

## Filing at a Glance

Company: Austin Mutual Insurance Company  
Product Name: Supermarket/Grocers Program SERFF Tr Num: MEDJ-125243283 State: Arkansas  
TOI: 35.0 Interline Filings SERFF Status: Closed State Tr Num: AR-PC-07-025601  
Sub-TOI: 35.0002 Commercial Interline Filings Co Tr Num: MJI-AR-2007-ILR01 State Status:  
Filing Type: Rule Co Status: Reviewer(s): Betty Montesi,  
Llyweyia Rawlins, Brittany Yielding  
Disposition Date: 07-30-2007  
Authors: Melanie French, John Spain, Terrel Madsen  
Date Submitted: 07-26-2007 Disposition Status: Exempt from Review  
Effective Date Requested (New): On Approval Effective Date (New): 07-30-2007  
Effective Date Requested (Renewal): Effective Date (Renewal):

## General Information

Project Name: Status of Filing in Domicile: Not Filed  
Project Number: Domicile Status Comments: Minnesota is not in the trade area for the Supermarket/Grocery Stores Program at this time. Territory is currently limited to AR, IL, KS, MO & OK.  
Reference Organization: ISO Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 07-30-2007  
State Status Changed: 07-27-2007 Deemer Date:  
Corresponding Filing Tracking Number:

### Filing Description:

Austin Mutual Insurance Company is entering the supermarket/grocers insurance market in several Midwestern states to aid retailers in securing property and liability coverages for their operations. Beginning in March of 2007, another insurer that wrote a significant block of business for grocery retailers began non-renewing its entire block of retail grocery/supermarket business coverage. In the absence of that insurer, only a few specialty carriers remain.

Austin Mutual is partnering with a Kansas City-area based general agency (Med James, Inc. MJI) to underwrite and service this business. MJI has employed several insurance professionals previously associated with the carrier that non-renewed its book of business. Accordingly, significant knowledge of coverage, underwriting and service can be replicated for Austin Mutual.

This submission represents the initial filing of Austin Mutual for this business segment. The coverage is designed to closely recreate a product which the retailers desire and have purchased historically

Interline forms and manuals are ISO-based. This filing contains the exceptions.

## Company and Contact

### Filing Contact Information

John Spain, spainj@medjames.com  
8595 College Blvd, Ste. 200 (913) 663-5500 [Phone]  
Overland Park, KS 66210 (913) 663-2014[FAX]

### Filing Company Information

Austin Mutual Insurance Company	CoCode: 13412	State of Domicile: Minnesota
10 Second Street NE, Suite 300	Group Code:	Company Type: Property/Casualty
Minneapolis, MN 55413-2282	Group Name:	State ID Number:
(612) 378-8600 ext. [Phone]	FEIN Number: 41-0134100	
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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	Reference filings of advisory organization rules require a filing fee of \$25.
Per Company:	No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
28529	\$25.00	07-25-2007

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Exempt from Review	Llyweyia Rawlins	07-30-2007	07-30-2007

## Disposition

Disposition Date: 07-30-2007

Effective Date (New): 07-30-2007

Effective Date (Renewal):

Status: Exempt from Review

Comment: Per Arkansas Code 23-67-206: Property and casualty insurance for commercial risk, excluding workers compensation, employers liability, and professional liability insurance are exempted from rate and rule filing and review. (see actual code site for details)

Rate data does NOT apply to filing.

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Rate</b>	PACKAGE MODIFICATION FACTORS	Accepted for Informational Purposes	Yes

**Rate Information**

Rate data does NOT apply to filing.

## Rate/Rule Schedule

<b>Review Status:</b>	<b>Exhibit Name:</b>	<b>Rule # or Page #:</b>	<b>Rate Action</b>	<b>Previous State Filing Number:</b>	<b>Attachments</b>
Accepted for Informational Purposes	PACKAGE MODIFICATION FACTORS	AMJ-PMF-EX	New		AMF-PMF-EX.pdf

**COMMERCIAL LINES MANUAL  
DIVISION NINE – MULTIPLE LINES  
COMMERCIAL PACKAGE POLICY  
PACKAGE MODIFICATION FACTORS**

**PACKAGE MODIFICATION FACTORS**

Package Modification Assignment (PMA)	Premium from CLM Division			
	Two	Three Four Five Eight Property	Four Six Liability	All Other Divisions
Apartment House	1.00	.97	1.00	1.00
Contractors	1.00	1.00	1.00	1.00
Industrial & Processing	1.00	.81	1.00	1.00
Institutional	1.00	.76	1.00	1.00
Mercantile	1.00	.90	1.00	1.00
Motel/Hotel	1.00	1.00	1.00	1.00
Office	1.00	.85	1.00	1.00
Service	1.00	1.00	1.00	1.00