

SERFF Tracking Number:	CMIC-125845913	State:	Arkansas
Filing Company:	Cameron Mutual Insurance Company	State Tracking Number:	EFT \$100
Company Tracking Number:	CMIC-125845913		
TOI:	03.0 Personal Farmowners	Sub-TOI:	03.0000 Personal Farmowners
Product Name:	Farmowners		
Project Name/Number:	/		

Filing at a Glance

Company: Cameron Mutual Insurance Company

Product Name: Farmowners	SERFF Tr Num: CMIC-125845913	State: Arkansas
TOI: 03.0 Personal Farmowners	SERFF Status: Closed	State Tr Num: EFT \$100
Sub-TOI: 03.0000 Personal Farmowners	Co Tr Num: CMIC-125845913	State Status: Fees verified and received
Filing Type: Rate/Rule	Co Status:	Reviewer(s): Becky Harrington, Betty Montesi
	Authors: Elizabeth Branum, Sheila Andrew, Barry Korthanke, Alan Schrader	Disposition Date: 12/03/2008
	Date Submitted: 10/30/2008	Disposition Status: Filed
Effective Date Requested (New): 01/01/2009		Effective Date (New):
Effective Date Requested (Renewal): 01/01/2009		Effective Date (Renewal):
State Filing Description:		

General Information

Project Name:	Status of Filing in Domicile: Pending
Project Number:	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 12/03/2008	
State Status Changed: 10/31/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

Cameron Mutual Insurance Company is proposing to revise rules and rates for the Farmowners Program. The rule changes can be summarized as follows:

- Increase surcharge of Wood Heating Stove to \$50.
- Increase minimum amounts of insurance on dwellings of type 1 from \$80,000 to \$100,000.

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Project Name/Number: /

- Increase minimum amounts of insurance on dwellings of type 2 from \$25,000 to \$40,000.
- Added an Electrical Renovation Credit.
- Preferred Farmowners Coverage created.
- Liability Class Codes were revised including a new 0-160 acre class.
- Jet Ski exclusion added.
- Tree stands or duck blinds excluded from Leasing/Renting Land to Others for Hunting if it is installed or maintained by the insured.

The rate changes can be summarized as follows:

- Increase dwelling rates 9.0% or \$44,692.
- Increase pumps rate 93% or \$653.
- Increase liability classes by an overall 4.89% or \$7,214.
- Combined effect of dwelling, pumps, and liability rate changes gives an overall average rate increase of 3.83% or \$52,433.

For a detailed description of changes, please see the Summary of Revisions in Supporting Documentation. If you have any questions, please contact me at 816-632-6511 ext. 258 or bkorthanke@cameron-insurance.com.

Company and Contact

Filing Contact Information

Barry Korthanke, Actuarial Analyst
214 McElwain Drive
Cameron, MO 64429-1321

bkorthanke@cameron-insurance.com
(800) 326-6511 [Phone]
(816) 632-1022[FAX]

Filing Company Information

Cameron Mutual Insurance Company
214 McElwain Drive

CoCode: 15725
Group Code: 532

State of Domicile: Missouri
Company Type: Property &
Casualty

Cameron, MO 64429-1321
(800) 326-6511 ext. [Phone]

Group Name:
FEIN Number: 44-0447850

State ID Number:

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Product Name: Farmowners
Project Name/Number: /

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Cameron Mutual Insurance Company	\$100.00	10/30/2008	23586476

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	12/03/2008	12/03/2008
Filed	Becky Harrington	11/07/2008	11/07/2008

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	10/31/2008	10/31/2008	Barry Korthanke	11/03/2008	11/03/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Rate Pages	Rate	Barry Korthanke	12/03/2008	12/03/2008
Indicated Need 5 Year	Supporting Document	Barry Korthanke	11/06/2008	11/06/2008

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Indicated Need of only most recent 5 years	Note To Reviewer	Barry Korthanke	11/06/2008	11/06/2008
Your response	Note To Filer	Becky Harrington	11/05/2008	11/05/2008

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 Company Tracking Number: CMIC-125845913
 TOI: 03.0 Personal Farmowners Sub-TOI: 03.0000 Personal Farmowners
 Product Name: Farmowners
 Project Name/Number: /

Disposition

Disposition Date: 12/03/2008

Effective Date (New):

Effective Date (Renewal):

Status: Filed

Comment: disposition to re-close after attachment of revised manual pages.

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:
Cameron Mutual Insurance Company	3.830%	\$52,433	377	\$1,370,512	%	%	25.300%

SERFF Tracking Number: CMIC-125845913 State: Arkansas
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 Company Tracking Number: CMIC-125845913
 TOI: 03.0 Personal Farmowners Sub-TOI: 03.0000 Personal Farmowners
 Product Name: Farmowners
 Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		Yes
Supporting Document	Indicated Need	Filed	Yes
Supporting Document	Summary of Revisions	Filed	Yes
Supporting Document	RF-1 Rate Filing Abstract	Filed	Yes
Supporting Document	Indicated Need 5 Year	Filed	Yes
Rate	Underwriting Rules 1	Filed	No
Rate	Underwriting Rules 2	Filed	No
Rate	Index	Filed	Yes
Rate	General Rules 1	Filed	Yes
Rate	General Rules 2	Filed	Yes
Rate	Exceptions	Filed	Yes
Rate (revised)	Rate Pages	Filed	Yes
Rate	Rate Pages	Filed	Yes

SERFF Tracking Number: CMIC-125845913 State: Arkansas
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 Company Tracking Number: CMIC-125845913
 TOI: 03.0 Personal Farmowners Sub-TOI: 03.0000 Personal Farmowners
 Product Name: Farmowners
 Project Name/Number: /

Disposition

Disposition Date: 11/07/2008
 Effective Date (New): 01/01/2009
 Effective Date (Renewal): 01/01/2009
 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:
Cameron Mutual Insurance Company	3.830%	\$52,433	377	\$1,370,512	%	%	25.300%

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 Company Tracking Number: CMIC-125845913
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 Product Name: Farmowners
 Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		Yes
Supporting Document	Indicated Need	Filed	Yes
Supporting Document	Summary of Revisions	Filed	Yes
Supporting Document	RF-1 Rate Filing Abstract	Filed	Yes
Supporting Document	Indicated Need 5 Year	Filed	Yes
Rate	Underwriting Rules 1	Filed	No
Rate	Underwriting Rules 2	Filed	No
Rate	Index	Filed	Yes
Rate	General Rules 1	Filed	Yes
Rate	General Rules 2	Filed	Yes
Rate	Exceptions	Filed	Yes
Rate (revised)	Rate Pages	Filed	Yes
Rate	Rate Pages	Filed	Yes

SERFF Tracking Number: CMIC-125845913 State: Arkansas
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Company Tracking Number: CMIC-125845913
TOI: 03.0 Personal Farmowners Sub-TOI: 03.0000 Personal Farmowners
Product Name: Farmowners
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 10/31/2008
Submitted Date 10/31/2008
Respond By Date

Dear Barry Korthanke,

This will acknowledge receipt of the captioned filing.

Objection 1

- Indicated Need (Supporting Document)

Comment:

Arkansas Code Annotated § 23-67-209 requires the past 5 years experience for rate development. Please amend your indications.

Please feel free to contact me if you have questions.

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

Sincerely,

Becky Harrington

Response Letter

Response Letter Status Submitted to State
Response Letter Date 11/03/2008
Submitted Date 11/03/2008

Dear Becky Harrington,

Comments:

Response 1

Comments: Please look at page 2 of the AR FO Rate Indications document on the Supporting Documents tab as it shows the previous 7 years of experience used for rate development. If you are needing something different please clarify. Thank you!

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Product Name: Farmowners
Project Name/Number: /

Barry Korthanke
Actuarial Analyst
816-632-6511 ext. 258

Related Objection 1

Applies To:
- Indicated Need (Supporting Document)
Comment:

Arkansas Code Annotated § 23-67-209 requires the past 5 years experience for rate development. Please amend your indications.

Changed Items:

- No Supporting Documents changed.
- No Form Schedule items changed.
- No Rate/Rule Schedule items changed.

Sincerely,
Alan Schrader, Barry Korthanke, Elizabeth Branum, Sheila Andrew

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 Company Tracking Number: CMIC-125845913
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 Product Name: Farmowners
 Project Name/Number: /

Amendment Letter

Amendment Date:
 Submitted Date: 12/03/2008

Comments:

There was an error in rate page FO-AR-3. I showed a rate increase in combines, cotton pickers, and irrigation equipment when there was no increases taken in these classes. The overall rate increase submitted originally did not include these increases, so there is no rate impact with this change.

Changed Items:

Rate/Rule Schedule Item Changes:

Exhibit Name:	Rule # or Page #:	Rate Action:	Previous State Filing Numbers:	Attach Document:
Rate Pages	FO-AR-1.1 thru FO-AR-Replacement 1.3 ,FO-AR-3 ,FO-AR-6 thru FO-AR-9			AR FO Rate Pages 01012009 corrected.pdf

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Company Tracking Number: *CMIC-125845913*
TOI: *03.0 Personal Farmowners* *Sub-TOI:* *03.0000 Personal Farmowners*
Product Name: *Farmowners*
Project Name/Number: */*

Note To Reviewer

Created By:

Barry Korthanke on 11/06/2008 10:09 AM

Subject:

Indicated Need of only most recent 5 years

Comments:

I have re-submitted the indicated need using only the most recent 5 years of experience. It is on the supporting documents tab. Thank you for clarifying what you needed for me.

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TOI: 03.0 Personal Farmowners Sub-TOI: 03.0000 Personal Farmowners
Product Name: Farmowners
Project Name/Number: /

Amendment Letter

Amendment Date:

Submitted Date: 11/06/2008

Comments:

Attached is the rate indications for farmowners using only the past 5 years.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Indicated Need 5 Year

Comment:

FO AR Rate Indications 5 year.pdf

SERFF Tracking Number: *CMIC-125845913* *State:* *Arkansas*
Filing Company: *Cameron Mutual Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *CMIC-125845913*
TOI: *03.0 Personal Farmowners* *Sub-TOI:* *03.0000 Personal Farmowners*
Product Name: *Farmowners*
Project Name/Number: */*

Note To Filer

Created By:

Becky Harrington on 11/05/2008 10:55 AM

Subject:

Your response

Comments:

Please limit your experience to the most recent 5-years.

SERFF Tracking Number:	CMIC-125845913	State:	Arkansas
Filing Company:	Cameron Mutual Insurance Company	State Tracking Number:	EFT \$100
Company Tracking Number:	CMIC-125845913		
TOI:	03.0 Personal Farmowners	Sub-TOI:	03.0000 Personal Farmowners
Product Name:	Farmowners		
Project Name/Number:	/		

Rate Information

Rate data applies to filing.

Filing Method:	File & Use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	-3.100%
Effective Date of Last Rate Revision:	12/01/2006
Filing Method of Last Filing:	File & Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Cameron Mutual Insurance Company	25.300%	3.830%	\$52,433	377	\$1,370,512	%	%

SERFF Tracking Number: CMIC-125845913 State: Arkansas
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 Project Name/Number: /

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Index	FO-GR-Index-1 thru FO-GR-Index-5	Replacement	FO AR Index.pdf
Filed	General Rules 1	FO-GR-3 thru FO-GR-6 ,FO-GR-8, FO-GR-10 thru FO-GR-13 ,FO-GR-15 thru FO-GR-23	Replacement	FO AR General Rules.pdf
Filed	General Rules 2	FO-GR-24	New	FO AR General Rules 24.pdf
Filed	Exceptions	FO-AR-EX-1	Replacement	FO AR Exceptions.pdf
Filed	Rate Pages	FO-AR-1.1 thru FO-AR-1.3 ,FO-AR-3 ,FO-AR-6 thru FO-AR-9	Replacement	AR FO Rate Pages 01012009 corrected.pdf

FARMOWNERS MANUAL

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**FARMOWNERS POLICY PROGRAM MANUAL
GENERAL RULES**

- B. General revisions to rates and rules do not apply to policies existing prior to the effective date of the revision. These policies will be adjusted effective on the next anniversary date to incorporate a general revision.

18. TRANSFER OF INSURANCE AND REMOVAL OF PROPERTY

When household personal property is moved from one location to another and the insured wants to transfer his or her insurance to cover both locations during removal, the Farm Property Coverage Form FP 00 10 provides coverage for a period of thirty days.

When household insurance covering property is transferred to a location with a different rate, adjust the difference in the premium, proportionately.

19. ELIGIBILITY

Farm Property Coverage Form FP 00 10 and Farm Liability Coverage Form FL 00 20 may be written for an owner or tenant having an insurable interest in farming or ranching operations.

20. FARMOWNERS COVERAGE

A. Eligibility:

To be eligible for Farmowners dwelling rates, a policy covering farming or ranching operations must provide:

1. Property coverage for all farm dwellings, farm personal property and other farm structures owned by the insured. A specific item may be excluded on agreement between the company and the insured. If the farm dwelling, farm personal property and other farm structures are not under one ownership, they may be insured separately; and
2. Bodily injury and property damage liability coverage for the premises/operations of all property specified in paragraph 1. above.

B. Ineligibility:

The Farmowners coverage cannot be written for:

1. Farms not occupied by the insured unless:
 - a. Tenant operated under the insured's supervision; or
 - b. Operated under contract management.
2. Vacant or unoccupied farms.
3. a. Farms owned or controlled by food manufacturers or processors and operated principally for the purpose of supplying the manufacturing or processing operations, whether or not such operations are on the farm premises.
b. Farms where the principal purpose is to operate freezing or dehydrating plants or poultry factories.
4. Farms with farm dwellings with more than ten families.
5. Farms on which farm dwellings are used for business purposes other than permitted incidental occupancy.
6. Farms where the principal business is raising, breeding, or using horses or dogs for riding, racing, or show purposes.

21. BASIC FORMS

Attach the following forms to all policies:

1. Farm Property Coverage Form FP 00 10.
2. Farm Liability Coverage Form FL 00 20.
3. Common Policy Conditions Form IL 00 17.
4. Calculation of Premium Form IL 00 03.
5. Nuclear Energy Exclusion Form IL 00 21.
6. Limited Farm Pollution Liability Coverage Form FL 04 03.
7. Punitive or Exemplary Damage Exclusion Form E-111.
8. Lead Contamination Exclusion Form PC-110.
9. Exclusion – Migrant and Seasonal Agricultural Worker Protection Act Form FL 01 16.
10. Absolute Exclusion – Asbestos and Silica Form IL 21 81.
11. Special Machinery Glass Breakage Deductible Form FP 12 13.

22. RATING BASIS

Unless specifically indicated, all property rates are for each \$1,000 of insurance. Liability rates are per the indicated exposure basis shown in this manual. Rates are displayed in the state rate pages.

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23. RESERVED FOR FUTURE USE

24. DEDUCTIBLES

The standard property damage deductible is \$500. Optional deductible amounts are available under rule **36.C.**, page FO-GR-10, and may apply to each coverage or item separately.

25. CONTRIBUTING INSURANCE

A. Farm coverage under the Farm Property Coverage form **FP 00 10** may be divided between two or more companies on a percentage basis, subject to the rates and rules of this manual. When Farmowners coverage is written, attach the Contributing Insurance Endorsement to all policies and refer by number and company name to the policy that provides liability coverage.

When Farmowners coverage is written, use the same deductible on all policies.

B. Use Endorsement **FP 04 16** Contributing Insurance on all affected policies.

26. RESERVED FOR FUTURE USE

27. LOSS PAYABLE PROVISIONS

A. For situations where a third party has an interest in covered property, the policy may be endorsed to make that party a loss payee.

Use Endorsement form **FP 12 11** Loss Payable Provisions.

B. Description of Coverage. For each loss payee, indicate the appropriate provision in the Schedule on **FP 12 11**. The following provisions are available:

1. Loss Payable, when it is intended to make the loss payable jointly to the insured and a named loss payee as their interests may appear.
2. Lender's Loss Payable, to protect the interest of a named lender. This provision is applicable when a mortgage holder's clause is not applicable or where the interest has been established by warehouse receipts or other suitable documentary evidence. Under this provision only, the rights of the lender are independent of any breach of condition by the insured.
3. Contract of Sale, to be used when duplicate interests exist in property undergoing transfer by sale.

C. There is no charge for Endorsement form **FP 12 11**.

28. INDIVIDUAL RISK PREMIUM MODIFICATION PLAN

The Individual Risk Premium Modification (IRPM) Plan provides for an adjustment of the policy premium with credits or debits based on certain risk characteristics and the size of the policy premium. This plan shall be applied after the application of all other rating procedures. Credits and debits are subject to inspection and/or losses. The credits or debits shall not apply to premiums for Builder's Risk exposures.

Refer to the Home Office for consideration of applicable risk characteristics, the available credit or debit range, and the maximum adjustment by size of policy premium.

29. COMMUNITY MITIGATION CLASSIFICATIONS

ISO establishes general classification applying to all areas within limits of municipalities and recognized boundaries of protected area fire districts, protected unincorporated communities and rural areas.

To rate each risk, determine the class from the ISO Community Mitigation Classification (CMC) pages.

Primary Response

1. Where classified areas are published with a single classification number, properties within five road miles of the **primary responding** fire station should receive that classification number.
2. Where classified areas are published with a split classification number (e.g. 6/9), properties within five road miles of the **primary responding** fire station should receive the first listed classification number (e.g. 6/9 use Class 6).

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Reciprocal Agreements

Properties within five road miles of a **primary responding** fire station which has a reciprocal agreement (see definition below) with a class 1 through 8 fire station may be eligible for an upgraded mitigation classification.

1. If the property is within 1,000 feet of a fire hydrant, use the same mitigation classification as the station providing reciprocal fire protection.
2. If the property is over 1,000 feet from a fire hydrant or if no hydrant is present, use the next higher mitigation classification as the reciprocal station providing fire protection.

Definition of Reciprocal Agreement – a formal agreement between two fire departments where the alarm would sound, or the fire call goes in to both stations. This is not to be confused with a mutual aid agreement which is more informal, and would mean that one department would respond, if called. Reciprocating fire stations must be no more than ten miles apart.

Utilize Community Mitigation Classification 9 in place of Community Mitigation Classification 8B.

Class 10 applies to all areas not listed and to properties which are located more than five road miles from a responding fire department.

Note: If the property is within a platted subdivision, a part of which is located within the five mile limit, the entire subdivision will be considered to be within the five mile limit.

Adjustments to Community Mitigation Classifications will be applied at the renewal of the property policy and not at mid-term.

See your state Community Mitigation Classifications section for possible Cameron Mutual exceptions to the ISO Community Mitigation Classifications.

In ARKANSAS, if a reciprocal agreement is utilized to allow an insured an upgraded class, agents must document annual payment of assessments, dues or subscription payments by the insured to the fire department serving the district or area in which the insured property is located. This evidence may be, but is not limited to, a receipt, cancelled check, or other valid proof of payment provided by the insured.

30. TERRITORY DEFINITIONS

See state exception pages.

31. RESERVED FOR FUTURE USE

32. RESERVED FOR FUTURE USE

33. RESERVED FOR FUTURE USE

34. RESERVED FOR FUTURE USE

35. TYPE CLASSIFICATION OF FARM BUILDINGS

Each building or structure must be classified in accordance with the following requirements and be certified by the agent, after careful inspection, as meeting all of the physical requirements of type classification.

Photographs are required for each building covered.

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A. Standard Dwellings Including Modular and Manufactured Homes

1. Type 1 – Minimum Limit of Insurance (excluding single-wide manufactured homes)
 \$100,000 - Coverage A
 \$12,000 - Tenants
 - a. Have superior characteristics with excellent quality interior and exterior construction and be modern in every respect.
 - b. Be in excellent condition (new or good as new) showing evidence of proper maintenance and good housekeeping and with roof in excellent repair.
 - c. A modern heating system (not space heaters or stoves) consisting of one of the following:
 - (1) central heating plant consisting of a permanently installed warm air furnace, hot water, or steam plant resting on an incombustible base, and vented to a tile-lined masonry chimney in good condition built from the ground, or to a U.L. approved metal pipe (warm air furnaces fueled by wood **must** be vented to a tile-lined masonry chimney in good condition built from the ground) or to a U.L. approved metal pipe; or
 - (2) a permanent modern electric heating system installed by a competent electrician in compliance with local building code requirements; or
 - (3) rigidly piped and permanently installed, thermostatically controlled approved gas or oil fueled floor, ceiling or wall furnaces, provided that all the foregoing are vented to a tile-lined masonry chimney in good condition built from the ground, or to a U.L. approved metal pipe; or
 - (4) permanently installed 220 volt electric heater listed by a recognized testing laboratory and attached by a three contact plug to an electric wiring system.

Note:

 - Wood fueled stoves are **not** acceptable as the primary heating plant, but will be acceptable as supplemental heat to an approved system.
 - Supplemental wood fueled stoves must be vented to a tile-lined masonry chimney built from the ground or to a U.L. approved metal pipe.
 - Supplemental gas or oil fueled stoves must be vented to a masonry chimney built from the ground, or to a U.L. approved metal pipe.
 - Permanently installed fireplaces fueled by wood must be vented to a tile-lined masonry chimney built from the ground or to a U.L. approved metal pipe.
 - Free standing fireplaces are **not** acceptable.
 - d. Continuous mortared or concrete foundation under all exterior walls (porches excepted).
 - e. Modern interior plumbing system.
 - f. Modern electrical system, in good condition, properly installed by a competent electrician in compliance with local building code requirements.
2. Type 2 – Minimum Limit of Insurance
 \$40,000 - Coverage A (would include single-wide manufactured homes)
 \$ 8,000 - Tenants
 - a. Have standard characteristics with good quality interior and exterior construction and modern in every respect.
 - b. Be in good condition showing evidence of proper maintenance and housekeeping and with the roof in good repair.
 - c. A modern heating system as outlined in Type 1 or gas or oil fired space heaters or stoves which are thermostatically controlled.
 - d. Other requirements - same as d., e. and f. of Type 1.
3. Type 3 - All dwellings not eligible for Type 1 or Type 2 classifications.
EXCEPTION: A Type 3 "primary dwelling" will not qualify for a Farmowners Policy.

B. Barns, Stables and Outbuildings

1. Type 1 – Minimum Limit of Insurance \$10,000.
 - a. Have superior characteristics and be in excellent repair.
 - b. No floor or mow above the lowest ground level and not exceeding a height of 26 feet from the lowest ground level to peak.

**FARMOWNERS POLICY PROGRAM MANUAL
GENERAL RULES**

shown in the Declarations, if owned by the named insured. Coverage A includes building materials used in construction, alteration or repair of the dwelling; and equipment used to service the dwelling if such equipment is not otherwise covered in the policy.

- b. The selected Limit of Insurance must be at least 80% of the replacement value, for replacement cost valuation to apply. The 80% figure may be reduced subject to endorsement and premium adjustment; see rule **36.C.3.**, page FO-GR-10.

2. COVERAGE B - OTHER PRIVATE STRUCTURES APPURTENANT TO DWELLINGS

- a. Under Coverage B, private garages and their attached structures are automatically covered, for an amount corresponding to 10% of the Coverage A Limit of Insurance. There is no premium charge.
- b. For Coverage B property other than that covered automatically as described in **a.** above, enter a Limit of Insurance in the Declarations. Such Limit of Insurance is subject to a premium charge; refer to rule **36.D.5.**, page FO-GR-12 and the state rate pages for rating determination.

Note: If the needed coverage on private garages exceeds the automatic limit described under **a.** above, the balance can be insured subject to **b.** above.

- c. Free-standing antennas, towers and satellite dishes, including those attached to a dwelling or other structure only by means of a fence, utility line or similar connection, can be covered under Coverage B. Unless otherwise specified in the Declarations, \$250 is the maximum amount available in any one occurrence for all antennas, towers and satellite dishes covered under Coverage B. Refer to rule **36.D.5.**, page FO-GR-12, for additional coverage.

3. COVERAGE C – STANDARD HOUSEHOLD PERSONAL PROPERTY

- a. Coverage is worldwide except that only 10% of the Coverage C limit of insurance (or \$1,000, whichever is greater) applies to property at an insured's secondary residence. With respect to a newly acquired principal residence, the full Coverage C limit of insurance remains in force for 30 days after moving begins, applied pro rata to old and new residence.
- b. On a tenant's policy, Coverage C provides coverage (10%) for improvements and alterations. The 10% limit can be increased subject to rule 36.D.1., page FO-GR-11 and rates in the state rate pages.
- c. For Farmowners Coverage owner's policies, the Coverage C Limit of Insurance is 50% of the Coverage A Limit of Insurance, unless reduced or increased in accordance with rule 36.D.6., page FO-GR-12, and rates in the state rate pages.
- d. Certain property is subject to limits below the Coverage C limit. See form FP 00 10 for details; see rules 36.D.7. and 10., page FO-GR-12 and state rate pages for increased sublimits.

4. COVERAGE D – STANDARD LOSS OF USE

- a. Additional Living Expense, Fair Rental Value, and Loss and Expense Due to Emergency Prohibition Against Occupancy constitute Coverage D. No deductible applies to this coverage.
- b. The Limit of Insurance is 10% of the Coverage A limit (owner's policies); 20% of the Coverage C limit (tenant's policies). The limit for Coverage D can be increased subject to rule **36.D.4.**, page FO-GR-12.

5. COVERAGES E AND F - FARM PERSONAL PROPERTY

Farm personal property may be insured under the Farm Property Coverage Form, Coverage E and/or Coverage F. However, items separately described and specifically covered under Coverage E are not covered under Coverage F.

- a. Coverage E - Scheduled Farm Personal Property
Subject to applicable Declarations entry, specific insurance may be written on specific items, such as grain and hay, farm products, poultry, livestock, and owned and borrowed farm machinery.
Specific insurance on farm machinery owned by the insured requires Declarations entry of the year, make and model.
- b. Coverage F - Unscheduled Farm Personal Property
Subject to a Limit of Insurance entered in the Declarations, coverage may be written on farm personal property on an unscheduled basis. This coverage includes farm personal property, owned or borrowed by the

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- (24) Accidental discharge or leakage of water or steam
- (25) Freezing of a plumbing, heating, air conditioning or automatic fire protective system, or of a household appliance
- (26) Sudden and accidental damage from artificially generated electrical current

c. **SPECIAL Causes of Loss:**

- (1) The Special Causes of Loss provides coverage against risks of direct physical loss to eligible property, subject to certain exclusions and conditions.
- (2) The Special Causes of Loss is not available for Coverage C – Standard Household Personal Property and does NOT cover the following farm personal property: livestock; other animals; hay, straw, fodder; trees, shrubs, plants or lawns. The Special form is available with the Preferred Farmowners.
- (3) Cab glass deductible is \$50.

9. **ADDITIONAL INSURED - FARM PROPERTY**

- a. Persons and organizations may be designated as additional insureds, for a particular insured location, under the Farm Property Coverage Form.
- b. Use Endorsement **FP 04 50** Additional Insured - Farm Property.

C. Premium Computation:

1. Farmowners Policy - Coverages A, B, C, D

Refer to the state rate pages for dwelling premium.

- a. Select the premium based upon Construction and Protection Class.
- b. Apply the applicable Type factor for Type 2 or Type 3.
- c. Apply the applicable Causes of Loss factor for BASIC or BROAD.
- d. Apply the Non-Owner Occupied factor to delete Coverage C when the owner does not occupy the dwelling.

Note: If Special Loss Settlement on Dwellings Endorsement **FP 04 35** applies, refer to rule **36.C.3.** below.

The premium developed above includes Coverages A, B, C and D. (Cov. B: 10% of Cov. A applicable to private garages; Cov. C: 50% of Cov. A; Cov. D: 10% of Cov. A.)

2. Farmowners Tenants Policy - Coverages C, D

Determine the premium from the rate table based on the Coverage C Limit of Insurance.

The premium developed above includes Coverages C and D. (Cov. D: 20% of Cov. C.)

3. Special Loss Settlement - Farmowners Coverage - Coverage A-B-C-D Base Premium Computation.

The 80% insurance-to-value requirement for dwelling replacement cost valuation may be reduced to 50%, 60%, or 70%. Use Special Loss Settlement on Dwellings Endorsement **FP 04 35**. In the Schedule of **FP 04 35**, identify the dwelling(s) subject to the reduced insurance-to-value requirement. Develop the base premium for Coverage A-B-C-D as follows:

- a. Select the Coverage A Limit of Insurance based upon 50%, 60%, or 70% of replacement value. Enter this limit in the Declarations.
- b. For premium development: Multiply the Limit of Insurance by the appropriate factor from the table below and round to the nearest \$1,000.

% of Replacement		
Value		Factor
50%		1.60
60%		1.33
70%		1.14

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- c. Determine the key factor corresponding to the figure developed in **b.** above and multiply it by the appropriate factor from the table below.

% of Replacement	
Value	Factor
50%	0.96
60%	0.97
70%	0.98

- d. Select the premium and multiply it by the factor developed in c. above.
 e. Sequentially apply the factors for Type, Causes of Loss and Non-owner occupancy, as described in rule **36.C.1.b.** and shown in the state rate pages.

The premium developed in **3.a.** through **d.** above includes Coverages A, B, C and D.

4. Farmowners Adjusted Base Premium Computation.

Sequentially apply the applicable adjustments below to the base premium as developed in **1., 2.** or **3.** above.

- a. **Unscheduled household personal property replacement cost coverage Endorsement FP 04 36 Replacement Cost- Household Personal Property:**

Multiply Farmowners dwelling or Coverage C tenants household personal property premium developed in **36.C.1., 2.** or **3.** above by the appropriate factor shown below:

Dwelling	1.10
Farm tenants	1.40

- b. **RESERVED FOR FUTURE USE**

- c. **Smoke detection devices:**

Multiply the premium developed in **36.C.4.b.** by .98 when the farm dwelling is equipped with smoke detection devices installed according to manufacturers' recommendations on each dwelling level.

- d. **New home discount:**

The New Home credit shall apply to the premium developed from the base \$500 deductible for the dwelling before the application of optional deductible factors or endorsement charges. This discount will not apply to Earthquake coverage, IRPM debits/credits, and premiums for increased limits beyond those afforded by the policy for appurtenant structures, contents and loss of use.

New Home – Age in Years	0-1	2	3	4	5	6	7	8
Amount of Credit	22%	20%	16%	12%	9%	6%	3%	1%
Factor	0.78	0.80	0.84	0.88	0.91	0.94	0.97	0.99

To determine the dwelling age, subtract the year of construction from the present year. All dwellings will be deemed to have advanced one year in age on January 1 of each year.

- e. **Supplemental wood heating stoves:**

When the dwelling is equipped with a supplemental wood heating stove, add a flat \$50 charge.

- f. **The Renovation Discount credit will apply to dwellings more than five years of age which have been substantially renovated.**

Age of Feature in Years

Renovation Feature	0-1	2	3	4	5	6	7	8
Total Electrical System Credit (to include ALL interior wiring)	11%	10%	8%	6%	5%	3%	2%	1%

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To determine the Age of Feature, subtract the year in which the feature was installed from the present year. All features would be deemed to have advanced one year in age on January 1 of each year. To qualify for any of the Renovation Credits, complete the underwriting information section on the Farmowners application. All renovated features must be **total** renovations. The **entire** electrical system must be updated to conform to current local codes.

On existing business, appropriate credits may be applied at the policy anniversary date.

These credits shall apply to the premium developed from the Basic Premium Chart for the \$500 deductible before the application of optional deductible factors or endorsement charges.

g. Deductibles:

Optional deductible amounts may apply to each coverage or item separately. Multiply premiums developed in **36.C.4.d.** by the appropriate factor shown in the state rate pages.

D. Additional or reduced premium computation:

Increase or reduce the adjusted base premium as follows for increases or reductions in Limits of Insurance or for Extensions of Coverage or Additional Coverages:

1. Building additions and alterations (tenants interests):
 - a. The Limit of Insurance of 10% of the household personal property coverage limit may be increased as follows. Enter the revised Limit of Insurance in the Declarations.
Use the applicable premium under "Each add'l. \$1,000" column of the Farmowners - Farm Tenant state rate pages for each \$1,000 of increase to the Limit of Insurance.
 - b. Coverage at a residence rented to an insured and located off the residence premises is included under the Farm Property Coverage Form. Compute the premium as in **a.** above.
2. Credit cards, fund transfer cards, forgery and counterfeit currency:
When the Limit of Insurance afforded under the policy is increased, compute the additional premium as shown in the table in the state rate pages. Enter the revised Limit of Insurance in the Declarations.
3. Reserved For Future Use.
4. Coverage D – Loss of Use – increased limit:
The Limit of Insurance for loss of use may be increased. Refer to state rate pages.
5. Coverage B – Other Private Structures Appurtenant to Dwellings:
For private structures (structures not used in farming operations) described in **2.b.** and **c.** of rule **36.B.**, other than private greenhouses, use the appropriate TYPE 1 Outbuildings rate in the Coverage G state rate pages. For private greenhouses, use the appropriate TYPE 3 Outbuildings rate in the Coverage G state rate pages.
6. Household personal property – Farmowners Coverage:
 - a. Increased Limits of Insurance:
Refer to state rate pages.
 - b. Reduction in Limits of Insurance:
The Limit of Insurance may be reduced to an amount not less than 40% of the Limit of Insurance for dwellings at a credit. See the state rate pages for rate credit.
7. Increased Special Limits of Insurance:
Use Endorsement **FP 04 07** Increased Special Limits on Specified Household Personal Property.
Refer to state rate pages for additional premiums.
 - a. Jewelry, watches and furs:
The Special Limit of Insurance of \$1,000 for loss by theft of jewelry, watches and furs may be increased to \$5,000, but not exceeding \$1,000 for any one article.
 - b. Money and securities:
The Special Limit of Insurance of \$200 on money may be increased to \$1,000. The \$1,000 limit on securities may be increased to \$2,000.

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- c. Silverware:
The Special Limit of Insurance of \$2,500 for loss by theft of silverware may be increased to a maximum of \$10,000.
 - d. Firearms:
The Special Limit of Insurance of \$2,000 for loss by theft of firearms may be increased to a maximum of \$6,000.
8. Scheduled personal property:
- a. Coverage may be provided against risks of direct physical loss with certain exceptions on scheduled personal property.
 - b. Use Endorsement **FP 04 61** Scheduled Personal Property.
9. Rental to others – theft coverage:
- a. When the policy is extended to cover loss by theft while the portion of the residence premises usually occupied by the insured is occasionally rented in whole or in part to others, or while there is rental to a roomer or boarder, an additional charge is to be made. This coverage is not available when the special causes of loss is designated. Refer to state rate pages for premiums.
 - b. Use Endorsement **FP 04 80** Rental to Others - Theft Coverage.
10. Business property:
- a. The Special Limit of Insurance of \$2,500 for business property on the residence premises may be increased to \$10,000. Refer to state rate pages.
 - b. The Special Limit of Insurance of \$250 for business property off the residence premises is automatically increased at no additional charge to an amount that is 10% of the total on-premises limit of insurance.
 - c. Use Endorsement **FP 04 09** Increased Special Limits on Business Property.
11. Extra expense:
Coverage may be provided for expense incurred in order to continue as nearly as practicable normal farm operations following damage to real or personal property by a covered cause of loss. Enter the Limit of Insurance for Extra Expense in the Declarations. Refer to state rate pages.
12. Private power and light poles:
The Special Limit of Insurance of \$250 may be increased. To rate use Coverage G – Other Farm Structures, Class 263, in the state rate pages. Enter the new Limit of Insurance in the Declarations.
13. Reserved For Future Use.
14. Spoilage Coverage - Perishable Farm Personal Property
- a. If Coverage E - Scheduled Farm Personal Property is provided, direct damage coverage may be extended for spoilage of perishable farm personal property caused by one or both of the following:
 - (1) Breakdown or contamination, meaning change in temperature or humidity resulting from mechanical breakdown or mechanical failure of equipment, or contamination of perishable farm personal property by a refrigerant.
 - (2) Public Power Outage, meaning change in temperature or humidity resulting from failure of public power.
 - b. Use Endorsement **FP 04 24** Spoilage Coverage - Perishable Farm Personal Property.

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- (A) = Breakdown / Contamination only
- (B) = Public Power Outage only
- + Deduct \$0.50 from rate if Refrigeration Maintenance Agreement is applicable
- ++ Deduct \$0.85 from rate if Refrigeration Maintenance Agreement is applicable

If Selling Price is indicated in the Schedule, multiply the applicable rate(s) by 1.40.

If the Refrigeration Back-up System Warranty (Semen) is indicated in the Schedule, multiply the Public Power Outage rate by .75.

15. Borrowed Farm Equipment

- a. If the policy includes Coverage E and/or Coverage F, it can be endorsed to provide \$50,000 blanket coverage on borrowed (leased or rented) farm machinery, vehicles and equipment for a limited period of time. Coverage on such property applies to the extent that the property is not covered under another Coverage Form or policy of the insured. Maximum 30 day coverage will apply per item. Broadest cause of loss under Coverages E or F will apply.
- b. Use Endorsement **FP 04 23** Borrowed Farm Equipment.
- c. Premium Determination - Refer to state rate pages.

16. Peak Season - Farm Personal Property

- a. Limits of insurance under Coverages E and F may be increased for a selected, specified period of time.
- b. Calculate the additional premium at pro rata of the applicable Coverage E or F rate for the period of time during which the increased limit of insurance applies.
- c. Use Endorsement **FP 12 29** Peak Season.

17. Foreign Objects in Machinery

- a. Coverage may be provided on items of farm machinery, vehicles and equipment specifically described in the Coverage E Declarations, for special causes of loss, subject to the following:
 - (1) The Declarations must indicate whether coverage applies to a particular item;
 - (2) The Limit of Insurance for each covered item must reflect the full value of the item;
 - (3) Use Endorsement **FP 04 20** Foreign Objects in Machinery.
- b. Premium Computation:
Compute the additional premium for **FP 04 20** by multiplying the Coverage E premium for each covered item by .10.

18. Reserved For Future Use.

19. Debris Removal Additional Limit of Insurance

- a. The Farm Property Coverage Form provides an additional limit for debris removal equal to 5% of the applicable limit of insurance. Under Endorsement **FP 04 21**, an additional amount of insurance (specific dollar amount) may be purchased, to apply when recovery under the Farm Property Coverage Form is exhausted.
- b. Use Endorsement **FP 04 21** Debris Removal Increased Limit of Insurance.
- c. For each location indicated in the Schedule of **FP 04 21**: Multiply the Coverage G – Other Structures, Class 263, Broad form rate by 0.50. Multiply the resulting rate by the selected amount of insurance.

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20. Coverage E or F - Cost of Restoring Farm Operations Records - Increased Limit
The Farm Property Coverage Form includes a \$2,000 limit for the cost of restoring farm operations records. This \$2,000 may be increased; enter the revised Limit of Insurance in the Declarations. Compute the premium by multiplying the limit of insurance in excess of \$2,000 (in thousands) by the Coverage E Farm personal property rate shown in the state rate pages.
21. Grain Under Government Seal
- a. Grain which has been pledged as collateral for a loan issued by the Commodity Credit Corporation (CCC) of the U.S. Department of Agriculture (USDA) may be covered on a scheduled basis. Use Endorsement **FP 04 27** Grain Under Government Seal.
 - b. For each item of the Schedule of **FP 04 27**, indicate the Covered Causes of Loss (Basic, Broad or Special), the applicable Limit of Insurance, and the amount of the CCC/USDA loan. If coverage is written for the full value of the mortgaged grain (loan value plus amount by which actual cash value exceeds the loan value) select the Limit of Insurance accordingly.
 - c. The endorsement provides coverage on an excess basis and does not provide insurance for the benefit of the CCC/USDA.
 - d. Refer to the state rate pages for the appropriate Coverage E rate.
22. Actual Cash Value - Dwellings and Appurtenant Private Structures
- a. This option is available for specified tenant or owner-occupied dwellings. The endorsement provides for actual cash value loss valuation instead of replacement cost applicable to specified dwelling(s) and their appurtenant private structures.
 - b. Use Endorsement **FP 12 10** Actual Cash Value - Dwellings and Appurtenant Private Structures, with Coverage Form **FP 00 10** Farm Property Coverage Form. In the Schedule of **FP 12 10**, identify the dwelling(s) subject to actual cash value loss valuation.
 - c. There is no charge for Endorsement **FP 12 10**.
23. Builders' Risk Theft (Applies to Dwelling Risks Only)
Covers plumbing, heating, building materials and equipment and light fixtures as are usual to the construction of a dwelling, against loss by theft. The minimum premium shall be \$25. Refer to the state rate pages for the appropriate rate.
Use Endorsement **F-070** Builders Risk Theft, and Endorsement **F-004** Provisional Limit for Building(s) Under Construction.
24. Sump Overflow and Water Backup From Sewers or Drains – Coverages A, B, C and D
- a. A policy may be endorsed to provide coverage for loss or damage resulting from water which backs up through sewers or drains or which overflows from a sump. The maximum limit of insurance for this coverage is \$10,000. A deductible of \$500 applies.
 - b. Use Endorsement **FP 04 02C** – Sump Overflow and Water Backup From Sewers or Drains – Coverage A, B, C and D.
 - c. Rate: \$50 per policy.
25. Companion Policy Discount
If the named insured is also a named insured on an in-force Cameron Mutual or Cameron National Personal Auto or Commercial Auto policy, multiply the total Farmowner Policy premium by 0.90 (a 10% credit).
26. Preferred Farmowners Coverage
The Preferred Farmowners Endorsement (**FP-200**) is the broadest coverage we have available for our farm clients. The endorsement modifies property coverage for the eligible dwelling.
- a. Additional coverages include the following:
 1. Excess Dwelling Coverage that pays up to 125% of the Coverage A limit

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2. Personal Property limit is 75% of Coverage A
3. Replacement Cost Coverage on Coverage C – Household Personal Property
4. Loss of Use limit is 50 % of Coverage A
5. \$1,000 Credit Card and Fund Transfer Cards, Forgery, and Counterfeit Currency Coverage
The limit of \$1,000 may be increased. Charge the additional rate shown below.

LIMIT	PREMIUM
\$ 1,500.00	\$ 1.00
\$ 2,000.00	\$ 2.00
\$ 3,000.00	\$ 3.00
\$ 5,500.00	\$ 4.00
\$ 8,000.00	\$ 5.00
\$ 10,500.00	\$ 6.00

6. \$1,000 Removal of Fallen Trees
 7. \$1,000 Arson Reward
 8. \$100 Lock Replacement Coverage
- b. Eligible dwellings must meet the following criteria:
1. Cause of loss coverage must be Special form
 2. Must be insured 100% to value. Dwelling Minimum Limit \$200,000
 3. The house must be owner-occupied single family dwelling
 4. No more than one claim in the last three years
 5. Smoke detectors must be located on each level of the dwelling
 6. No wood burning stoves
 7. Quality of construction must be Average/Standard or better per e2Value
- c. Preferred Farmowners Plus Endorsement (**FP-210**) is an option available only with the Preferred Farmowners Coverage. This endorsement includes the following additional coverages for a \$50 charge:
1. Jewelry, watches and furs loss by theft coverage increases to \$2,500
 2. Trees, shrubs, plant or lawn increased to \$1,000, aggregate increase to 10% of Coverage A
 3. Golf cart physical damage coverage up to \$3,000
 4. \$1,000 water back up and sump overflow coverage
 5. Refrigerated products coverage increased to \$750 (not farm personal property)
 6. \$1,000 accidental death coverage
 7. Special Form coverage on Household Personal Property (Coverage C)
27. Unoccupancy And Vacancy Permit
- a. Waiver Of Vacancy Restriction
Under the Farm Property Form certain causes of loss are excluded with respect to buildings or structures vacant more than 30 consecutive days. By using Unoccupancy And Vacancy Permit Endorsement **FP 04 75**, coverage may be extended beyond 30 days for each building or structure (including contents) specified in the Schedule, for the time period specified in the Schedule.
 - b. Waiver of Unoccupancy And Vacancy Loss Condition
The Farm Property Form imposes a loss condition which reduces the applicable Limit of Insurance by 50% if a building or structure is unoccupied or vacant more than 120 consecutive days. Under Endorsement **FP 04 75**, the Unoccupancy and Vacancy Loss Condition may be waived for periods of vacancy and unoccupancy beyond 120 days, for each building or structure (including contents) specified in the schedule.
 - c. Coverage Options
Either or both options (Waiver of Vacancy Restriction, Waiver of Unoccupancy and Vacancy Loss Condition) may be selected.

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- d. Use Unoccupancy And Vacancy Permit Endorsement **FP 04 75**.
In the Schedule of **FP 04 75**, indicate for each option selected:
 - 1. The insured location;
 - 2. The number and description of each building(s) or structure(s) to which the option applies; and
 - 3. The permit period.
- e. Rule
 - 1. The period of extension must not exceed beyond the anniversary date of the policy.
 - 2. Contact your underwriter for eligibility.

28. Actual Cash Value Loss Settlement – Windstorm or Hail Losses To Roof Surfacing (Not available in Arkansas)
The policy may be endorsed to provide loss settlement exclusively on an actual cash value basis for roof surfacing for specified covered property at the described insured location when damage is caused by the peril of Windstorm or Hail.

Use Endorsement **FP 10 15C** – Actual Cash Value Loss Settlement – Windstorm or Hail Losses to Roof Surfacing.

37. FARM LIABILITY COVERAGE

A. Description of Coverage and Basic Forms Applicable

- 1. This standard coverage form provides the following coverages against claims in conjunction with the insured's farming operations and personal activities on an occurrence basis:
 - a. Bodily injury and property damage (Coverage H);
 - b. Personal injury and advertising injury (Coverage I); and
 - c. Medical payments (Coverage J).
- 2.
 - a. Use Coverage Form **FL 00 20** Farm Liability Coverage Form;
 - b. Attach Broad Form Nuclear Exclusion Endorsement **IL 00 21**;
 - c. Attach Limited Farm Pollution Liability Coverage Endorsement **FL 04 03**.
Endorsement **FL 04 03** provides coverage for certain pollution incidents involving smoke or farm chemicals, liquids or gases usual to agricultural operations. Incidents off the insured location are covered only if they are sudden, accidental and take place while the substances are in storage or being transported.

B. Mandatory Coverages

Coverage must be provided, and the appropriate charges made, for the following exposures:

- 1. All farm premises (with or without residence) and all non-farm residence premises, maintained by the named insured or spouse (initial and additional premises);
- 2. Residence employees in excess of two employees.

C. Eligibility

The farm liability coverage cannot be written for:

- 1.
 - a. Farms owned or controlled by food manufacturers or processors and operated principally for the purpose of supplying the manufacturing or processing operations, whether or not such operations are on the farm premises.
 - b. Farms where the principal purpose is to operate freezing or dehydrating plants or poultry factories.
- 2. Farms with farm dwellings with more than ten families;
- 3. Farms on which farm dwellings are used for business purposes other than permitted incidental occupancies;
- 4. Workers' compensation coverage.

D. Manual Rates

- 1. Manual rates are shown in the state rate pages opposite the identifying code number of the classification.
- 2. Basic limits
 - a. Manual rates are shown at the following limits:
 - (1) \$100,000 each occurrence for bodily injury and property damage liability. Subject to this limit;
 - (a) \$50,000 per fire for fire damage.
 - (b) \$5,000 per person for medical payments;

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- (2) \$100,000 per person or organization for personal injury or advertising injury liability.
- (3) The limits provided under (1) and (2) above are subject to a \$200,000 General Aggregate Limit.
- b. The General Aggregate Limit applies separately to each year of the policy.
- 3. Optional Limits:
 - a. Increased and decreased limits premiums for liability coverage are found in the state rate pages.
 - b. The basic medical payments limit does NOT increase with the increase in liability limits.

E. Premium Computation

- 1. Determine the base premium in accordance with 37.F.
- 2. For each additional mandatory or optional coverage applicable to the farm being insured, secure the premium from the state rate pages.

F. Base Premium

- 1. The rate is based on the acreage of all premises that are subject to rule **37.B.**, Mandatory Coverages.
Note: If a farm maintained by a resident of the named insured's household is covered under the policy, include this farm in the acreage computation.
(However, the premium developed from this rate does **not** constitute the entire premium for the mandatory coverages. Refer to rules G., H., J.2., J.3., J.4., and K.1., below, for other charges for the mandatory coverages.)
- 2. Use state rate pages for rates; exposure basis is acreage.
- 3. Use:
 - a. Code 01905 for over 0 acres, but not more than 160 acres.
 - b. Code 01906 for 161 acres, but not more than 500 acres.
 - c. Code 01907 for 501 acres, but not more than 1,000 acres.
 - d. Code 01908 for 1,001 acres, but not more than 1,500 acres.
 - e. Code 01909 for 1,501 acres, but not more than 2,000 acres.
 - f. Code 01910 for 2,001 acres, but not more than 2,500 acres.
 - g. Code 01911 for 2,501 acres, but not more than 3,000 acres.
 - h. Code 01912 for each additional 500 acres.

G. Incidental Business Liability Activities:

The Farm Liability Coverage form excludes business activities, but there are certain activities that are eligible for coverage. Use **FL 04 43** (Business Activities endorsement) for the eligible classes listed below. Use Code 05123 and rates in the State Rate Pages. Guidelines for eligibility are as follows:

- 1. Receipts must not exceed \$20,000.
- 2. There can be no employees.
- 3. No processing of food items.
- 4. No fabrication or manufacturing; e.g. a metal shop, auto repair, small engine repair and appliance repair.
- 5. No farm entertainment activities; e.g. hay rides, petting zoos and corn mazes.
- 6. No rental of equipment or tools to others.

Only the following classes are eligible, and all classes include Products and Completed Work:

- 1. Beauty/Barber shops; no tanning beds allowed.
- 2. Cell Towers or Wind Generators on premises; secure a copy of the written agreement. The owner of the tower cannot transfer liability to our insured.
- 3. Crafts; e.g. ceramics, quilting and woodcrafting.
- 4. Lawn mowing, provided they do not apply chemicals or do landscaping.
- 5. Retail Operators; e.g. Tupperware®, Mary Kay®, Pampered Chef®, antiques, firewood and selling pets.
- 6. Office.
- 7. Seed Sales; eligibility will be based on commission instead of receipts.
- 8. Call your underwriter if you have a risk that is not listed, but you feel is eligible for coverage.

H. Multi-family Dwelling

- 1. If a farm or residence premises, maintained by the named insured, spouse, or resident of the named insured's household, contains a more-than-one-family (up to four families) dwelling, the following apply.

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2. Refer to the state rate pages. Exposure basis is each farm or residence premises. (The exposure basis does **not** reflect the number of family units.)
3. Use Code 05113 for two, three or four family dwelling.

I. Additional Insureds

1. Use Endorsement **FL 04 50** Additional Insured - Farm Liability and enter the required information in its Schedule, to add any of the following as an insured under the Farm Liability Coverage Form. Coverage is defined and limited by the provisions of **FL 04 50**; refer to the Endorsement for further detail.
 - a. No Additional Charge
 - (1) Person or organization from whom the insured leases land:
The land must not contain buildings or other structures and must qualify as an insured location in accordance with the definition in coverage Form **FL 00 20** Farm Liability Coverage;
 - (2) Person or organization that exercises financial control over the insured;
 - (3) Non-resident co-owner of a non-farm initial or additional residence.
 - b. Additional Premium Charge
 - (1) Person or organization (or their real estate manager) from whom the insured leases farm premises including buildings or other structures.
Refer to the state rate pages for rating.
 - (2) Independently contracting operator-manager of a farm owned by or leased to the insured.
The farm must qualify as an insured location in accordance with the definition in coverage form **FL 00 20**.
Refer to the state rate pages for rating.
 - (3) Person or organization from whom the insured leases equipment.
The additional insured is not covered for occurrences involving sole negligence of that person or organization.
Refer to the state rate pages for rating.
 - (4) Vendor who sells or distributes the insured's product.
Refer to the state rate pages for rating.
2. Resident of the Insured's Household
Use Endorsement **FL 04 07** Additional Insured and Residence Premises to cover a resident of the named insured's household, if the resident is not included in the definition of insured in coverage form **FL 00 20**.
Use: Code 04122 - Refer to state rate pages for rates. Exposure basis is each additional insured.
3. Executors, Administrators, Trustees or Beneficiaries of the insured's estate may be covered as additional insureds. Coverage may also be afforded in the case of a living trust.
Use Endorsement **FL 04 32** Additional Insured - Executors, Administrators, Trustees or Beneficiaries; there is no charge for attachment of this endorsement.

J. Additional Premises

1. Reserved For Future Use.
2. Additional farm premises maintained by named insured, spouse, or residents of the named insured's household. (Coverage is mandatory only for such premises maintained by named insured or spouse).
 - a. Under this classification, a charge applies to each additional farm premises with buildings; such premises includes all farm locations, without buildings, which are used in conjunction with it.
 - b. Identify the additional farm premises in the Farm Liability Coverage Form Declarations,
 - c. Refer to state rate pages for premiums; exposure basis is each additional farm premises.
 - d. Use code 01418.
Note: If the farm premises includes rented dwellings, also use code 05117. Exposure basis is each dwelling.
3. Non-farm initial residence premises, including seasonal dwellings identified as such in the Farm Liability Coverage Form Declarations; or
Additional residence maintained by named insured, spouse, or residents of the named insured's household. (Coverage is mandatory only for an additional residence maintained by named insured or spouse.)
 - a. Refer to state rate pages; exposure basis is each residence.
 - b. Use Endorsement **FL 04 07** for additional residences only.

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c. Use code 05114.

Note: An additional residence acquired by the named insured during the policy period is automatically covered for the remainder of the policy period.

4. Additional residence rented to others – one, two, three or four families with or without permitted incidental occupancy:

a. This classification also applies to residences held for rental or sale, with or without permitted incidental occupancy.

b. Refer to state rate pages for rates; exposure basis is each additional residence.

c. Use Endorsement FL 04 06 Additional Residence Rented to Others.

Note: If the residence is located on a farm premises and rental commences during the present annual policy period, the Farm Liability Coverage Form (FL 00 20) provides automatic coverage until the end of the present annual policy period. Thereafter, Endorsement **FL 04 06** is required.

d. Use Code 05117 for one to four family dwelling.

K. Employers Liability and Employees Medical Payments

1. Residence Employees

a. This classification provides employers liability, including employees medical payments, because of bodily injury to a residence employee of the insured or spouse. It does not cover those for whom the insured has a policy providing workers' compensation or occupational disease benefits. Also, it does not cover those to whom benefits are in whole or in part either payable or required to be provided under any workers compensation or occupational disease law.

b. A charge applies for each residence employee in **excess of two**. The basic charge contemplates liability and \$1,000 medical payments. See state rate pages; code 01415.

c. To increase the medical payments limit, up to \$5,000, use state rates. The rate applies per each residence employee, based on the total number.

d. Designated residence employees of a designated insured may be **excluded** from coverage, by using Endorsement **FL 10 10** Liability Exclusion - Employees of Designated Insureds.

2. Farm Employees

a. Coverage may be provided for farm employer's liability and farm employee's medical payments. Designated employees may be excluded with respect to liability and medical payments coverage.

b. Use Endorsement **FL 04 65** Farm Employers Liability and Farm Employees Medical Payment Insurance.

c. Limits of insurance under **FL 04 65** are independent of those for coverages H, I and J, and are not subject to the General Aggregate Limit.

d. A full-time farm employee is one employed for a period of 180 days or more per year. A part-time farm employee is one employed for any period less than 180 days per year.

e. One part-time farm employee is included in the base liability premium. Coverage must be purchased for each full-time and each additional part-time farm employee.

f. Use rates from state rate pages.

g. Use code 01350 for full-time employees and 01351 for part-time employees.

L. Snowmobiles

1. This classification:

a. Applies to snowmobiles owned by the insured.

b. Does not apply to any snowmobile;

(1) Subject to motor vehicle registration or while used to carry persons for a charge; or

(2) While rented to others or while operated in any prearranged racing, organized racing, speed contest or other competition.

2. Refer to state rate pages; exposure basis is each snowmobile.

3. Use Endorsement **FL 04 71**.

4. Use code 07990.

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M. Watercraft

1. This classification applies to private passenger watercraft, other than boats included in the Farm Liability Coverage Form. This classification excludes:
 - a. Watercraft while used to carry persons for a charge or while rented to others;
 - b. Bodily injury to any employee of the insured, while engaged in the employment of the insured, if such employee's principal duties are in connection with the maintenance or use of the watercraft;
 - c. Boats not described below; and
 - d. Jet Ski.
2. Exposure basis is each watercraft. Use state rate pages for rates.
3. Coverage must be written to the expiration of the policy. It is permissible, however, to stipulate for any watercraft eligible under this rule, the navigational period for each year. Premium is to be adjusted on a pro rata basis.
4. Use Endorsement **FL 04 83**.
5. Class Codes
 - a. Watercraft powered by outboard, inboard or inboard-outdrive motors.

Horsepower*	Length of Watercraft	
	Up to 15 feet	Over 15 feet to 26 feet
Up to 50 +	04601	04602
51 to 100	04603	04604
101 to 150	04605	04606
151 to 250	N/A	04608

- * Accumulate total horsepower if two or more motors are regularly used together with any single watercraft owned by insured.
- + Outboard motors of up to 25 horsepower or sailboats less than 26 feet with or without auxiliary power are covered in the Farm Liability Coverage Form.
- b. Sailboats with or without auxiliary power:

26 to 40 feet+	04621
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- + Outboard motors of up to 25 horsepower or sailboats less than 26 feet with or without auxiliary power are covered in the Farm Liability Coverage Form.

N. Insured's Liability While Employed by Others in Nonfarm Jobs

1. These classifications apply to the types of employment listed in 2. through 6. below. They do not apply to liability:
 - a. Arising out of a business of which the insured is the sole owner or in which he or she is a partner;
 - b. Due to bodily injury to any employee of the insured; or
 - c. Incurred by individuals such as principals or supervisors whose chief duties are of an administrative nature.
2. Salesmen, collectors and messengers, including installation, demonstration or servicing operations:
 - a. Refer to state pages for rates. Exposure basis is each person.
 - b. Use Endorsement **FL 04 77**.
 - c. Use code 03210.
3. Clerical office employees, salesmen, collectors and messengers, but no installation, demonstration or servicing operations;
 - a. Refer to state pages for rates. Exposure basis is each person.
 - b. Use Endorsement **FL 04 77**.
 - c. Use code 03320.
4. Teachers, athletic, laboratory, manual training, physical training and swimming instructors:
 - a. Refer to state pages for rates. Exposure basis is each person.
 - b. Use Endorsement **FL 04 77**.
 - c. Use code 02995.

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5. Teachers, not otherwise classified:
 - a. Refer to state pages for rates. Exposure basis is each person.
 - b. Use Endorsement **FL 04 77**.
 - c. Use code 02996.
6. Optional coverage for teachers, liability for corporal punishment of pupils:
 - a. Refer to state pages for rates. This is in addition to the rate for code 02995 or 02996 developed in **4.** or **5.** above. Exposure basis is each person.
 - b. Use Endorsement **FL 04 77**.
 - c. Use code 02997.

O. Additional Liability Classes

1. Custom farming
 - a. This classification applies to farming operations performed by the insured for others for a charge under contract or agreement. The Farm Liability Coverage Form includes coverage for liability from custom farming to the extent of the first \$2,000 of the insured's receipts. Paragraphs **b.** and **c.** provide for coverage beyond the first \$2,000.
 - b. Refer to state rate pages for rates; exposure basis is per \$1,000 of receipts over \$2,000.
 - c. Ineligible risks:
 - (1) Operations that go beyond a 50 mile radius.
 - (2) Custom application of fertilizer.
 - (3) Custom spraying.
 - d. Use Endorsement **FL 04 69**.
 - e. Use code 07106.
2. Farm stands
 - a. This classification applies to roadside stands maintained solely for the sale of farm products principally produced on the insured farm.
 - b. Refer to state pages for rates. Exposure basis is per \$1,000 of gross sales.
 - c. Use code 01235.

P. All-Terrain Vehicles

1. This rule applies to all Farm Liability and Farmowners policies.
2. An absolute exclusion for All-Terrain vehicles (ATV's) will be applied to all policies (**IL 21 87C**).
3. Limited ATV Coverage may be purchased with an optional endorsement (**IL 24 99C**). This endorsement affords coverage for ATV's both on- and off-premises for Bodily Injury, Property Damage and Medical Payments. The ATV Coverage does not provide passenger coverage, Uninsured/Underinsured Motorist coverage or any Physical Damage coverage. Coverage under this endorsement applies automatically to all owned ATV's that meet the definition of an ATV.
4. For the purposes of both the absolute exclusion (**IL 21 87C**) and the limited ATV coverage endorsement (**IL 24 99C**), the definition of an ATV is any vehicle designed to be utilized primarily off the road, with three or more tires, handle bars for steering, and a seat that is straddled by the operator of the ATV. Three-wheeled ATV's are NOT acceptable.
5. Eligibility:
 - a. ATV(s) must be primarily used in conjunction with the farming operation;
 - b. ATV(s) must have four or more wheels (three-wheeled ATV's are not eligible);
 - c. Policies with more than two ATV's are not eligible for coverage;
 - d. High performance/racing types of ATV's are not eligible. Only utility type models are eligible (i.e. equipped with a utility rack and hitch);
 - e. Minimum age to operate a covered ATV is 16 years old, unless they are under the direct supervision of a parent, guardian, or an adult authorized to supervise by the parent or guardian; and
 - f. Cannot be licensed for road use.
6. Refer to state pages for rates. Exposure base is per policy.
7. Use Code 07795.

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Q. Agricultural Chemicals Limited Liability Endorsement

1. Farm Liability and Farmowners policy may be endorsed to extend Coverage H – Liability to include the following limited coverage for spray drift of agricultural chemicals and the discharge, dispersal, spill, release, or escape of agricultural chemicals (not including those applied by aircraft).
 - a. limited coverage for Spray Drift of Agricultural Chemicals up to \$300,000 on a policy year aggregate limit; and
 - b. limited coverage for Discharge, Dispersal, Spill, Release, or Escape of Agricultural Chemicals up to \$100,000 on a policy year aggregate limit.
2. This coverage is limited to damages for physical injury to tangible property.
3. The annual premium for this endorsement is \$60. Exposure base is per policy.
4. Use Agricultural Chemicals Limited Liability Endorsement **FL 04 99C**.
5. Use Code 07200.

R. Livestock and Poultry Liability Exclusion and associated credit

1. A 10% credit (applied to the Liability and Medical Payments Acreage premium only) is available if the policy excludes Liability and Medical Payments coverage for Livestock and Poultry at the named insured's request.
2. Named insured must sign either the application or a request for change form in order to receive the credit.
3. Use state rate pages for rates; exposure basis is acreage.
4. Use:
 - a. Code 02905 for over 0 acres, but not more than 160 acres.
 - b. Code 02906 for 161 acres, but not more than 500 acres.
 - c. Code 02907 for 501 acres, but not more than 1,000 acres.
 - d. Code 02908 for 1,001 acres, but not more than 1,500 acres.
 - e. Code 02909 for 1,501 acres, but not more than 2,000 acres.
 - f. Code 02910 for 2,001 acres, but not more than 2,500 acres.
 - g. Code 02911 for 2,501 acres, but not more than 3,000 acres.
 - h. Code 02912 for each additional 500 acres.
5. Attach **FL 10 99C** – Livestock and Poultry Liability Exclusion.

S. Leasing/Renting Land to Others for Hunting

Leasing land to others would be considered a business activity that is excluded under the Farm Liability Coverage form. Insureds may secure protection for this exposure by endorsing the Business Activities endorsement (**FL 04 43**). Use Code 05124 and rates in the State Rate Pages.

1. Our insured and their customer act as a landlord and tenant. Responsibility and control of the land are shifted to the tenant.
2. Receipts are less than \$5,000/year.
3. No guide service or stocking of game provided.
4. No food or lodging provided.
5. No firearms or ammunition provided.
6. No tree stands or duck blinds are allowed if they are installed and/or maintained by the insured.

T. Exclusion – Products Related To A Specific Premises Or Operation (On And Off Premises)

Coverage may be excluded for damages which arise out of a product connected with a designated premise or designated operation. Coverage applies on and off premises, but does not apply to incidents which occur after the insured has relinquished possession of the product. Enter the designated premises (or part of a premises) or the designated operation in the Schedule of the endorsement.

Use Exclusion – Products Related To A Specific Premises Or Operation Endorsement **FL 10 06**.

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FARMOWNERS POLICY PROGRAM MANUAL

ARKANSAS EXCEPTIONS PAGE

ADDITIONAL RULE

Attach the following endorsement forms to all policies:

- FL 04 67** Arkansas Changes – Farm Employers Liability and Farm Employees Medical Payments Insurance (Endorsement FL 04 67 replaces all references to Endorsement FL 04 65 in General Rule **37.K.2.**)
- IL 01 63** Arkansas Changes
- IL 01 99** Arkansas Changes – Transfer of Rights of Recovery Against Others to Us
- IL 02 31** Arkansas Changes – Cancellation and Nonrenewal
- IL 21 99** Arkansas Personal Lines (Including Farm) Fungus (Including Mold) and Bacteria Amendatory Endorsement

RULE 30. TERRITORY DEFINITIONS

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

ARKANSAS FARMOWNERS

FORM 3 - TYPE 1 Territory 1 - \$500 Deductible

Coverage A Dwelling Amount	Masonry Construction							Frame Construction						
	1-3	4-5	6	7	8	9	10	1-3	4-5	6	7	8	9	10
10,000 *	252	278	308	373	503	708	1,011	303	316	353	415	511	811	1,162
15,000 *	260	286	317	384	518	729	1,041	312	326	364	427	527	836	1,197
20,000 *	268	295	327	396	534	751	1,073	322	335	375	440	543	861	1,233
25,000 *	270	297	330	399	539	758	1,082	325	338	378	444	547	868	1,244
30,000 *	272	299	332	402	543	763	1,090	327	341	381	447	551	875	1,253
35,000 *	284	313	347	420	566	797	1,138	341	356	398	467	576	913	1,308
40,000 *	296	326	361	438	590	830	1,186	356	371	414	487	600	951	1,363
45,000 *	303	334	370	448	604	850	1,215	364	380	424	498	614	974	1,396
50,000 *	310	341	378	458	618	869	1,241	372	388	434	509	628	996	1,427
55,000 *	321	353	392	474	640	900	1,286	386	402	449	528	650	1,032	1,478
60,000 *	332	365	405	490	662	931	1,329	399	416	465	545	672	1,067	1,528
65,000 *	351	387	429	519	701	985	1,408	422	440	492	578	712	1,129	1,618
70,000 *	370	408	452	548	739	1,040	1,485	446	464	519	609	751	1,191	1,707
75,000 *	395	435	483	585	789	1,110	1,585	476	496	554	650	802	1,272	1,822
80,000 *	420	463	513	622	839	1,180	1,685	506	527	589	692	852	1,352	1,937
85,000 *	438	483	535	648	875	1,230	1,757	527	549	614	721	889	1,410	2,020
90,000 *	456	502	557	674	909	1,279	1,827	548	571	638	750	924	1,466	2,100
95,000 *	479	527	585	708	955	1,343	1,919	576	600	671	788	971	1,540	2,206
100,000	501	552	612	742	1,000	1,407	2,010	603	628	702	825	1,016	1,612	2,310
105,000	525	578	641	776	1,047	1,473	2,105	631	658	735	864	1,064	1,688	2,419
110,000	548	603	669	811	1,093	1,538	2,197	659	687	768	901	1,111	1,762	2,525
115,000	570	628	696	843	1,137	1,600	2,285	686	715	799	938	1,156	1,834	2,627
120,000	592	652	723	876	1,181	1,661	2,373	712	742	829	974	1,200	1,904	2,728
125,000	615	677	750	909	1,226	1,725	2,464	739	770	861	1,011	1,246	1,977	2,832
130,000	636	701	777	941	1,270	1,786	2,552	766	798	892	1,047	1,291	2,047	2,933
135,000	656	723	801	971	1,309	1,842	2,631	789	823	919	1,080	1,331	2,111	3,024
140,000	676	744	825	999	1,348	1,896	2,708	812	847	946	1,111	1,370	2,173	3,113
145,000	694	765	848	1,027	1,385	1,948	2,783	835	870	972	1,142	1,408	2,233	3,199
150,000	712	784	870	1,054	1,421	1,999	2,855	857	893	998	1,172	1,444	2,291	3,282
155,000	731	805	893	1,081	1,458	2,051	2,930	879	916	1,024	1,202	1,482	2,351	3,368
160,000	749	825	915	1,108	1,495	2,102	3,003	901	939	1,049	1,232	1,519	2,409	3,452
165,000	767	845	937	1,135	1,531	2,153	3,075	923	962	1,075	1,262	1,555	2,467	3,535
170,000	784	864	958	1,160	1,565	2,201	3,144	943	983	1,099	1,290	1,590	2,523	3,614
175,000	801	882	978	1,185	1,599	2,248	3,212	964	1,004	1,122	1,318	1,624	2,577	3,692
180,000	818	901	999	1,210	1,632	2,295	3,279	984	1,025	1,146	1,346	1,658	2,631	3,769
185,000	834	918	1,018	1,234	1,664	2,340	3,343	1,003	1,045	1,168	1,372	1,691	2,682	3,843
190,000	849	935	1,037	1,256	1,695	2,384	3,405	1,022	1,065	1,190	1,397	1,722	2,732	3,914
195,000	865	952	1,056	1,279	1,725	2,426	3,466	1,040	1,084	1,211	1,422	1,753	2,781	3,984
200,000	879	968	1,074	1,300	1,754	2,467	3,524	1,057	1,102	1,232	1,446	1,782	2,828	4,051
205,000	893	984	1,091	1,322	1,783	2,507	3,582	1,075	1,120	1,252	1,470	1,811	2,874	4,117
210,000	907	999	1,108	1,342	1,811	2,547	3,638	1,092	1,138	1,271	1,493	1,840	2,919	4,182
215,000	921	1,014	1,125	1,362	1,838	2,585	3,692	1,108	1,154	1,290	1,515	1,867	2,962	4,244
220,000	934	1,028	1,140	1,381	1,863	2,621	3,744	1,123	1,170	1,308	1,536	1,893	3,003	4,303
225,000	946	1,042	1,156	1,400	1,888	2,656	3,794	1,138	1,186	1,326	1,557	1,919	3,044	4,361
230,000	959	1,056	1,171	1,418	1,913	2,691	3,844	1,153	1,202	1,343	1,577	1,944	3,084	4,418
235,000	970	1,069	1,185	1,435	1,936	2,723	3,890	1,167	1,216	1,359	1,596	1,967	3,121	4,471
240,000	981	1,081	1,199	1,452	1,958	2,755	3,935	1,181	1,230	1,375	1,615	1,990	3,157	4,523
245,000	992	1,093	1,212	1,468	1,980	2,784	3,978	1,193	1,244	1,390	1,632	2,012	3,191	4,572
250,000	1,003	1,104	1,225	1,483	2,001	2,814	4,020	1,206	1,257	1,405	1,650	2,033	3,225	4,621
Each Add'l														
\$1,000	4.09	4.50	4.99	6.05	8.16	11.48	16.39	4.92	5.13	5.73	6.73	8.29	13.15	18.84

* Secondary/Seasonal dwellings only

Form 1 premium: multiply Form 3 premium by 0.900

Form 2 premium: multiply Form 3 premium by 0.950

For Replacement Cost on Coverage C, multiply premium by 1.10

Preferred Farmowners Dwellings: multiply Form 3 premium by 0.850

Type 2 premium: multiply Type 1 premium by 1.250

Type 3 premium: multiply Type 1 premium by 1.500

To delete Coverage C, multiply premium by 0.75

ARKANSAS FARMOWNERS

FORM 3 - TYPE 1 Territory 2 - \$500 Deductible

Coverage A														
Dwelling	Masonry Construction							Frame Construction						
Amount	1-3	4-5	6	7	8	9	10	1-3	4-5	6	7	8	9	10
10,000 *	303	334	370	449	605	851	1,216	365	380	425	499	615	976	1,398
15,000 *	312	344	382	462	624	877	1,253	376	392	438	514	634	1,005	1,440
20,000 *	322	355	393	476	643	904	1,291	387	404	451	530	653	1,036	1,484
25,000 *	325	358	397	481	648	912	1,302	391	407	455	534	659	1,045	1,497
30,000 *	327	360	400	484	653	918	1,312	394	410	458	538	664	1,053	1,508
35,000 *	342	376	417	506	682	959	1,370	411	428	479	562	693	1,099	1,575
40,000 *	356	392	435	527	711	999	1,428	428	446	499	586	722	1,145	1,641
45,000 *	365	402	445	539	727	1,023	1,462	438	457	511	600	739	1,173	1,680
50,000 *	373	410	455	551	743	1,046	1,494	448	467	522	613	755	1,198	1,717
55,000 *	386	425	471	571	770	1,083	1,548	464	484	541	635	783	1,242	1,779
60,000 *	399	440	487	590	796	1,120	1,600	480	500	559	657	809	1,284	1,839
65,000 *	422	465	516	625	843	1,186	1,694	508	530	592	695	857	1,359	1,947
70,000 *	446	491	544	659	889	1,251	1,787	536	559	624	733	904	1,434	2,054
75,000 *	476	524	581	704	950	1,336	1,908	572	596	667	783	965	1,531	2,193
80,000 *	506	557	618	748	1,009	1,420	2,028	608	634	709	832	1,026	1,627	2,331
85,000 *	528	581	644	781	1,053	1,481	2,116	635	662	739	868	1,070	1,698	2,432
90,000 *	548	604	670	811	1,094	1,539	2,198	660	687	768	902	1,112	1,764	2,527
95,000 *	576	635	704	852	1,150	1,617	2,310	693	722	807	948	1,168	1,853	2,655
100,000	603	664	737	892	1,204	1,693	2,419	726	756	845	992	1,223	1,940	2,780
105,000	632	696	771	934	1,260	1,773	2,533	760	792	885	1,039	1,281	2,032	2,911
110,000	659	726	805	976	1,316	1,851	2,644	793	827	924	1,085	1,337	2,121	3,039
115,000	686	756	838	1,015	1,369	1,926	2,751	825	860	961	1,129	1,391	2,207	3,162
120,000	713	785	870	1,054	1,422	2,000	2,857	857	893	998	1,172	1,445	2,292	3,284
125,000	740	815	903	1,094	1,476	2,075	2,965	889	927	1,036	1,217	1,500	2,379	3,408
130,000	766	844	935	1,133	1,528	2,150	3,071	921	960	1,073	1,260	1,553	2,464	3,530
135,000	790	870	965	1,168	1,576	2,217	3,167	950	990	1,107	1,299	1,602	2,541	3,640
140,000	813	896	993	1,203	1,622	2,282	3,260	978	1,019	1,139	1,338	1,649	2,615	3,747
145,000	836	920	1,021	1,236	1,667	2,345	3,350	1,005	1,047	1,171	1,375	1,694	2,688	3,851
150,000	857	944	1,047	1,268	1,710	2,406	3,437	1,031	1,074	1,201	1,410	1,738	2,757	3,950
155,000	880	969	1,074	1,301	1,755	2,468	3,526	1,058	1,102	1,232	1,447	1,783	2,829	4,053
160,000	902	993	1,101	1,334	1,799	2,530	3,615	1,084	1,130	1,263	1,483	1,828	2,900	4,155
165,000	923	1,017	1,127	1,366	1,842	2,591	3,701	1,110	1,157	1,293	1,519	1,872	2,969	4,254
170,000	944	1,040	1,153	1,396	1,884	2,649	3,785	1,135	1,183	1,322	1,553	1,914	3,036	4,350
175,000	964	1,062	1,178	1,427	1,924	2,706	3,866	1,160	1,209	1,351	1,587	1,955	3,102	4,444
180,000	984	1,084	1,202	1,456	1,964	2,762	3,946	1,184	1,234	1,379	1,619	1,996	3,166	4,536
185,000	1,004	1,105	1,226	1,485	2,003	2,817	4,024	1,207	1,258	1,406	1,651	2,035	3,228	4,625
190,000	1,022	1,126	1,248	1,512	2,040	2,869	4,099	1,230	1,281	1,432	1,682	2,073	3,288	4,711
195,000	1,041	1,146	1,271	1,539	2,076	2,920	4,172	1,251	1,304	1,458	1,712	2,110	3,347	4,795
200,000	1,058	1,165	1,292	1,565	2,111	2,969	4,242	1,273	1,326	1,482	1,741	2,145	3,403	4,876
205,000	1,075	1,184	1,313	1,591	2,146	3,018	4,312	1,294	1,348	1,507	1,769	2,181	3,459	4,956
210,000	1,092	1,203	1,334	1,616	2,179	3,065	4,379	1,314	1,369	1,530	1,797	2,215	3,513	5,033
215,000	1,108	1,221	1,354	1,640	2,212	3,111	4,444	1,333	1,389	1,553	1,824	2,248	3,565	5,108
220,000	1,124	1,238	1,372	1,662	2,243	3,154	4,506	1,352	1,409	1,574	1,849	2,279	3,615	5,179
225,000	1,139	1,255	1,391	1,685	2,273	3,197	4,567	1,370	1,428	1,596	1,874	2,310	3,664	5,249
230,000	1,154	1,271	1,409	1,707	2,302	3,238	4,626	1,388	1,446	1,616	1,898	2,339	3,711	5,317
235,000	1,168	1,286	1,426	1,728	2,330	3,278	4,682	1,405	1,464	1,636	1,921	2,368	3,757	5,382
240,000	1,181	1,301	1,442	1,747	2,357	3,315	4,735	1,421	1,480	1,655	1,943	2,395	3,799	5,443
245,000	1,194	1,315	1,458	1,766	2,383	3,351	4,788	1,436	1,497	1,673	1,965	2,421	3,841	5,503
250,000	1,207	1,329	1,474	1,785	2,408	3,387	4,838	1,451	1,513	1,691	1,985	2,447	3,882	5,561
Each Add'l														
\$1,000	4.92	5.42	6.01	7.28	9.82	13.81	19.73	5.92	6.17	6.89	8.10	9.98	15.83	22.68

* Secondary/Seasonal dwellings only

Form 1 premium: multiply Form 3 premium by 0.900

Type 2 premium: multiply Type 1 premium by 1.250

Form 2 premium: multiply Form 3 premium by 0.950

Type 3 premium: multiply Type 1 premium by 1.500

For Replacement Cost on Coverage C, multiply premium by 1.10

To delete Coverage C, multiply premium by 0.75

Preferred Farmowners Dwellings: multiply Form 3 premium by 0.850

ARKANSAS FARMOWNERS

FORM 3 - TYPE 1 Territory 3 - \$500 Deductible

Coverage A Dwelling Amount	Masonry Construction							Frame Construction						
	1-3	4-5	6	7	8	9	10	1-3	4-5	6	7	8	9	10
10,000 *	320	353	391	473	639	898	1,283	385	401	448	527	649	1,030	1,475
15,000 *	330	363	403	488	658	925	1,322	396	413	462	542	668	1,060	1,519
20,000 *	340	374	415	502	678	953	1,362	408	426	476	559	689	1,092	1,565
25,000 *	343	377	418	507	684	962	1,374	412	429	480	564	695	1,102	1,579
30,000 *	345	380	422	511	689	969	1,384	415	433	484	568	700	1,111	1,591
35,000 *	360	397	440	533	719	1,012	1,445	434	452	505	593	731	1,159	1,661
40,000 *	376	414	459	556	750	1,054	1,506	452	471	526	618	762	1,208	1,731
45,000 *	385	424	470	569	767	1,079	1,542	462	482	539	633	780	1,237	1,772
50,000 *	393	433	480	582	785	1,104	1,576	473	493	551	647	797	1,265	1,812
55,000 *	407	448	497	602	812	1,142	1,632	490	510	570	670	825	1,309	1,876
60,000 *	421	464	514	623	840	1,181	1,688	506	528	590	693	854	1,354	1,940
65,000 *	446	491	544	659	889	1,251	1,787	536	559	624	733	904	1,434	2,054
70,000 *	470	518	574	696	938	1,320	1,885	566	589	659	774	953	1,513	2,167
75,000 *	502	553	613	743	1,002	1,409	2,013	604	629	703	826	1,018	1,615	2,314
80,000 *	534	588	652	789	1,065	1,498	2,139	642	669	748	878	1,082	1,716	2,459
85,000 *	557	613	680	823	1,111	1,562	2,232	669	698	780	916	1,129	1,790	2,565
90,000 *	579	637	706	856	1,154	1,624	2,319	696	725	810	952	1,173	1,861	2,666
95,000 *	608	669	742	899	1,213	1,706	2,437	731	762	852	1,000	1,232	1,955	2,801
100,000	636	701	777	941	1,270	1,786	2,552	766	798	892	1,047	1,291	2,047	2,933
105,000	666	734	814	986	1,330	1,870	2,672	802	835	934	1,096	1,351	2,144	3,071
110,000	696	766	850	1,029	1,388	1,952	2,789	837	872	975	1,145	1,411	2,238	3,206
115,000	724	797	884	1,071	1,444	2,032	2,902	871	907	1,014	1,191	1,468	2,329	3,336
120,000	752	828	918	1,112	1,500	2,110	3,014	904	942	1,053	1,237	1,524	2,418	3,464
125,000	780	859	953	1,154	1,557	2,190	3,129	939	978	1,093	1,284	1,582	2,510	3,596
130,000	808	890	987	1,195	1,612	2,268	3,240	972	1,013	1,132	1,329	1,639	2,599	3,724
135,000	833	918	1,018	1,233	1,663	2,339	3,341	1,002	1,044	1,167	1,371	1,690	2,680	3,840
140,000	858	945	1,048	1,269	1,712	2,407	3,439	1,032	1,075	1,202	1,411	1,739	2,759	3,953
145,000	881	971	1,076	1,304	1,759	2,474	3,534	1,060	1,105	1,235	1,450	1,787	2,835	4,062
150,000	904	996	1,104	1,338	1,804	2,538	3,625	1,088	1,133	1,267	1,488	1,833	2,909	4,167
155,000	928	1,022	1,133	1,373	1,852	2,604	3,720	1,116	1,163	1,300	1,527	1,881	2,985	4,276
160,000	951	1,048	1,162	1,407	1,898	2,670	3,814	1,144	1,192	1,333	1,565	1,929	3,060	4,384
165,000	974	1,073	1,189	1,441	1,943	2,733	3,905	1,171	1,221	1,364	1,602	1,975	3,133	4,488
170,000	996	1,097	1,216	1,473	1,987	2,795	3,992	1,198	1,248	1,395	1,638	2,019	3,203	4,589
175,000	1,017	1,120	1,242	1,505	2,030	2,855	4,079	1,224	1,275	1,425	1,674	2,063	3,272	4,688
180,000	1,038	1,144	1,268	1,536	2,072	2,914	4,163	1,249	1,302	1,455	1,708	2,105	3,340	4,785
185,000	1,059	1,166	1,293	1,566	2,113	2,971	4,245	1,273	1,327	1,483	1,742	2,147	3,406	4,879
190,000	1,078	1,188	1,317	1,595	2,152	3,027	4,324	1,297	1,352	1,511	1,774	2,187	3,469	4,970
195,000	1,098	1,209	1,341	1,624	2,191	3,081	4,401	1,320	1,376	1,538	1,806	2,226	3,531	5,059
200,000	1,116	1,229	1,363	1,651	2,227	3,133	4,475	1,343	1,399	1,564	1,836	2,263	3,591	5,144
205,000	1,134	1,249	1,385	1,678	2,264	3,184	4,548	1,365	1,422	1,589	1,866	2,300	3,649	5,228
210,000	1,152	1,269	1,407	1,705	2,299	3,234	4,620	1,386	1,444	1,614	1,896	2,336	3,706	5,310
215,000	1,169	1,288	1,428	1,730	2,333	3,281	4,688	1,406	1,466	1,638	1,924	2,371	3,761	5,388
220,000	1,186	1,306	1,448	1,754	2,366	3,328	4,754	1,426	1,486	1,661	1,951	2,404	3,814	5,464
225,000	1,202	1,323	1,467	1,777	2,398	3,372	4,817	1,445	1,506	1,683	1,977	2,436	3,865	5,537
230,000	1,217	1,341	1,486	1,800	2,429	3,416	4,880	1,464	1,526	1,705	2,002	2,468	3,915	5,609
235,000	1,232	1,357	1,504	1,822	2,458	3,457	4,939	1,482	1,544	1,726	2,027	2,498	3,963	5,677
240,000	1,246	1,372	1,522	1,843	2,486	3,497	4,996	1,499	1,562	1,746	2,050	2,526	4,008	5,742
245,000	1,260	1,387	1,538	1,863	2,514	3,535	5,050	1,515	1,579	1,765	2,072	2,554	4,052	5,805
250,000	1,273	1,402	1,555	1,883	2,540	3,573	5,104	1,531	1,596	1,784	2,095	2,581	4,095	5,867
Each Add'l														
\$1,000	5.19	5.72	6.34	7.68	10.36	14.57	20.82	6.24	6.51	7.27	8.54	10.53	16.70	23.93

* Secondary/Seasonal dwellings only

Form 1 premium: multiply Form 3 premium by 0.900

Type 2 premium: multiply Type 1 premium by 1.250

Form 2 premium: multiply Form 3 premium by 0.950

Type 3 premium: multiply Type 1 premium by 1.500

For Replacement Cost on Coverage C, multiply premium by 1.10

To delete Coverage C, multiply premium by 0.75

Preferred Farmowners Dwellings: multiply Form 3 premium by 0.850

ARKANSAS FARMOWNERS

COVERAGE E, F, AND G
\$500 Deductible - Rates per \$1,000

Description	Class	Type	"Basic"	"Broad"	"Special"
Coverage E - Scheduled Farm Personal Property					
Windmills, windchargers, windpumps	440		46.40	47.30	59.10
Hay straw fodder - in the open	530		27.50	N/A	N/A
Hay straw fodder - in structures	540		30.20	30.80	41.60
Grain - in metal structure	560		11.60	12.80	17.40
Grain - in other structure	570		11.60	12.20	16.50
Livestock *	640		12.80	15.80	N/A
Machinery vehicles and equipment - scheduled *	710		11.60	12.40	16.60
Other farm property - NOC - scheduled	740		11.60	11.90	16.30
Combines *	780		13.30	14.20	19.00
Cotton Pickers *	790		13.30	14.20	19.00
Irrigation equipment *	800		15.80	16.70	22.60
Coverage F - Unscheduled Farm Personal Property - \$50,000 and over					
\$50,000 - \$99,999	720		11.50	12.30	16.50
\$100,000 - \$149,999	720		11.10	11.70	15.90
\$150,000 - \$199,999	720		10.90	11.50	15.60
\$200,000 and over	720		10.50	11.10	15.00
Coverage G - Other Farm Structures					
Barns and stables - no open sheds attached	261	type 1	15.50	16.10	20.30
Barns and stables - no open sheds attached	262	type 2	17.60	18.30	22.80
Barns and stables - open sheds attached	252	type 2	19.30	20.20	24.00
Barns and stables	263	type 3	19.70	20.40	25.50
Silos	271	type 1	11.40	12.80	15.90
	272	type 2	19.30	19.90	25.00
	273	type 3	32.60	33.00	41.30
Incubators, brooders and poultry houses - without heat or heat permanently installed	371	type 1	11.10	11.80	14.60
	372	type 2	18.70	19.60	24.60
Pumps (no deductible)	400		29.79	32.77	34.26
Incubators, brooders and poultry houses - gas or electric heat	421	type 1	13.80	14.00	17.60
	422	type 2	21.40	22.00	27.40
Incubators, brooders and poultry houses - other heat - wood, oil or coal	431	type 1	22.00	22.30	27.90
	432	type 2	29.60	30.30	37.80
Radio and TV equipment, including Satellite Dishes - Outdoor (no deductible)	490		37.90	38.40	48.20

* Public Protection Class credits do not apply to these property classes.

ARKANSAS FARMOWNERS
Increased Limits and Optional Coverages
 Rates per \$1,000 except where noted

1. Coverage B - Appurtenant Private Structures - increased limits:

Private structures (other than private greenhouses) - Use type 1 Outbuilding rates (Barns and Stables).

Private greenhouses - Use type 3 Outbuilding rates (Barns and Stables).

2. Coverage C - Household Personal Property - increased limits:

\$2 additional premium charge for each \$1,000 of Coverage C increase.

3. Coverage C - Household Personal Property - reduction in limits:

\$1 premium credit for each \$1,000 of Coverage C reduction. Note: The Coverage C limit of insurance may not be reduced to less than 40% of the limit of the insurance for dwellings at a credit.

4. Coverage D - Loss of Use - increased limits:

\$2 additional premium charge for each \$1,000 of Coverage D increase.

5. Building Additions and Alterations:

Use the applicable premium under "Each add'l \$1,000" column of the tenants household personal property premium table for each \$1,000 of increase.

6. Credit Cards, Fund Transfer Cards, Forgery and Counterfeit Currency:

Coverage Amount	Premium
\$1,000	\$3.00
2,500	4.0
5,000	5.0
7,500	6.0
10,000	7.0

7. Increased Special Limits on Specified Household Personal Property:

Jewelry, Watches, and Furs	per \$1,000	\$18.00
Money	per \$100	6.00
Securities	per \$100	4.00
Silverware	per \$1,000	5.50
Firearms	per \$100	0.30

8. Scheduled Personal Property:

There is no deductible for the following personal property. Rates are per \$100 of coverage.

Cameras	\$1.32	Golf Equip.	\$1.60	Musical Instruments:	
Fine Arts	\$1.30	Jewelry	\$1.35	First \$500	\$0.680
Furs	\$0.50	Silverware	\$0.40	Next \$1,000	\$0.298
				Over \$1,500	\$0.255

ARKANSAS FARMOWNERS
Increased Limits and Optional Coverages
Rates per \$1,000 except where noted

9. Rental To Others - Theft Coverage:

The rate for this coverage is \$20.00.

10. Business Property - Increased Special Limits:

Rate per \$1,000: \$10.00

11. Extra Expense coverage:

Use class 740 - "other farm property - NOC - scheduled" per \$1,000 of coverage.

12. Fences (except field and pasture fences), Corrals, Pens, Chutes, and Feed racks:

Use type 3 Outbuilding rates (Barns and Stables).

13. Portable Buildings and Structures:

Use type 3 Outbuilding rates (Barns and Stables).

14. Private power and light poles and wiring:

Use Coverage G-Other Farm Structures, Class 263.

15. Spoilage Coverage - Perishable Farm Personal Property:

See General Rule 36.D.14.d., General Rules page FO-GR-12 for the premium calculation.

16. Borrowed Farm Equipment:

The rate for this coverage is \$25.00.

17. Foreign Objects in Machinery:

Compute the additional premium for this coverage by multiplying the Coverage E premium for each covered item by 0.10.

18. Debris Removal Increased Limit of Insurance:

Use Coverage G-Other Farm Structures, Class 263, Broad form rate, multiplied by 0.50.

19. Grain Under Government Seal:

Use Coverage E - Grain in Metal or Other Structures rate.

20. Builder's Risk Theft:

Rate per \$1,000 \$10.00 (Subject to a \$25.00 minimum premium.)

ARKANSAS FARMOWNERS
Increased Limits and Optional Coverages
Rates per \$1,000 except where noted

21. Sump Overflow and Water Backup From Sewers Or Drains - Coverages A, B, C, and D

A policy may be endorsed to provide coverage for loss or damage resulting from water which backs up through sewers or drains or which overflows from a sump. The maximum Limit of Insurance for this coverage is **\$10,000**. A deductible of **\$500** applies.

The rate for this coverage is \$50 per policy. Use form **FP 04 02C**.

22. Preferred Farmowners Plus Endorsement

This option is only available with the Preferred Farmowners coverage (Form 200). This endorsement includes the following additional coverages for a \$50 charge:

1. Jewelry, watches and furs loss by theft coverage increases to \$2,500
2. Trees, shrubs, plant or lawn increased to \$1,000, aggregate increase to 10% of Coverage A
3. Golf cart physical damage coverage up to \$3,000
4. \$1,000 water back up and sump overflow coverage
5. Refrigerated products coverage increased to \$750 (not farm personal property)
6. \$1,000 accidental death coverage
7. Special Form coverage on Household Personal Property (Coverage C)

The rate for this coverage is \$50 per policy. Use form **FP 210**.

ARKANSAS FARMOWNERS

Miscellaneous Credits and Charges

1. Deductibles:

Optional deductible amounts may apply to each coverage or item separately. Multiply premiums by the appropriate factor shown below:

Deductible	500	1,000	2,500	5,000	10,000
Factor	1.000	0.950	0.850	0.750	0.650

2. Public Protection Classification Credit for Coverages E, F and G:

Public protection class credit factors apply to Coverages E, F and G. However, livestock, machinery (including combines and cotton pickers), and irrigation equipment, are not eligible for this credit.

Protection Class	1-7	8	9	10
Factor	0.85	0.90	0.95	1.00

3. Smoke Detector Credit Factor:

Multiply the dwelling or tenant premium by 0.98.

4. Non-Owner Occupied - Deletion of Household Personal Property:

Multiply the dwelling coverage premium by 0.75 to delete Coverage C.

5. Supplemental Wood Heating Stove Charge:

A flat \$50.00 charge will be made for the existence of supplemental wood stoves in the dwelling.

6. Companion Policy Discount

If the named insured is also a named insured on an in-force Cameron Mutual or Cameron National Personal Auto or Commercial Auto policy, multiply the total Farmowners premium by 0.90 (a 10% credit).

7. New Home and Electrical Renovation Discount

The New Home credit shall apply to the premium developed from the base \$500 deductible for the dwelling before the application of optional deductible factors or endorsement charges. This discount will not apply to Earthquake coverage, IRPM debits/credits, and premiums for increased limits beyond those afforded by the policy for appertenant structures, contents and loss of use.

New Home - Age in Years	0-1	2	3	4	5	6	7	8
Amount of Credit	22%	20%	16%	12%	9%	6%	3%	1%
Factor	0.78	0.80	0.84	0.88	0.91	0.94	0.97	0.99

Electrical Ren. Age in Years	0-1	2	3	4	5	6	7	8
Amount of Credit	11%	10%	8%	6%	5%	3%	2%	1%
Factor	0.89	0.90	0.92	0.94	0.95	0.97	0.98	0.99

To determine the dwelling age, subtract the year of construction from the present year. All dwellings will be deemed to have advanced one year in age on January 1 of each year.

ARKANSAS FARMOWNERS

Farm Liability

Class Code	Description	Cov H - Bodily Injury/Property Damage Cov I - Personal and Advertising Injury (000s omitted)							Cov J - Medical Payments \$5,000
		Agg	100	200	400	600	800	1,000	
		Occ	50	100	200	300	400	500	
1905	Farm Liab 0-160 acres w/ one part-time Farm Emp.	77	96	118	141	165	187	227	36
2905	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	69	86	106	127	149	168	204	33
1906	Farm Liab 161-500 acres w/ one part-time Farm Emp.	81	101	124	148	173	197	239	36
2906	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	73	91	112	133	156	177	215	33
1907	Farm Liab 501-1,000 acres w/ one part-time Farm Emp.	99	124	152	182	213	242	293	36
2907	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	89	112	137	164	192	218	264	33
1908	Farm Liab 1,001-1,500 acres w/ one part-time Farm Emp.	110	138	169	202	237	269	326	36
2908	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	99	124	152	182	213	242	293	33
1909	Farm Liab 1,501-2,000 acres w/ one part-time Farm Emp.	124	155	190	227	266	302	366	36
2909	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	112	140	171	204	239	272	329	33
1910	Farm Liab 2,001-2,500 acres w/ one part-time Farm Emp.	135	169	207	247	290	330	399	36
2910	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	122	153	186	222	261	297	359	33
1911	Farm Liab 2,501-3,000 acres w/ one part-time Farm Emp.	146	183	224	268	314	357	432	36
2911	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	131	165	202	241	283	321	389	33
1912	Farm Liab each add 500 acres with one part-time Farm Emp.	11	14	17	20	24	27	33	0
2912	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	10	12	15	18	22	24	30	0
1350	Farm Employee Liability - Full time (180 days or more per year)	48	60	74	88	103	117	142	12
1351	Farm Employee Liability- Part Time (Less than 180 days per year)	21	26	32	38	45	51	61	12
1415	Employers liability & Employees medical payments -residence employees	12	15	18	22	26	29	35	12
1418	Additional farm premises maintained by insured,	52	65	80	95	112	127	154	24
5113	Two, three, or four family dwelling	23	29	36	42	50	57	69	11
5114	Additional residence premises maintained by insured, spouse or resident of household	23	29	36	42	50	57	69	11
5117	Additional residence rented to others - one to four family	41	51	63	75	88	99	121	11

ARKANSAS FARMOWNERS

Farm Liability

Class Code	Description	Cov H - Bodily Injury/Property Damage Cov I - Personal and Advertising Injury (000s omitted)							Cov J - Medical Payments \$5,000	
		Agg	100	200	400	600	800	1,000		1,000
		Occ	50	100	200	300	400	500		1,000
3210	Insureds liability while employed by others in non-farm jobs - business pursuits class "A" *	8	10	12	15	17	20	24	11	
3320	Insureds liability while employed by others in non-farm jobs - business pursuits class "B" *	12	15	18	22	26	29	35	11	
2995	Insureds liability while employed by others in non-farm jobs - business pursuits class "C" *	23	29	36	42	50	57	69	24	
2996	Insureds liability while employed by others in non-farm jobs - business pursuits class "D" *	9	11	13	16	19	21	26	11	
2997	Insureds liability while employed by others in non-farm jobs - business pursuits class "E" *	11	14	17	20	24	27	33	N/A	
5123	Incidental Business Liability Activities	31	39	48	57	67	76	92	10	
5124	Leasing/Renting Land to Others for Hunting	31	39	48	57	67	76	92	10	
4122	Additional insureds - resident of household (not included in definition of insured)	26	33	40	48	57	64	78	24	
5135	Additional insureds - Partners or Co-owners	41	51	63	75	88	99	121	24	
1235	Farm stands (rate per \$1,000 receipts)	0.44	0.55	0.67	0.80	0.94	1.06	1.29	0.36	
7106	Custom Farming (rate per \$1,000 receipts)	20.00	25.00	30.65	36.60	42.93	48.75	59.08	3.60	
7990	Snowmobile	132	165	202	242	283	322	390	10	
7795	All-Terrain Vehicle (no more than two units)	34	43	53	63	74	84	102	2	
4601	Watercraft 0-50 hp 0-15 ft	30	38	47	56	65	74	90	20	
4602	Watercraft 0-50 hp 16-26 ft	47	59	72	86	101	115	139	24	
4603	Watercraft 51-100 hp 0-15 ft	56	70	86	102	120	137	165	23	
4604	Watercraft 51-100 hp 16-26 ft	72	90	110	132	155	176	213	33	
4605	Watercraft 101-150 hp 0-15 ft	79	99	121	145	170	193	234	27	
4606	Watercraft 101-150 hp 16-26 ft	95	119	146	174	204	232	281	36	
4608	Watercraft 151-250 hp 16-26 ft	106	132	162	193	227	257	312	69	
4621	Watercraft sailboats 26 to 40 ft	167	209	256	306	359	408	494	36	

Class "A" - Salesmen, collectors, and messengers, including installation, demonstration or servicing operations.
Class "B" - Clerical office employees, salesmen, collectors and messengers, but no installation, demonstration or servicing operations.
Class "C" - Teachers, athletic, laboratory, manual training, physical training and swimming instructors.
Class "D" - Teachers, not otherwise classified.
Class "E" - Optional coverage for teachers, liability for corporal punishment of pupils.

ARKANSAS FARMOWNERS
Farm Liability

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SERFF Tracking Number: CMIC-125845913 State: Arkansas
Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: CMIC-125845913
TOI: 03.0 Personal Farmowners Sub-TOI: 03.0000 Personal Farmowners
Product Name: Farmowners
Project Name/Number: /

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Filed 11/07/2008

Comments:

Attachment:

AR Farmowners SERFF Property & Casualty Transmittal Doc.pdf

Satisfied -Name: Indicated Need **Review Status:** Filed 11/07/2008

Comments:

Attachment:

FO AR Rate Indications.pdf

Satisfied -Name: Summary of Revisions **Review Status:** Filed 11/07/2008

Comments:

Attachment:

FO AR Summary of Revisions.pdf

Satisfied -Name: RF-1 Rate Filing Abstract **Review Status:** Filed 11/07/2008

Comments:

Attachment:

AR FORM RF-1 Rate Filing Abstract FO.doc

Satisfied -Name: Indicated Need 5 Year **Review Status:** Filed 11/07/2008

Comments:

Attachment:

FO AR Rate Indications 5 year.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <table style="width: 100%; border: none;"> <tr> <td style="width: 60%; border: none;">New Business</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

3. Group Name	Group NAIC #

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)			
---	--	--	--

		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	

Cameron Mutual Insurance Company
Rate Level Indications
Farmowners
Arkansas

Exhibit 1
Sheet 2
10/27/2008

Coverage	Full Indicated Change	Credibility	Credible Indicated Change	Selected Rate Change	2007 YE Earned Premium	Premium Effect
Farmowners	25.3%	1.00	25.3%	3.83%	1,123,053.49	43,012.95

Cameron Mutual Insurance Company
Rate Level Indications
Farmowners
Arkansas

Exhibit 1
 Sheet 1
 10/27/2008

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Year	Direct Earned Premium	Premium at Present Rates	Current AOI Factors	Premium Projection Factors	Adjusted Premium	Case Incurred Losses	IBNR Factor

Farmowners

2001	683,159.50	1.468	1.383	1.104	1,530,378.03	388,906.70	1.000
2002	736,314.25	1.228	1.360	1.104	1,356,560.92	324,407.46	1.000
2003	878,617.45	1.059	1.337	1.104	1,372,919.96	467,806.43	1.001
2004	1,036,591.73	0.988	1.316	1.104	1,487,551.63	652,740.12	1.004
2005	1,096,782.51	0.964	1.222	1.104	1,425,818.18	273,921.06	1.006
2006	1,145,906.55	0.963	1.119	1.104	1,363,187.13	1,057,062.32	1.014
2007	1,123,053.49	0.987	1.000	1.104	1,222,951.67	619,873.50	1.046
Total	6,700,425.48				9,759,367.51	3,784,717.59	

	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Year	LAE Factors	Direct Incurred Losses w/ibnr and LAE	Current Cost Factors	Cost Projection Factors	Trended Incurred Losses w/ibnr and LAE	Trended Loss/LAE Ratio	Wind/Hail Loss Ratio

Farmowners

2001	1.072	416,906.44	1.708	1.030	733,343.76	47.92%	18.46%
2002	1.072	347,763.51	1.664	1.030	596,088.22	43.94%	23.11%
2003	1.072	501,988.12	1.652	1.030	854,254.08	62.22%	20.06%
2004	1.072	702,183.89	1.547	1.030	1,118,618.58	75.20%	18.91%
2005	1.072	295,404.14	1.370	1.030	416,726.45	29.23%	7.08%
2006	1.072	1,149,030.94	1.183	1.030	1,400,343.77	102.73%	59.14%
2007	1.072	694,736.77	1.000	1.030	715,578.87	58.51%	12.52%
Total		4,108,013.81			5,834,953.73	59.79%	

	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Year	Adjusted Loss/LAE Ratio	Adjusted Wind/Hail Loss Ratio	Loaded Loss/LAE Ratio	Judgement Weights	Weighted Loss Ratio	Permissible Loss Ratio	Full Indicated Change

Farmowners

2001	29.46%	26.79%	56.25%	0.143	8.04%		
2002	20.83%	26.81%	47.64%	0.143	6.81%		
2003	42.16%	29.14%	71.30%	0.143	10.19%		
2004	56.29%	26.79%	83.08%	0.143	11.87%		
2005	22.15%	26.79%	48.94%	0.143	6.99%		
2006	43.59%	31.68%	75.27%	0.143	10.75%		
2007	46.00%	26.79%	72.79%	0.143	10.40%		
Total				1.00	65.04%	51.9%	25.3%

Cameron Mutual Insurance Company
Expense Selection and Calculation of Permissible Loss Ratio
Farmowners

Exhibit 8
Sheet 1
10/27/08

Expense Category	Farm-owners
(1) Commission & Brokerage	15.9%
(2) Other Acquisition	6.3%
(3) General Expenses	7.1%
(4) Taxes, Licenses & Fees	2.0%
(5) Reinsurance Risk Loads	13.4%
(6) <u>Underwriting Profit Margin</u>	<u>3.4%</u>
(7) Total	48.1%
(8) Permissible Loss Ratio	51.9%

**Summary of Revisions
Arkansas Farmowners Program
Effective January 1, 2009**

<u>Page No.</u>	<u>Rule No.</u>	
FO-UR-1	1.a.	Replaced entire rule with new verbiage
	2.g.	Reworded rule, no change to content
FO-UR-2	3.t.	Increased horsepower to 250
	3.u.	Added rule: Processing or packaging of food ...
	4.	Changed rule
	5.	Deleted rule, replaced with "Reserved For Future Use"
	6.	Deleted rule, replaced with "Reserved For Future Use"
	10.a.	Reworded rule, no change to content
FO-UR-3	12.	Added verbiage regarding pumps that service the dwelling and the deductible option
	13.	Replaced entire rule with new verbiage
	16.	NOTE: Item q. corrected to Item p. Item s. corrected to Item r.
FO-UR-4	19.	Deleted rule, replaced with "Reserved For Future Use"
FO-UR-5	23.a.3)-18)	Previous rules 23.a.3. and 23.a.22. deleted, remaining rules renumbered
FO-UR-6	23.a.19)-21)	Previous rules 23.a.3. and 23.a.22. deleted, remaining rules renumbered
	23.a.22)	Added rule: An ACORD Solid Fuel Questionnaire must ...
	23.b.	Added verbiage after rule 23.b.7) regarding photographs
	24.	Removed "dwellings" from rule
FO-UR-7	28.	Deleted rule, replaced with "Reserved For Future Use"
FO-UR-8	32.e.,f.,g.&h.	Renumbered – Rule 32.e. had been inadvertently omitted
FO-UR-9	N/A	Added: Primary Dwelling Placement Summary
FO-GR-INDEX-1		Changed Public Protection Classification to "Community Mitigation Classifications (FO-GR-4, Rule 29)
FO-GR-INDEX-2		Added: Actual Cash Value Loss Settlement (FO-GR-18, Rule 36.D.28.)
		Deleted: Additional Farm Premises – Farm Liability
		Added: Cab Glass (FO-GR-10, Rule 36.B.8.c.(3))
		Added: Community Mitigation Classifications (FO-GR-4, Rule 29)
		Multiple FO-GR Page number changes
FO-GR-INDEX-3		Changed Business and Incidental Farming Activities to Incidental Business Liability Activities Multiple FO-GR Page number changes

FO-GR-INDEX-4		Added: “Standard” to Household Personal Property (FO-GR-8, Rule 36.B.3.) Added: “Standard” to Loss of Use – General Rule (FO-GR-8, Rule 36.B.4.) Deleted: Policy Changes Endorsement Added: Preferred Farmowners Coverage (FO-GR-16, Rule 36.D.26.) Deleted: Public Protection Classification Multiple FO-GR Page number changes
FO-GR-INDEX-5		Added: Renovation Discount (FO-GR-11, Rule 36.C.4.f.) Added: Unoccupancy and Vacancy Permit (FO-GR-17, Rule 36.D.27.) Multiple FO-GR Page number changes
FO-GR-3	21.9. 21.10. 21.11.	Added rule: Exclusion – Migrant and Seasonal ... Added rule: Absolute Exclusion – Asbestos and ... Added Rule: Special Machinery Glass Breakage ...
FO-GR-4	24. 29.	Changed standard property deductible to \$500 All reference to “Public Protection” changed to “Community Mitigation”
FO-GR-5	29. 35.	Reciprocal Agreements – All reference to “protection class” changed to “mitigation classification” Definition of Reciprocal Agreements – added verbiage regarding use of Classification 9 in lieu of Classification 8B Note: All reference to “Public Protection” changed to “Community Mitigation” Changed ARKANSAS reciprocal utilization requirements Deleted last two sentences of second paragraph
FO-GR-6	35.A. 35.A.1. 35.A.2.	Added “Standard” to title Increased Type 1 – Minimum Limit of Insurance, Coverage A to \$100,000 Increased Type 2 – Minimum Limit of Insurance, Coverage A to \$40,000
FO-GR-8	36.B.3. 36.B.4.	Added “STANDARD” to title Added “STANDARD” to title
FO-GR-10	36.B.8.c.(2) 36.B.8.c.(3)	Deleted “Ineligibility”; added “Standard” to Household Personal Property; added last sentence regarding the Special form; deleted remainder of rule Added rule regarding Cab glass deductible
FO-GR-11	36.C.4.e. 36.C.4.f.	Increased flat rate for wood heating stove to \$50 Added “Renovation Discount Credit” rules
FO-GR-12	36.C.4.f. 36.C.4.g. 36.D.7.a.	Continuation of above “Renovation Discount Credit” rules Renumbered, was previously rule 36.C.4.f. Added words: ... for “loss by” theft of jewelry...

FO-GR-13	36.D.8.a.	Deleted last part of rule: “subject to the rules, rates ...”
FO-GR-15	36.D.15.b.	Grammatical correction only, no change to content
	36.D.16.c.	Grammatical correction only, no change to content
	36.D.19.b.	Grammatical correction only, no change to content
FO-GR-16	36.D.26.	Added “Preferred Farmowners Coverage” rules
FO-GR-17	36.D.26.	Continuation of above “Preferred Farmowners Coverage” rules
	36.D.27.	Added “Unoccupancy And Vacancy Permit” rules
FO-GR-18	36.D.27.	Continuation of above “Unoccupancy And Vacancy Permit” rules
	36.D.28.	Added “Actual Cash Value Loss Settlement” rules
FO-GR-19	37.F.3.a.	Added Code 01905. Re-lettered remaining code rules
	37.F.3.b.	Changed acreage on Code 01906
	37.F.3.h.	Changed verbiage on Code 01912
	37.G.5.	Retail Operators: Added trademark symbols
FO-GR-20	37.J.1.	Deleted rule, replaced with “Reserved For Future Use”
	37.J.2.d.	Added Note : If the farm premises includes rental ...
FO-GR-21	K.2.b.	Grammatical correction only, no change to content
FO-GR-22	37.M.1.d.	Added “Jet Ski” to rule
	37.M.5.a.	Increased horsepower to 250
FO-GR-23	37.P.5.	Grammatical corrections only, no change to content
FO-GR-24	37.R.4.a.	Added Code 02905. Re-lettered remaining code rules
	36.R.4.b.	Changed acreage on Code 02906
	36.R.4.h.	Changed verbiage on Code 02912
	37.S.1.-5.	Renumbered, were formerly numbered as 36.S. a.-e.
	37.S.6.	Added rule: No tree stands or duck blinds are ...
	37.T.	Added rule: Exclusion – Products Related To ...
FO-AR-EX-1	N/A	ADDITIONAL RULE – Added form IL 01 99 ; Deleted form IL 21 81
FO-AR-1.1 through FO-AR-1.3	N/A	Rates were revised and Preferred Farmowners dwelling factor added
FO-AR-3	N/A	Rates were revised
FO-AR-6	N/A	Added Preferred Farmowners Plus Endorsement
FO-AR-7	N/A	Supplemental Wood Heating Stove Charge changed to \$50 and Electrical Renovation Credit added
FO-AR-8	N/A	Rates and Liability Class Codes were revised
FO-AR-9	N/A	Rates were revised

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	CMIC-125845913
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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Company Name		Company NAIC Number	
3.	A.	Cameron Mutual Insurance Company	B. 15725

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.	03.0 Personal Farmowners	B. 03.0000 Personal Farmowners

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(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
Dwellings		9					
Pumps		93					
Liability 0-160 acres		-5					
Liability 161-500 acres		0					
Liability >500 acres		9					
All Other Liability		9					
TOTAL OVERALL EFFECT	25.3	3.83					

6.		5 Year History		Rate Change History			
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2007	377	0	Dec. 1	1,123	1,211	108%	55%
2006	386	-3.1	Dec. 1	1,146	1,350	118%	108%
2005	390	-1.4	Dec. 1	1,097	359	33%	43%
2004	419	2.2	Dec. 1	1,037	775	75%	52%
2003	424	3	Dec. 1	879	510	58%	71%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	35.6%
B. General Expense	7.1%
C. Taxes, License & Fees	2.0%
D. Underwriting Profit & Contingencies	3.4%
E. Other (explain)	
F. TOTAL	48.1%

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

Cameron Mutual Insurance Company
Rate Level Indications
Farmowners
Arkansas

Exhibit 1
Sheet 2
11/6/2008

Coverage	Full Indicated Change	Credibility	Credible Indicated Change	Selected Rate Change	2007 YE Earned Premium	Premium Effect
Farmowners	35.4%	0.80	28.3%	3.83%	1,123,053.49	43,012.95

Cameron Mutual Insurance Company
Rate Level Indications
Farmowners
Arkansas

Exhibit 1
Sheet 1
11/6/2008

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Year	Direct Earned Premium	Premium at Present Rates	Current AOI Factors	Premium Projection Factors	Adjusted Premium	Case Incurred Losses	IBNR Factor

Farmowners

2003	878,617.45	1.059	1.337	1.104	1,372,919.96	467,806.43	1.001
2004	1,036,591.73	0.988	1.316	1.104	1,487,551.63	652,740.12	1.004
2005	1,096,782.51	0.964	1.222	1.104	1,425,818.18	273,921.06	1.006
2006	1,145,906.55	0.963	1.119	1.104	1,363,187.13	1,057,062.32	1.014
2007	1,123,053.49	0.987	1.000	1.104	1,222,951.67	619,873.50	1.046
Total	5,280,951.73				6,872,428.56	3,071,403.43	

	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Year	LAE Factors	Direct Incurred Losses w/ibnr and LAE	Current Cost Factors	Cost Projection Factors	Trended Incurred Losses w/ibnr and LAE	Trended Loss/LAE Ratio	Wind/Hail Loss Ratio

Farmowners

2003	1.072	501,988.12	1.652	1.030	854,254.08	62.22%	20.06%
2004	1.072	702,183.89	1.547	1.030	1,118,618.58	75.20%	18.91%
2005	1.072	295,404.14	1.370	1.030	416,726.45	29.23%	7.08%
2006	1.072	1,149,030.94	1.183	1.030	1,400,343.77	102.73%	59.14%
2007	1.072	694,736.77	1.000	1.030	715,578.87	58.51%	12.52%
Total		3,343,343.86			4,505,521.75	65.56%	

	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Year	Adjusted Loss/LAE Ratio	Adjusted Wind/Hail Loss Ratio	Loaded Loss/LAE Ratio	Judgement Weights	Weighted Loss Ratio	Permissible Loss Ratio	Full Indicated Change

Farmowners

2003	42.16%	29.14%	71.30%	0.200	14.26%		
2004	56.29%	26.79%	83.08%	0.200	16.62%		
2005	22.15%	26.79%	48.94%	0.200	9.79%		
2006	43.59%	31.68%	75.27%	0.200	15.05%		
2007	46.00%	26.79%	72.79%	0.200	14.56%		
Total				1.00	70.28%	51.9%	35.4%

Cameron Mutual Insurance Company
Expense Selection and Calculation of Permissible Loss Ratio
Farmowners

Exhibit 8
Sheet 1
11/06/08

Expense Category	Farm-owners
(1) Commission & Brokerage	15.9%
(2) Other Acquisition	6.3%
(3) General Expenses	7.1%
(4) Taxes, Licenses & Fees	2.0%
(5) Reinsurance Risk Loads	13.4%
(6) <u>Underwriting Profit Margin</u>	<u>3.4%</u>
(7) Total	48.1%
(8) Permissible Loss Ratio	51.9%

Reinsurance		
1st Layer	<u>3.000%</u>	
2nd Layer	1.050%	
3rd Layer	0.510%	
Reinstatement	1.420%	5.980%
Cat 1	2.605%	
Cat 2	3.256%	
Cat 3	3.256%	
Cat 4	2.261%	7.396%
		13.376%

SERFF Tracking Number: *CMIC-125845913* *State:* *Arkansas*
Filing Company: *Cameron Mutual Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *CMIC-125845913*
TOI: *03.0 Personal Farmowners* *Sub-TOI:* *03.0000 Personal Farmowners*
Product Name: *Farmowners*
Project Name/Number: /

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	Rate and Rule	Rate Pages	10/23/2008	AR Farmowners Rate Pages 01012009.pdf

ARKANSAS FARMOWNERS

FORM 3 - TYPE 1 Territory 1 - \$500 Deductible

Coverage A Dwelling Amount	Masonry Construction							Frame Construction						
	1-3	4-5	6	7	8	9	10	1-3	4-5	6	7	8	9	10
10,000 *	252	278	308	373	503	708	1,011	303	316	353	415	511	811	1,162
15,000 *	260	286	317	384	518	729	1,041	312	326	364	427	527	836	1,197
20,000 *	268	295	327	396	534	751	1,073	322	335	375	440	543	861	1,233
25,000 *	270	297	330	399	539	758	1,082	325	338	378	444	547	868	1,244
30,000 *	272	299	332	402	543	763	1,090	327	341	381	447	551	875	1,253
35,000 *	284	313	347	420	566	797	1,138	341	356	398	467	576	913	1,308
40,000 *	296	326	361	438	590	830	1,186	356	371	414	487	600	951	1,363
45,000 *	303	334	370	448	604	850	1,215	364	380	424	498	614	974	1,396
50,000 *	310	341	378	458	618	869	1,241	372	388	434	509	628	996	1,427
55,000 *	321	353	392	474	640	900	1,286	386	402	449	528	650	1,032	1,478
60,000 *	332	365	405	490	662	931	1,329	399	416	465	545	672	1,067	1,528
65,000 *	351	387	429	519	701	985	1,408	422	440	492	578	712	1,129	1,618
70,000 *	370	408	452	548	739	1,040	1,485	446	464	519	609	751	1,191	1,707
75,000 *	395	435	483	585	789	1,110	1,585	476	496	554	650	802	1,272	1,822
80,000 *	420	463	513	622	839	1,180	1,685	506	527	589	692	852	1,352	1,937
85,000 *	438	483	535	648	875	1,230	1,757	527	549	614	721	889	1,410	2,020
90,000 *	456	502	557	674	909	1,279	1,827	548	571	638	750	924	1,466	2,100
95,000 *	479	527	585	708	955	1,343	1,919	576	600	671	788	971	1,540	2,206
100,000	501	552	612	742	1,000	1,407	2,010	603	628	702	825	1,016	1,612	2,310
105,000	525	578	641	776	1,047	1,473	2,105	631	658	735	864	1,064	1,688	2,419
110,000	548	603	669	811	1,093	1,538	2,197	659	687	768	901	1,111	1,762	2,525
115,000	570	628	696	843	1,137	1,600	2,285	686	715	799	938	1,156	1,834	2,627
120,000	592	652	723	876	1,181	1,661	2,373	712	742	829	974	1,200	1,904	2,728
125,000	615	677	750	909	1,226	1,725	2,464	739	770	861	1,011	1,246	1,977	2,832
130,000	636	701	777	941	1,270	1,786	2,552	766	798	892	1,047	1,291	2,047	2,933
135,000	656	723	801	971	1,309	1,842	2,631	789	823	919	1,080	1,331	2,111	3,024
140,000	676	744	825	999	1,348	1,896	2,708	812	847	946	1,111	1,370	2,173	3,113
145,000	694	765	848	1,027	1,385	1,948	2,783	835	870	972	1,142	1,408	2,233	3,199
150,000	712	784	870	1,054	1,421	1,999	2,855	857	893	998	1,172	1,444	2,291	3,282
155,000	731	805	893	1,081	1,458	2,051	2,930	879	916	1,024	1,202	1,482	2,351	3,368
160,000	749	825	915	1,108	1,495	2,102	3,003	901	939	1,049	1,232	1,519	2,409	3,452
165,000	767	845	937	1,135	1,531	2,153	3,075	923	962	1,075	1,262	1,555	2,467	3,535
170,000	784	864	958	1,160	1,565	2,201	3,144	943	983	1,099	1,290	1,590	2,523	3,614
175,000	801	882	978	1,185	1,599	2,248	3,212	964	1,004	1,122	1,318	1,624	2,577	3,692
180,000	818	901	999	1,210	1,632	2,295	3,279	984	1,025	1,146	1,346	1,658	2,631	3,769
185,000	834	918	1,018	1,234	1,664	2,340	3,343	1,003	1,045	1,168	1,372	1,691	2,682	3,843
190,000	849	935	1,037	1,256	1,695	2,384	3,405	1,022	1,065	1,190	1,397	1,722	2,732	3,914
195,000	865	952	1,056	1,279	1,725	2,426	3,466	1,040	1,084	1,211	1,422	1,753	2,781	3,984
200,000	879	968	1,074	1,300	1,754	2,467	3,524	1,057	1,102	1,232	1,446	1,782	2,828	4,051
205,000	893	984	1,091	1,322	1,783	2,507	3,582	1,075	1,120	1,252	1,470	1,811	2,874	4,117
210,000	907	999	1,108	1,342	1,811	2,547	3,638	1,092	1,138	1,271	1,493	1,840	2,919	4,182
215,000	921	1,014	1,125	1,362	1,838	2,585	3,692	1,108	1,154	1,290	1,515	1,867	2,962	4,244
220,000	934	1,028	1,140	1,381	1,863	2,621	3,744	1,123	1,170	1,308	1,536	1,893	3,003	4,303
225,000	946	1,042	1,156	1,400	1,888	2,656	3,794	1,138	1,186	1,326	1,557	1,919	3,044	4,361
230,000	959	1,056	1,171	1,418	1,913	2,691	3,844	1,153	1,202	1,343	1,577	1,944	3,084	4,418
235,000	970	1,069	1,185	1,435	1,936	2,723	3,890	1,167	1,216	1,359	1,596	1,967	3,121	4,471
240,000	981	1,081	1,199	1,452	1,958	2,755	3,935	1,181	1,230	1,375	1,615	1,990	3,157	4,523
245,000	992	1,093	1,212	1,468	1,980	2,784	3,978	1,193	1,244	1,390	1,632	2,012	3,191	4,572
250,000	1,003	1,104	1,225	1,483	2,001	2,814	4,020	1,206	1,257	1,405	1,650	2,033	3,225	4,621
Each Add'l														
\$1,000	4.09	4.50	4.99	6.05	8.16	11.48	16.39	4.92	5.13	5.73	6.73	8.29	13.15	18.84

* Secondary/Seasonal dwellings only

Form 1 premium: multiply Form 3 premium by 0.900

Form 2 premium: multiply Form 3 premium by 0.950

For Replacement Cost on Coverage C, multiply premium by 1.10

Preferred Farmowners Dwellings: multiply Form 3 premium by 0.850

Type 2 premium: multiply Type 1 premium by 1.250

Type 3 premium: multiply Type 1 premium by 1.500

To delete Coverage C, multiply premium by 0.75

ARKANSAS FARMOWNERS

FORM 3 - TYPE 1 Territory 2 - \$500 Deductible

Coverage A														
Dwelling	Masonry Construction							Frame Construction						
Amount	1-3	4-5	6	7	8	9	10	1-3	4-5	6	7	8	9	10
10,000 *	303	334	370	449	605	851	1,216	365	380	425	499	615	976	1,398
15,000 *	312	344	382	462	624	877	1,253	376	392	438	514	634	1,005	1,440
20,000 *	322	355	393	476	643	904	1,291	387	404	451	530	653	1,036	1,484
25,000 *	325	358	397	481	648	912	1,302	391	407	455	534	659	1,045	1,497
30,000 *	327	360	400	484	653	918	1,312	394	410	458	538	664	1,053	1,508
35,000 *	342	376	417	506	682	959	1,370	411	428	479	562	693	1,099	1,575
40,000 *	356	392	435	527	711	999	1,428	428	446	499	586	722	1,145	1,641
45,000 *	365	402	445	539	727	1,023	1,462	438	457	511	600	739	1,173	1,680
50,000 *	373	410	455	551	743	1,046	1,494	448	467	522	613	755	1,198	1,717
55,000 *	386	425	471	571	770	1,083	1,548	464	484	541	635	783	1,242	1,779
60,000 *	399	440	487	590	796	1,120	1,600	480	500	559	657	809	1,284	1,839
65,000 *	422	465	516	625	843	1,186	1,694	508	530	592	695	857	1,359	1,947
70,000 *	446	491	544	659	889	1,251	1,787	536	559	624	733	904	1,434	2,054
75,000 *	476	524	581	704	950	1,336	1,908	572	596	667	783	965	1,531	2,193
80,000 *	506	557	618	748	1,009	1,420	2,028	608	634	709	832	1,026	1,627	2,331
85,000 *	528	581	644	781	1,053	1,481	2,116	635	662	739	868	1,070	1,698	2,432
90,000 *	548	604	670	811	1,094	1,539	2,198	660	687	768	902	1,112	1,764	2,527
95,000 *	576	635	704	852	1,150	1,617	2,310	693	722	807	948	1,168	1,853	2,655
100,000	603	664	737	892	1,204	1,693	2,419	726	756	845	992	1,223	1,940	2,780
105,000	632	696	771	934	1,260	1,773	2,533	760	792	885	1,039	1,281	2,032	2,911
110,000	659	726	805	976	1,316	1,851	2,644	793	827	924	1,085	1,337	2,121	3,039
115,000	686	756	838	1,015	1,369	1,926	2,751	825	860	961	1,129	1,391	2,207	3,162
120,000	713	785	870	1,054	1,422	2,000	2,857	857	893	998	1,172	1,445	2,292	3,284
125,000	740	815	903	1,094	1,476	2,075	2,965	889	927	1,036	1,217	1,500	2,379	3,408
130,000	766	844	935	1,133	1,528	2,150	3,071	921	960	1,073	1,260	1,553	2,464	3,530
135,000	790	870	965	1,168	1,576	2,217	3,167	950	990	1,107	1,299	1,602	2,541	3,640
140,000	813	896	993	1,203	1,622	2,282	3,260	978	1,019	1,139	1,338	1,649	2,615	3,747
145,000	836	920	1,021	1,236	1,667	2,345	3,350	1,005	1,047	1,171	1,375	1,694	2,688	3,851
150,000	857	944	1,047	1,268	1,710	2,406	3,437	1,031	1,074	1,201	1,410	1,738	2,757	3,950
155,000	880	969	1,074	1,301	1,755	2,468	3,526	1,058	1,102	1,232	1,447	1,783	2,829	4,053
160,000	902	993	1,101	1,334	1,799	2,530	3,615	1,084	1,130	1,263	1,483	1,828	2,900	4,155
165,000	923	1,017	1,127	1,366	1,842	2,591	3,701	1,110	1,157	1,293	1,519	1,872	2,969	4,254
170,000	944	1,040	1,153	1,396	1,884	2,649	3,785	1,135	1,183	1,322	1,553	1,914	3,036	4,350
175,000	964	1,062	1,178	1,427	1,924	2,706	3,866	1,160	1,209	1,351	1,587	1,955	3,102	4,444
180,000	984	1,084	1,202	1,456	1,964	2,762	3,946	1,184	1,234	1,379	1,619	1,996	3,166	4,536
185,000	1,004	1,105	1,226	1,485	2,003	2,817	4,024	1,207	1,258	1,406	1,651	2,035	3,228	4,625
190,000	1,022	1,126	1,248	1,512	2,040	2,869	4,099	1,230	1,281	1,432	1,682	2,073	3,288	4,711
195,000	1,041	1,146	1,271	1,539	2,076	2,920	4,172	1,251	1,304	1,458	1,712	2,110	3,347	4,795
200,000	1,058	1,165	1,292	1,565	2,111	2,969	4,242	1,273	1,326	1,482	1,741	2,145	3,403	4,876
205,000	1,075	1,184	1,313	1,591	2,146	3,018	4,312	1,294	1,348	1,507	1,769	2,181	3,459	4,956
210,000	1,092	1,203	1,334	1,616	2,179	3,065	4,379	1,314	1,369	1,530	1,797	2,215	3,513	5,033
215,000	1,108	1,221	1,354	1,640	2,212	3,111	4,444	1,333	1,389	1,553	1,824	2,248	3,565	5,108
220,000	1,124	1,238	1,372	1,662	2,243	3,154	4,506	1,352	1,409	1,574	1,849	2,279	3,615	5,179
225,000	1,139	1,255	1,391	1,685	2,273	3,197	4,567	1,370	1,428	1,596	1,874	2,310	3,664	5,249
230,000	1,154	1,271	1,409	1,707	2,302	3,238	4,626	1,388	1,446	1,616	1,898	2,339	3,711	5,317
235,000	1,168	1,286	1,426	1,728	2,330	3,278	4,682	1,405	1,464	1,636	1,921	2,368	3,757	5,382
240,000	1,181	1,301	1,442	1,747	2,357	3,315	4,735	1,421	1,480	1,655	1,943	2,395	3,799	5,443
245,000	1,194	1,315	1,458	1,766	2,383	3,351	4,788	1,436	1,497	1,673	1,965	2,421	3,841	5,503
250,000	1,207	1,329	1,474	1,785	2,408	3,387	4,838	1,451	1,513	1,691	1,985	2,447	3,882	5,561
Each Add'l														
\$1,000	4.92	5.42	6.01	7.28	9.82	13.81	19.73	5.92	6.17	6.89	8.10	9.98	15.83	22.68

* Secondary/Seasonal dwellings only

Form 1 premium: multiply Form 3 premium by 0.900

Type 2 premium: multiply Type 1 premium by 1.250

Form 2 premium: multiply Form 3 premium by 0.950

Type 3 premium: multiply Type 1 premium by 1.500

For Replacement Cost on Coverage C, multiply premium by 1.10

To delete Coverage C, multiply premium by 0.75

Preferred Farmowners Dwellings: multiply Form 3 premium by 0.850

ARKANSAS FARMOWNERS

FORM 3 - TYPE 1 Territory 3 - \$500 Deductible

Coverage A Dwelling Amount	Masonry Construction							Frame Construction						
	1-3	4-5	6	7	8	9	10	1-3	4-5	6	7	8	9	10
10,000 *	320	353	391	473	639	898	1,283	385	401	448	527	649	1,030	1,475
15,000 *	330	363	403	488	658	925	1,322	396	413	462	542	668	1,060	1,519
20,000 *	340	374	415	502	678	953	1,362	408	426	476	559	689	1,092	1,565
25,000 *	343	377	418	507	684	962	1,374	412	429	480	564	695	1,102	1,579
30,000 *	345	380	422	511	689	969	1,384	415	433	484	568	700	1,111	1,591
35,000 *	360	397	440	533	719	1,012	1,445	434	452	505	593	731	1,159	1,661
40,000 *	376	414	459	556	750	1,054	1,506	452	471	526	618	762	1,208	1,731
45,000 *	385	424	470	569	767	1,079	1,542	462	482	539	633	780	1,237	1,772
50,000 *	393	433	480	582	785	1,104	1,576	473	493	551	647	797	1,265	1,812
55,000 *	407	448	497	602	812	1,142	1,632	490	510	570	670	825	1,309	1,876
60,000 *	421	464	514	623	840	1,181	1,688	506	528	590	693	854	1,354	1,940
65,000 *	446	491	544	659	889	1,251	1,787	536	559	624	733	904	1,434	2,054
70,000 *	470	518	574	696	938	1,320	1,885	566	589	659	774	953	1,513	2,167
75,000 *	502	553	613	743	1,002	1,409	2,013	604	629	703	826	1,018	1,615	2,314
80,000 *	534	588	652	789	1,065	1,498	2,139	642	669	748	878	1,082	1,716	2,459
85,000 *	557	613	680	823	1,111	1,562	2,232	669	698	780	916	1,129	1,790	2,565
90,000 *	579	637	706	856	1,154	1,624	2,319	696	725	810	952	1,173	1,861	2,666
95,000 *	608	669	742	899	1,213	1,706	2,437	731	762	852	1,000	1,232	1,955	2,801
100,000	636	701	777	941	1,270	1,786	2,552	766	798	892	1,047	1,291	2,047	2,933
105,000	666	734	814	986	1,330	1,870	2,672	802	835	934	1,096	1,351	2,144	3,071
110,000	696	766	850	1,029	1,388	1,952	2,789	837	872	975	1,145	1,411	2,238	3,206
115,000	724	797	884	1,071	1,444	2,032	2,902	871	907	1,014	1,191	1,468	2,329	3,336
120,000	752	828	918	1,112	1,500	2,110	3,014	904	942	1,053	1,237	1,524	2,418	3,464
125,000	780	859	953	1,154	1,557	2,190	3,129	939	978	1,093	1,284	1,582	2,510	3,596
130,000	808	890	987	1,195	1,612	2,268	3,240	972	1,013	1,132	1,329	1,639	2,599	3,724
135,000	833	918	1,018	1,233	1,663	2,339	3,341	1,002	1,044	1,167	1,371	1,690	2,680	3,840
140,000	858	945	1,048	1,269	1,712	2,407	3,439	1,032	1,075	1,202	1,411	1,739	2,759	3,953
145,000	881	971	1,076	1,304	1,759	2,474	3,534	1,060	1,105	1,235	1,450	1,787	2,835	4,062
150,000	904	996	1,104	1,338	1,804	2,538	3,625	1,088	1,133	1,267	1,488	1,833	2,909	4,167
155,000	928	1,022	1,133	1,373	1,852	2,604	3,720	1,116	1,163	1,300	1,527	1,881	2,985	4,276
160,000	951	1,048	1,162	1,407	1,898	2,670	3,814	1,144	1,192	1,333	1,565	1,929	3,060	4,384
165,000	974	1,073	1,189	1,441	1,943	2,733	3,905	1,171	1,221	1,364	1,602	1,975	3,133	4,488
170,000	996	1,097	1,216	1,473	1,987	2,795	3,992	1,198	1,248	1,395	1,638	2,019	3,203	4,589
175,000	1,017	1,120	1,242	1,505	2,030	2,855	4,079	1,224	1,275	1,425	1,674	2,063	3,272	4,688
180,000	1,038	1,144	1,268	1,536	2,072	2,914	4,163	1,249	1,302	1,455	1,708	2,105	3,340	4,785
185,000	1,059	1,166	1,293	1,566	2,113	2,971	4,245	1,273	1,327	1,483	1,742	2,147	3,406	4,879
190,000	1,078	1,188	1,317	1,595	2,152	3,027	4,324	1,297	1,352	1,511	1,774	2,187	3,469	4,970
195,000	1,098	1,209	1,341	1,624	2,191	3,081	4,401	1,320	1,376	1,538	1,806	2,226	3,531	5,059
200,000	1,116	1,229	1,363	1,651	2,227	3,133	4,475	1,343	1,399	1,564	1,836	2,263	3,591	5,144
205,000	1,134	1,249	1,385	1,678	2,264	3,184	4,548	1,365	1,422	1,589	1,866	2,300	3,649	5,228
210,000	1,152	1,269	1,407	1,705	2,299	3,234	4,620	1,386	1,444	1,614	1,896	2,336	3,706	5,310
215,000	1,169	1,288	1,428	1,730	2,333	3,281	4,688	1,406	1,466	1,638	1,924	2,371	3,761	5,388
220,000	1,186	1,306	1,448	1,754	2,366	3,328	4,754	1,426	1,486	1,661	1,951	2,404	3,814	5,464
225,000	1,202	1,323	1,467	1,777	2,398	3,372	4,817	1,445	1,506	1,683	1,977	2,436	3,865	5,537
230,000	1,217	1,341	1,486	1,800	2,429	3,416	4,880	1,464	1,526	1,705	2,002	2,468	3,915	5,609
235,000	1,232	1,357	1,504	1,822	2,458	3,457	4,939	1,482	1,544	1,726	2,027	2,498	3,963	5,677
240,000	1,246	1,372	1,522	1,843	2,486	3,497	4,996	1,499	1,562	1,746	2,050	2,526	4,008	5,742
245,000	1,260	1,387	1,538	1,863	2,514	3,535	5,050	1,515	1,579	1,765	2,072	2,554	4,052	5,805
250,000	1,273	1,402	1,555	1,883	2,540	3,573	5,104	1,531	1,596	1,784	2,095	2,581	4,095	5,867
Each Add'l														
\$1,000	5.19	5.72	6.34	7.68	10.36	14.57	20.82	6.24	6.51	7.27	8.54	10.53	16.70	23.93

* Secondary/Seasonal dwellings only

Form 1 premium: multiply Form 3 premium by 0.900

Form 2 premium: multiply Form 3 premium by 0.950

For Replacement Cost on Coverage C, multiply premium by 1.10

Preferred Farmowners Dwellings: multiply Form 3 premium by 0.850

Type 2 premium: multiply Type 1 premium by 1.250

Type 3 premium: multiply Type 1 premium by 1.500

To delete Coverage C, multiply premium by 0.75

ARKANSAS FARMOWNERS

COVERAGE E, F, AND G
\$500 Deductible - Rates per \$1,000

Description	Class	Type	"Basic"	"Broad"	"Special"
Coverage E - Scheduled Farm Personal Property					
Windmills, windchargers, windpumps	440		46.40	47.30	59.10
Hay straw fodder - in the open	530		27.50	N/A	N/A
Hay straw fodder - in structures	540		30.20	30.80	41.60
Grain - in metal structure	560		11.60	12.80	17.40
Grain - in other structure	570		11.60	12.20	16.50
Livestock *	640		12.80	15.80	N/A
Machinery vehicles and equipment - scheduled *	710		11.60	12.40	16.60
Other farm property - NOC - scheduled	740		11.60	11.90	16.30
Combines *	780		16.60	17.80	23.80
Cotton Pickers *	790		16.60	17.80	23.80
Irrigation equipment *	800		19.00	20.00	27.10
Coverage F - Unscheduled Farm Personal Property - \$50,000 and over					
\$50,000 - \$99,999	720		11.50	12.30	16.50
\$100,000 - \$149,999	720		11.10	11.70	15.90
\$150,000 - \$199,999	720		10.90	11.50	15.60
\$200,000 and over	720		10.50	11.10	15.00
Coverage G - Other Farm Structures					
Barns and stables - no open sheds attached	261	type 1	15.50	16.10	20.30
Barns and stables - no open sheds attached	262	type 2	17.60	18.30	22.80
Barns and stables - open sheds attached	252	type 2	19.30	20.20	24.00
Barns and stables	263	type 3	19.70	20.40	25.50
Silos	271	type 1	11.40	12.80	15.90
	272	type 2	19.30	19.90	25.00
	273	type 3	32.60	33.00	41.30
Incubators, brooders and poultry houses - without heat or heat permanently installed	371	type 1	11.10	11.80	14.60
	372	type 2	18.70	19.60	24.60
Pumps (no deductible)	400		29.79	32.77	34.26
Incubators, brooders and poultry houses - gas or electric heat	421	type 1	13.80	14.00	17.60
	422	type 2	21.40	22.00	27.40
Incubators, brooders and poultry houses - other heat - wood, oil or coal	431	type 1	22.00	22.30	27.90
	432	type 2	29.60	30.30	37.80
Radio and TV equipment, including Satellite Dishes - Outdoor (no deductible)	490		37.90	38.40	48.20

* Public Protection Class credits do not apply to these property classes.

ARKANSAS FARMOWNERS
Increased Limits and Optional Coverages
Rates per \$1,000 except where noted

21. Sump Overflow and Water Backup From Sewers Or Drains - Coverages A, B, C, and D

A policy may be endorsed to provide coverage for loss or damage resulting from water which backs up through sewers or drains or which overflows from a sump. The maximum Limit of Insurance for this coverage is **\$10,000**. A deductible of **\$500** applies.

The rate for this coverage is \$50 per policy. Use form **FP 04 02C**.

22. Preferred Farmowners Plus Endorsement

This option is only available with the Preferred Farmowners coverage (Form 200). This endorsement includes the following additional coverages for a \$50 charge:

1. Jewelry, watches and furs loss by theft coverage increases to \$2,500
2. Trees, shrubs, plant or lawn increased to \$1,000, aggregate increase to 10% of Coverage A
3. Golf cart physical damage coverage up to \$3,000
4. \$1,000 water back up and sump overflow coverage
5. Refrigerated products coverage increased to \$750 (not farm personal property)
6. \$1,000 accidental death coverage
7. Special Form coverage on Household Personal Property (Coverage C)

The rate for this coverage is \$50 per policy. Use form **FP 210**.

ARKANSAS FARMOWNERS

Miscellaneous Credits and Charges

1. Deductibles:

Optional deductible amounts may apply to each coverage or item separately. Multiply premiums by the appropriate factor shown below:

Deductible	500	1,000	2,500	5,000	10,000
Factor	1.000	0.950	0.850	0.750	0.650

2. Public Protection Classification Credit for Coverages E, F and G:

Public protection class credit factors apply to Coverages E, F and G. However, livestock, machinery (including combines and cotton pickers), and irrigation equipment, are not eligible for this credit.

Protection Class	1-7	8	9	10
Factor	0.85	0.90	0.95	1.00

3. Smoke Detector Credit Factor:

Multiply the dwelling or tenant premium by 0.98.

4. Non-Owner Occupied - Deletion of Household Personal Property:

Multiply the dwelling coverage premium by 0.75 to delete Coverage C.

5. Supplemental Wood Heating Stove Charge:

A flat \$50.00 charge will be made for the existence of supplemental wood stoves in the dwelling.

6. Companion Policy Discount

If the named insured is also a named insured on an in-force Cameron Mutual or Cameron National Personal Auto or Commercial Auto policy, multiply the total Farmowners premium by 0.90 (a 10% credit).

7. New Home and Electrical Renovation Discount

The New Home credit shall apply to the premium developed from the base \$500 deductible for the dwelling before the application of optional deductible factors or endorsement charges. This discount will not apply to Earthquake coverage, IRPM debits/credits, and premiums for increased limits beyond those afforded by the policy for appertenant structures, contents and loss of use.

New Home - Age in Years	0-1	2	3	4	5	6	7	8
Amount of Credit	22%	20%	16%	12%	9%	6%	3%	1%
Factor	0.78	0.80	0.84	0.88	0.91	0.94	0.97	0.99

Electrical Ren. Age in Years	0-1	2	3	4	5	6	7	8
Amount of Credit	11%	10%	8%	6%	5%	3%	2%	1%
Factor	0.89	0.90	0.92	0.94	0.95	0.97	0.98	0.99

To determine the dwelling age, subtract the year of construction from the present year. All dwellings will be deemed to have advanced one year in age on January 1 of each year.

ARKANSAS FARMOWNERS

Farm Liability

Class Code	Description	Cov H - Bodily Injury/Property Damage Cov I - Personal and Advertising Injury (000s omitted)							Cov J - Medical Payments \$5,000
		Agg	100	200	400	600	800	1,000	
		Occ	50	100	200	300	400	500	
1905	Farm Liab 0-160 acres w/ one part-time Farm Emp.	77	96	118	141	165	187	227	36
2905	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	69	86	106	127	149	168	204	33
1906	Farm Liab 161-500 acres w/ one part-time Farm Emp.	81	101	124	148	173	197	239	36
2906	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	73	91	112	133	156	177	215	33
1907	Farm Liab 501-1,000 acres w/ one part-time Farm Emp.	99	124	152	182	213	242	293	36
2907	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	89	112	137	164	192	218	264	33
1908	Farm Liab 1,001-1,500 acres w/ one part-time Farm Emp.	110	138	169	202	237	269	326	36
2908	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	99	124	152	182	213	242	293	33
1909	Farm Liab 1,501-2,000 acres w/ one part-time Farm Emp.	124	155	190	227	266	302	366	36
2909	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	112	140	171	204	239	272	329	33
1910	Farm Liab 2,001-2,500 acres w/ one part-time Farm Emp.	135	169	207	247	290	330	399	36
2910	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	122	153	186	222	261	297	359	33
1911	Farm Liab 2,501-3,000 acres w/ one part-time Farm Emp.	146	183	224	268	314	357	432	36
2911	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	131	165	202	241	283	321	389	33
1912	Farm Liab each add 500 acres with one part-time Farm Emp.	11	14	17	20	24	27	33	0
2912	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	10	12	15	18	22	24	30	0
1350	Farm Employee Liability - Full time (180 days or more per year)	48	60	74	88	103	117	142	12
1351	Farm Employee Liability- Part Time (Less than 180 days per year)	21	26	32	38	45	51	61	12
1415	Employers liability & Employees medical payments -residence employees	12	15	18	22	26	29	35	12
1418	Additional farm premises maintained by insured,	52	65	80	95	112	127	154	24
5113	Two, three, or four family dwelling	23	29	36	42	50	57	69	11
5114	Additional residence premises maintained by insured, spouse or resident of household	23	29	36	42	50	57	69	11
5117	Additional residence rented to others - one to four family	41	51	63	75	88	99	121	11

ARKANSAS FARMOWNERS

Farm Liability

Class Code	Description	Cov H - Bodily Injury/Property Damage Cov I - Personal and Advertising Injury (000s omitted)							Cov J - Medical Payments \$5,000
		Agg	100	200	400	600	800	1,000	
		Occ	50	100	200	300	400	500	
3210	Insureds liability while employed by others in non-farm jobs - business pursuits class "A" *	8	10	12	15	17	20	24	11
3320	Insureds liability while employed by others in non-farm jobs - business pursuits class "B" *	12	15	18	22	26	29	35	11
2995	Insureds liability while employed by others in non-farm jobs - business pursuits class "C" *	23	29	36	42	50	57	69	24
2996	Insureds liability while employed by others in non-farm jobs - business pursuits class "D" *	9	11	13	16	19	21	26	11
2997	Insureds liability while employed by others in non-farm jobs - business pursuits class "E" *	11	14	17	20	24	27	33	N/A
5123	Incidental Business Liability Activities	31	39	48	57	67	76	92	10
5124	Leasing/Renting Land to Others for Hunting	31	39	48	57	67	76	92	10
4122	Additional insureds - resident of household (not included in definition of insured)	26	33	40	48	57	64	78	24
5135	Additional insureds - Partners or Co-owners	41	51	63	75	88	99	121	24
1235	Farm stands (rate per \$1,000 receipts)	0.44	0.55	0.67	0.80	0.94	1.06	1.29	0.36
7106	Custom Farming (rate per \$1,000 receipts)	20.00	25.00	30.65	36.60	42.93	48.75	59.08	3.60
7990	Snowmobile	132	165	202	242	283	322	390	10
7795	All-Terrain Vehicle (no more than two units)	34	43	53	63	74	84	102	2
4601	Watercraft 0-50 hp 0-15 ft	30	38	47	56	65	74	90	20
4602	Watercraft 0-50 hp 16-26 ft	47	59	72	86	101	115	139	24
4603	Watercraft 51-100 hp 0-15 ft	56	70	86	102	120	137	165	23
4604	Watercraft 51-100 hp 16-26 ft	72	90	110	132	155	176	213	33
4605	Watercraft 101-150 hp 0-15 ft	79	99	121	145	170	193	234	27
4606	Watercraft 101-150 hp 16-26 ft	95	119	146	174	204	232	281	36
4608	Watercraft 151-250 hp 16-26 ft	106	132	162	193	227	257	312	69
4621	Watercraft sailboats 26 to 40 ft	167	209	256	306	359	408	494	36

Class "A" - Salesmen, collectors, and messengers, including installation, demonstration or servicing operations.
Class "B" - Clerical office employees, salesmen, collectors and messengers, but no installation, demonstration or servicing operations.
Class "C" - Teachers, athletic, laboratory, manual training, physical training and swimming instructors.
Class "D" - Teachers, not otherwise classified.
Class "E" - Optional coverage for teachers, liability for corporal punishment of pupils.