

SERFF Tracking Number: TRGR-125373960 State: Arkansas
Filing Company: Republic Underwriters Insurance Company State Tracking Number: #7789299 \$100
Company Tracking Number: 07-206
TOI: 04.0 Homeowners Sub-TOI: 04.0003 Owner Occupied Homeowners
Product Name: Standard Homeowners
Project Name/Number: Initial Rate and Rule Filing/07-206

Filing at a Glance

Company: Republic Underwriters Insurance Company

Product Name: Standard Homeowners	SERFF Tr Num: TRGR-125373960	State: Arkansas
TOI: 04.0 Homeowners	SERFF Status: Closed	State Tr Num: #7789299 \$100
Sub-TOI: 04.0003 Owner Occupied Homeowners	Co Tr Num: 07-206	State Status: Fees verified and received
Filing Type: Rate	Co Status: Submitted	Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding
	Author: William Bradford	Disposition Date: 01/11/2008
	Date Submitted: 12/14/2007	Disposition Status: Filed
Effective Date Requested (New): 02/01/2008		Effective Date (New): 02/01/2008
Effective Date Requested (Renewal): 02/01/2008		Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Initial Rate and Rule Filing
Project Number: 07-206

Reference Organization: ISO
Reference Title: 2000 PROGRAM RULES
Filing Status Changed: 01/11/2008
State Status Changed: 01/02/2008
Corresponding Filing Tracking Number:

Filing Description:

This is our initial rate and rule filing for our standard homeowners program.

This program is based upon the ISO HO 2000 program. Circular and reference numbers for this program are provided below.

Please refer to the filing memorandum and actuarial support for more detailed information.

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Company and Contact

Filing Contact Information

William Bradford, Senior Products Filing bill.bradford@republicgroup.com
 Specialist
 5525 LBJ Freeway (972) 788-6617 [Phone]
 Dallas, TX 75240 (972) 788-6609[FAX]

Filing Company Information

Republic Underwriters Insurance Company CoCode: 24538 State of Domicile: Texas
 5525 LBJ Freeway Group Code: 3489 Company Type:
 Dallas, TX 75240-6241 Group Name: The Republic Group State ID Number:
 (972) 788-6001 ext. [Phone] FEIN Number: 75-1221537

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: 1 company x \$100 per rate filing = \$100
 Per Company: No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
0007789299	\$100.00	12/07/2007

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	01/11/2008	01/11/2008

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	Becky Harrington	01/02/2008	01/02/2008	William Bradford	01/02/2008	01/10/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Credit Scoring Model	Supporting Document	William Bradford	12/28/2007	12/28/2007

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Disposition

Disposition Date: 01/11/2008
 Effective Date (New): 02/01/2008
 Effective Date (Renewal):
 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:
Republic Underwriters Insurance Company	0.000%	\$0	0	\$0	0.000%	0.000%	0.000%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document (revised)	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document (revised)	Filing Memorandum - Tiers	Filed	No
Supporting Document	Filing Memorandum - Tiers		No
Supporting Document (revised)	Actuarial Support - Tiers	Filed	No
Supporting Document	Actuarial Support - Tiers		No
Supporting Document	Filing Memorandum	Filed	Yes
Supporting Document	Actuarial Support	Filed	Yes
Supporting Document	Underwriting Guidelines	Filed	No
Supporting Document	Credit Scoring Model	Filed	Yes
Rate	Complete Manual	Filed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 01/02/2008

Submitted Date 01/02/2008

Respond By Date

Dear William Bradford,

This will acknowledge receipt of the captioned filing.

Objection 1

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comment:

Form HPCS must be submitted in Excel spreadsheet format. Companies may not change the form in any way or include formulas.

Objection 2

- Actuarial Support - Tiers (Supporting Document)

Comment: Pursuant to Arkansas Code Annotated § 23-67-209 and Rule 23, Section 7.A.2 supporting data must be companywide if Arkansas data is not credible or unavailable. Tier development may not be derived from Louisiana only data. Please include the actual premium and loss information with your additional information.

Objection 3

- Credit Scoring Model (Supporting Document)

Comment: The actual model must be provided, pursuant to ACA 23-67-409.

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.

Please feel free to contact me if you have questions.

Sincerely,

Becky Harrington

Response Letter

Response Letter Status Submitted to State

Response Letter Date 01/02/2008

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Dear Becky Harrington,

Comments:

Response 1

Comments: Ms. Harrington:

Form HPCS in excel format is enclosed.

Sincerely,

Bill Bradford

Related Objection 1

Applies To:

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comment:

Form HPCS must be submitted in Excel spreadsheet format. Companies may not change the form in any way or include formulas.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: HPCS-Homeowners Premium Comparison Survey

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments: Fair Issac has provided the information attached. This information is confidential.

Related Objection 1

Applies To:

- Credit Scoring Model (Supporting Document)

Comment:

The actual model must be provided, pursuant to ACA 23-67-409.

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Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Actuarial Support - Tiers

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments: We are providing countrwide support for the underwriting tiers, as requested.

Related Objection 1

Applies To:

- Actuarial Support - Tiers (Supporting Document)

Comment:

Pursuant to Arkansas Code Annotated § 23-67-209 and Rule 23, Section 7.A.2 supporting data must be companywide if Arkansas data is not credible or unavailable. Tier development may not be derived from Louisiana only data. Please include the actual premium and loss information with your additional information.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Filing Memorandum - Tiers

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
William Bradford

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Project Name/Number: Initial Rate and Rule Filing/07-206

Amendment Letter

Amendment Date:
Submitted Date: 12/28/2007

Comments:

I am adding information on the credit scoring model used.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Credit Scoring Model

Comment: We use FIIRS 2.0 HO3/5 1198 for credit scoring. This is the current Fair Isaac model.

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State: Arkansas
 State Tracking Number: #7789299 \$100
 Sub-TOI: 04.0003 Owner Occupied Homeowners

Rate Information

Rate data applies to filing.

Filing Method: File and Use (20 day)
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision:
Filing Method of Last Filing: N/A

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):
Republic Underwriters Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Complete Manual	All rules	New	AR HO 00 03 Manual 02 08.pdf

**ARKANSAS
HOMEOWNERS POLICY PROGRAM MANUAL**

ARKANSAS HOMEOWNERS POLICY PROGRAM MANUAL

GENERAL RULES

PART I COVERAGE AND DEFINITION TYPE RULES

RULE 100. INTRODUCTION

A. About the Homeowners Manual

The Homeowners Policy Program provides property and liability coverages, using the forms and endorsements specified in this Manual. This Manual contains the rules and classifications governing the writing of the Homeowners Policy. The rules, rates, forms and endorsements of the company for each coverage shall govern in all cases not specifically provided for in this Manual.

B. Manual Structure

1. Contents

The Manual is divided into two primary sections, general rules and company specific rules and rates.

2. General Rules

These rules are grouped into the following categories:

- a. Part I - Coverage And Definition Type Rules,
- b. Part II - Servicing Type Rules,
- c. Part III - Base Premium Computation Rules,
- d. Part IV – Additional Base Premium Computation Rules,
- e. Part V Section I - Property – Additional Coverages And Increased Limits Rules,
- f. Part VI Section II - Liability – Additional Coverages And Increased Limits Rules, and
- g. Part VII Section II - Liability - Other Exposures Increased Limits Rules.

3. Company Specific Rules and Rates

These rules are grouped into the following categories:

- a. Company Additional Rules,
- b. Territory Definitions,
- c. Base Class Premium Tables, and
- d. Classification and Key Factor Tables.

4. Form References

The Manual refers to Forms **HO 00 02**, **HO 00 03**, **HO 00 04**, **HO 00 05**, and **HO 00 06**. These Form references are identified as follows:

- a. Homeowners 2 Broad Form **HO 00 02**,
- b. Homeowners 3 Special Form **HO 00 03**,
- c. Homeowners 4 Contents Broad Form **HO 00 04**,
- d. Homeowners 5 Comprehensive Form **HO 00 05**, and
- e. Homeowners 6 Unit-Owners Form **HO 00 06**.

5. Forms Available

Form **HO 00 03** is available. Other forms may be available at a later date.

RULE 101. LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS

A. Limits

The limits of liability required under the Homeowners policy are as follows:

1. Section I - Property Damage

Coverage A – Dwelling		Coverage C - Personal Property	
HO 00 03	Minimum is \$40,000. There is no maximum limit.	HO 00 03	50% of A (One and two family dwelling); 30% of A (Three family dwelling); 25% of A (Four family dwelling)
Coverage B - Other Structures		Coverage D - Loss Of Use	
HO 00 03	10% of A (One and two family dwelling) 5% of A (Three and four family dwelling)	HO 00 03	30% of A

Table 101.A.1. Property Damage Limits

ARKANSAS HOMEOWNERS POLICY PROGRAM MANUAL GENERAL RULES

RULE 101. LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS, (cont.)

2. Section II - Liability (All Forms)

Coverage E - Personal Liability and Coverage F - Medical Payments*

Refer to Rule 301. in the state classification pages.

*Unless otherwise stated, Coverage E limits apply on an "occurrence" basis; Coverage F limits apply on an "each person" basis.

Table 101.A.2. Liability Limits

B. All Forms

The limit of liability for Coverages C or D of Section I and E or F of Section II may be increased.

C. Form HO 00 02, HO 00 03 or HO 00 05

Under Coverage B of Section I, an additional amount of insurance may be written on a specific structure. Under Coverage C of Section I, it is permissible to reduce the limit of liability to an amount not less than 40% of the limit of a one and two family dwelling; 20% of the limit of a three family dwelling; and 15% of the limit of a four family dwelling.

D. Form HO 00 06

Policy form HO 00 06 is not currently available for use with Republic Underwriters Homeowner product.

RULE 102. DESCRIPTION OF COVERAGES

The following is a general description of the coverages provided by the individual Homeowners policy forms. The policy should be consulted for exact contract conditions.

A. Section I - Property - Perils Insured Against Perils Insured Against

Perils	HO 00 03	HO 00 02, HO 00 04, HO 00 06, and HO 00 05
Fire or Lightning	Yes, Cov. C	N/A
Windstorm or Hail, Explosion, Riot or civil commotion, Aircraft, Vehicles or Smoke	Yes, Cov. C	N/A
Vandalism or malicious mischief	Yes, Cov. C	N/A
Theft	Yes, Cov. C	N/A
Volcanic eruption	Yes, Cov. C	N/A
Falling objects, Weight of ice, snow or sleet, Accidental discharge of water or steam, Sudden and accidental tearing apart of a heating system or appliance, Freezing, Sudden accidental damage from electrical current.	Yes, Cov. C	N/A
Additional risks with certain exceptions (Special Coverage)	Yes, Cov. A, B, and D	N/A

Table 102.A. Perils Insured Against

B. Section II - Liability - All Forms

1. Coverage E - Personal Liability

Covers payment on behalf of any insured for all sums which the insured shall become legally obligated to pay as damages because of bodily injury or property damage arising out of an insured's premises or personal activities.

2. Coverage F - Medical Payments To Others

Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising out of an insured's premises or personal activities.

RULE 103. MANDATORY COVERAGES

It is mandatory that insurance be written for all coverages provided under both Sections I and II of the Homeowners Policy.

RULE 104. ELIGIBILITY

A. All Forms Except HO 00 04 and HO 00 06

A Homeowners Policy may be issued:

- To the owner-occupant(s) of a 1, 2, 3 or 4 family dwelling which is used exclusively for private residential purposes (except as provided in Paragraphs F. and H.). A 1 family dwelling may not be occupied by more than one additional family or two roomers or boarders. In a 2, 3 or 4 family dwelling, an individual family unit may not be occupied by more than two families or one family with two roomers or boarders; or
- To the purchaser-occupant(s) who has entered into a long term installment contract for the purchase of the dwelling and who occupies the dwelling but to whom title does not pass from the seller until all the terms of the installment contract have been satisfied. The seller retains title until completion of the payments and in no way acts as a mortgagee. The seller's interest in the building and premises liability may be covered using Additional Insured Endorsement - **HO 04 41**; or

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GENERAL RULES

RULE 104. ELIGIBILITY, (cont.)

3. To the occupant of a dwelling under a life estate arrangement when the Coverage A amount is at least 80% of the dwelling's replacement cost. The owner's interest in the building and premises liability may be covered using Additional Insured Endorsement **HO 04 41**; or
4. To cover dwellings in the course of construction provided the policy is issued only in the name of the intended owner-occupant(s) of the dwelling.
5. When two or more apartment units in a 2, 3 or 4 family dwelling are occupied by co-owners, each occupying distinct living quarters with separate entrances. Given these circumstances, a Homeowners Policy providing building coverage may be issued to only one of the co-owner occupants of the dwelling. The policy may be endorsed to cover the interest of the other co-owner(s) in the building and for premises liability. Use Additional Insured Endorsement **HO 04 41**. A separate Homeowners Policy **HO 00 04** may be issued to the co-owner(s) occupying the other apartment(s) in the dwelling.

It is permissible to extend the Homeowners Policy, without additional premium charge, to cover the interest of a non-occupant joint owner in the building and for premises liability. Use Additional Insured Endorsement **HO 04 41**.

B. Form HO 00 04

Policy form HO 00 04 is not currently available for use with Republic Underwriters Homeowner product.

C. Form HO 00 06

Policy form HO 00 06 is not currently available for use with Republic Underwriters Homeowner product.

D. Seasonal Dwelling

Subject to all other sections of this rule, a Homeowners Policy may be issued to cover a seasonal dwelling.

E. Mobile Home, Trailer Home or House Trailer

These coverages are not available for use with Republic Underwriters Homeowner product.

F. Permitted Business Occupancies

Certain business occupancies are permitted, provided:

1. The premises is occupied principally for private residential purposes, and
2. There is no other business occupancy on the premises.

When the business is conducted on the residence premises, refer to Rule **510**. for Section **I** Coverage and Rule **608**. for Section **II** Coverage. When it is conducted from an Other Residence, only Section **II** Coverage is available. Refer to Rule **608**.

G. Farm Property

A Homeowners Policy shall not be issued to cover any property to which farm forms or rates apply under the rules of the company, except as noted in following Paragraphs **1.** and **2.:**

1. Section I - Property - Livestock Collision

Coverage may be provided for loss due to collision which results in the death of covered livestock owned by an insured and kept either on or away from the residence premises as specified in Rule **520**.

2. Section II - Liability Coverage

Certain farm liability exposures may be covered. Refer to Rule **615**.

H. Residence Held in Trust (All Forms Except HO 00 04)

Not currently available for use with the Republic Underwriters homeowner product.

RULE 105. SECONDARY RESIDENCE PREMISES

A. Application

Homeowners coverage on a secondary residence premises shall be provided under a separate policy. The rules of this Manual apply except that Section **II** Coverage is not mandatory for the secondary residence policy when the same company insures the initial and secondary residence.

B. Premium Adjustment

When coverage is provided on the initial and secondary residence premises under separate policies in the same company, the following premium adjustments should be made:

1. Reduce the Base Premium for the policy covering the secondary residence by \$18, and
2. Add the charge for Other Insured Location Occupied by Insured, developed from Rule **602.**, to the policy covering the initial residence.

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GENERAL RULES

RULE 106. PROTECTION CLASSIFICATION INFORMATION

The Protection Class listings in the Community Mitigation Classification Manual apply to risks insured under Homeowners Program policies.

- A. The protection class indicated applies in a municipality or classified area where a single class of fire protection is available throughout (8, 7, 6, etc.).
- B. In a classified area where two or more classifications are shown (for example, 6/9), the classification is determined as follows:

Distance To Fire Station	Class
1. 5 road miles or less with hydrant within 1,000 feet	*
2. 5 road miles or less with hydrant beyond 1,000 feet	9
3. Over 5 road miles	10

*First protection class (for example, 6/9...use Class 6)

Table 106.B. Two or More Classifications

- C. All other properties are Class 10.
- D. Subscription type fire departments are identified by a footnote in the Community Mitigation Classification Manual. Class 10 applies to properties which are not subscribers or which are located over 5 miles from the nearest recognized fire station of the listed fire department.

RULE 107. CONSTRUCTION DEFINITIONS

A. Frame

Exterior wall of wood or other combustible construction, including wood iron-clad, stucco on wood or plaster on combustible supports, or aluminum or plastic siding over frame.

B. Masonry Veneer

Exterior walls of combustible construction veneered with brick or stone.

C. Masonry

Exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and floors and roof of combustible construction (Disregarding floors resting directly on the ground).

D. Superior Construction

1. Non-Combustible

Exterior walls and floors and roof constructed of, and supported by metal, asbestos, gypsum, or other non-combustible materials.

2. Masonry Non-Combustible

Exterior walls constructed of masonry materials (as described in Paragraph C.) and floors and roof of metal or other non-combustible materials.

3. Fire Resistive

Exterior walls and floors and roof constructed of masonry or other fire resistive materials.

E. Mixed (Masonry/Frame)

A combination of both frame and masonry construction shall be classed as frame when the exterior walls of frame construction (including gables) exceed 33 1/3% of the total exterior wall area; otherwise class as masonry.

RULE 108. SEASONAL DWELLING DEFINITION

A seasonal dwelling is a dwelling with continuous unoccupancy of three or more consecutive months during any one year period.

RULE 109. SINGLE AND SEPARATE BUILDINGS DEFINITION

A. Single Building

All buildings or sections of buildings which are accessible through unprotected openings shall be considered as a single building.

B. Separate Building

- 1. Buildings which are separated by space shall be considered separate buildings.
- 2. Buildings or sections of buildings which are separated by:
 - a. A 6 inch reinforced concrete or an 8 inch masonry party wall; or
 - b. A documented minimum two hour non-combustible wall which has been laboratory tested for independent structural integrity under fire conditions; which pierces or rises to the underside of the roof and which pierces or extends to the inner-side of the exterior wall shall be considered separate buildings. Accessibility between buildings with independent walls or through masonry, party walls as described shall be protected by at least a Class A Fire Door installed in a masonry wall section.

**ARKANSAS HOMEOWNERS POLICY PROGRAM MANUAL
GENERAL RULES**

RULES 110. - 200. RESERVED FOR FUTURE USE

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GENERAL RULES

PART II SERVICING TYPE RULES

RULE 201. POLICY PERIOD

The policy may be written for a period of:

- A. One year and may be extended for successive policy periods by extension certificate based upon the premiums, forms and endorsements then in effect for the company.
- B. Less than one year on a pro rata basis.

RULE 202. CHANGES OR CANCELLATIONS

- A. It shall not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is cancelled.
- B. If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a pro rata basis, subject to the minimum premium requirement.

RULE 203. MANUAL PREMIUM REVISION

A manual premium revision shall be made in accordance with the following procedures:

- A. The effective date of such revision shall be as announced.
- B. The revision shall apply to any policy or endorsement in the manner outlined in the announcement of the revision.
- C. Unless otherwise provided at the time of the announcement of the premium revision, the revision shall not affect
 - 1. In-force policy forms, endorsements or premiums, until the policy is renewed, or
 - 2. In the case of a Deferred Premium Payment Plan, in-force policy premiums, until the anniversary following the effective date of the revision.

RULE 204. MULTIPLE COMPANY INSURANCE

Does not apply to the Republic Underwriters Homeowner product.

RULE 205. MINIMUM PREMIUM

- A. For prepaid policies a minimum **annual** premium shall be charged for each policy.
- B. When policies are written under a premium payment plan, no payment shall be less than the minimum premium for each annual period.
- C. The minimum premium may include all chargeable endorsements or coverages if written at inception of the policy.
- D. The minimum premium for the Arkansas homeowners program is \$200.

RULE 206. TRANSFER OR ASSIGNMENT

Subject to the consent of the company, all the rules of this Manual and any necessary adjustment of premium, a policy may be endorsed to effect:

- A. Transfer to another location within the same state; or
- B. Assignment from one insured to another in the event of transfer of title of the dwelling.

RULE 207. WAIVER OF PREMIUM

Does not apply to the Republic Underwriters Homeowner product.

RULE 208. WHOLE DOLLAR PREMIUM RULE

Each premium shown on the policy and endorsements shall be rounded to the nearest whole dollar. A premium of fifty cents (\$.50) or more shall be rounded to the next higher whole dollar. In the event of cancellation by the company, the return premium may be carried to the next higher whole dollar.

RULE 209. RESTRICTION OF INDIVIDUAL POLICIES

If a policy would not be issued because of unusual circumstances or exposures, the named insured may request a restriction of the policy provided no reduction in the premium is allowed. Such requests shall be referred to the company.

RULE 210. REFER TO COMPANY

Whenever a risk is rated on a refer to company basis, each company is responsible for complying with regulatory or statutory rate filing requirements.

**ARKANSAS HOMEOWNERS POLICY PROGRAM MANUAL
GENERAL RULES**

RULE 211. ADDITIONAL INTEREST

- A.** In addition to the mortgagee(s) shown in the Declarations or elsewhere in the policy, other persons or organizations may have an insurable interest in the residence premises. When coverage is **not** provided to such persons or organizations under Additional Insured Endorsement **HO 04 41** or its equivalent, their interest in the residence premises may be acknowledged by naming them in the endorsement referenced in Paragraph **D**.
- B.** Such persons or organizations are entitled to receive notification if the policy is canceled or nonrenewed by the insurer.
- C.** No additional charge is made for use of this endorsement.
- D.** Use Additional Interest Residence Premises Endorsement **HO 04 10**.

RULES 212. - 300. RESERVED FOR FUTURE USE

ARKANSAS HOMEOWNERS POLICY PROGRAM MANUAL

GENERAL RULES

PART III BASE PREMIUM COMPUTATION RULES

RULE 301. BASE PREMIUM COMPUTATION

The Base Premium is developed by multiplying a Key Premium by a Key Factor and rounding to the nearest whole dollar (\$0.50 or more rounded to the next higher whole dollar).

A. All Forms Except HO 00 04 and HO 00 06

1. One and Two Family Dwelling

- a. From the company Base Class Premium Table, select the **HO 00 03** premium for the territory that applies.
- b. Multiply this amount by the Superior Construction factor from Rule **401**. and round to the nearest whole dollar.
- c. From the Classification Tables in this Manual, select the Protection - Construction Classification Factors that apply.
- d. Multiply the result of paragraph **b.** by the Protection - Construction Classification Factor and round, again, to the nearest whole dollar to arrive at the Key Premium.
- e. From the Key Factor Table in this Manual, select the Key Factor for the desired limit of liability. If the limit of liability is not shown in the tables, interpolate as illustrated in Paragraph **C.** of this rule.
- f. Multiply the premium from Paragraph **d.**, by the Key Factor and round to the nearest whole dollar.
- g. Multiply the premium in paragraph **f.** by the Number of Families Factor and round to the nearest whole dollar.
- h. Multiply the premium in paragraph **g.** by the Townhouse or Row House Factor from Rule **402** and round to the nearest whole dollar.
- i. Multiply the premium in paragraph **h.** by the Ordinance or Law Factor from Rule **303.B.2.a.** and round to the nearest whole dollar.
- j. Multiply the premium in Paragraph **i.** by the new home discount factor in Rule **A6.B.** and round to the nearest whole dollar.
- k. Multiply the Premium from Paragraph **j.** by the Tier Factor from **Rule A8.** and round to the nearest whole dollar.
- l. Multiply the Premium from Paragraph **k.** by the Liability Loss Experience Factor from **Rule A9.E.2.a.** and round to the nearest whole dollar.
- m. Multiply the Premium from Paragraph **l.** by the All Other Loss Experience Factor from **Rule A9.E.2.b.** and round to the nearest whole dollar
- o. Multiply the premium in **m.** by the deductible factor from Rule **406** to arrive at the Base Premium.

B. Form HO 00 04 or HO 00 06

Policy forms HO 00 04 and HO 00 06 are not currently available for use with Republic Underwriters Homeowner product.

C. Interpolation Example

1. When the desired limit of liability is **less** than the highest limit shown, interpolate the Key Factors using the nearest limit above and below the desired limit, for example:
 - a. \$203,000 desired limit; the nearest limits are \$200,000 and \$205,000.
 - b. For \$200,000 the Key Factor is 2.837; for \$205,000 the Key Factor is 2.937. Figure the difference between the two Key Factors and divide by 5. This provides a factor per \$1,000.
$$\begin{array}{r} 2.937 \\ - 2.837 \\ \hline .100 / 5 = .02 \end{array}$$
 - c. Multiply the factor per \$1,000 times 3, and add 2.837; the Key Factor for \$200,000.
$$\begin{array}{r} .02 \\ \times 3 \\ \hline .06 + 2.837 = 2.897 \end{array}$$
 - d. The result, 2.897, is the Key Factor for this example.
2. The factors shown in the above interpolation example are for illustration only and are not necessarily the factors shown in the Key Factor Table of this Manual.

RULE 302. LOSS SETTLEMENT OPTIONS

Not available

ARKANSAS HOMEOWNERS POLICY PROGRAM MANUAL GENERAL RULES

RULE 303. ORDINANCE OR LAW COVERAGE ALL FORMS

A. Basic Limit

The policy automatically provides up to 10% of the Coverage **A** limit of liability (or for Form **HO 00 04**, the Building Additions and Alterations limit) to pay for the increased costs necessary to comply with the enforcement of an ordinance or law.

B. Increased Amount of Coverage

1. Description

The policy may be endorsed to increase the basic Ordinance or Law Coverage amount, as noted in Paragraph **2.** to accommodate the increased costs known or estimated by the insured for materials and labor to repair or replace the damaged property and to demolish the undamaged portion of damaged property and clear the site of resulting debris according to the ordinance or law.

2. Premium Determination

a. Form HO 00 03

Select factors from the following table in accordance with the instructions in Rule **301.**

Percentage Of Coverage A		Factors by Coverage A Limit	
Increase In Amount	Total Amount	To \$140,000	Over \$140,000
0%	10%	1.00	1.00
15%	25%	1.13	1.05
40%	50%	1.35	1.14
65%	75%	1.51	1.20
90%	100%	1.67	1.27
For each additional 25% increment, add		.16	.07

Table 303.B.2.a. Factors

b. Forms HO 00 04 and HO 00 06

Policy forms HO 00 04 and HO 00 06 are not currently available for use with Republic Underwriters Homeowner product.

3. Endorsement

Use Ordinance Or Law - Increased Amount Of Coverage Endorsement **HO 04 77.**

RULE 304. SPECIAL PERSONAL PROPERTY COVERAGE HO 00 04 AND HO 00 06

Policy forms HO 00 04 and HO 00 06 are not currently available for use with Republic Underwriters Homeowner product.

RULES 305. - 400. RESERVED FOR FUTURE USE

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PART IV ADDITIONAL BASE PREMIUM COMPUTATION RULES

RULE 401. SUPERIOR CONSTRUCTION

The factor for a dwelling or apartment unit in a building of superior construction is .85. The factor for all other buildings is 1.00.

RULE 402. TOWNHOUSE OR ROW HOUSE

The premium for an eligible 1or 2 family dwelling in a town or row house structure is computed by using the appropriate factor selected from the following table in Rule 301:

Townhouse and Row House Factors - 1 Or 2 Family Dwelling

Total No. Of Individual Family Units Within The Fire Division*	Protection Class	
	1-8	9 & Over
1 & 2	1.00	1.00
3 -8	1.10	1.10
9 & Over	Refer to company	

*An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division. Four 2 family dwellings not separated by a fire wall would be considered 8 individual family units.

Table 402. Townhouse and Row House Factors

RULES 403-404. RESERVED FOR FUTURE USE

RULE 405. INFLATION GUARD - ALL FORMS EXCEPT HO 00 04 AND HO 00 06

Does not currently apply to the Republic Underwriters Homeowner product.

RULE 406. DEDUCTIBLES

All policies are subject to a deductible that applies to loss from all Section I Perils, except Earthquake. A separate deductible provision applies to Earthquake Coverage as described in Rule 505.

A. Base Deductible

The base deductible is a \$500 Deductible.

B. All Peril Deductible Factors

1. Form HO 00 03

Use the factors selected from the following tables for calculating the Base Premium in Rule 301:

Coverage A	Deductible			
	\$500	\$1,000	\$2,500	\$5,000
\$0 to \$19,999	1.00	0.82	0.65	0.55
\$20,000 to \$29,999	1.00	0.82	0.65	0.55
\$30,000 to \$39,999	1.00	0.83	0.65	0.55
\$40,000 to \$49,999	1.00	0.83	0.65	0.55
\$50,000 to \$59,999	1.00	0.84	0.65	0.55
\$60,000 to \$69,999	1.00	0.84	0.65	0.55
\$70,000 to \$79,999	1.00	0.84	0.65	0.55
\$80,000 to \$89,999	1.00	0.85	0.65	0.55
\$90,000 to \$99,999	1.00	0.85	0.66	0.55
\$100,000 to \$119,999	1.00	0.86	0.67	0.55
\$120,000 to \$139,999	1.00	0.86	0.69	0.55
\$140,000 to \$159,999	1.00	0.87	0.70	0.57
\$160,000 to \$179,999	1.00	0.87	0.71	0.58
\$180,000 to \$199,999	1.00	0.88	0.73	0.59
\$200,000 to \$249,999	1.00	0.89	0.74	0.62
\$250,000 to \$299,999	1.00	0.90	0.77	0.64
\$300,000 to \$349,999	1.00	0.90	0.79	0.67
\$350,000 to \$399,999	1.00	0.91	0.81	0.69
\$400,000 to \$449,999	1.00	0.92	0.82	0.71
\$450,000 to \$499,999	1.00	0.92	0.84	0.73
\$500,000 or greater	1.00	0.92	0.84	0.74

Table 406.B.1., All Perils Deductibles Factors

2. All Perils Deductible – Other Forms

Other forms are not currently available for use with the Republic Underwriters homeowner product.

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RULE 406. DEDUCTIBLES, (cont.)

C. Windstorm or Hail Deductibles

1. Deductible Amounts

This option provides for higher Windstorm or Hail deductible amounts of \$1,000, \$2,000 and \$5,000 when the dollar amount of the higher fixed-dollar deductible selected exceeds the amount of the deductible applicable to All Other Section I Perils.

2. Endorsement

An endorsement is not required.

3. Declarations Instruction

Separately enter, on the policy declarations, the deductible amounts that apply to Windstorm Or Hail and All Other Section I Perils. For example: \$1,000 for Windstorm or Hail and \$250 for All Other Perils.

4. Use of Factors

The factors displayed in Paragraph 5. incorporate the factors for the All Perils Deductibles shown in Paragraph B.1. Do not use the factors for the All Perils Deductibles when rating a policy with a higher Windstorm or Hail deductible.

5. Deductible Factors

To compute the premium for this provision, multiply the Base Premium by the factor selected from the following tables for the deductible amounts desired.

a. \$1,000 Wind or Hail Deductible

Coverage A	All Other Peril Deductible			
	\$500	\$1,000	\$2,500	\$5,000
\$0 to \$19,999	0.93	N/A	N/A	N/A
\$20,000 to \$29,999	0.93	N/A	N/A	N/A
\$30,000 to \$39,999	0.93	N/A	N/A	N/A
\$40,000 to \$49,999	0.93	N/A	N/A	N/A
\$50,000 to \$59,999	0.94	N/A	N/A	N/A
\$60,000 to \$69,999	0.94	N/A	N/A	N/A
\$70,000 to \$79,999	0.94	N/A	N/A	N/A
\$80,000 to \$89,999	0.94	N/A	N/A	N/A
\$90,000 to \$99,999	0.94	N/A	N/A	N/A
\$100,000 to \$119,999	0.95	N/A	N/A	N/A
\$120,000 to \$139,999	0.95	N/A	N/A	N/A
\$140,000 to \$159,999	0.95	N/A	N/A	N/A
\$160,000 to \$179,999	0.95	N/A	N/A	N/A
\$180,000 to \$199,999	0.95	N/A	N/A	N/A
\$200,000 to \$249,999	0.96	N/A	N/A	N/A
\$250,000 to \$299,999	0.96	N/A	N/A	N/A
\$300,000 to \$349,999	0.96	N/A	N/A	N/A
\$350,000 to \$399,999	0.96	N/A	N/A	N/A
\$400,000 to \$449,999	0.97	N/A	N/A	N/A
\$450,000 to \$499,999	0.97	N/A	N/A	N/A
\$500,000 or greater	0.97	N/A	N/A	N/A

Table 406.C.5.a., \$1,000 Wind or Hail Deductible Factors

b. \$2,000 Wind or Hail Deductible

Coverage A	All Other Peril Deductible			
	\$500	\$1,000	\$2,500	\$5,000
\$0 to \$19,999	0.88	0.77	N/A	N/A
\$20,000 to \$29,999	0.88	0.77	N/A	N/A
\$30,000 to \$39,999	0.88	0.78	N/A	N/A
\$40,000 to \$49,999	0.88	0.78	N/A	N/A
\$50,000 to \$59,999	0.88	0.78	N/A	N/A
\$60,000 to \$69,999	0.88	0.78	N/A	N/A
\$70,000 to \$79,999	0.88	0.78	N/A	N/A
\$80,000 to \$89,999	0.88	0.79	N/A	N/A
\$90,000 to \$99,999	0.88	0.79	N/A	N/A
\$100,000 to \$119,999	0.89	0.80	N/A	N/A
\$120,000 to \$139,999	0.89	0.81	N/A	N/A
\$140,000 to \$159,999	0.90	0.82	N/A	N/A
\$160,000 to \$179,999	0.90	0.82	N/A	N/A

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RULE 406. DEDUCTIBLES, (cont.)

Coverage A	All Other Peril Deductible			
	\$500	\$1,000	\$2,500	\$5,000
\$180,000 to \$199,999	0.91	0.84	N/A	N/A
\$200,000 to \$249,999	0.91	0.85	N/A	N/A
\$250,000 to \$299,999	0.93	0.87	N/A	N/A
\$300,000 to \$349,999	0.93	0.87	N/A	N/A
\$350,000 to \$399,999	0.94	0.89	N/A	N/A
\$400,000 to \$449,999	0.95	0.90	N/A	N/A
\$450,000 to \$499,999	0.96	0.91	N/A	N/A
\$500,000 or greater	0.96	0.91	N/A	N/A

Table 406.C.5.b., \$2,000 Wind or Hail Deductible Factors

c. \$5,000 Wind or Hail Deductible

Coverage A	All Other Peril Deductible			
	\$500	\$1,000	\$2,500	\$5,000
\$0 to \$19,999	0.82	0.71	0.61	N/A
\$20,000 to \$29,999	0.82	0.71	0.61	N/A
\$30,000 to \$39,999	0.82	0.72	0.61	N/A
\$40,000 to \$49,999	0.82	0.72	0.61	N/A
\$50,000 to \$59,999	0.82	0.73	0.61	N/A
\$60,000 to \$69,999	0.82	0.73	0.61	N/A
\$70,000 to \$79,999	0.82	0.73	0.61	N/A
\$80,000 to \$89,999	0.82	0.73	0.61	N/A
\$90,000 to \$99,999	0.82	0.73	0.62	N/A
\$100,000 to \$119,999	0.82	0.74	0.62	N/A
\$120,000 to \$139,999	0.82	0.74	0.63	N/A
\$140,000 to \$159,999	0.83	0.75	0.65	N/A
\$160,000 to \$179,999	0.83	0.76	0.66	N/A
\$180,000 to \$199,999	0.84	0.77	0.67	N/A
\$200,000 to \$249,999	0.85	0.78	0.69	N/A
\$250,000 to \$299,999	0.86	0.80	0.72	N/A
\$300,000 to \$349,999	0.87	0.81	0.74	N/A
\$350,000 to \$399,999	0.88	0.82	0.76	N/A
\$400,000 to \$449,999	0.88	0.84	0.78	N/A
\$450,000 to \$499,999	0.89	0.84	0.80	N/A
\$500,000 or greater	0.90	0.85	0.80	N/A

Table 406.C.5.c., \$5,000 Wind or Hail Deductible Factors

RULE 407. - 500. RESERVED FOR FUTURE USE

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PART V

SECTION I - PROPERTY - ADDITIONAL COVERAGES AND INCREASED LIMITS RULES

RULE 501. BUILDING ADDITIONS AND ALTERATIONS AT OTHER RESIDENCES

Not currently available for use with the Republic Underwriters homeowner product.

RULE 502. BUILDING ADDITIONS AND ALTERATIONS - INCREASED LIMIT - HO 00 04

Not currently available for use with the Republic Underwriters homeowner product.

RULE 503. BUSINESS PROPERTY - INCREASED LIMIT

A. On-Premises

1. The \$2,500 limit of liability for business property on the residence premises may be increased to \$10,000 in increments of \$2,500.
2. The rate for each \$2,500 increase is \$25.
3. The limit of liability in excess of \$2,500 does not apply to:
 - a. Business property in storage or held as a sample or for sale or delivery after sale.
 - b. Business property pertaining to a business actually conducted on the residence premises.
4. The Property described in Paragraphs **3.a.** and **3.b.** are covered under the following optional endorsements:
 - a. Permitted Incidental Occupancies;
 - b. Home Day Care; or
 - c. Home Business Insurance Coverage.

B. Off-Premises

When the on-premises limit is increased, the off-premises limit of \$500 is automatically increased, at no additional charge, to an amount that is 20 percent of the total on-premises limit of liability.

C. Endorsement

Use Increased Limits On Business Property Endorsement **HO 04 12**.

RULE 504. CREDIT CARD, ELECTRONIC FUND TRANSFER CARD OR ACCESS DEVICE, FORGERY AND COUNTERFEIT MONEY

Not currently available for use with the Republic Underwriters homeowner product.

RULE 505. EARTHQUAKE COVERAGE

A. Coverage Description

The policy may be endorsed to provide coverage against a loss resulting from the peril of Earthquake. This peril shall apply to all Section I Coverages for the same limits provided in the policy. Use Earthquake Endorsement **HO 04 54**.

B. Deductible

Deductible percentage amounts of 5%, 10%, 15%, 20% and 25% of the limit of liability are included in this rule. In the event of an Earthquake loss to covered property, the dollar amount is deducted from the total of the loss for Coverages **A**, **B**, and **C**. Earthquake rates are displayed for the 5% deductible in the state company rates. Credit factors for deductible percentage amounts of 10%, 15%, 20% and 25% are provided in Paragraph **E**. Premium for Higher Deductibles of this rule.

C. Loss Assessment Coverage

Not currently available for use with the Republic Underwriters homeowner product.

D. Base Premium

Develop the base premium as follows:

1. Determine the Earthquake territory according to the State Territory Definitions pages in this Manual.
2. For Form **HO 00 03**, add the results of the following three steps:
 - a. Multiply the Coverage **A** limit by the following rate

Territory	Frame	Masonry	Superior	Territory	Frame	Masonry	Superior
1	\$2.10	\$2.66	\$2.28	5	\$1.20	\$2.30	\$1.26
2	\$1.92	\$2.66	\$2.28	6	\$0.56	\$1.24	\$0.86
3	\$1.80	\$2.66	\$2.28	7	\$0.26	\$0.70	\$0.26
4	\$1.56	\$2.66	\$2.00				

Table 505.D.2.a., Earthquake Rate Coverage A

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RULE 505. EARTHQUAKE COVERAGE, (cont.)

b. If the Coverage C limit is increased, multiply the rate in the table below by the amount of the increase; and

Territory	Frame	Masonry	Superior	Territory	Frame	Masonry	Superior
1	\$0.84	\$1.10	\$0.84	5	\$0.62	\$1.10	\$0.60
2	\$0.84	\$1.10	\$0.84	6	\$0.36	\$0.72	\$0.46
3	\$0.80	\$1.10	\$0.84	7	\$0.16	\$0.44	\$0.16
4	\$0.72	\$1.10	\$0.84				

Table 505.D.2.b., Earthquake Rate Coverage C

c. If the Coverage D limit is increased, multiply the rate in the table below by the amount of the increase.

Territory	Frame	Masonry	Superior	Territory	Frame	Masonry	Superior
1	\$1.00	\$1.24	\$1.06	5	\$0.58	\$1.14	\$0.60
2	\$0.98	\$1.24	\$1.06	6	\$0.26	\$0.64	\$0.46
3	\$0.86	\$1.24	\$1.06	7	\$0.14	\$0.38	\$0.16
4	\$0.74	\$1.24	\$1.00				

Table 505.D.2.c., Earthquake Rate Coverage D

3. Form HO 00 04

Policy Form HO 00 04 is not currently available for use with the Republic Underwriters homeowner product.

4. Form HO 00 06

Policy Forms HO 00 06 is not currently available for use with the Republic Underwriters homeowner product.

5. Building or Non-Building Structure Items

Multiply the rate in Column F of the table by the appropriate limit of liability for Other Building or Structure options (for example Other Structures - Structures Rented To Others Residence Premises Endorsement **HO 04 40** and Other Structures On The Residence Premises – Increased Limits Endorsement **HO 04 48**).

Territory	Frame	Masonry	Superior	Territory	Frame	Masonry	Superior
1	\$1.32	\$1.44	\$1.20	5	\$0.84	\$1.18	\$0.72
2	\$1.20	\$1.44	\$1.20	6	\$0.42	\$0.66	\$0.48
3	\$1.20	\$1.44	\$1.20	7	\$0.18	\$0.40	\$0.16
4	\$1.16	\$1.44	\$1.16				

Table 505.D.5., Earthquake Rate Building/Non-Building Structures

6. Ordinance or Law - Basic and Increased Limit

Multiply the rate determined in Paragraphs **D.2.a.** and/or **D.5.** by the Ordinance or Law total amount of insurance. This includes basic and, if applicable, increased amounts.

7. Brick Veneer Exclusion

If exterior Masonry Veneer is covered, rate as Masonry; if not covered, rate as Frame.

E. Premium For Higher Deductibles

Multiply the Earthquake base premium determined in Paragraph **D.** for the 10% deductible by the appropriate factor from the following table:

Deductible Percentage	Factor		
	Frame	Masonry	Superior
10%	0.86	0.90	0.85
15%	0.69	0.77	0.64
20%	0.56	0.63	0.51
25%	0.43	0.54	0.38

Table 505.E. Higher Deductibles Factor

RULE 506. FIRE DEPARTMENT SERVICE CHARGE

Not currently available for use with the Republic Underwriters homeowner product.

RULE 507. FORM HO 00 06 COVERAGE A DWELLING BASIC AND INCREASED LIMITS AND SPECIAL COVERAGE - HO 00 06

Policy Form HO 00 06 is not currently available for use with the Republic Underwriters homeowner product.

RULE 508. FORM HO 00 06 UNITS REGULARLY RENTED TO OTHERS

Policy Form HO 00 06 is not currently available for use with the Republic Underwriters homeowner product.

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RULE 509. HOME DAY CARE COVERAGE

Not currently available for use with the Republic Underwriters homeowner product.

RULE 510. PERMITTED INCIDENTAL OCCUPANCIES RESIDENCE PREMISES

A. Coverage Description

Coverage for a permitted incidental occupancy is limited under Section I and excluded under Section II. The policy may be endorsed to provide expanded Section I Coverage and Section II Coverage on a permitted incidental occupancy in the dwelling or in an other structure on the residence premises. Use Permitted Incidental Occupancies (Residence Premises) Endorsement **HO 04 42** for Sections I and II Coverage.

B. Permitted Incidental Occupancies

Examples of such occupancies are Offices, Schools or Studios meaning offices for business or professional purposes, and private schools or studios for music, dance, photography and other instructional purposes.

C. Other Structures

If the permitted incidental occupancy is located in an other structure, Coverage B does not apply to that structure. See Paragraph E. for charge for specific insurance on the structure.

D. Personal Property

The permitted incidental occupancies endorsement also covers personal property pertaining to the permitted incidental occupancy within the Coverage C limits stated in the declarations. If increased Coverage C limits are desired, see Rule 515.A.

E. Premium Computation

1. Section I

- a. If the permitted incidental occupancy is located in the dwelling, no additional charge is made.
- b. If the permitted incidental occupancy is located in an other structure, charge \$4 per \$1,000 of specific insurance on the structure.

2. Section II

Refer to Rule 608. in the state company rates to develop the premium for the increased Coverages E and F exposure.

RULE 511. LOSS ASSESSMENT COVERAGE

A. Residence Premises

1. Coverage Description

The policy automatically provides, under Section I Additional Coverage and Section II Additional Coverage, a limit of \$1,000 each for assessments relating to the residence premises, excluding assessments resulting from the peril of earthquake. (Additional limits for earthquake are not available.)

2. Higher Limits

The policy may be endorsed to provide a single additional amount of insurance to be applied to one or more assessments arising out of a single loss covered under:

- a. Either Section I Additional Coverage or Section II Additional Coverage; or
- b. Both Section I and Section II Additional Coverages.

3. Premium

New amount of Coverage	Charge	New amount of Coverage	Charge
\$5,000	\$3	\$30,000	\$9
\$10,000	\$5	\$35,000	\$10
\$15,000	\$6	\$40,000	\$11
\$20,000	\$7	\$45,000	\$12
\$25,000	\$8	\$50,000	\$13

Table 511.A.3, Loss Assessment Charges

B. Additional Locations

Not currently available for use with the Republic Underwriters homeowner product.

C. Endorsement

Use Loss Assessment Coverage Endorsement **HO 04 35**. (Note: This Endorsement does not cover loss to property under Section I caused by Earthquake.)

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RULE 512. LOSS OF USE - INCREASED LIMIT

When the limit of liability for Coverage **D** is increased, charge \$3 per \$1,000 of additional insurance.

RULE 513. ORDINANCE OR LAW INCREASED AMOUNT OF COVERAGE - HO 00 04 AND HO 00 06

Policy Forms HO 00 04 and HO 00 06 are not currently available for use with the Republic Underwriters homeowner product.

RULE 514. OTHER STRUCTURES

A. On-Premises Structures

When insurance is written on a specific structure on the residence premises the rates per \$1,000 of insurance shall apply separately to each structure.

1. Specific Structure - Increased Limits

a. Premium

Charge \$3 per \$1,000 of insurance.

b. Endorsement

Use Other Structures on The Residence Premises - Increased Limits Endorsement **HO 04 48**.

2. Structure on The Residence Premises Rented To Others

a. Premium

Use the sum of:

(1) The rate of \$4 per \$1,000 of insurance, and

(2) The premium for the increased Coverages **E** and **F** exposure, as developed from the Section **II** rules of this Manual.

b. Use Structures Rented to Others - Residence Premises Endorsement **HO 04 40.**

B. Structures Off The Residence Premises

Not currently available for use with the Republic Underwriters homeowner product.

RULE 515. PERSONAL PROPERTY

A. Increased Limit

1. The limit of liability for Coverage **C** may be increased.

2. Charge the additional rate of \$2 per \$1,000 of insurance.

B. Increased Limits - Other Residences

Not currently available for use with the Republic Underwriters homeowner product.

C. Reduction in Limit

1. The limit of liability for Coverage **C** may be reduced in accordance with Rule **101.D**.

2. The credit is \$1 per \$1,000 of insurance.

D. Increased Special Limits of Liability

1. The Special Limits of Liability in the policy form for the categories of property noted in the following table may be increased to the maximum limits shown:

Personal Property	Limit In Form	Maximum Limit Allowed	Rate
1. Jewelry, Watches and Furs	\$1,500	\$6,500*	\$18 per \$1,000
2. Money	200	1,000	\$6 per \$100
3. Securities	1,500	3,000	\$4 per \$100
4. Silverware, Goldware and Pewterware	2,500	10,000**	\$3.25 per \$500
5. Firearms	Coverage C limit	N/A	N/A
6. Electronic Apparatus			
a. In or upon a motor vehicle or motorized land conveyance	1,500	6,000**	\$10 per \$500
b. Not in or upon a motor vehicle that is away from the residence premises and used for business.	1,500	6,000**	\$10 per \$500

*Not exceeding \$1,000 for any one article

**Increase must be in increments of \$500

Table 515.D.1. Special Limits

3. Use Coverage **C** Increased Special Limits of Liability Endorsement **HO 04 65** - for all forms except as noted in Paragraph **4**.

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RULE 515. PERSONAL PROPERTY (cont.)

4. Form **HO 00 05**, Form **HO 00 04** with Endorsement **HO 05 24** and Form **HO 00 06** with Endorsement **HO 17 31** - Not currently available for use for use with the Republic Underwriters homeowner product.

E. Refrigerated Personal Property

1. The policy may be endorsed to provide \$500 of coverage for covered property stored in freezers or refrigerators on the residence premises for loss caused by power service interruption..
2. A deductible of \$100 applies.
3. The additional charge is \$10.
4. Use Refrigerated Property Coverage Endorsement **RH 04 98**.

RULE 516. PERSONAL PROPERTY - SCHEDULED

A. Introduction and Premium Determination

Specific types of personal property may be insured on a specific or blanket basis.

1. Specific

Each scheduled article or property item shall be listed on the Schedule along with a description and the amount of insurance or agreed value amount for the article or item.

2. Blanket

Blanket coverage is not currently available but is planned to be available at a future date.

B. Eligibility

The following types of property may be insured under this rule:

1. Cameras

a. Eligible Property

- (1) Analog and digital motion and still cameras;
- (2) Projection equipment such as movie, overhead, slide and multi-media projectors;
- (3) Sound equipment which is portable and related to the recording, projection, reproduction and operation of motion or still pictures;
- (4) Binoculars, telescopes, microscopes and the like which may be used with cameras or photographic equipment;
- (5) Compact discs, digital video discs, diskettes, film, tapes used with photographic and projection equipment; and
- (6) Related photographic accessories and equipment.

b. Ineligible Property

- (1) Aerial and radar cameras;
- (2) Coin or token operated cameras;
- (3) Television cameras used for business purposes;
- (4) Cameras and related property for account of dealers or manufacturers;
- (5) Accessories and equipment related to property described in Paragraphs 1. through 4.; and
- (6) Contraband, or property in the course of illegal transportation or trade.

2. Golfer's Equipment

Golfer's Equipment includes the following property:

- (a) Golf clubs and golf clothing;
- (b) Other clothing while contained in a locker while playing golf;
- (c) Golf balls but only for direct physical loss by the perils of:
 - (1) Fire; or
 - (2) Burglary but only if there are visible marks of forcible entry into the building, room or locker; and
- (d) Other golf accessories and equipment.

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RULE 516. PERSONAL PROPERTY – SCHEDULED, (cont.)

3. Musical Instruments

a. Eligible Property

- (1) Musical instruments not used in a performance for pay; and
- (2) Sheet music and equipment used for or with insured musical instruments.

b. Definitions

An instrument is used in a performance for pay when a person receives a significant portion of their income for playing with it.

4. Personal Jewelry Or Furs

a. Eligible Property

- (1) Individually owned personal jewelry is eligible for coverage under this Form. Personal Jewelry means articles of personal adornment comprised, in whole or in part, of silver, gold, platinum or other precious metals and alloys, whether or not containing pearls, jewels, precious or semi-precious stones.
- (2) Pens, pencils, flasks, smoking equipment, cigarette cases, trophies and similar items of a personal nature.
- (3) Individually owned furs, including imitation furs, fur rugs, and garments trimmed with fur or consisting principally of fur. An ensemble, such as a coat, muff and hat, may be scheduled as a single item.

b. Ineligible Property

- (1) Unmounted gems;
- (2) Bullion, gold, silver and other precious metals;
- (3) Goldware, gold-plated ware, pewterware, platinumware, platinum-plated ware, silverware, and silver-plated ware; and
- (4) Flatware, hollowware, tea sets, trays and trophies made of or including gold, pewter, platinum or silver.

5. Silverware

a. Eligible Property

- (1) Silverware, silver-plated ware, goldware, goldplated ware, pewterware; platinumware, platinum-plated ware; and
- (2) Flatware, hollowware, tea sets, trays and trophies made of or including silver, gold, platinum or pewter.

b. Ineligible Property

- (1) Pens, pencils, flasks, or smoking implements or accessories; and
- (2) Jewelry or other articles of personal adornment.

6. Stamp and Coin Collections

a. Eligible Property

(1) Postage Stamp Collections

Postage stamp collections include the following:

- (a) Due, envelope, official, revenue, match and medical stamps;
- (b) Covers, locals, reprints, essays, proofs and other philatelic property; or
- (c) Books, pages and mountings of items in Paragraphs a. and b.

(2) Rare and Current Coin Collections

Rare and current coin collections include the following:

- (a) Medals, paper money and bank notes;
- (b) Tokens of money and other numismatic property; and
- (c) Coin albums, containers, frames, cards and display cabinets used for items in Paragraphs a. and b.

b. Ineligible Property

Postage stamps or rare and current coins that are:

- (1) Not an actual part of a stamp or coin collection;
- (2) Being shipped by mail other than registered mail; or
- (3) In the custody of transportation companies

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RULE 516. PERSONAL PROPERTY – SCHEDULED, (cont.)

7. Fine Arts

a. Eligible Property

(1) Type of Collections Insured

Private collections of the following type:

- (a) Drawings, etchings, lithographs, paintings, pictures, tapestries, art glass windows;
- (b) Bona fide works of art such as:
 - (i) Valuable rugs;
 - (ii) Statuary, marbles and bronzes;
 - (iii) Antique furniture and silver;
 - (iv) Manuscripts and rare books; and
 - (v) Porcelains, rare glass and bric-a-brac; and
- (c) Other bona fide works of rarity, historical value or artistic merit.

(2) Private Collections Defined

- (a) Private collections mean property owned by an individual that is not a dealer; nor is involved with any museum, auction room or art gallery or institution ordinarily open to the public.
- (b) Property that is in the custody of and insured in the name of a dealer, museum, auction room or art gallery or institution ordinarily open to the public is not eligible for coverage.

b. Breakage of Fragile Articles Optional Coverage

- (1) Under Perils Insured Against, breakage of art glass windows, glassware, statuary, marble, bric-a-brac, porcelains and other fragile articles are precluded from coverage for all perils except the perils specifically named in the form. This named perils coverage may be broadened to an open perils basis.
- (2) The total amount of insurance and premium for all articles subject to open perils coverage is entered in the Schedule in the designated location.

8. Collectibles

a. Eligible Property

Private collections of rare, unique or novel items such as dolls, trains, etc.

b. Ineligible Property

- (1) Property that is in the custody of and insured in the name of a dealer, museum, auction room or art gallery or institution ordinarily open to the public.
- (2) Property eligible for any other class (such as stamps or coins).

9. Miscellaneous

Miscellaneous items not included in any of the above categories such as hearing aids etc. Eligibility is subject to company discretion.

B. Loss Settlement

- 1. Endorsement **HO 04 61** provides for standard loss settlement for all classes of property except Fine Arts; and agreed value loss settlement for Fine Arts. All classes are eligible for coverage.
- 2. Endorsement **HO 04 60** provides for agreed value loss settlement for the following classes:
 - a. Cameras
 - b. Furs
 - c. Golfer's Equipment
 - d. Jewelry
 - e. Musical Instruments
 - f. Silverware
 - g. Stamps and Rare Coins

This endorsement may also be used for scheduled articles of Fine Arts. Collectibles and Miscellaneous are not eligible for coverage under this endorsement.

ARKANSAS HOMEOWNERS POLICY PROGRAM MANUAL GENERAL RULES

C. Endorsements

1. Use Scheduled Personal Property Endorsement **HO 04 61** for standard loss settlement or agreed value loss settlement for fine arts.
2. Use Scheduled Personal Property (with Agreed Value Loss Settlement) Endorsement **HO 04 60** for agreed value loss settlement.

D. Premium

1. Scheduled Personal Property Endorsement **HO 04 61**

Charge the rates per \$100 from the table below:

Item	Rate per \$100	Item	Rate per \$100
Cameras	1.25	Fine Arts	0.25
Golf Equipment	0.80	Fine Arts – Open Perils for	
Musical Instruments	0.45	Breakage	0.40
Jewelry	1.00	Coins	0.45
Furs	0.40	Stamps	1.25
Silverware	0.30	Miscellaneous	1.70
Collectibles	0.45	Minimum Premium	\$17

Table 516.D.1, Scheduled Personal Property Rates

2. Scheduled Personal Property (with Agreed Value Loss Settlement) Endorsement **HO 04 60**

Multiply the rate calculated in **Rule 516.D.1.** by the following factors:

- a. 1.00 for fine arts;
- b. 1.20 for jewelry, stamps, coins, and collectibles; and
- c. 1.1 for cameras, golf equipment, musical instruments, furs, silverware, and miscellaneous.

RULE 517. RENTAL TO OTHERS - EXTENDED THEFT COVERAGE ALL FORMS EXCEPT HO 00 05, HO 00 04 WITH HO 05 24 OR HO 00 06 WITH HO 17 31

Not currently available for use with the Republic Underwriters homeowner product.

RULE 518. SINKHOLE COLLAPSE COVERAGE ALL FORMS EXCEPT HO 00 04 AND HO 00 06

Not currently available for use with the Republic Underwriters homeowner product.

RULE 519. SPECIAL COMPUTER COVERAGE ALL FORMS EXCEPT HO 00 05, HO 00 04 WITH HO 05 24 OR HO 00 06 WITH HO 17 31

A. Coverage Description

The policy may be endorsed to insure computers and related equipment against additional risks of physical loss subject to certain exclusions.

B. Deductible

A deductible of \$100 applies.

C. Premium

The additional charge is \$15

D. Endorsement

Use Special Computer Coverage Endorsement **RH 04 14.**

RULE 520. LIVESTOCK COLLISION COVERAGE

A. Coverage Description

When the policy is endorsed with either Incidental Farming Personal Liability Endorsement **HO 24 72**, the policy may also be endorsed to cover loss resulting in death of covered livestock resulting from:

1. Collision or overturn of a vehicle on which the livestock are being transported; or
2. Livestock running into or being struck by a vehicle.

B. Coverage Exclusion

Coverage is excluded if a vehicle owned or operated by an insured or an insured's employee:

1. Collides with the vehicle on which the livestock are being transported; or
2. Strikes the livestock.

ARKANSAS HOMEOWNERS POLICY PROGRAM MANUAL GENERAL RULES

RULE 520. LIVESTOCK COLLISION COVERAGE, (cont.)

C. Premium

1. Each horse, mule or head of cattle under one year of age at the time of loss will be counted as 1/2 head.
2. No deductible applies to this coverage.
3. The limit per head of livestock is \$400.
4. Charge the rate from the table below:

Estimated Number of Head of Livestock	Charge
0-100 Estimated Head Count	\$10
101-250 Estimated Head Count	\$20
251-500 Estimated Head Count	\$30
501-1000 Estimated Head Count	\$40

Table 520.C.4., Livestock Collision Charges

D. Endorsement

Use Livestock Collision Coverage Endorsement **HO 04 52**.

RULE 521. WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW

A. Coverage Description

The policy forms exclude coverage for loss resulting from water or water-borne material which backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment.

B. Coverage Option

The policy may be endorsed to provide such coverage for a limit of liability of \$5,000 subject to a \$250 deductible. No other deductible option is available.

C. Premium

The additional charge is \$30.

D. Endorsement

Use Water Back Up And Sump Discharge Or Overflow Endorsement **RH 04 95**.

RULE 522. LANDLORDS FURNISHINGS

Not currently available for use with the Republic Underwriters homeowner product.

RULE 523. ASSISTED LIVING CARE COVERAGE

Not currently available for use with the Republic Underwriters homeowner product.

RULE 524. OTHER MEMBERS OF A NAMED INSURED'S HOUSEHOLD

A. Introduction

The policy provides coverage to named insureds, resident relatives who are members of the insured's household and persons under the age of 21 who are in the care of an insured.

B. Coverage Description

1. The policy may be endorsed to provide coverage to a person who is a member of the named insured's household but does not fall under the definition of insured in the policy. It does not cover a guest, residence employee, roomer, boarder or tenant. Coverage extends to the person named in the endorsement, and a person under the age of 21 who is in the legal custody of that person.
2. All coverages and provisions under Sections **I** and **II** of the policy that apply to insureds also apply to the persons described in Paragraph **1.** except Coverages **A, B** and **D** (Fair Rental Value only).

C. Premium

The additional charge is \$70 per person. For increased limits, add the charges in the table below to the additional charge:

Section II Increased Liability Limits:	Charge
\$200,000	\$9.00
\$300,000	\$14.80
\$400,000	\$18.00
\$500,000	\$21.00

Table 524.C., Increased Limit Charges for Other Members of a Household

ARKANSAS HOMEOWNERS POLICY PROGRAM MANUAL GENERAL RULES

RULE 524. OTHER MEMBERS OF A NAMED INSURED'S HOUSEHOLD, (cont.)

D. Endorsement

Use Other Members Of Your Household Endorsement **HO 04 58**.

RULE 525. MOTORIZED GOLF CART - PHYSICAL LOSS COVERAGE

A. Coverage Description

The policy may be endorsed to provide coverage for physical loss to a motorized golf cart, including permanently installed accessories, equipment and parts, owned by an insured. Also covered, for an amount equal to 10% of the limit of the highest scheduled cart, are accessories, equipment or parts designed or made solely for the cart that are **not** permanently installed provided such property is at an insured's residence or in or upon the cart off the insured's residence at the time of loss. Coverage for loss caused by collision is optional and only applies if declared on the schedule of the endorsement.

B. Eligibility

To be eligible for coverage, the motorized golf cart shall be of the type designed to carry up to four people on a golf course for the purpose of playing golf and shall not have been built, or modified after manufacture, to exceed a speed of 25 m.p.h. on level ground. Read the endorsement for all conditions of coverage.

C. Limit Of Liability

The limit of liability shall be selected by the insured. However, that limit should be representative of the actual cash value of the motorized golf cart including any permanently installed accessories, etc.

D. Deductible

A deductible amount of \$500 applies separately to each involved golf cart and, separately to Section I Property Coverages if not in or upon a golf cart at the time of loss. The \$500 deductible replaces any other deductible in the policy with respect to property covered under the endorsement.

E. Premium

Rate each cart separately using the premium per \$500 of insurance.

Coverage Type	Charge per \$500
Without collision coverage	\$12.00
With collision coverage	\$21.00

Table 525E, Golf Cart Rates

F. Endorsement

Use Owned Motorized Golf Cart - Physical Loss Coverage Endorsement **HO 05 28**.

RULE 526. RESIDENCE HELD IN TRUST ALL FORMS EXCEPT HO 00 04

Not currently available for use with the Republic Underwriters homeowner product.

RULE 527. STUDENT AWAY FROM HOME

A. Introduction

The policy provides coverage for a full-time student, who was a resident of the named insured's household before moving out to attend school and is under the age of:

1. 24 and a relative of the named insured; or
2. 21 and in the care of the named insured or a resident relative.

B. Coverage Description

The policy may be endorsed to provide coverage for other types of students who were residents of the named insured's household before moving out to attend school. For example, part time students or students older than 24.

C. Premium Determination

The additional charge is \$80 per person. For increased limits, add the charges in the table below to the additional charge:

Section II Increased Liability Limits:	Charge
\$200,000	\$9.00
\$300,000	\$14.40
\$400,000	\$18.00
\$500,000	\$21.00

Table 527C., Increased Limit Charges for Student Away from Home

D. Endorsement

Use Additional Insured - Student Living Away From The Residence Premises Endorsement **HO 05 27**.

**ARKANSAS HOMEOWNERS POLICY PROGRAM MANUAL
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RULES 528. - 575. RESERVED FOR FUTURE USE

RULE 576. PERSONAL PROPERTY (COVERAGE C) REPLACEMENT COST LOSS SETTLEMENT

A. Introduction

The policy provides loss settlement on an Actual Cash Value basis for certain types of property.

B. Loss Settlement Option

The policy may be endorsed to provide loss settlement on a Replacement Cost basis for such property whether insured on a blanket or scheduled basis.

C. Endorsement

Use Personal Property Replacement Cost Endorsement **HO 04 90**.

D. Scheduled Personal Property

1. When the Scheduled Personal Property Endorsement **HO 04 61** is attached to a policy with Endorsement **HO 04 90**, the following property, if scheduled, will also be subject to repair or replacement cost loss settlement up to the scheduled limit of liability:
 - a. Jewelry;
 - b. Furs and garments trimmed with fur or consisting principally of fur;
 - c. Cameras, projection machines, films and related articles of equipment;
 - d. Musical equipment and related articles of equipment;
 - e. Silverware, silver-plated ware, goldware, gold-plated ware and pewterware, but excluding pens, pencils, flasks, smoking implements or jewelry; and
 - f. Golfer's equipment meaning golf clubs, golf clothing and golf equipment.
2. Since the loss settlement condition in Endorsement **HO 04 61** will pay the insured the least of the:
 - a. Actual cash value of the property sustaining loss;
 - b. The amount for which the property could be repaired or replaced; or
 - c. The amount of insurance of the property sustaining loss;

the limit of liability that applies to each scheduled item should be carefully evaluated to ensure that the limit selected by the insured represents the cost to replace the item if lost or damaged beyond repair.

E. Scheduled Personal Property (With Agreed Value Loss Settlement)

When Scheduled Personal Property (With Agreed Value Loss Settlement) Endorsement **HO 04 60** is attached to a policy with Endorsement **HO 04 90**, the property subject to agreed value loss settlement will **not** be subject to repair or replacement cost loss settlement.

F. Premium Determination

To calculate the additional premium, multiply the **Base Premium**, including any premium adjustment for Coverage **C** limits, by a factor of .10.

RULE 577. PROTECTIVE DEVICES

- A.** Approved and properly maintained installations of burglar alarms, fire alarms and automatic sprinklers in the dwelling may be recognized for a reduced premium. Compute the credit by multiplying the Base Premium by the selected factors from the following table:

Protective Devices Factors

Type Of Installation*	Factor
Central Station Reporting Burglar Alarm	.95
Central Station Reporting Fire Alarm	.95
Police Station Reporting Burglar Alarm	.97
Fire Department Reporting Fire Alarm	.97
Local Burglar and/or Fire Alarm	.97
Automatic Sprinklers in all areas including attics, bathrooms, closets, attached structures	.92
Automatic Sprinklers in all areas except attic, bathroom, closet and attached structure areas that are protected by a fire detector	.95

*Refer to company for eligibility, types of systems and devices, and installations. Above credits for each category are summed to arrive at the total credit. Only one credit for each category should be applied. Do not apply the Local Alarms credit if a Burglar or Fire Alarm credit is applied for the same type of alarm.

Table 404.A. Protective Devices Factors

ARKANSAS HOMEOWNERS POLICY PROGRAM MANUAL GENERAL RULES

RULE 577. PROTECTIVE DEVICES, (cont.)

- B.** To determine the total credit, sum the credits for each category. Only one credit for each category may be applied. Apply the highest credit for which a particular protective device applies. Do not apply multiple credits for the same protective device.
- C.** Use Premises Alarm or Fire Protection System Endorsement **HO 04 16**.

RULE 578. ADDITIONAL AMOUNTS OF INSURANCE

A. Introduction

The policy provides loss settlement for buildings insured under Coverage **A** or **B** on a replacement cost basis without deduction for depreciation, if, at the time of loss, the amount of insurance on the damaged building is 80% or more of the replacement cost of the building immediately before the loss.

B. Coverage Description

The policy may be endorsed to provide additional insurance for Coverage **A** only when loss, to property insured under Coverage **A** - Dwelling, exceeds the limit of liability shown in the policy declarations.

C. Options Available

When either of the following options is selected, the Coverage **A** limit of liability shall be at least 100% of the full replacement cost of the property insured under Coverage **A** at policy inception or at the time the endorsement is added to the policy:

1. Specified Additional Amount of Insurance For Coverage A Only

- a.** An additional amount of insurance equal to 25% of the Coverage **A** limit of liability may be selected. This additional amount is available when loss to property insured under Coverage **A** - Dwelling exceeds the Coverage **A** limit of liability shown in the Declarations. The additional amount **cannot** be applied to any other coverage nor does it increase the Coverage **A** limit.
- b.** The additional premium for this option is computed by multiplying the Base Premium by the appropriate factor selected from the following table:

Additional Amount Options	Factor
25%	.03

Table 407.C.1.b. Additional Amounts of Insurance Factors

- c.** Use Excess Dwelling Coverage (Specified Additional Amount of Insurance for Coverage **A** – Dwelling) Endorsement **HO 23 47**.

2. Additional Limits of Liability For Coverages A, B, C, and D

Not currently available for use with the Republic Underwriters homeowner product.

D. Endorsement Exception

Do not use this endorsement when Homeowners Enhancement Plus **RH 839** is attached to the policy.

RULES 579. - 600. RESERVED FOR FUTURE USE

**ARKANSAS HOMEOWNERS POLICY PROGRAM MANUAL
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PART VI

SECTION II - LIABILITY - ADDITIONAL COVERAGES AND INCREASED LIMITS RULES

RULE 601. RESIDENCE PREMISES - BASIC AND INCREASED LIMITS/OTHER EXPOSURES - BASIC LIMITS

A. Residence Premises

- 1. Minimum limits of liability**
 - a. Coverage E (Personal Liability): \$100,000
 - b. Coverage F (Medical Payments to Others): \$1,000
 - c. The premium for these limits is included in the **Base Premium**.
- 2. Increased limits rates.**
 - a. **Coverage E (Personal Liability)**

Limit	Rate
\$200,000	\$6
\$300,000	\$11
\$400,000	\$14
\$500,000	\$16

Table 601.A.2.a., Increased limits Factors, Liability

b. Coverage F (Medical Payments to Others)

Limit	Rate
\$200,000	\$3
\$300,000	\$6
\$400,000	\$9
\$500,000	\$12

Table 601.A.2.b., Increased limits Factors, Medical payments

3. If increased limits are written, then the same limits must apply to any Other Exposures covered under the policy, unless otherwise stated.

B. Other Exposures

1. There is an additional charge for Other Exposures listed in the following rules.
2. The minimum limits for Other Exposures are the same as the limits for the Residence Premises, unless otherwise stated.
3. For increased limits for Other Exposures, refer to Rules **701.** and **702.**
4. If increased limits are written, then the same limits must apply to the Residence Premises, unless otherwise stated.

C. Rates and Factors Not Shown

1. Rates and factors for limits between the lowest and highest limits shown in this Manual may be developed by interpolation.
2. For rates and factors for limits above the highest shown, refer to company.

RULE 602. OTHER INSURED LOCATION OCCUPIED BY INSURED

A. Introduction

1. Section II Coverage may be provided on locations, other than the residence premises, where an insured resides, but which are insured for Section I Coverage under another insurance policy issued by the same company.
2. Make the appropriate charge for each other insured location shown in the Declarations of this policy. If the insured location is in another state, refer to the Manual for that state.

B. Premium

Charge the following per residence:

Number of Families	Rate
One Family	\$15
Two Family	\$30
Three Family	\$60
Four Family	\$65

Table 602.B., Other Insured Locations

RULE 603. RESIDENCE EMPLOYEES

Not currently available for use with the Republic Underwriters homeowner product.

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RULE 604. ADDITIONAL RESIDENCE RENTED TO OTHERS

A. Introduction

1. The policy may be endorsed to provide coverage when an additional residence is rented to others.
2. If the additional residence rented to others is in another state, refer to the Manual for that state.

B. Premium

Charge the additional premium from the table below:

Number of Families	Rate
1 Family	\$10
2 Family	\$16
3 Family	\$27
4 Family	\$29

Table 604.B., Additional Residence Rented to Others

RULE 604. ADDITIONAL RESIDENCE RENTED TO OTHERS, (cont.)

C. Endorsement

Use Additional Residence Rented To Others Endorsement **HO 24 70**.

RULE 605. OTHER STRUCTURES RENTED TO OTHERS - RESIDENCE PREMISES

A. Coverage Description

1. The policy may be endorsed to provide coverage when a structure on the residence premises is rented to others for dwelling purposes.
2. Refer to Rule **514.C.** for rating Section I Coverage.

B. Premium

Charge \$10 per structure.

C. Endorsement

Use Structures Rented To Others – Residence Premises Endorsement **HO 04 40**.

RULE 606. COMPUTER-RELATED DAMAGE OR INJURY EXCLUSION AND COVERAGE OPTIONS

Not currently available for use with the Republic Underwriters homeowner product.

RULE 607. HOME DAY CARE COVERAGE

Not currently available for use with the Republic Underwriters homeowner product.

RULE 608. PERMITTED INCIDENTAL OCCUPANCIES - RESIDENCE PREMISES AND OTHER RESIDENCES

A. Coverage Description

The policy may be endorsed to provide coverage for the increased exposure arising from a permitted incidental occupancy on the residence premises or in an other residence occupied by the insured.

1. Residence Premises

Use Permitted Incidental Occupancies - Residence Premises Endorsement **HO 04 42**.

2. Other Residence

Not currently available for use with the Republic Underwriters homeowner product.

B. Premium

Charge \$19 per residence.

RULE 609. BUSINESS PURSUITS

A. Coverage Description

The policy may be endorsed to provide coverage for the liability of the insured arising out of business activities. Coverage is excluded if the insured owns the business, is a partner or maintains financial control in the business.

ARKANSAS HOMEOWNERS POLICY PROGRAM MANUAL GENERAL RULES

RULE 609. BUSINESS PURSUITS, (cont.)

B. Premium

Charge the additional premium from the table below:

Eligible Activities	Charge per Person
Clerical Employees	\$4
Sales person, Collector or Messenger - Including Installation, Demonstration or Servicing Operation	\$6
Sales person, Collector or Messenger - Excluding Installation, Demonstration or Servicing Operation	\$4
Teachers - Laboratory, athletic, manual, or physical training	\$11
Teachers - Other categories	\$5

Table 609.B., Business Pursuits

C. Endorsement

Use Business Pursuits Endorsement **HO 24 71**.

RULE 610. PERSONAL INJURY

A. Introduction

Liability coverage for personal injury to others, such as false arrest, malicious prosecution, wrongful eviction, slander, libel or violations of right of privacy, may be added to the policy.

B. Premium

The additional charge is \$16.

C. Endorsement

Use Personal Injury Endorsement **HO 24 82**.

RULE 611. INCIDENTAL LOW POWER RECREATIONAL MOTOR VEHICLES

Not currently available for use with the Republic Underwriters homeowner product.

RULE 612. OUTBOARD MOTORS AND WATERCRAFT

A. Introduction

Coverage is included in the policy form, at no additional charge, for certain watercraft powered by an outboard engine or motor or combination of outboard engines or motors of up to 25 horsepower, and sailboats less than 26 feet in overall length with or without auxiliary power. Coverage is also included for watercraft powered by inboard or inboard-outdrive engines or motors, including those that power a water jet pump, of 50 horse power or less when not owned by an insured or more than 50 horse power when not owned by or rented to an insured.

B. Coverage Description

1. The policy may be endorsed to provide coverage for the following types of craft:
 - a. Watercraft, up to 26 feet in length powered by outboard engines or motors exceeding 25 horsepower; or powered by inboard or inboard-outdrive engines or motors, including those that power a water jet pump. Accumulate total horsepower if two or more engines or motors are regularly used together with any single watercraft owned by insured.
 - b. Sailboats 26 feet or more in overall length, with or without auxiliary power.
2. Coverage must be written to expiration of the policy. It is permissible, however, to stipulate for all watercraft eligible in this rule, the navigational period of each year. Premium shall be adjusted on a pro rata basis.
3. For watercraft not described in preceding Paragraphs **A.** and **B.1.**, coverage is not permitted under the Homeowners Policy.
4. The premium in the state where the Insured's residence premises is located shall apply. However, if the insured owns another residence premises in a different state and principally operates the watercraft from that residence, apply the premium for that state.

C. Premium

Charge the additional premium from the table below:

Type of Watercraft	Charge
Outboard, Inboard, or Inboard-Outdrive Engines/Motors:	
Up to 15 feet long	
Up to 50 Horsepower	\$36
51-100 Horsepower	\$61
101-150 Horsepower	\$86
Over 151 Horsepower	Not Available

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GENERAL RULES**

RULE 612. OUTBOARD MOTORS AND WATERCRAFT, (cont.)

Type of Watercraft	Charge
16-26 feet long	
Up to 50 Horsepower	\$56
51-100 Horsepower	\$81
101-160 Horsepower	\$106
161-200 Horsepower	\$131
Over 200 Horsepower	Not Available
Sailboats With or Without Auxiliary Power	
26-40 feet	\$36
Over 40 feet	Not Available

Table 612.C. Outboard Motor and Watercraft Charges

D. Endorsement

Watercraft Endorsement **HO 24 75.**

RULE 613. OWNED SNOWMOBILE

Not currently available for use with the Republic Underwriters homeowner product.

RULE 614. FARMERS PERSONAL LIABILITY

Not currently available for use with the Republic Underwriters homeowner product.

RULE 615. INCIDENTAL FARMING PERSONAL LIABILITY

A. On the Residence Premises

1. Coverage Description

- a. The policy may be endorsed to provide coverage for the liability of the insured when farming is conducted on the residence premises and is incidental to the use of the premises as a dwelling, and the income derived from the farming operations is not the insured's primary source of income. However, coverage is not available if the location specified in the endorsement is used for racing purposes.
- b. The policy may also be endorsed to provide coverage when the residence premises is used for the sheltering and grazing of animals. However, coverage is not available if the residence premises is used for racing purposes.

2. Premium

The additional charge is \$40.

B. Away From the Residence Premises

1. Coverage Description

The policy may be endorsed to provide coverage for the liability of the insured whose incidental farming activities are conducted at the locations specified in the endorsement which are away from the residence premises. Such incidental farming activities may include the boarding or grazing of the insured's animals, or use of the land as garden space if the income derived from such activities is not the insured's primary source of income. However, coverage is not available if the locations specified in the endorsement are used for racing purposes.

2. Premium

The additional charge is \$60.

C. Endorsement

Use Incidental Farming Personal Liability Endorsement **HO 24 72.**

RULES 616. - 700. RESERVED FOR FUTURE USE

**ARKANSAS HOMEOWNERS POLICY PROGRAM MANUAL
GENERAL RULES**

PART VII

SECTION II - LIABILITY - OTHER EXPOSURES INCREASED LIMITS

RULE 701. OTHER EXPOSURES - PERSONAL LIABILITY INCREASED LIMITS

Apply the appropriate factor shown in the following table to the basic limits premium for each exposure.

Limit	Factor
\$200,000	1.14
300,000	1.26
400,000	1.34
500,000	1.40

Table 701. Personal Liability Increased Limits

RULE 702. OTHER EXPOSURES - MEDICAL PAYMENTS TO OTHERS INCREASED LIMITS

Charge the additional rates from the table below:

Other Exposure	\$2,000	\$3,000	\$4,000	\$5,000
Other Insured Locations Occupied by Insured	\$1	\$2	\$3	\$4
Additional Residence Rented to Others	\$1	\$2	\$3	\$4
Student Away From Home	\$2	\$3	\$5	\$7
Other Members of an Insured's Household	\$2	\$3	\$5	\$7
Other Structures Rented to Others - Residence Premises	\$1	\$2	\$3	\$4
Permitted Incidental Occupancies - Residence Premises	\$5	\$10	\$15	\$19
Business Pursuits				
Clerical Employees	\$1	\$2	\$3	\$4
Sales person, Collector or Messenger - Including Installation, Demonstration or Servicing Operation	\$1	\$2	\$3	\$4
Sales person, Collector or Messenger - Excluding Installation, Demonstration or Servicing Operation	\$1	\$2	\$3	\$4
Teachers - Laboratory, athletic, manual, or physical training	\$2	\$4	\$6	\$7
Teachers - Other categories	\$1	\$2	\$3	\$4
Outboard, Inboard, or Inboard-Outdrive Engines/Motors:				
Up to 50 Horsepower, Up to 15 feet long	\$3	\$6	\$9	\$11
51-100 Horsepower, Up to 15 feet long	\$4	\$8	\$12	\$14
101-150 Horsepower, Up to 15 feet long	\$6	\$12	\$18	\$21
151-200 Horsepower, Up to 15 feet long	N/A	N/A	N/A	N/A
Over 200 Horsepower, Up to 15 feet long	N/A	N/A	N/A	N/A
Up to 50 Horsepower, 16-26 feet long	\$4	\$8	\$12	\$14
51-100 Horsepower, 16-26 feet long	\$6	\$12	\$18	\$21
101-150 Horsepower, 16-26 feet long	\$8	\$16	\$24	\$28
151-200 Horsepower, 16-26 feet long	\$12	\$24	\$36	\$42
Over 200 Horsepower, 16-26 feet long	N/A	N/A	N/A	N/A
Sailboats With or Without Auxiliary Power				
26-40 feet	\$3	\$6	\$9	\$11
Over 40 feet	N/A	N/A	N/A	N/A
Incidental Farming Personal Liability	\$1	\$2	\$3	\$4

Table 702, Medical Payments Increased Limits – Other Exposures

ARKANSAS HOMEOWNERS POLICY PROGRAM MANUAL

COMPANY EXCEPTIONS AND ADDITIONAL RULES

RULE A1. SPECIAL STATE REQUIREMENTS

A. Special Provisions Endorsement HO 01 03

Use this endorsement with all Homeowners policies.

B. No Coverage For Home Day Care Business Endorsement HO 04 96

This endorsement details the exclusions and restrictions of the policy with respect to a home day care exposure. Use this endorsement with all Homeowners policies.

C. Amendatory Mandatory Endorsement – Arkansas Endorsement RH 313 AR

This endorsement eliminates the special limit of liability for theft of guns and clarifies the flood exclusion. Use this endorsement with all Homeowners policies.

D. Amendatory Mandatory Asbestos and Lead Exclusion Endorsement RH 956

This endorsement details the restrictions for lead and asbestos. Use this endorsement with all Homeowners policies.

E. Required Notices

1. Attach the following notices to all Homeowners policies.
 - a. **IL N 016**, Fraud Statement
 - b. **PR-2001**, Important Notice About The Protection Of Your Privacy
2. Attach **PHAR 100**, Notice to Policyholders, to all renewal policies.

RULE A2. IDENTITY RECOVERY COVERAGE

A. Coverage Description

When the Identity Recovery Coverage endorsement is attached to the policy, both indemnity coverage for expenses and a significant service component to help the insured identity theft victim are added to the policy.

1. Services include:
 - a. A toll-free identity recovery help line provides advice and assistance to insureds who think they may be victims of identity theft or who just have questions about the issue.
 - b. Insureds who are victims of covered identity thefts are assigned a case manager who provides a wide range of identity recovery services on behalf of the insured victim. Services include letter writing, phone calls, credit report requests, follow up and record keeping.
2. Expense Coverage

Coverage is available to pay for expenses incurred by an insured as a direct result of any one identity fraud first discovered or learned of during the policy period. Such expenses include the costs for notarizing fraud affidavits or similar documents; certified mail sent to law enforcement, financial institutions and credit agencies; lost income resulting from time taken off work to meet with or talk to law enforcement or credit agencies; loan application fees for re-applying for a loan when the application is rejected solely because the lender received incorrect credit information; and reasonable attorney's fees incurred to defend lawsuits brought against the insured and to remove criminal or civil judgments.
3. Help line assistance and case management services do not reduce the limit available for insurance recovery.

B. Limits of Liability

Up to \$15,000 coverage will be provided for the identity fraud of an insured discovered or first learned of during the policy period.

C. Premium Computation

\$28 flat charge added to final premium.

D. Endorsements

1. Use Identity Recovery Coverage Endorsement **RH 150**.
2. This endorsement provides complete details on coverages, definitions and additional policy conditions applicable to this coverage.

RULE A3. TYPE OF ROOF SURFACINGS – RESIDENCE PREMISES

A. Metal Roofs

When dwellings with metal roof surfacing have the Exclusion of Cosmetic Damage to Roof Surfacing Caused by Hail endorsement attached to the policy, a premium credit is given to recognize the weather resistant qualities of the metal roof surfacing.

ARKANSAS HOMEOWNERS POLICY PROGRAM MANUAL COMPANY EXCEPTIONS AND ADDITIONAL RULES

RULE A3. TYPE OF ROOF SURFACINGS – RESIDENCE PREMISES, (cont.)

1. Premium Computation

Compute the credit by multiplying the Base Premium by a factor of .05.

2. Endorsement

Attach Exclusion of Cosmetic Damage to Roof Surfacing Caused by Hail endorsement **RH 145**.

B. Hail Resistive Composition Roofs

1. Composition shingle roof surfacing meeting the impact resistance of the Underwriters' Laboratories testing criteria of U. L. Standard 2218, Class 4 is eligible for a credit.

2. Compute the credit by multiplying the Base Premium by a factor of .15

C. All Other Roofs

All other roof surfacing and types are not eligible for credits or surcharges.

RULE A4. MATURE HOMEOWNER DISCOUNT

A. Introduction

The Mature Homeowner Discount recognizes the reduced loss exposures of older insureds.

B. Premium Computation

To determine the credit, multiply the Base Premium by the appropriate factor from the following table:

Age of Named Insured	Factor
Less than 50	N/A
50-54	0.02
55-59	0.05
60-64	0.07
65 and older	0.10

Table A5.B. Mature Homeowner Premium Computation

RULE A5. RESERVED FOR FUTURE USE

RULE A6. NEW HOME DISCOUNT

A. Introduction

This credit recognizes the loss experience of newer homes.

B. Premium Computation

1. The New Home Discount is included in the Base Premium.

2. Use the factors in the following table for calculating the Base Premium in Rule **301**..:

Age of Primary Residence	Factor	Age of Primary Residence	Factor
0	0.65	8	0.89
1	0.67	9	0.92
2	0.70	10	0.94
3	0.73	11	0.95
4	0.75	12	0.96
5	0.78	13	0.97
6	0.81	14	0.98
7	0.85	15+	1.00

Table A6.B. New Home Discount Premium Computation

RULE A7. DOG AND ANIMAL EXCLUSIONS

A. Introduction

Premises with certain types of dogs (e.g., dogs with a history of biting) and other animals (e.g., poisonous snakes) are not eligible for coverage. These dwellings may be written if this exposure is excluded.

B. Endorsements

1. For unacceptable dog exposures, use endorsement **RH 103**, Canine Exclusion

2. For all other unacceptable animal exposures, use **RH 105**, Animal Exclusion

C. Refer to the company's underwriting guidelines for further information on unacceptable exposures.

**ARKANSAS HOMEOWNERS POLICY PROGRAM MANUAL
COMPANY EXCEPTIONS AND ADDITIONAL RULES**

RULE A8, TIER FACTORS

Apply the following factor as designated in Rule 301. Rules for determining tier placement can be found in Republic's underwriting guidelines.

Tier Factors

Tier	Factor	Tier	Factor	Tier	Factor
1	0.62	10	0.89	18	1.22
2	0.65	11	0.93	19	1.27
3	0.68	12	0.96	20	1.31
4	0.70	13	1.00	21	1.37
5	0.73	14	1.04	22	1.43
6	0.76	15	1.08	23	1.50
7	0.79	16	1.13	24	1.57
8	0.82	17	1.18	25	1.66
9	0.85				

Table A8., Tier Factors

RULE A9. LOSS FREE DISCOUNT AND EXPERIENCE RATING PLAN

A. Introduction

The Loss Free Discount and Experience Rating Plan recognize the loss history of an insured or applicant, for both property and liability coverages, in determining the appropriate premium for a new or renewal policy.

B. Eligibility

A loss shall be considered eligible for rating under this section if:

1. The loss occurred during the three years immediately preceding the date of application for a new policy or the preparation of the renewal policy;
2. The loss occurred with respect to a risk eligible for coverage under the Homeowners Policy Program;
3. The loss was sustained with respect to the property or liability of an insured under the policy being rated; and
4. The combined claim payments generated for the loss equal or exceed \$250.

C. Exceptions

The following shall not be considered eligible for rating under this section:

1. A loss resulting from a natural occurrence (losses that are the result of an incident which is due directly to forces of nature, and is without human intervention).
2. A loss resulting from identity theft.
3. A loss for which payment occurred only with respect to Medical Payments to Others.
4. A loss to a dwelling currently owned by an insured or applicant which occurred prior to ownership.

D. Administration of Loss Free Credit and Experience Rating Plan

Information necessary to determine the loss history of the named insured or applicant shall be obtained from any one or combination of the following:

1. An application signed by the applicant.
2. A loss history or claims history database.
3. A company's internal records.

E. Premium Computation

1. Loss Free Discount

To determine the credit, multiply the Base Premium by the appropriate factor from the following table:

Insured Term (in years)	Factor
0-3	.05
4-8	.07
9+	.10

Table A9.E.1 Loss Free Discount Premium Computation

ARKANSAS HOMEOWNERS POLICY PROGRAM MANUAL COMPANY EXCEPTIONS AND ADDITIONAL RULES

RULE A9. LOSS FREE DISCOUNT AND EXPERIENCE RATING PLAN (cont.)

2. Experience Rating Plan

a. Liability loss

Do not include medical payments only losses – see exception C.3)

Apply the factor from the following table in accordance with Rule 301:

Insured Term (in years)	Number of Paid Losses				
	0	1*	1	2	3+
0-1	1.00	1.30	1.30	1.75	2.50
2-3	1.00	1.10	1.25	1.75	2.50
4+	1.00	1.05	1.20	1.75	2.50

* Except for the loss being considered, there are no other paid losses of any type in the past 3 years

Table A9.E.2.a. Experience Rating Plan Premium Computation –Liability Losses

b. All other losses

Do not include identity theft losses or losses from natural causes– see exceptions C.1 and C.2)

Apply the factor from the following table in accordance with Rule 301:

Insured Term (in years)	Number of Paid Losses				
	0	1*	1	2	3+
0-1	1.00	1.20	1.20	1.40	1.75
2-3	1.00	1.00	1.15	1.35	1.70
4+	1.00	1.00	1.10	1.25	1.50

* Except for the loss being considered, there are no other paid losses of any type in the past 3 years

Table A9.E.2.b. Experience Rating Plan Premium Computation –All Other Losses

RULE A10. HOMEOWNERS ENHANCEMENT PLUS

A. Introduction

This endorsement is a package endorsement which includes the following coverages:

1. Specified Additional Amount Of Insurance For Coverage A – Dwelling,
2. Coverage C – Personal Property Replacement Cost Loss Settlement,
3. Refrigerated Property Coverage, and
4. Increases on sub-limits and other coverages.

B. Premium Computation

To determine the additional premium, multiply the **Base Premium** by .14.

C. Endorsement

1. Use Homeowners Enhancement Plus Endorsement **RH 839**.
2. This endorsement provides complete details on coverages, definitions and additional policy conditions applicable to this coverage.

RULE A11. COMPANION POLICY DISCOUNT

A. Description

When the insured has both a Homeowners policy for the primary residence and a Personal Automobile policy with Republic Underwriters, Southern, or Republic Fire and Casualty, a discount will be given.

B. Premium Computation

To determine the credit, multiply the Base Premium by .10.

C. Credit for Other Than Policy Inception

The resulting premium credit shall be pro-rated if the Companion Policy Credit is added after the inception or renewal effective date of the Homeowner Policy.

ARKANSAS HOMEOWNERS POLICY PROGRAM MANUAL COMPANY EXCEPTIONS AND ADDITIONAL RULES

RULE A12. GATED COMMUNITY DISCOUNT

A. Description

Gated communities have enhanced security. To recognize the decreased loss potential, a discount is provided to gated communities.

B. Premium Computation

To determine the credit, multiply the Base Premium by .05.

C. Eligibility

To be eligible for the credit, the gated community must meet all of the following criteria:

1. Vehicle access is limited to entrances controlled by guards or by locked gates at all times;
2. Proper identification (e.g., an access code or access card) is required to enter; and
3. Visitors are announced (e.g., a guard or a speaker system connected to the homes in the community).

RULE A13. PAYMENT PLANS AND OTHER PAYMENT INFORMATION

A. Payment Plans

1. Annual Payment Plan (New and Renewal)
 - a. No service fees.
 - b. Policy is required to be paid in full either with application or annual billing statement.
2. Two Payment Plan (New and Renewal)
 - a. 50% down payment plus one installment payment
 - b. Installment: billed 150 days from effective date
 - c. Service fee is \$5.00 per installment.
3. Four Payment Plan (New and Renewal)
 - a. 25% down payment plus three installment payments
 - b. Installments
 - (1) First installment due 60 days from effective date
 - (2) Remaining installment due every 90 days
 - c. Service fee is \$5.00 per installment.
4. Ten Fixed Bill Payment Plan (New and Renewal)
 - a. 16.67% down payment for new business
 - b. Installments
 - (1) Renewal Installments will be 10% each
 - (2) Installments are due on the effective day each month (example - if policy is effective 1/15, each installment will be due on the 15th)
 - c. Service fee is \$3.00 per installment.
5. Eleven Payment Plan (New Business)
 - a. 6.67% down payment
 - b. Installments
 - (1) First installment billed 10 days after the effective date
 - (2) Remaining installments due on the effective day each month
 - c. Service fee is \$3.00 per installment.
6. Eleven Payment Plan (Renewals)
 - a. 9.1% down payment

ARKANSAS HOMEOWNERS POLICY PROGRAM MANUAL TERRITORY PAGES

1. TERRITORY ASSIGNMENT

This section applies to territories based on ZIP Codes and is not currently applicable to the Republic Underwriters Homeowners program.

2. TERRITORY DEFINITIONS – (FOR ALL COVERAGES AND PERILS OTHER THAN EARTHQUAKE).

A. Territory Descriptions

Territory	Description
1	Benton and Washington Counties
2	Carroll and Madison Counties
3	Baxter, Boone and Marion Counties
4	Fulton, Independence, Izard and Sharp Counties
5	Lawrence County
6	Clay, Greene and Randolph Counties
7	Crawford and Sebastian Counties
8	Conway, Franklin, Johnson, Newton and Pope Counties
9	Cleburne, Searcy, Stone and Van Buren Counties
10	Jackson and Woodruff Counties
11	Craighead County
12	Mississippi County
13	Logan County
14	Yell County
15	Faulkner County
16	White County
17	Cross, Lee, Poinsett and St. Francis Counties
18	Crittenden County
19	Montgomery, Polk and Scott Counties
20	Garland, Hot Spring and Perry Counties
21	Grant and Saline Counties
22	Remainder of Pulaski County
23	Lonoke County
24	Prairie County
25	Monroe County
26	Jefferson County
27	Arkansas County
28	Phillips County
29	Clark, Howard, Pike and Sevier Counties
30	Bradley, Calhoun, Cleveland, Dallas and Lincoln Counties
31	Desha County
32	Little River and Miller Counties
33	Hempstead and LaFayette Counties
34	Nevada and Ouachita Counties
35	Columbia County
36	Union County

**ARKANSAS HOMEOWNERS POLICY PROGRAM MANUAL
TERRITORY PAGES**

2. TERRITORY DEFINITIONS – (FOR ALL COVERAGES AND PERILS OTHER THAN EARTHQUAKE), (cont.)

37	Ashley, Chicot and Drew Counties
38	Cities of Little Rock and North Little Rock (Pulaski County)

B. Territory Names

1. Cities

City	County of	Territory
Little Rock	Pulaski	38
North Little Rock	Pulaski	38

2. Other Than Cities

County	Territory	County	Territory	County	Territory
Arkansas	27	Garland	20	Newton	8
Ashley	37	Grant	21	Ouachita	34
Baxter	3	Greene	6	Perry	20
Benton	1	Hempstead	33	Phillips	28
Boone	3	Hot Spring	20	Pike	29
Bradley	30	Howard	29	Poinsett	17
Calhoun	30	Independence	4	Polk	19
Carroll	2	Izard	4	Pope	8
Chicot	37	Jackson	10	Prairie	24
Clark	29	Jefferson	26	Pulaski (a)	22
Clay	6	Johnson	8	Randolph	6
Cleburne	9	LaFayette	33	Saline	21
Cleveland	30	Lawrence	5	Scott	19
Columbia	35	Lee	17	Searcy	9
Conway	8	Lincoln	30	Sebastian	7
Craighead	11	Little River	32	Sevier	29
Crawford	7	Logan	13	Sharp	4
Crittenden	18	Lonoke	23	St. Francis	17
Cross	17	Madison	2	Stone	9
Dallas	30	Marion	3	Union	36
Desha	31	Miller	32	Van Buren	9
Drew	37	Mississippi	12	Washington	1
Faulkner	15	Monroe	25	White	16
Franklin	8	Montgomery	19	Woodruff	10
Fulton	4	Nevada	34	Yell	14

(a) That part of Pulaski County not in Little Rock or North Little Rock

3. TERRITORY DEFINITIONS – EARTHQUAKE

County	Territory	County	Territory	County	Territory
Arkansas	5	Garland	7	Newton	7
Ashley	7	Grant	7	Ouachita	7

**ARKANSAS HOMEOWNERS POLICY PROGRAM MANUAL
TERRITORY PAGES**

3.TERRITORY DEFINITIONS – EARTHQUAKE, (cont.)

County	Territory	County	Territory	County	Territory
Baxter	7	Greene	3	Perry	7
Benton	7	Hempstead	7	Phillips	5
Boone	7	Hot Spring	7	Pike	7
Bradley	7	Howard	7	Poinsett	3
Calhoun	7	Independence	6	Polk	7
Carroll	7	Izard	7	Pope	7
Chicot	7	Jackson	4	Prairie	5
Clark	7	Jefferson	6	Pulaski	7
Clay	3	Johnson	7	Randolph	6
Cleburne	7	LaFayette	7	Saline	7
Cleveland	7	Lawrence	6	Scott	7
Columbia	7	Lee	5	Searcy	7
Conway	7	Lincoln	6	Sebastian	7
Craighead	3	Little River	7	Sevier	7
Crawford	7	Logan	7	Sharp	7
Crittenden	2	Lonoke	6	St. Francis	4
Cross	4	Madison	7	Stone	7
Dallas	7	Marion	7	Union	7
Desha	6	Miller	7	Van Buren	7
Drew	7	Mississippi	1	Washington	7
Faulkner	7	Monroe	5	White	6
Franklin	7	Montgomery	7	Woodruff	4
Fulton	7	Nevada	7	Yell	7

**ARKANSAS HOMEOWNERS POLICY PROGRAM MANUAL
BASE CLASS PREMIUM TABLES**

Territory	Description	Base Rate
1	Benton and Washington Counties	\$461
2	Carroll and Madison Counties	\$461
3	Baxter, Boone and Marion Counties	\$510
4	Fulton, Independence, Izard and Sharp Counties	\$510
5	Lawrence County	\$659
6	Clay, Greene and Randolph Counties	\$644
7	Crawford and Sebastian Counties	\$515
8	Conway, Franklin, Johnson, Newton and Pope Counties	\$544
9	Cleburne, Searcy, Stone and Van Buren Counties	\$510
10	Jackson and Woodruff Counties	\$696
11	Craighead County	\$575
12	Mississippi County	\$711
13	Logan County	\$534
14	Yell County	\$584
15	Faulkner County	\$481
16	White County	\$558
17	Cross, Lee, Poinsett and St. Francis Counties	\$684
18	Crittenden County	\$543
19	Montgomery, Polk and Scott Counties	\$599
20	Garland, Hot Spring and Perry Counties	\$516
21	Grant and Saline Counties	\$541
22	Remainder of Pulaski County	\$570
23	Lonoke County	\$544
24	Prairie County	\$600
25	Monroe County	\$646
26	Jefferson County	\$628
27	Arkansas County	\$573
28	Phillips County	\$698
29	Clark, Howard, Pike and Sevier Counties	\$606
30	Bradley, Calhoun, Cleveland, Dallas and Lincoln Counties	\$629
31	Desha County	\$705
32	Little River and Miller Counties	\$594
33	Hempstead and LaFayette Counties	\$620
34	Nevada and Ouachita Counties	\$620
35	Columbia County	\$603
36	Union County	\$603
37	Ashley, Chicot and Drew Counties	\$705
38	Cities of Little Rock and North Little Rock (Pulaski County)	\$570

**ARKANSAS HOMEOWNERS POLICY PROGRAM MANUAL
CLASSIFICATION AND KEY FACTOR TABLES**

RULE 301. BASE PREMIUM COMPUTATION

A. All Forms Except HO 00 04 and HO 00 06

1. Classification Tables

a. Protection Construction Factors

Protection Construction Factors		
Protection Class	Construction*	
	Masonry	Frame
1	0.95	1.06
2	0.95	1.06
3	0.95	1.06
4	1.00	1.11
5	1.00	1.11
6	1.10	1.22
7	1.25	1.40
8	1.70	1.95
8B	2.00	2.35
9	2.15	2.60
10	3.00	3.65

* Masonry Veneer is rated as Masonry. Aluminum or Plastic Siding over Frame is rated as Frame.

Table 301.A.1.a., Protection Construction Factors

b. Number of Families factor

Number of Families	Factor
One and Two	1.00

Table 301.A.1.b., Number of Families Factors

2. Key Factor Table

Coverage A Amount	Factor	Coverage A Amount	Factor
\$10,000	0.673	\$140,000	1.702
\$15,000	0.684	\$160,000	1.928
\$20,000	0.694	\$180,000	2.144
\$25,000	0.714	\$200,000	2.364
\$30,000	0.734	\$220,000	2.584
\$35,000	0.755	\$240,000	2.804
\$40,000	0.775	\$260,000	3.024
\$45,000	0.792	\$280,000	3.244
\$50,000	0.809	\$300,000	3.464
\$55,000	0.834	\$320,000	3.684
\$60,000	0.858	\$340,000	3.904
\$65,000	0.903	\$360,000	4.124
\$70,000	0.948	\$380,000	4.344
\$75,000	1.000	\$400,000	4.564
\$80,000	1.060	\$420,000	4.784
\$85,000	1.117	\$440,000	5.004
\$90,000	1.173	\$460,000	5.224
\$95,000	1.230	\$480,000	5.444
\$100,000	1.286	\$500,000	5.664
\$120,000	1.486	Each additional \$10,000:	0.100

Table 301.A.2. Key Factors

**ARKANSAS HOMEOWNERS POLICY PROGRAM MANUAL
CLASSIFICATION AND KEY FACTOR TABLES**

RULE 301. BASE PREMIUM COMPUTATION, (cont.)

B. Forms HO 00 04 and HO 00 06

Policy forms HO 00 04 and HO 00 06 are not currently available for use with the Republic Underwriters Homeowner product.

SERFF Tracking Number: TRGR-125373960 State: Arkansas
Filing Company: Republic Underwriters Insurance Company State Tracking Number: #7789299 \$100
Company Tracking Number: 07-206
TOI: 04.0 Homeowners Sub-TOI: 04.0003 Owner Occupied Homeowners
Product Name: Standard Homeowners
Project Name/Number: Initial Rate and Rule Filing/07-206

Supporting Document Schedules

Satisfied -Name: Form RF-1 NAIC Loss Cost Data
Entry Document--All P&C Lines **Review Status:** Filed 01/11/2008

Comments:

Attachment:

FORM RF-1 Rate Filing Abstract (2).pdf

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Filed 01/11/2008

Comments:

Attachment:

AR HOrate.pdf

Satisfied -Name: Filing Memorandum **Review Status:** Filed 01/11/2008

Comments:

Attachment:

Filing Memorandum HO-3.pdf

Satisfied -Name: Actuarial Support **Review Status:** Filed 01/11/2008

Comments:

Attachment:

Filing Exhibit HO-3.pdf

Satisfied -Name: Credit Scoring Model **Review Status:** Filed 01/11/2008

Comments:

We use FIIRS 2.0 HO3/5 1198 for credit scoring. This is the current Fair Isaac model.

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # _____

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

	Company Name		Company NAIC Number
3.	A. Republic Underwriters Insurance Company	B.	24538

	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. 04.0 Homeowners	B.	04.0003 Owner Occupied Homeowners

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
Homeowners	n/a	n/a					
TOTAL OVERALL EFFECT	n/a	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
2006	n/a	n/a	n/a	n/a	n/a	n/a	42.2%
2005	n/a	n/a	n/a	n/a	n/a	n/a	133.2%
2004	n/a	n/a	n/a	n/a	n/a	n/a	27.7%
2003	n/a	n/a	n/a	n/a	n/a	n/a	50.2%
2002	n/a	n/a	n/a	n/a	n/a	n/a	70.0%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	25.0%
B. General Expense	6.3%
C. Taxes, License & Fees	3.0%
D. Underwriting Profit & Contingencies	7.4%
E. Other (explain)	
F. TOTAL	41.7%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. n/a Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. n/a Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

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 #

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #

5. Company Tracking Number	
-----------------------------------	--

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

6.	Name and address	Title	Telephone #s	FAX #	e-mail

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

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

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

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

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

Check #:
Amount:

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

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

PC TD-1 pg 2 of 2

FORM FILING SCHEDULE

(This form must be provided **ONLY** when making a filing that includes forms)
 (Do **not** refer to the body of the filing for the forms listing, unless allowed by state.)

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

2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	
-----------	---	--

3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01			<input type="checkbox"/> New <input 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		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

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 #	
-----------	--	--

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

Rate Increase
 Rate Decrease
 Rate Neutral (0%)

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

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)

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)			
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		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	
-----------	--	--

7.	Effective Date of last rate revision	
-----------	--------------------------------------	--

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

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01		<input type="checkbox"/> New <input 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	

FILING MEMORANDUM
Arkansas Homeowners HO-3
Republic Underwriters Insurance Company (RUIC)

Republic group of companies is filing a new homeowners insurance program in Arkansas. The policy form is based off an ISO form 3 with several endorsements developed by Republic. Our new HO-3 product will be written in Republic Underwriters Insurance Company (RUIC), one of three Republic companies licensed in AR. The proposed effective date for implementing this new program is February 1, 2008.

The following filing exhibits are included:

Proposed Rates

Since this is a new program filing, RUIC currently has no written premiums for this line of business in AR. The following exhibits provide our competitive analysis and proposed territories, rates and factors, as follows:

Exhibits 1 – 2	Territory Definitions and Map
Exhibits 3 – 5	Territorial Rates
Exhibit 6	Coverage A Amount of Insurance Curve
Exhibit 7	Protection/Construction Factors
Exhibits 8 – 9	Deductible Factors
Exhibit 10	Earthquake Zones
Exhibit 11	Earthquake Rates
Exhibits 12 – 14	Other Factors, Credits, and Charges
Exhibits 15 – 19	Miscellaneous Endorsement Pricing

Rates and rating factors were determined by reviewing seven major competitor filings, manuals, and forms, along with current Republic rating in other states (MS, OK, LA, TX).

Territory Definitions and Map

Republic's proposed territory definitions are listed by county on exhibit 1. A territory map is provided on exhibit 2. These territory definitions are used for all Republic's property products in Arkansas.

Territorial Rates

Rate comparisons are based on the following standard risk:

- \$75,000 Coverage A amount of insurance
- Masonry construction
- Protection class 4
- \$500 All-Peril Deductible
- Age of home is 15 years.
- Loss free in the last 3 years.
- Tier 12

Note: Base rates as shown in the manual pages are for a \$500 all-peril deductible (in all territories), do not include the loss-free discount (which is a factor applied separately) and are based at tier 13.

FILING MEMORANDUM
Arkansas Homeowners HO-3
Republic Underwriters Insurance Company (RUIC)

Rates displayed in Exhibits 3 – 5 are adjusted accordingly to arrive at the base rates. All other base risk characteristics match what is listed above.

Coverage A Amount of Insurance Curve

The chart provides the coverage A curve for each of the competitors considered and the proposed curve. The base factor is set at \$75,000 amount of insurance.

Protection/Construction Factors

This chart shows the protection/construction factors for each of the competitors considered and our proposed factors. The base classification is masonry, protection class 4-5.

Deductible Factors

Republic's proposed deductible factors are based off Republic's internal structure and factors as well as competitor factors. The base deductible in all territories is \$500 all-peril. Other flat dollar deductibles offered include \$1000, \$2500, and \$5000.

Earthquake Zones

Republic's earthquake zone definitions are based on the most recent ISO EQ filing. While ISO defined their newest boundaries at a zip code level, Republic's definitions are at a county level. This was done to keep maintenance costs and effort to a minimal. Republic's boundaries approximate ISO's zip code boundaries.

Earthquake Rates

Exhibit 10 provides the Republic proposed EQ rates by zone, along with optional higher deductible rating factors. These rates are based on the latest ISO loss costs approved in Arkansas.

Other Factors, Credits, and Charges

Proposed rating factors are provided for Republic's Loss Free Discount, Experience Rating Plan, Tier Underwriting Factors, Protective Device Credits, New Home Discount, Mature Homeowner Discount, and several Miscellaneous other credits/surcharges. These rating factors are based on offerings by the seven major competitors reviewed, along with Republic's standard offerings in other states (MS, LA, OK, TX).

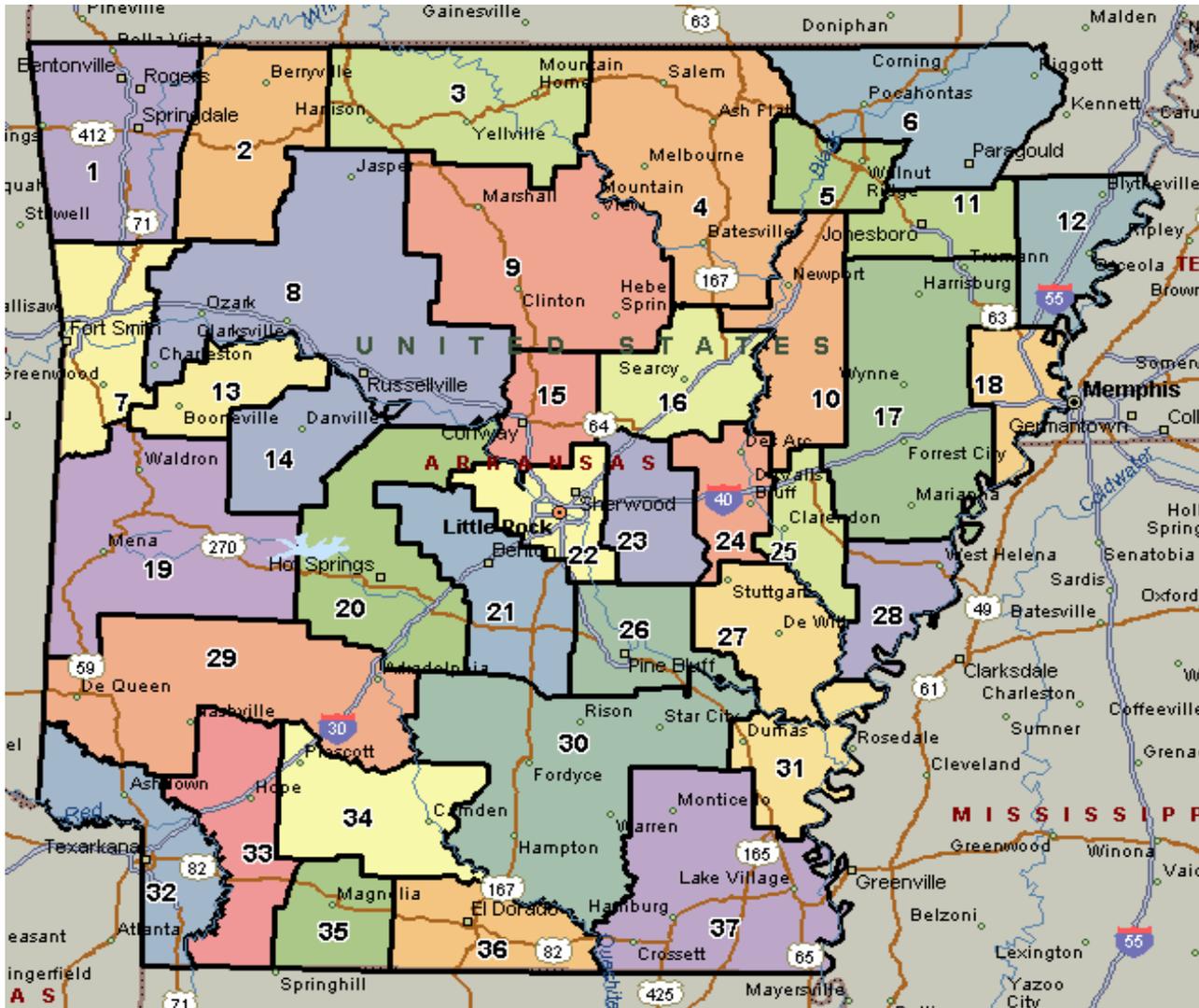
Optional Endorsement Pricing

Rates for the various optional endorsements in this exhibit are based on Republic's standard offerings in other states (MS, LA, OK, TX). ISO loss costs were also considered in determining the final rates for some of these endorsements.

**REPUBLIC UNDERWRITERS INSURANCE COMPANY
ARKANSAS HOMEOWNERS
TERRITORY DEFINITIONS**

County	Republic Territory	County	Republic Territory
Arkansas	27	Little River	32
Ashley	37	Logan	13
Baxter	3	Lonoke	23
Benton	1	Madison	2
Boone	3	Marion	3
Bradley	30	Miller	32
Calhoun	30	Mississippi	12
Carroll	2	Monroe	25
Chicot	37	Montgomery	19
Clark	29	Nevada	34
Clay	6	Newton	8
Cleburne	9	Ouachita	34
Cleveland	30	Perry	20
Columbia	35	Phillips	28
Conway	8	Pike	29
Craighead	11	Poinsett	17
Crawford	7	Polk	19
Crittenden	18	Pope	8
Cross	17	Prairie	24
Dallas	30	Remainder of Pulaski	22
Desha	31	Randolph	6
Drew	37	Saline	21
Faulkner	15	Scott	19
Franklin	8	Searcy	9
Fulton	4	Sebastian	7
Garland	20	Sevier	29
Grant	21	Sharp	4
Greene	6	St. Francis	17
Hempstead	33	Stone	9
Hot Spring	20	Union	36
Howard	29	Van Buren	9
Independence	4	Washington	1
Izard	4	White	16
Jackson	10	Woodruff	10
Jefferson	26	Yell	14
Johnson	8		
LaFayette	33		
Lawrence	5		
Lee	17		
Lincoln	30		
		Cites within Pulaski County	
		Little Rock	38
		N. Little Rock	38

**REPUBLIC UNDERWRITERS INSURANCE COMPANY
 ARKANSAS HOMEOWNERS AND DWELLING FIRE
 TERRITORY MAP**



<u>Territory</u>	<u>Description</u>	<u>Territory</u>	<u>Description</u>
1	Benton, Washington	20	Garland, Hot Spring, Perry
2	Carroll, Madison	21	Grant, Saline
3	Baxter, Boone, Marion	22	Remainder of Pulaski
4	Fulton, Independence, IZard, Sharp	23	Lonoke
5	Lawrence	24	Prairie
6	Clay, Greene, Randolph	25	Monroe
7	Crawford, Sebastian	26	Jefferson
8	Conway, Franklin, Johnson, Newton, Pope	27	Arkansas
9	Cleburne, Searcy, Stone, Van Buren	28	Phillips
10	Jackson, Woodruff	29	Clark, Howard, Pike, Sevier
11	Craighead	30	Bradley, Calhoun, Cleveland, Dallas, Lincoln
12	Mississippi	31	Desha
13	Logan	32	Little River, Miller
14	Yell	33	Hempstead, LaFayette
15	Faulkner	34	Nevada, Ouachita
16	White	35	Columbia
17	Cross, Lee, Poinsett, St. Francis	36	Union
18	Crittenden	37	Ashley, Chicot, Drew
19	Montgomery, Polk, Scott	38	Cities of Little Rock and North Little Rock (Pulaski County)

**ARKANSAS HOMEOWNERS
AVERAGE RATES BY TERRITORY
COMPETITIVE COMPARISON AND PROPOSAL**

Competitor	Republic Territory											
	1	2	3	4	5	6	7	8	9	10	11	12
Competitor 1	\$498	\$518	\$489	\$501	\$501	\$489	\$584	\$531	\$489	\$717	\$598	\$549
Competitor 2	\$448	\$436	\$440	\$499	\$678	\$621	\$566	\$539	\$466	\$599	\$510	\$678
Competitor 3	\$555	\$555	\$670	\$687	\$808	\$816	\$783	\$698	\$764	\$911	\$833	\$815
Competitor 4	\$451	\$426	\$481	\$491	\$531	\$482	\$582	\$527	\$451	\$627	\$575	\$656
Competitor 5	\$415	\$431	\$465	\$486	\$684	\$513	\$466	\$445	\$461	\$609	\$684	\$684
Competitor 6	\$487	\$487	\$487	\$523	\$730	\$730	\$487	\$600	\$487	\$730	\$730	\$730
Competitor 7	\$495	\$531	\$497	\$726	\$748	\$741	\$611	\$567	\$687	\$824	\$728	\$728
Republic Proposed*	\$420	\$420	\$465	\$465	\$601	\$587	\$470	\$496	\$465	\$635	\$524	\$648

Territory	Area Description	Counties Included
1	Northwest Corner	Benton, Washington
2	Northwest Corner	Carroll, Madison
3	Northern AR	Baxter, Boone, Marion
4	Northern AR	Fulton, Independence, Izard, Sharp
5	Northern AR	Lawrence
6	Northern AR	Clay, Greene, Randolph
7	Fort Smith Area	Crawford, Sebastian
8	Ozark National Forest	Conway, Franklin, Johnson, Newton, Pope
9	East of Ozark National Forest	Cleburne, Searcy, Stone, Van Buren
10	Newport Area	Jackson, Woodruff
11	Jonesboro Area	Craighead
12	North of Memphis	Mississippi

RISK: \$75,000 AOI, MASONRY, P/C 4, \$500 DEDUCTIBLE, AGE OF HOME - 15, 3-YEAR LOSS FREE, BASE RATED TIER (ESTIMATED)

* Republic Tier 12

**ARKANSAS HOMEOWNERS
AVERAGE RATES BY TERRITORY
COMPETITIVE COMPARISON AND PROPOSAL**

Republic Territory

Competitor	13	14	15	16	17	18	19	20	21	22	23	24	25
Competitor 1	\$587	\$518	\$594	\$713	\$717	\$549	\$581	\$604	\$604	\$616	\$594	\$713	\$713
Competitor 2	\$447	\$440	\$475	\$543	\$666	\$469	\$532	\$474	\$463	\$607	\$469	\$585	\$587
Competitor 3	\$796	\$796	\$761	\$883	\$871	\$815	\$818	\$763	\$739	\$797	\$900	\$911	\$911
Competitor 4	\$489	\$601	\$477	\$555	\$608	\$575	\$511	\$562	\$559	\$673	\$608	\$477	\$582
Competitor 5	\$446	\$513	\$445	\$507	\$579	\$633	\$559	\$465	\$534	\$530	\$507	\$507	\$534
Competitor 6	\$487	\$628	\$487	\$730	\$669	\$730	\$628	\$523	\$696	\$676	\$628	\$628	\$730
Competitor 7	\$567	\$567	\$689	\$824	\$824	\$728	\$743	\$669	\$707	\$860	\$689	\$824	\$824
Republic Proposed*	\$487	\$533	\$439	\$509	\$624	\$495	\$546	\$471	\$493	\$520	\$496	\$547	\$589

Territory	Area Description	Counties Included
13	Western AR	Logan
14	Western AR	Yell
15	North of Pulaski (LR)	Faulkner
16	Northeast of Pulaski (LR)	White
17	Eastern AR	Cross, Lee, Poinsett, St. Francis
18	West of Memphis	Crittenden
19	Ouchita National Forest	Montgomery, Polk, Scott
20	Hot Springs Area	Garland, Hot Spring, Perry
21	Southwest of Pulaski (LR)	Grant, Saline
22	Western AR	Remainder of Pulaski
23	East of Pulaski (LR)	Lonoke
24	East of Pulaski (LR)	Prairie
25	Eastern AR	Monroe

RISK: \$75,000 AOI, MASONRY, P/C 4, \$500 DEDUCTIBLE, AGE OF HOME - 15, 3-YEAR LOSS FREE, BASE RATED TIER (ESTIMATED)

* Republic Tier 12

**ARKANSAS HOMEOWNERS
AVERAGE RATES BY TERRITORY
COMPETITIVE COMPARISON AND PROPOSAL**

Republic Territory

Competitor	26	27	28	29	30	31	32	33	34	35	36	37	38
Competitor 1	\$587	\$578	\$717	\$581	\$587	\$713	\$578	\$578	\$581	\$581	\$581	\$710	\$616
Competitor 2	\$587	\$469	\$525	\$507	\$589	\$585	\$581	\$627	\$590	\$564	\$651	\$582	\$562
Competitor 3	\$876	\$668	\$911	\$802	\$717	\$668	\$879	\$879	\$774	\$668	\$668	\$668	\$930
Competitor 4	\$601	\$489	\$626	\$593	\$572	\$582	\$585	\$646	\$585	\$646	\$646	\$565	\$673
Competitor 5	\$540	\$534	\$633	\$522	\$564	\$633	\$555	\$556	\$547	\$547	\$547	\$604	\$522
Competitor 6	\$640	\$628	\$730	\$593	\$628	\$628	\$628	\$628	\$628	\$628	\$628	\$628	\$676
Competitor 7	\$741	\$824	\$824	\$743	\$759	\$824	\$743	\$743	\$743	\$721	\$721	\$797	\$802
Republic Proposed*	\$573	\$523	\$637	\$553	\$574	\$643	\$542	\$565	\$565	\$550	\$550	\$643	\$520

Territory	Area Description	Counties Included
26	Southeast of Pulaski (LR)	Jefferson
27	Eastern AR	Arkansas
28	Eastern AR	Phillips
29	Southwestern AR	Clark, Howard, Pike, Sevier
30	South Central AR	Bradley, Calhoun, Cleveland, Dallas, Lincoln
31	Southeastern AR	Desha
32	Texarkana Area	Little River, Miller
33	Southwest Corner (xTexarkana Area)	Hempstead, LaFayette
34	Southern AR	Nevada, Ouachita
35	Southern AR	Columbia
36	Southern AR	Union
37	Southeast Corner	Ashley, Chicot, Drew
38	Little Rock and N. Little Rock	Cities of Little Rock and North Little Rock (Pulaski County)

RISK: \$75,000 AOI, MASONRY, P/C 4, \$500 DEDUCTIBLE, AGE OF HOME - 15, 3-YEAR LOSS FREE, BASE RATED TIER (ESTIMATED)

* Republic Tier 12

**ARKANSAS HOMEOWNERS
COVERAGE A AMOUNT OF INSURANCE FACTORS
COMPETITIVE COMPARISON AND PROPOSAL**

Base Class: 75,000 coverage

Cov A AOI	Competitor 1	Competitor 2*	Competitor 3**	Competitor 4	Competitor 5	Competitor 6	Competitor 7	Republic Proposed
\$10,000	0.661	0.633	0.621				0.746	0.673
\$20,000	0.720	0.677	0.678	0.571	0.843	0.659	0.765	0.694
\$30,000	0.763	0.722	0.736	0.631	0.848	0.706	0.788	0.734
\$40,000	0.806	0.766	0.770	0.691	0.856	0.755	0.829	0.775
\$50,000	0.831	0.810	0.805	0.751	0.863	0.791	0.870	0.809
\$60,000	0.868	0.854	0.851	0.817	0.871	0.882	0.912	0.858
\$70,000	0.955	0.951	0.942	0.939	0.936	0.960	0.974	0.948
\$75,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
\$80,000	1.061	1.048	1.058	1.061	1.063	1.041	1.026	1.060
\$90,000	1.170	1.159	1.180	1.184	1.153	1.110	1.128	1.173
\$100,000	1.241	1.270	1.300	1.306	1.241	1.172	1.226	1.286
\$120,000	1.372	1.488	1.507	1.551	1.449	1.407	1.434	1.486
\$140,000	1.563	1.707	1.682	1.796	1.709	1.641	1.631	1.702
\$160,000	1.762	1.921	1.834	2.041	1.943	1.805	1.839	1.928
\$180,000	2.004	2.111	1.968	2.285	2.182	1.981	2.062	2.144
\$200,000	2.196	2.296	2.088	2.530	2.414	2.204	2.318	2.364
\$300,000	3.401	2.787	2.548	3.754	3.656	3.306	3.499	3.464
\$400,000	4.732	4.260	2.889	4.979	5.151	4.713	4.676	4.564
\$500,000	6.096	5.243	3.222	6.203	6.701	6.120	5.784	5.664

Each additional \$10,000: add 0.100 to the \$500,000 AOI factor.

**REPUBLIC UNDERWRITERS INSURANCE COMPANY
ARKANSAS HOMEOWNERS HO-3
PROTECTION/CONSTRUCTION FACTORS**

Base Class: Masonry, Protection Class 1-4

Construction	Protection	Competitor 1	Competitor 2	Competitor 3	Competitor 4	Competitor 5	Competitor 6	Competitor 7	Republic Proposed
Masonry	1 - 3	0.96	0.96		0.93	0.91	0.92	0.91	0.95
Masonry	4	1.00	1.00		1.00	1.00	1.00	1.00	1.00
Masonry	5	1.00	1.00		1.07	1.00	1.01	1.00	1.00
Masonry	6	1.13	1.13		1.17	1.03	1.02	1.18	1.10
Masonry	7	1.27	1.27		1.28	1.18	1.29	1.31	1.25
Masonry	8	1.72	1.76		1.77	1.55	1.69	1.64	1.70
Masonry	8B				1.93	2.13	2.14	2.12	2.00
Masonry	9	2.18	1.92		2.13	2.13	2.47	2.70	2.15
Masonry	10	2.98	2.52		3.15	2.85	3.37	4.30	3.00
Masonry	11	3.87	2.52						
Frame	1 - 3	1.06	1.06		1.03	1.00	1.02	0.95	1.06
Frame	4	1.13	1.13		1.11	1.10	1.11	1.05	1.11
Frame	5	1.13	1.13		1.19	1.10	1.12	1.05	1.11
Frame	6	1.26	1.26		1.30	1.16	1.18	1.24	1.22
Frame	7	1.40	1.41		1.42	1.34	1.41	1.38	1.40
Frame	8	2.02	2.08		1.97	1.88	1.74	1.72	1.95
Frame	8B				2.14	2.54	2.36	2.24	2.35
Frame	9	2.57	2.25		2.36	2.54	2.81	2.83	2.60
Frame	10	3.64	2.93		3.50	3.25	3.99	4.52	3.65
Frame	11	4.41	2.93						

**REPUBLIC UNDERWRITERS INSURANCE COMPANY
 ARKANSAS HOMEOWNERS HO-3
 DEDUCTIBLES**

All Territories

No minimum requirements for purchase on Replink.

Cov A AOI Range	All Peril Deductibles				\$500 AOP Deductible with following Wind/Hail Options			\$1,000 AOP Deductible with following Wind/Hail		\$2,500 AOP with W/H
	\$500	\$1,000	\$2,500	\$5,000	\$1,000	\$2,000	\$5,000	\$2,000	\$5,000	\$5,000
\$0 to \$19,999	1.00	0.82	0.65	0.55	0.93	0.88	0.82	0.77	0.71	0.61
\$20,000 to \$29,999	1.00	0.82	0.65	0.55	0.93	0.88	0.82	0.77	0.71	0.61
\$30,000 to \$39,999	1.00	0.83	0.65	0.55	0.93	0.88	0.82	0.78	0.72	0.61
\$40,000 to \$49,999	1.00	0.83	0.65	0.55	0.93	0.88	0.82	0.78	0.72	0.61
\$50,000 to \$59,999	1.00	0.84	0.65	0.55	0.94	0.88	0.82	0.78	0.73	0.61
\$60,000 to \$69,999	1.00	0.84	0.65	0.55	0.94	0.88	0.82	0.78	0.73	0.61
\$70,000 to \$79,999	1.00	0.84	0.65	0.55	0.94	0.88	0.82	0.78	0.73	0.61
\$80,000 to \$89,999	1.00	0.85	0.65	0.55	0.94	0.88	0.82	0.79	0.73	0.61
\$90,000 to \$99,999	1.00	0.85	0.66	0.55	0.94	0.88	0.82	0.79	0.73	0.62
\$100,000 to \$119,999	1.00	0.86	0.67	0.55	0.95	0.89	0.82	0.80	0.74	0.62
\$120,000 to \$139,999	1.00	0.86	0.69	0.55	0.95	0.89	0.82	0.81	0.74	0.63
\$140,000 to \$159,999	1.00	0.87	0.70	0.57	0.95	0.90	0.83	0.82	0.75	0.65
\$160,000 to \$179,999	1.00	0.87	0.71	0.58	0.95	0.90	0.83	0.82	0.76	0.66
\$180,000 to \$199,999	1.00	0.88	0.73	0.59	0.95	0.91	0.84	0.84	0.77	0.67
\$200,000 to \$249,999	1.00	0.89	0.74	0.62	0.96	0.91	0.85	0.85	0.78	0.69
\$250,000 to \$299,999	1.00	0.90	0.77	0.64	0.96	0.93	0.86	0.87	0.80	0.72
\$300,000 to \$349,999	1.00	0.90	0.79	0.67	0.96	0.93	0.87	0.87	0.81	0.74
\$350,000 to \$399,999	1.00	0.91	0.81	0.69	0.96	0.94	0.88	0.89	0.82	0.76
\$400,000 to \$449,999	1.00	0.92	0.82	0.71	0.97	0.95	0.88	0.90	0.84	0.78
\$450,000 to \$499,999	1.00	0.92	0.84	0.73	0.97	0.96	0.89	0.91	0.84	0.80
\$500,000 +	1.00	0.92	0.84	0.74	0.97	0.96	0.90	0.91	0.85	0.80

**ARKANSAS HOMEOWNERS
ALL PERIL AND AOP DEDUCTIBLE OPTIONS
BASE: \$500 DEDUCTIBLE
COMPETITIVE COMPARISON AND PROPOSAL**

\$1,000 All Other Peril Deductible Option

Cov A AOI Lower Limit	Cov A AOI Upper Limit	Competitor 1	Competitor 2	Competitor 3	Competitor 4	Competitor 5	Competitor 6	Competitor 7	Republic Oklahoma	Republic Mississippi	Republic Proposed
\$0	\$19,999	0.83	0.83		0.81	0.90	0.87		0.88	0.85	0.82
\$20,000	\$29,999	0.83	0.83		0.81	0.90	0.87		0.88	0.85	0.82
\$30,000	\$39,999	0.83	0.83		0.81	0.90	0.87		0.88	0.86	0.83
\$40,000	\$49,999	0.83	0.83		0.81	0.90	0.87		0.88	0.86	0.83
\$50,000	\$59,999	0.83	0.83		0.81	0.90	0.87		0.89	0.87	0.84
\$60,000	\$69,999	0.83	0.83		0.81	0.90	0.87		0.90	0.87	0.84
\$70,000	\$79,999	0.83	0.83		0.81	0.90	0.87		0.90	0.87	0.84
\$80,000	\$89,999	0.83	0.83		0.81	0.90	0.87		0.89	0.88	0.85
\$90,000	\$99,999	0.83	0.83		0.81	0.90	0.87		0.89	0.88	0.85
\$100,000	\$119,999	0.83	0.83		0.81	0.90	0.87		0.90	0.89	0.86
\$120,000	\$139,999	0.83	0.83		0.81	0.90	0.87		0.89	0.89	0.86
\$140,000	\$159,999	0.83	0.83		0.81	0.90	0.87		0.90	0.90	0.87
\$160,000	\$179,999	0.83	0.83		0.81	0.90	0.87		0.90	0.90	0.87
\$180,000	\$199,999	0.83	0.83		0.81	0.90	0.87		0.90	0.91	0.88
\$200,000	\$249,999	0.83	0.83		0.81	0.90	0.87		0.90	0.92	0.89
\$250,000	\$299,999	0.83	0.83		0.81	0.90	0.87		0.90	0.93	0.90
\$300,000	\$349,999	0.83	0.83		0.81	0.90	0.87		0.91	0.93	0.90
\$350,000	\$399,999	0.83	0.83		0.81	0.90	0.87		0.90	0.94	0.91
\$400,000	\$449,999	0.83	0.83		0.81	0.90	0.87		0.91	0.95	0.92
\$450,000	\$499,999	0.83	0.83		0.81	0.90	0.87		0.92	0.95	0.92
\$500,000	Higher	0.83	0.83		0.81	0.90	0.87		0.92	0.95	0.92

\$2,500 All Other Peril Deductible Option

Cov A AOI Lower Limit	Cov A AOI Upper Limit	Competitor 1	Competitor 2	Competitor 3	Competitor 4	Competitor 5	Competitor 6	Competitor 7	Republic Oklahoma	Republic Mississippi	Republic Proposed
\$0	\$19,999	0.75	0.67		0.71	0.78	0.70		0.74	0.65	0.65
\$20,000	\$29,999	0.75	0.67		0.71	0.78	0.70		0.74	0.65	0.65
\$30,000	\$39,999	0.75	0.67		0.71	0.78	0.70		0.74	0.65	0.65
\$40,000	\$49,999	0.75	0.67		0.71	0.78	0.70		0.74	0.65	0.65
\$50,000	\$59,999	0.75	0.67		0.71	0.78	0.70		0.75	0.65	0.65
\$60,000	\$69,999	0.75	0.67		0.71	0.78	0.70		0.75	0.65	0.65
\$70,000	\$79,999	0.75	0.67		0.71	0.78	0.70		0.75	0.65	0.65
\$80,000	\$89,999	0.75	0.67		0.71	0.78	0.70		0.76	0.65	0.65
\$90,000	\$99,999	0.75	0.67		0.71	0.78	0.70		0.77	0.66	0.66
\$100,000	\$119,999	0.75	0.67		0.71	0.78	0.70		0.78	0.67	0.67
\$120,000	\$139,999	0.75	0.67		0.71	0.78	0.70		0.77	0.69	0.69
\$140,000	\$159,999	0.75	0.67		0.71	0.78	0.70		0.78	0.70	0.70
\$160,000	\$179,999	0.75	0.67		0.71	0.78	0.70		0.78	0.71	0.71
\$180,000	\$199,999	0.75	0.67		0.71	0.78	0.70		0.78	0.73	0.73
\$200,000	\$249,999	0.75	0.67		0.71	0.78	0.70		0.78	0.74	0.74
\$250,000	\$299,999	0.75	0.67		0.71	0.78	0.70		0.78	0.77	0.77
\$300,000	\$349,999	0.75	0.67		0.71	0.78	0.70		0.79	0.79	0.79
\$350,000	\$399,999	0.75	0.67		0.71	0.78	0.70		0.79	0.81	0.81
\$400,000	\$449,999	0.75	0.67		0.71	0.78	0.70		0.81	0.82	0.82
\$450,000	\$499,999	0.75	0.67		0.71	0.78	0.70		0.81	0.84	0.84
\$500,000	Higher	0.75	0.67		0.71	0.78	0.70		0.82	0.84	0.84

- Competitor 4 deductible is actually \$2,000 instead of \$2,500.

\$5,000 All Other Peril Deductible Option

Cov A AOI Lower Limit	Cov A AOI Upper Limit	Competitor 1	Competitor 2	Competitor 3	Competitor 4	Competitor 5	Competitor 6	Competitor 7	Republic Oklahoma	Republic Mississippi	Republic Proposed
\$0	\$19,999	0.69	0.62		n/a	0.65	0.60		0.59	0.55	0.55
\$20,000	\$29,999	0.69	0.62			0.65	0.60		0.59	0.55	0.55
\$30,000	\$39,999	0.69	0.62			0.65	0.60		0.59	0.55	0.55
\$40,000	\$49,999	0.69	0.62			0.65	0.60		0.59	0.55	0.55
\$50,000	\$59,999	0.69	0.62			0.65	0.60		0.60	0.55	0.55
\$60,000	\$69,999	0.69	0.62			0.65	0.60		0.60	0.55	0.55
\$70,000	\$79,999	0.69	0.62			0.65	0.60		0.61	0.55	0.55
\$80,000	\$89,999	0.69	0.62			0.65	0.60		0.62	0.55	0.55
\$90,000	\$99,999	0.69	0.62			0.65	0.60		0.63	0.55	0.55
\$100,000	\$119,999	0.69	0.62			0.65	0.60		0.64	0.55	0.55
\$120,000	\$139,999	0.69	0.62			0.65	0.60		0.66	0.55	0.55
\$140,000	\$159,999	0.69	0.62			0.65	0.60		0.67	0.57	0.57
\$160,000	\$179,999	0.69	0.62			0.65	0.60		0.67	0.58	0.58
\$180,000	\$199,999	0.69	0.62			0.65	0.60		0.67	0.59	0.59
\$200,000	\$249,999	0.69	0.62			0.65	0.60		0.67	0.62	0.62
\$250,000	\$299,999	0.69	0.62			0.65	0.60		0.67	0.64	0.64
\$300,000	\$349,999	0.69	0.62			0.65	0.60		0.68	0.67	0.67
\$350,000	\$399,999	0.69	0.62			0.65	0.60		0.68	0.69	0.69
\$400,000	\$449,999	0.69	0.62			0.65	0.60		0.71	0.71	0.71
\$450,000	\$499,999	0.69	0.62			0.65	0.60		0.72	0.73	0.73
\$500,000	Higher	0.69	0.62			0.65	0.60		0.73	0.74	0.74

**REPUBLIC UNDERWRITERS INSURANCE COMPANY
ARKANSAS HOMEOWNERS
EARTHQUAKE ZONES**

County	Zone	County	Zone
Arkansas	5	Lee	5
Ashley	7	Lincoln	6
Baxter	7	Little River	7
Benton	7	Logan	7
Boone	7	Lonoke	6
Bradley	7	Madison	7
Calhoun	7	Marion	7
Carroll	7	Miller	7
Chicot	7	Mississippi	1
Clark	7	Monroe	5
Clay	3	Montgomery	7
Cleburne	7	Nevada	7
Cleveland	7	Newton	7
Columbia	7	Ouachita	7
Conway	7	Perry	7
Craighead	3	Phillips	5
Crawford	7	Pike	7
Crittenden	2	Poinsett	3
Cross	4	Polk	7
Dallas	7	Pope	7
Desha	6	Prairie	5
Drew	7	Pulaski	7
Faulkner	7	Randolph	6
Franklin	7	Saline	7
Fulton	7	Scott	7
Garland	7	Searcy	7
Grant	7	Sebastian	7
Greene	3	Sevier	7
Hempstead	7	Sharp	7
Hot Spring	7	St. Francis	4
Howard	7	Stone	7
Independence	6	Union	7
Izard	7	Van Buren	7
Jackson	4	Washington	7
Jefferson	6	White	6
Johnson	7	Woodruff	4
LaFayette	7	Yell	7
Lawrence	6		

**REPUBLIC UNDERWRITERS INSURANCE COMPANY
 ARKANSAS HOMEOWNERS HO-3
 EARTHQUAKE COVERAGE (HO 04 54 10 00)**

Rates per \$1,000 of coverage.

5% Deductible Option

**Apply to Coverage A Amount:
EQ**

Zone	Frame	Masonry	Superior
1	\$2.10	\$2.66	\$2.28
2	\$1.92	\$2.66	\$2.28
3	\$1.80	\$2.66	\$2.28
4	\$1.56	\$2.66	\$2.00
5	\$1.20	\$2.30	\$1.26
6	\$0.56	\$1.24	\$0.86
7	\$0.26	\$0.70	\$0.26

**Apply to increase in Coverage C:
EQ**

Zone	Frame	Masonry	Superior
1	\$0.84	\$1.10	\$0.84
2	\$0.84	\$1.10	\$0.84
3	\$0.80	\$1.10	\$0.84
4	\$0.72	\$1.10	\$0.84
5	\$0.62	\$1.10	\$0.60
6	\$0.36	\$0.72	\$0.46
7	\$0.16	\$0.44	\$0.16

**Apply to increase in Coverage D:
EQ**

Zone	Frame	Masonry	Superior
1	\$1.00	\$1.24	\$1.06
2	\$0.98	\$1.24	\$1.06
3	\$0.86	\$1.24	\$1.06
4	\$0.74	\$1.24	\$1.00
5	\$0.58	\$1.14	\$0.60
6	\$0.26	\$0.64	\$0.46
7	\$0.14	\$0.38	\$0.16

**Apply to Building/Non-Building Structure Items:
EQ**

Zone	Frame	Masonry	Superior
1	\$1.32	\$1.44	\$1.20
2	\$1.20	\$1.44	\$1.20
3	\$1.20	\$1.44	\$1.20
4	\$1.16	\$1.44	\$1.16
5	\$0.84	\$1.18	\$0.72
6	\$0.42	\$0.66	\$0.48
7	\$0.18	\$0.40	\$0.16

Higher Deductible Table - Apply the following factors to the 5% deductible rates.

Deductible	Frame	Masonry	Superior
10%	0.86	0.90	0.85
15%	0.69	0.77	0.64
20%	0.56	0.63	0.51
25%	0.43	0.54	0.38

**REPUBLIC UNDERWRITERS INSURANCE COMPANY
ARKANSAS HOMEOWNERS HO-3
OTHER FACTORS, CREDITS, AND CHARGES**

Loss Free Discount

Apply the following discount if the insured's home has had no paid claims (over \$250) in the past three years. Weather, MP-only, and Identity Theft losses are excluded from consideration.

Insured	
Term	Discount
0-3	5%
4-8	7%
9+	10%

Experience Rating Plan

Apply the following rate factors based on the number of paid claims (over \$250) in the past 3 years. Each table below is a separate rating factor used in calculating the base premium.

Liability Losses (excluding MP-only claims)

Insured					
Term	0	1*	1	2	3+
0-1	1.00	1.30	1.30	1.75	2.50
2-3	1.00	1.10	1.25	1.75	2.50
4+	1.00	1.05	1.20	1.75	2.50

All Other Losses (excluding Weather and Identity Theft claims)

Insured					
Term	0	1*	1	2	3+
0-1	1.00	1.20	1.20	1.40	1.75
2-3	1.00	1.00	1.15	1.35	1.70
4+	1.00	1.00	1.10	1.25	1.50

* Except for the loss being considered, there are no other paid losses of any type in the past 3 years.

**REPUBLIC UNDERWRITERS INSURANCE COMPANY
 ARKANSAS HOMEOWNERS HO-3
 OTHER FACTORS, CREDITS, AND CHARGES**

Tier Underwriting Factors

Apply the following tier factors based on Republic's proprietary underwriting model evaluation.

Tier	Factor
1	0.62
2	0.65
3	0.68
4	0.70
5	0.73
6	0.76
7	0.79
8	0.82
9	0.85
10	0.89
11	0.93
12	0.96
13	1.00
14	1.04
15	1.08
16	1.13
17	1.18
18	1.22
19	1.27
20	1.31
21	1.37
22	1.43
23	1.50
24	1.57
25	1.66

Protective Device Credits

Category	Protective Device	Credit
Burglar Alarm	Central Station Reporting Burglar Alarm	5%
Burglar Alarm	Police Station Reporting Burglar Alarm	3%
Fire Alarm	Central Station Reporting Fire Alarm	5%
Fire Alarm	Fire Dept Reporting Fire Alarm	3%
Local Alarms	Local Burglar and/or Local Fire Alarm	3%
Sprinklers	Automatic Sprinklers - Most Areas	5%
Sprinklers	Automatic Sprinklers - All Areas	8%

Above credits for each category are summed to arrive at the total credit. Only one credit for each category should be applied. Do not apply the Local Alarms credit if a Burglar or Fire Alarm credit is applied for the same type of alarm.

**REPUBLIC UNDERWRITERS INSURANCE COMPANY
ARKANSAS HOMEOWNERS HO-3
OTHER FACTORS, CREDITS, AND CHARGES**

New Home Discount

Age of Home	Factor
0	0.65
1	0.67
2	0.70
3	0.73
4	0.75
5	0.78
6	0.81
7	0.85
8	0.89
9	0.92
10	0.94
11	0.95
12	0.96
13	0.97
14	0.98
15+	1.00

Mature Homeowner Discount

Age of Named Insured	Factor
Less than 50	1.00
50-54	0.98
55-59	0.95
60-64	0.93
65 and older	0.90

Miscellaneous Credits

Metal Roof Credit	5%
Hail Resistive Composition Roof Credit - Class IV	15%
Superior Construction Credit	15%
Companion Policy Credit	10%
Gated Community Credit	5%

Miscellaneous Surcharge

Townhouse/Rowhouse	10%
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**REPUBLIC UNDERWRITERS INSURANCE COMPANY
ARKANSAS HOMEOWNERS HO-3
OPTIONAL ENDORSEMENT PRICING**

Minimum Premium		\$200
Coverage B Other structures - Increased Limit - Rate Per \$1,000		\$3
Coverage C Personal Property - Increased Limit - Rate Per \$1,000		\$2
Coverage C Personal Property - Reduced Limit - Rate Per \$1,000		\$1
Coverage D Loss of Use - Increased Limit - Rate per \$1,000		\$3
<u>Increased Coverage E Liability Limits (1 or 2 Family)</u>		
\$100,000		Included
\$200,000		\$6
\$300,000		\$11
\$400,000		\$14
\$500,000		\$16
<u>Increased Coverage E Liability Limits (3 or 4 Family)</u>		
\$100,000		Included
\$200,000		\$26
\$300,000		\$47
\$400,000		\$61
\$500,000		\$72
<u>Increased Coverage F Liability Limits</u>		
\$1,000		Included
\$2,000		\$3
\$3,000		\$6
\$4,000		\$9
\$5,000		\$12
Personal Property Replacement Cost Loss Settlement	HO 04 90 10 00	10%
Homeowners Enhancement Plus	RH-839	14%
Specified Additional Amount of Insurance for Coverage A Dwelling	HO 23 47	3%
Identity Theft Endorsement	RH 150	\$28

**REPUBLIC UNDERWRITERS INSURANCE COMPANY
ARKANSAS HOMEOWNERS HO-3
OPTIONAL ENDORSEMENT PRICING**

Loss Assessment Coverage

\$5,000		\$3
\$10,000		\$5
\$15,000		\$6
\$20,000		\$7
\$25,000		\$8
\$30,000		\$9
\$35,000		\$10
\$40,000		\$11
\$45,000		\$12
\$50,000		\$13

Section I Coverage - Structures Rented to Others -

Residence Premises - Rate per \$1,000 HO 04 40 10 00 \$4

Section II Coverage - Structures Rented to Others -

Residence Premises - Rate per Structure HO 04 40 10 00 \$10

Coverage C Increased Special Limits of Liability

HO 04 65 10 00

Jewelry, watches, and furs - Rate per \$1,000		\$18
Money - Rate per \$100		\$6
Securities - Rate per \$100		\$4
Silverware, Goldware, and Pewterware - Rate per \$500		\$3.25
Electronic Apparatus - In or Upon a Motor Vehicle - Rate per \$500		\$10
Electronic Apparatus - Not In or Upon a Motor Vehicle - Rate per \$500		\$10

Special Computer Coverage

RH 04 14 10 00 \$15

Refrigerated Personal Property

RH 04 98 08 06 \$10

Additional Residence Rented to Others

HO 24 70 10 00

1 Family		\$10
2 Family		\$16
3 Family		\$27
4 Family		\$29

**Permitted Incidental Occupancies - Residence Premises -
Rate per Residence**

HO 04 42 10 00 \$19

**Permitted Incidental Occupancies - Other Premises - Rate
per \$1000 on the other structure**

HO 04 42 10 00 \$4

**REPUBLIC UNDERWRITERS INSURANCE COMPANY
ARKANSAS HOMEOWNERS HO-3
OPTIONAL ENDORSEMENT PRICING**

<u>Business Pursuits - Rates Per Insured Person</u>	HO 24 71 10 00	
Clerical Employees		\$4
Sales person, Collector or Messenger - Including Installation, Demonstration or Servicing Operation		\$6
Sales person, Collector or Messenger - Excluding Installation, Demonstration or Servicing Operation		\$4
Teachers - Labatory, athletic, manual, or physical training		\$11
Teachers - Other categories		\$5
Personal Injury	HO 24 82 04 02	\$16
<u>Watercraft</u>	HO 24 75 10 00	
Outboard, Inboard, or Inboard-Outdrive Engines/Motors:		
Up to 50 Horsepower, Up to 15 feet long		\$36
51-100 Horsepower, Up to 15 feet long		\$61
101-150 Horsepower, Up to 15 feet long		\$86
151-200 Horsepower, Up to 15 feet long		n/a
Over 200 Horsepower, Up to 15 feet long		n/a
Up to 50 Horsepower, 16-26 feet long		\$56
51-100 Horsepower, 16-26 feet long		\$81
101-160 Horsepower, 16-26 feet long		\$106
161-200 Horsepower, 16-26 feet long		\$131
Over 200 Horsepower, 16-26 feet long		n/a
<u>Ordinance or Law Coverage - Increased Limits</u>	HO 04 77 10 00	<u>Factor</u>
15% increase in amount of coverage, 25% total coverage; Coverage A AOIs up to \$140,000		1.13
40% increase in amount of coverage, 50% total coverage; Coverage A AOIs up to \$140,000		1.35
65% increase in amount of coverage, 75% total coverage; Coverage A AOIs up to \$140,000		1.51
90% increase in amount of coverage, 100% total coverage; Coverage A AOIs up to \$140,000		1.67
15% increase in amount of coverage, 25% total coverage; Coverage A AOIs above \$140,000		1.05
40% increase in amount of coverage, 50% total coverage; Coverage A AOIs above \$140,000		1.14
65% increase in amount of coverage, 75% total coverage; Coverage A AOIs above \$140,000		1.20
90% increase in amount of coverage, 100% total coverage; Coverage A AOIs above \$140,000		1.27
Each additional 25% increase in coverage, add this amount to the 90% factor; Coverage A AOIs up to \$140,000		0.16
Each additional 25% increase in coverage, add this amount to the 90% factor; Coverage A AOIs above \$140,000		0.07

**REPUBLIC UNDERWRITERS INSURANCE COMPANY
ARKANSAS HOMEOWNERS HO-3
OPTIONAL ENDORSEMENT PRICING**

Business Property - Increased Limits - Rate per \$2,500	HO 04 12 10 00	\$25
<u>Livestock Collision Coverage</u>	HO 04 52 10 00	
0-100 Estimated Head Count		\$10
101-250 Estimated Head Count		\$20
251-500 Estimated Head Count		\$30
501-1000 Estimated Head Count		\$40
Water Back Up and Sump Discharge or Overflow	HO 04 95 10 00	\$30
<u>Incidental Farming Personal Liability</u>	HO 24 72 10 00	
On the Residence Premises		\$40
Away from the Residence Premises		\$60
<u>Other Members of Your Household</u>	HO 04 58 10 00	
Section I and II Basic Limits - Rate per person		\$70
Section II Increased Liability Limits:		
\$200,000		\$9.00
\$300,000		\$14.80
\$400,000		\$18.00
\$500,000		\$21.00
<u>Additional Insured - Student Living Away from the Residence Premises</u>	HO 05 27 10 00	
Section I and II Basic Limits - Rate per person		\$80
Section II Increased Liability Limits:		
\$200,000		\$9.00
\$300,000		\$14.40
\$400,000		\$18.00
\$500,000		\$21.00
<u>Owned Motorized Golf Cart Physical Loss Coverage</u>	HO 05 28 10 00	
Without collision coverage		\$12
With collision coverage		\$21
<u>Other Exposures - Personal Liability Increased Limits</u>		<u>Factor</u>
\$100,000		Included
\$200,000		1.14
\$300,000		1.26
\$400,000		1.34
\$500,000		1.40
<u>Secondary Residence Premises Credit</u>		\$18

**REPUBLIC UNDERWRITERS INSURANCE COMPANY
MISSISSIPPI HOMEOWNERS HO-3
OPTIONAL ENDORSEMENT PRICING**

Other Exposures - Medical Payments to Others Increased

<u>Limits</u>	<u>\$2,000</u>	<u>\$3,000</u>	<u>\$4,000</u>	<u>\$5,000</u>
Other Insured Locations Occupied by Insured	\$1	\$2	\$3	\$4
Additional Residence Rented to Others	\$1	\$2	\$3	\$4
Student Away from Home	\$2	\$3	\$5	\$7
Other Members of an Insured's Household	\$2	\$3	\$5	\$7
Other Structures Rented to Others - Residence Premises	\$1	\$2	\$3	\$4
Permitted Incidental Occupancies - Residence Premises	\$5	\$10	\$15	\$19
<u>Business Pursuits</u>				
Clerical Employees	\$1	\$2	\$3	\$4
Sales person, Collector or Messenger - Including Installation, Demonstration or Servicing Operation	\$1	\$2	\$3	\$4
Sales person, Collector or Messenger - Excluding Installation, Demonstration or Servicing Operation	\$1	\$2	\$3	\$4
Teachers - Laboratory, athletic, manual, or physical training	\$2	\$4	\$6	\$7
Teachers - Other categories	\$1	\$2	\$3	\$4
Outboard, Inboard, or Inboard-Outdrive Engines/Motors:				
Up to 50 Horsepower, Up to 15 feet long	\$3	\$6	\$9	\$11
51-100 Horsepower, Up to 15 feet long	\$4	\$8	\$12	\$14
101-150 Horsepower, Up to 15 feet long	\$6	\$12	\$18	\$21
151-200 Horsepower, Up to 15 feet long	n/a	n/a	n/a	n/a
Over 200 Horsepower, Up to 15 feet long	n/a	n/a	n/a	n/a
Up to 50 Horsepower, 16-26 feet long	\$4	\$8	\$12	\$14
51-100 Horsepower, 16-26 feet long	\$6	\$12	\$18	\$21
101-150 Horsepower, 16-26 feet long	\$8	\$16	\$24	\$28
151-200 Horsepower, 16-26 feet long	\$12	\$24	\$36	\$42
Over 200 Horsepower, 16-26 feet long	n/a	n/a	n/a	n/a
Sailboats With or Without Auxiliary Power				
26-40 feet	\$3	\$6	\$9	\$11
Over 40 feet	n/a	n/a	n/a	n/a
Incidental Farming Personal Liability	\$1	\$2	\$3	\$4

SERFF Tracking Number: TRGR-125373960 *State:* Arkansas
Filing Company: Republic Underwriters Insurance Company *State Tracking Number:* #7789299 \$100
Company Tracking Number: 07-206
TOI: 04.0 Homeowners *Sub-TOI:* 04.0003 Owner Occupied Homeowners
Product Name: Standard Homeowners
Project Name/Number: Initial Rate and Rule Filing/07-206

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	HPCS-Homeowners Premium Comparison Survey	11/30/2007	HO Survey FORM HPCS 02-01-2007.pdf

NAIC Number: 24538
 Company Name: Republic Underwriters Insurance Company
 Contact Person: Bill Bradford
 Telephone No.: 972-788-6617
 Email Address: bill.bradford@republicgroup.com
 Effective Date: 02/01/2008

**Homeowners Premium Comparison Survey Form
 FORM HP3S - 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 (Covers risk of direct physical loss for dwelling and other structures; named perils for personal property, replacement cost on dwelling, actual cash value on personal property)

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	\$464	\$518	\$514	\$573	\$579	\$646	\$689	\$769	\$710	\$792	\$607	\$678	\$598	\$667	\$519	\$579	\$574	\$640
	\$120,000	\$651	\$726	\$720	\$803	\$812	\$906	\$966	\$1,077	\$995	\$1,110	\$851	\$950	\$839	\$936	\$727	\$811	\$805	\$898
	\$160,000	\$844	\$942	\$934	\$1,042	\$1,053	\$1,175	\$1,253	\$1,398	\$1,291	\$1,441	\$1,104	\$1,232	\$1,088	\$1,214	\$943	\$1,052	\$1,044	\$1,165
6	\$80,000	\$538	\$596	\$595	\$660	\$670	\$744	\$798	\$885	\$822	\$912	\$703	\$780	\$693	\$768	\$600	\$666	\$665	\$737
	\$120,000	\$754	\$836	\$834	\$925	\$940	\$1,042	\$1,118	\$1,240	\$1,152	\$1,278	\$986	\$1,093	\$971	\$1,077	\$842	\$934	\$932	\$1,033
	\$160,000	\$978	\$1,084	\$1,082	\$1,200	\$1,219	\$1,352	\$1,451	\$1,609	\$1,495	\$1,658	\$1,279	\$1,418	\$1,260	\$1,397	\$1,092	\$1,211	\$1,209	\$1,341
9	\$80,000	\$1,051	\$1,271	\$1,162	\$1,406	\$1,310	\$1,585	\$1,559	\$1,885	\$1,607	\$1,943	\$1,374	\$1,662	\$1,354	\$1,637	\$1,174	\$1,419	\$1,299	\$1,571
	\$120,000	\$1,473	\$1,781	\$1,629	\$1,970	\$1,837	\$2,222	\$2,185	\$2,643	\$2,252	\$2,724	\$1,927	\$2,330	\$1,898	\$2,295	\$1,645	\$1,990	\$1,821	\$2,202
	\$160,000	\$1,911	\$2,311	\$2,114	\$2,557	\$2,383	\$2,882	\$2,835	\$3,429	\$2,922	\$3,534	\$2,500	\$3,023	\$2,462	\$2,978	\$2,135	\$2,582	\$2,363	\$2,857

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																		
	\$15,000																		
	\$25,000																		
6	\$5,000																		
	\$15,000																		
	\$25,000																		
9	\$5,000																		
	\$15,000																		
	\$25,000																		

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																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

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

HO3 and HO4 only

Fire Extinguisher	<input type="text" value="0"/> %	Deadbolt Lock	<input type="text" value="0"/> %
Burglar Alarm	<input type="text" value="3"/> %	Window Locks	<input type="text" value="0"/> %
Smoke Alarm	<input type="text" value="3"/> %	\$1,000 Deductible	<input type="text" value="14"/> % <--varies by AOI. This is for \$120K.
		Other (specify)	<input type="text"/> %
		Maximum Credit Allowed	<input type="text"/> %

EARTHQUAKE INSURANCE

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?	<input type="text" value="Yes"/> (yes or no)								
WHAT IS YOUR PERCENTAGE DEDUCTIBLE?	<input type="text" value="5"/> %								
WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Zone <table border="1"> <tr> <td>Highest Risk</td> <td>\$ <input type="text" value="2.66"/></td> <td>Brick</td> <td>\$ <input type="text" value="2.10"/></td> </tr> <tr> <td>Lowest Risk</td> <td>\$ <input type="text" value="0.70"/></td> <td>Frame</td> <td>\$ <input type="text" value="0.26"/></td> </tr> </table>	Highest Risk	\$ <input type="text" value="2.66"/>	Brick	\$ <input type="text" value="2.10"/>	Lowest Risk	\$ <input type="text" value="0.70"/>	Frame	\$ <input type="text" value="0.26"/>
Highest Risk	\$ <input type="text" value="2.66"/>	Brick	\$ <input type="text" value="2.10"/>						
Lowest Risk	\$ <input type="text" value="0.70"/>	Frame	\$ <input type="text" value="0.26"/>						