\$3,042	\$1,162	\$771	\$2,976	\$3,324	\$1,115	\$770
	100/300/50 Liability with Comprehensive and Collision		\$2,774	\$3,140	\$987	\$689	\$3,026	\$3,438	\$1,138	\$769	\$3,134	\$3,566	\$1,065	\$743	\$3,143	\$3,568	\$1,252	\$829	\$3,542	\$4,028	\$1,234	\$848
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$1,608	\$1,751	\$429	\$359	\$1,638	\$1,788	\$439	\$363	\$1,857	\$2,041	\$479	\$395	\$1,613	\$1,749	\$434	\$361	\$2,003	\$2,200	\$510	\$417
	Minimum Liability with Comprehensive and Collision		\$2,308	\$2,540	\$797	\$575	\$2,487	\$2,753	\$907	\$636	\$2,590	\$2,870	\$857	\$619	\$2,591	\$2,861	\$997	\$682	\$2,901	\$3,213	\$981	\$696
	100/300/50 Liability with Comprehensive and Collision		\$2,761	\$3,103	\$892	\$637	\$2,967	\$3,349	\$1,008	\$701	\$3,143	\$3,557	\$974	\$694	\$3,044	\$3,424	\$1,092	\$744	\$3,507	\$3,967	\$1,109	\$779

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # _____ FN.15.599/RWG.2008.01

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number _____ N/A

3. A. Company Name: Trumbull Insurance Company B. Company NAIC Number: 27120

4. A. Product Coding Matrix Line of Business (i.e., Type of Insurance): Private Passenger Automobile B. Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance): Automobile

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. C Loss Mul
Personal Automobile	N/A	-5.0%	N/A	N/A	N/A	N/A	N/A
TOTAL OVERALL EFFECT		-5.0%					

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
2007	1669	N/A	8/1/2007	N/A	N/A	N/A	N/A

7. Expense Constants
A. Total Production Expense
B. General Expense
C. Taxes, License & Fees
D. Underwriting Profit & Contingencies
E. Other (explain)
F. TOTAL

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
 9. N/A Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): No policy will get an increase
 10. -12.8% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 1

e)

H) Current s Cost tiplier

Selected Provisions
N/A

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 #
Hartford Financial Services Group	00914

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Trumbull Ins. Co.	Connecticut	0091-27120	06-1184984	

5. Company Tracking Number	FN.15.599/RWG.2008.01
-----------------------------------	-----------------------

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

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Joyce Driscoll, Technical Services, T-1-54 1 Hartford Plaza, Hartford, CT 06155	Filing Analyst	860-547-3468	860-547-5941	Joyce.Driscoll@TheHartford.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Joyce Driscoll

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

9. Type of Insurance (TOI)	Private Passenger Automobile
10. Sub-Type of Insurance (Sub-TOI)	Automobile
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	Mature Market
13. Filing Type	<input checked="" 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 type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 4/1/08 Renewal: 5/19/08
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	N/A
17. Reference Organization # & Title	N/A
18. Company's Date of Filing	March 10, 2008
19. Status of filing in domicile	<input 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 #	FN.15.599/RWG.2008.01
--	-----------------------

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
--

We herewith file an overall rate decrease of -5.0% as described in the Explanatory Memorandum prepared by Pedro B. Coronel, Actuarial Analyst.

As required, enclosed are the Loss Cost Entry RF-1, PPA Survey Form APCS, and the Private Passenger Auto Abstract, A-1.

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 #: EFT Processed
Amount: \$100.00

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

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

**ARKANSAS
TRUMBULL INSURANCE COMPANY**

EXPLANATORY MEMORANDUM

The Hartford is proposing to decrease base rates on bodily injury, physical damage, comprehensive and collision coverages to achieve an overall premium change of -5.0% effective 04/01/2008. Due to enhancements and investments in our underwriting area, we will be better able to validate the information provided to us by new business applicants about their current carrier. This will include information about the type of current carrier (Standard vs. Non-standard vs. No Prior Insurance) as well as information about the current policy limits. This will allow us to price our policies more adequately and to pass the expected savings of 5.0% on to our customers.

We are also adjusting the base rate decreases by territory to take competitiveness and profitability considerations into account. The overall impact of these territorial adjustments is 0.0%.

SUMMARY OF IMPACT

Coverage	% of Premium	Rate Impact
Bodily Injury	23.2%	-5.4%
Physical Damage	20.8%	-5.3%
Medical Payments	0.1%	0.0%
Uninsured Motorists	6.9%	0.0%
Comprehensive	10.0%	-5.2%
Collision	26.3%	-8.1%
Policy Expense Fee	12.6%	0.0%
TOTAL	100.0%	-5.0%

REVISED PAGES

Attached are the revised rate pages reflecting the above proposed changes.

Pedro B. Coronel
Actuarial Analyst
Personal Lines Actuarial
(860) 378-3805 (phone)
(860) 378-1338 (fax)

SERFF Tracking Number: HART-125530487 *State:* Arkansas
Filing Company: Trumbull Insurance Company *State Tracking Number:* EFT \$100
Company Tracking Number: FN.15.599/RWG.2008.01
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Trumbull Auto Rate Decrease
Project Name/Number: Private Passenger Auto/FN.15.599/RWG.2008.01

Superseded Attachments

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.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Supporting Document	NAIC loss cost data entry document	03/08/2008	AR LOSS COST DATA ENTRY RF1 TRUMBULL.pdf

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	FN.15.599/RWG.2008.01
-----------	---	-----------------------

2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
-----------	---	-----

	Company Name	Company NAIC Number
3.	A. Trumbull Insurance Company	B. 27120

	Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A. Private Passenger Automobile	B. Automobile

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Personal Automobile	N/A	-5.0%	N/A	N/A	N/A	N/A	N/A
TOTAL OVERALL EFFECT		-5.0%					

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
2007	New Program	N/A	8/1/2007	N/A	N/A	N/A	N/A

7.

Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense	N/A
C. Taxes, License & Fees	N/A
D. Underwriting Profit & Contingencies	N/A
E. Other (explain)	N/A
F. TOTAL	N/A

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)

9. N/A Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

10. NA Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

PC RLC