

SERFF Tracking Number: FORE-125866941 State: Arkansas  
Filing Company: Foremost Insurance Company Grand Rapids, Michigan State Tracking Number: EFT \$100  
Company Tracking Number: S-26  
TOI: 04.0 Homeowners Sub-TOI: 04.0005 Other Homeowners  
Product Name: Homeowners Program  
Project Name/Number: /

## Filing at a Glance

Company: Foremost Insurance Company Grand Rapids, Michigan  
Product Name: Homeowners Program SERFF Tr Num: FORE-125866941 State: Arkansas  
TOI: 04.0 Homeowners SERFF Status: Closed State Tr Num: EFT \$100  
Sub-TOI: 04.0005 Other Homeowners Co Tr Num: S-26 State Status: Fees verified and received  
Filing Type: Rate Co Status: Reviewer(s): Becky Harrington, Betty Montesi  
Author: Ruth Sieting Disposition Date: 11/05/2008  
Date Submitted: 10/22/2008 Disposition Status: Filed  
Effective Date Requested (New): 04/01/2009 Effective Date (New): 04/01/2009  
Effective Date Requested (Renewal): 04/01/2009 Effective Date (Renewal): 04/01/2009  
State Filing Description:

## General Information

Project Name: Status of Filing in Domicile:  
Project Number: Domicile Status Comments:  
Reference Organization: Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 11/05/2008 Deemer Date:  
State Status Changed: 10/24/2008  
Corresponding Filing Tracking Number:  
Filing Description:  
Filing revised rates

## Company and Contact

### Filing Contact Information

SERFF Tracking Number: FORE-125866941 State: Arkansas  
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Product Name: Homeowners Program  
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Kaan Cidanli, Administrator kaan.cidanli@foremost.com  
PO Box 2450 (616) 956-3645 [Phone]  
Grand Rapids, MI 49501-2450

**Filing Company Information**

Foremost Insurance Company Grand Rapids, Michigan CoCode: 11185 State of Domicile: Michigan  
P.O. Box 2450 Group Code: Company Type: Property and Casualty  
Grand Rapids, MI 49501-2450 Group Name: State ID Number:  
(616) 956-3000 ext. [Phone] FEIN Number: 38-1407533  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$100.00  
Retaliatory? No  
Fee Explanation: Rates = \$100  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Foremost Insurance Company Grand Rapids, Michigan	\$100.00	10/22/2008	23403366

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	11/05/2008	11/05/2008

### 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	10/24/2008	10/24/2008	Ruth Sieting	11/04/2008	11/04/2008

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## Disposition

Disposition Date: 11/05/2008  
 Effective Date (New): 04/01/2009  
 Effective Date (Renewal): 04/01/2009  
 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:
Foremost Insurance Company Grand Rapids, Michigan	1.700%	\$25,648	1,340	\$1,508,685	8.200%	-1.300%	2.100%

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Item Type	Item Name	Item Status	Public Access
Supporting Document (revised)	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines	Filed	Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty		Yes
Supporting Document	Letter & Summary	Filed	Yes
Supporting Document	Form H-1 Homeowners Abstract	Filed	Yes
Supporting Document	Table of Contents	Filed	Yes
Supporting Document	Response Letter 11-4	Filed	Yes
Supporting Document	Exhibit I	Filed	Yes
Rate	Rate Pages	Filed	Yes

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 10/24/2008  
Submitted Date 10/24/2008

Respond By Date  
Dear Kaan Cidanli,

This will acknowledge receipt of the captioned filing.

### Objection 1

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comment:

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

### Objection 2

- Letter & Summary (Supporting Document)

Comment:

All request for rate changes submitted to the Department must include supporting data as required by Arkansas Code Annotated § 23-67-209 and Rule 23, Section 7.A.2. Rate changes are not acceptable without sufficient documentation.

### Objection 3

- Letter & Summary (Supporting Document)

Comment: Provide an exhibit showing the development of the credit based experience factor.

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 11/04/2008

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Submitted Date 11/04/2008

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Company Tracking Number: S-26  
TOI: 04.0 Homeowners Sub-TOI: 04.0005 Other Homeowners  
Product Name: Homeowners Program  
Project Name/Number: /

Dear Becky Harrington,

**Comments:**

**Response 1**

Comments: See attached letter and exhibits

**Related Objection 1**

Applies To:

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comment:

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

**Related Objection 2**

Applies To:

- Letter & Summary (Supporting Document)

Comment:

All request for rate changes submitted to the Department must include supporting data as required by Arkansas Code Annotated § 23-67-209 and Rule 23, Section 7.A.2. Rate changes are not acceptable without sufficient documentation.

**Related Objection 3**

Applies To:

- Letter & Summary (Supporting Document)

Comment:

Provide an exhibit showing the development of the credit based experience factor.

**Changed Items:**

**Supporting Document Schedule Item Changes**

Satisfied -Name: HPCS-Homeowners Premium Comparison Survey

Comment:

Satisfied -Name: Response Letter 11-4

Comment:

Satisfied -Name: Exhibit I



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## Rate Information

Rate data applies to filing.

**Filing Method:** Prior Approval  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** -0.200%  
**Effective Date of Last Rate Revision:** 03/01/2006  
**Filing Method of Last Filing:** Prior Approval

## 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):
Foremost Insurance Company Grand Rapids, Michigan	0.000%	1.700%	\$25,648	1,340	\$1,508,685	8.200%	-1.300%

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## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Rate Pages	Rate Pages	Replacement	Arkansas-Rate Pages.pdf

**Foremost® Insurance Company  
Grand Rapids, Michigan**

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS  
(Continued)

DEFINITIONS (Continued)

CREDIT BASED INSURANCE RISK ASSESSMENT SCORE (ALSO REFERRED TO AS THE INSURANCE SCORE) \*

The score is provided by Fair, Isaac & Company, using its Experian model and will be applied as follows:

**New Business:**

The score for the first named insured listed on the Declarations Page will be calculated prior to issuing the policy. If a first named insured suffers one or more extraordinary life events, then determine the first named insured's Credit-Based Insurance Risk Assessment Score and its placement in the score range.

**Renewal Business:**

The score for the first named insured listed on the Declarations Page will be calculated not more than 90 days before the renewal date. If a first named insured suffers one or more extraordinary life events, then determine the first named insured's Credit-Based Insurance Risk Assessment Score and its placement in the score range for both the renewal policy and the preceding policy. If the preceding policy's range was lower, then apply the renewal policy's range for rating. If the preceding policy's range was the same or higher, use the preceding policy's range for renewal rating.

The premium modifier will not apply if the social security number cannot be obtained or no credit history exists. The premium modifier will only apply to primary residence and seasonal/secondary residence for owner occupied homes.

EXTRAORDINARY LIFE EVENT \*

An extraordinary life event includes any of the following kinds of events if that event has an adverse effect upon a first named insured's credit-based insurance risk assessment score:

Catastrophic illness or injury  
Death of a spouse, child or parent  
Temporary loss of employment  
Divorce  
Identity fraud, including theft of identity  
Any similar life event

An event will not qualify as an extraordinary life event for rating purposes unless:

1. The event precedes the date that we obtain the score; and
2. Reasonable written and independently verifiable documentation is provided by the first named insured; and
3. This documentation provides evidence that the event adversely influenced the score.

PUBLIC PROTECTION CLASSIFICATION

The public protection class listings filed on our behalf by Insurance Services Office will apply to this program.

ROW HOUSE/TOWNHOUSE \*

Any structure comprised of more than two residences joined by at least one common wall.

SEASONAL/SECONDARY RESIDENCE

A dwelling which is occupied on an irregular and non-continuous basis or on a continuous basis, but less than five consecutive months.

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS  
(Continued)

BASE PREMIUMS

Base Premium includes:

MINIMUM AMOUNTS OF INSURANCE/LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS

Primary Residence

<u>Coverages</u>	<u>Amount of Insurance/Limit of Liability</u>
Coverage A - Dwelling	Amount of Insurance
Coverage B - Other Structures	10% of the Amount of Insurance for Coverage A - Dwelling
Coverage C - Personal Property	50% of the Amount of Insurance for Coverage A - Dwelling
Coverage D - Additional Living Expenses	20% of the Amount of Insurance for Coverage A - Dwelling
Coverage E - Personal Liability	Limit of Liability \$100,000 per occurrence
Coverage F - Medical Payments to Others Damage to Property of Others	Limit of Liability \$1,000 each person \$500 per accident

\*

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS  
(Continued)

PREMIUM DETERMINATION

1. Determine Rating Territory, Public Protection Class and Amount of Insurance for the dwelling.
2. Determine Base Premium from the appropriate rate page for the selected Amount of Insurance. For Amounts of Insurance not shown, interpolate and round to the nearest dollar.
3. Calculate the premium for any additional amounts of Other Structures, Personal Property or Additional Living Expenses and round each to the nearest dollar. Add any premium from step 3. to step 2. above.
4. If a deductible other than \$500 is desired, apply appropriate factor to result in step 3. above and round to the nearest whole dollar. If the credit exceeds the maximum dollar amount, apply the maximum dollar amount.
5. Multiply premium from step 4. above by each applicable premium modification factor individually and round to nearest whole dollar for each operation.
- \* 6. Add all premium modification dollars to result in step 4. above:
7. Add premium for any optional endorsements, any increased liability limits, wood burner premium and swimming pool premium, if applicable.
8. Total premium is sum of steps 6. and 7.

**Foremost® Insurance Company**  
**Grand Rapids, Michigan**

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS  
 (Continued)

\* BASE PREMIUMS

Territory A

Amount of Insurance	Public Protection Class						
	1-4	5	6	7	8	8B-9	10
\$20,000	\$ 417	\$ 438	\$ 500	\$ 583	\$ 791	\$ 1425	\$ 1966
25,000	419	440	503	587	796	1434	1978
30,000	423	444	508	592	804	1447	1996
35,000	428	450	514	599	813	1464	2020
40,000	440	462	529	616	836	1506	2078
45,000	455	478	546	637	864	1556	2147
50,000	471	494	565	659	894	1610	2222
55,000	493	518	592	690	937	1687	2328
60,000	517	543	621	724	983	1770	2442
65,000	546	574	656	764	1037	1868	2577
70,000	579	608	695	810	1099	1979	2731
75,000	589	618	707	824	1119	2014	2779
80,000	595	625	715	833	1131	2036	2809
85,000	605	635	726	847	1149	2069	2854
90,000	614	645	737	859	1166	2099	2897
95,000	626	657	751	876	1189	2141	2954
100,000	638	670	766	893	1212	2182	3011
105,000	672	706	807	940	1276	2298	3171
110,000	708	743	849	990	1344	2420	3339
115,000	741	779	890	1038	1408	2535	3499
120,000	775	814	931	1085	1473	2651	3658
125,000	810	850	972	1133	1538	2769	3821
130,000	843	886	1013	1181	1602	2885	3981
135,000	879	923	1055	1230	1669	3005	4146
140,000	913	959	1096	1278	1734	3122	4309
145,000	948	996	1138	1327	1801	3242	4474
150,000	981	1030	1178	1373	1864	3356	4631
155,000	1014	1065	1217	1419	1926	3467	4784
160,000	1047	1099	1257	1465	1989	3581	4941
165,000	1079	1133	1295	1510	2049	3690	5092
170,000	1111	1166	1334	1555	2110	3799	5242
175,000	1143	1200	1372	1599	2171	3908	5393
180,000	1177	1236	1413	1648	2236	4026	5555
185,000	1209	1270	1452	1692	2297	4135	5706
190,000	1242	1304	1491	1739	2360	4248	5862
195,000	1274	1338	1530	1783	2420	4357	6013
200,000	1307	1372	1569	1829	2482	4469	6167
205,000	1340	1407	1609	1875	2545	4582	6323
210,000	1372	1441	1647	1920	2606	4691	6474
215,000	1406	1477	1688	1968	2671	4809	6636
220,000	1438	1510	1727	2013	2732	4918	6787
225,000	1471	1545	1766	2059	2795	5032	6943
230,000	1503	1579	1805	2104	2855	5141	7094
235,000	1535	1612	1843	2149	2916	5250	7244
240,000	1567	1646	1881	2193	2977	5359	7395
245,000	1600	1680	1921	2240	3040	5472	7552
250,000	1636	1719	1965	2291	3109	5597	7723
255,000	1679	1763	2016	2350	3190	5743	7925
260,000	1723	1810	2069	2412	3274	5894	8133

**Foremost® Insurance Company**  
**Grand Rapids, Michigan**

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS  
 (Continued)

\* BASE PREMIUMS

Territory A

Amount of Insurance	Public Protection Class						
	1-4	5	6	7	8	8B-9	10
\$265,000	\$1766	\$ 1855	\$ 2120	\$ 2472	\$ 3355	\$ 6040	\$ 8334
270,000	1809	1900	2172	2533	3437	6188	8539
275,000	1853	1946	2225	2594	3521	6339	8747
280,000	1896	1991	2277	2654	3602	6485	8949
285,000	1940	2037	2329	2715	3684	6633	9153
290,000	1982	2082	2380	2775	3766	6779	9355
295,000	2026	2128	2433	2836	3849	6930	9563
300,000	2068	2172	2483	2895	3929	7074	9762
305,000	2112	2218	2536	2957	4013	7225	9969
310,000	2156	2265	2589	3018	4097	7375	10177
315,000	2200	2310	2641	3079	4179	7524	10382
320,000	2244	2356	2694	3141	4263	7674	10590
325,000	2288	2403	2747	3202	4346	7825	10797
330,000	2330	2447	2797	3261	4426	7969	10996
335,000	2374	2493	2850	3323	4510	8119	11204
340,000	2419	2541	2905	3386	4596	8274	11418
345,000	2461	2585	2955	3445	4676	8418	11616
350,000	2505	2631	3008	3507	4760	8569	11824
355,000	2549	2677	3061	3568	4843	8719	12032
360,000	2593	2723	3113	3629	4926	8868	12237
365,000	2636	2768	3164	3689	5007	9014	12438
370,000	2680	2815	3218	3751	5092	9167	12649
375,000	2723	2860	3269	3811	5173	9313	12851
380,000	2767	2906	3322	3873	5256	9463	13059
385,000	2810	2951	3374	3934	5339	9612	13263
390,000	2854	2998	3427	3995	5422	9762	13471
395,000	2897	3042	3478	4055	5504	9908	13673
400,000	2942	3089	3532	4118	5589	10061	13884
405,000	2986	3136	3585	4179	5672	10212	14091
410,000	3029	3180	3636	4239	5753	10358	14293
415,000	3072	3226	3688	4300	5836	10506	14498
420,000	3116	3272	3741	4361	5919	10657	14706
425,000	3160	3319	3794	4423	6003	10807	14913
430,000	3203	3364	3846	4484	6085	10956	15118
435,000	3247	3410	3899	4545	6169	11106	15326
440,000	3290	3455	3950	4605	6250	11253	15528
445,000	3334	3501	4002	4666	6333	11401	15732
450,000	3378	3547	4055	4728	6416	11552	15940
455,000	3422	3593	4108	4789	6500	11702	16148
460,000	3465	3639	4160	4850	6582	11850	16353
465,000	3508	3684	4211	4910	6664	11997	16554
470,000	3552	3730	4264	4971	6747	12147	16762
475,000	3595	3775	4316	5032	6830	12296	16967
480,000	3638	3820	4368	5092	6911	12442	17169
485,000	3682	3867	4421	5154	6994	12592	17376
490,000	3725	3912	4473	5214	7077	12741	17581
495,000	3769	3958	4526	5276	7160	12891	17789
500,000	3812	4003	4577	5336	7242	13037	17991
Additional Rate Per \$1,000	8.55	8.98	10.26	11.97	16.24	29.24	40.35

**Foremost® Insurance Company**  
**Grand Rapids, Michigan**

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS  
 (Continued)

\* BASE PREMIUMS

Amount of Insurance	Territory B						
	Public Protection Class						
	1-4	5	6	7	8	8B-9	10
\$20,000	\$ 625	\$ 656	\$ 750	\$ 875	\$ 1187	\$ 2137	\$ 2950
25,000	629	660	754	880	1194	2150	2968
30,000	634	666	761	888	1205	2170	2995
35,000	642	674	770	899	1220	2196	3031
40,000	660	693	792	925	1254	2258	3117
45,000	682	717	819	955	1296	2334	3221
50,000	706	742	847	989	1342	2415	3334
55,000	740	777	887	1036	1405	2530	3492
60,000	776	815	931	1087	1474	2654	3663
65,000	819	860	983	1147	1556	2802	3867
70,000	868	912	1041	1215	1649	2969	4097
75,000	883	928	1060	1237	1678	3021	4169
80,000	893	938	1071	1250	1696	3054	4214
85,000	907	953	1088	1270	1723	3103	4282
90,000	921	967	1104	1289	1749	3149	4345
95,000	939	986	1126	1315	1783	3211	4431
100,000	957	1005	1148	1340	1818	3273	4517
105,000	1008	1058	1209	1411	1914	3446	4756
110,000	1061	1115	1273	1486	2016	3630	5009
115,000	1112	1168	1334	1557	2113	3803	5249
120,000	1163	1221	1395	1628	2209	3977	5488
125,000	1214	1275	1457	1700	2307	4153	5732
130,000	1265	1329	1518	1771	2403	4327	5971
135,000	1318	1384	1581	1845	2503	4507	6220
140,000	1369	1438	1643	1918	2602	4684	6464
145,000	1422	1493	1706	1991	2702	4864	6712
150,000	1472	1546	1766	2061	2796	5034	6947
155,000	1521	1597	1824	2129	2889	5201	7178
160,000	1570	1649	1884	2199	2983	5371	7412
165,000	1618	1699	1941	2266	3074	5535	7638
170,000	1666	1750	1999	2333	3165	5698	7864
175,000	1714	1800	2056	2400	3256	5862	8090
180,000	1766	1854	2118	2472	3354	6039	8334
185,000	1814	1904	2175	2539	3445	6202	8560
190,000	1863	1957	2235	2609	3540	6373	8795
195,000	1911	2007	2293	2676	3631	6536	9020
200,000	1960	2058	2351	2744	3723	6703	9251
205,000	2010	2111	2411	2814	3818	6873	9486
210,000	2058	2161	2468	2881	3909	7037	9712
215,000	2109	2215	2530	2953	4007	7214	9955
220,000	2157	2265	2588	3020	4098	7377	10181
225,000	2207	2318	2647	3090	4192	7548	10416
230,000	2255	2368	2705	3157	4283	7711	10642
235,000	2303	2418	2762	3224	4374	7875	10868
240,000	2350	2468	2819	3291	4465	8038	11094
245,000	2400	2521	2879	3361	4560	8209	11329
250,000	2455	2578	2945	3437	4663	8395	11586
255,000	2519	2645	3022	3527	4785	8615	11889
260,000	2585	2715	3101	3619	4910	8840	12200

**Foremost® Insurance Company**  
**Grand Rapids, Michigan**

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS  
(Continued)

\* BASE PREMIUMS

Territory B

Amount of Insurance	Public Protection Class						
	1-4	5	6	7	8	8B-9	10
\$265,000	\$ 2649	\$ 2782	\$ 3178	\$ 3709	\$ 5032	\$ 9060	\$ 12503
270,000	2714	2850	3256	3800	5156	9282	12810
275,000	2780	2920	3335	3893	5281	9508	13122
280,000	2844	2987	3412	3982	5403	9727	13425
285,000	2909	3055	3490	4074	5527	9950	13732
290,000	2973	3123	3567	4163	5649	10169	14034
295,000	3039	3192	3646	4256	5774	10395	14346
300,000	3103	3258	3722	4344	5894	10611	14644
305,000	3169	3328	3801	4437	6019	10837	14956
310,000	3235	3397	3880	4529	6145	11063	15267
315,000	3300	3465	3958	4620	6268	11285	15575
320,000	3366	3535	4038	4713	6394	11511	15886
325,000	3432	3604	4117	4805	6519	11737	16198
330,000	3495	3670	4192	4894	6639	11953	16496
335,000	3561	3740	4272	4986	6765	12179	16808
340,000	3629	3811	4353	5081	6894	12411	17128
345,000	3692	3877	4429	5170	7014	12627	17427
350,000	3758	3947	4508	5262	7139	12853	17738
355,000	3824	4016	4587	5355	7265	13079	18050
360,000	3889	4084	4665	5446	7388	13301	18357
365,000	3953	4152	4742	5536	7510	13521	18660
370,000	4020	4222	4823	5629	7637	13750	18976
375,000	4084	4289	4900	5719	7759	13969	19279
380,000	4151	4359	4979	5812	7885	14195	19590
385,000	4216	4427	5057	5903	8008	14418	19897
390,000	4282	4496	5136	5995	8134	14643	20209
395,000	4346	4564	5213	6085	8256	14863	20512
400,000	4413	4634	5293	6179	8383	15092	20828
405,000	4479	4703	5373	6271	8508	15318	21140
410,000	4543	4771	5450	6361	8630	15537	21442
415,000	4608	4839	5528	6452	8754	15759	21749
420,000	4674	4908	5607	6545	8879	15985	22061
425,000	4740	4978	5686	6637	9005	16211	22373
430,000	4805	5046	5764	6728	9128	16434	22680
435,000	4871	5115	5843	6821	9254	16660	22992
440,000	4935	5183	5920	6910	9375	16879	23294
445,000	5000	5251	5998	7002	9499	17101	23601
450,000	5066	5320	6078	7094	9624	17327	23913
455,000	5132	5390	6157	7186	9750	17553	24225
460,000	5197	5458	6235	7278	9874	17776	24532
465,000	5262	5525	6312	7367	9995	17995	24834
470,000	5328	5595	6391	7460	10121	18221	25146
475,000	5393	5663	6469	7551	10244	18443	25453
480,000	5457	5731	6546	7641	10366	18663	25756
485,000	5523	5800	6625	7733	10492	18888	26068
490,000	5588	5868	6703	7824	10615	19111	26375
495,000	5654	5938	6782	7917	10741	19337	26686
500,000	5718	6005	6859	8007	10863	19556	26989
Additional Rate Per \$1,000	12.82	13.47	15.38	17.96	24.36	43.86	60.53

**Foremost® Insurance Company**  
**Grand Rapids, Michigan**

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS  
 (Continued)

\* BASE PREMIUMS

Amount of Insurance	Territory C						
	Public Protection Class						
	1-4	5	6	7	8	8B-9	10
\$20,000	\$ 625	\$ 656	\$ 750	\$ 875	\$ 1187	\$ 2137	\$ 2950
25,000	629	660	754	880	1194	2150	2968
30,000	634	666	761	888	1205	2170	2995
35,000	642	674	770	899	1220	2196	3031
40,000	660	693	792	925	1254	2258	3117
45,000	682	717	819	955	1296	2334	3221
50,000	706	742	847	989	1342	2415	3334
55,000	740	777	887	1036	1405	2530	3492
60,000	776	815	931	1087	1474	2654	3663
65,000	819	860	983	1147	1556	2802	3867
70,000	868	912	1041	1215	1649	2969	4097
75,000	883	928	1060	1237	1678	3021	4169
80,000	893	938	1071	1250	1696	3054	4214
85,000	907	953	1088	1270	1723	3103	4282
90,000	921	967	1104	1289	1749	3149	4345
95,000	939	986	1126	1315	1783	3211	4431
100,000	957	1005	1148	1340	1818	3273	4517
105,000	1008	1058	1209	1411	1914	3446	4756
110,000	1061	1115	1273	1486	2016	3630	5009
115,000	1112	1168	1334	1557	2113	3803	5249
120,000	1163	1221	1395	1628	2209	3977	5488
125,000	1214	1275	1457	1700	2307	4153	5732
130,000	1265	1329	1518	1771	2403	4327	5971
135,000	1318	1384	1581	1845	2503	4507	6220
140,000	1369	1438	1643	1918	2602	4684	6464
145,000	1422	1493	1706	1991	2702	4864	6712
150,000	1472	1546	1766	2061	2796	5034	6947
155,000	1521	1597	1824	2129	2889	5201	7178
160,000	1570	1649	1884	2199	2983	5371	7412
165,000	1618	1699	1941	2266	3074	5535	7638
170,000	1666	1750	1999	2333	3165	5698	7864
175,000	1714	1800	2056	2400	3256	5862	8090
180,000	1766	1854	2118	2472	3354	6039	8334
185,000	1814	1904	2175	2539	3445	6202	8560
190,000	1863	1957	2235	2609	3540	6373	8795
195,000	1911	2007	2293	2676	3631	6536	9020
200,000	1960	2058	2351	2744	3723	6703	9251
205,000	2010	2111	2411	2814	3818	6873	9486
210,000	2058	2161	2468	2881	3909	7037	9712
215,000	2109	2215	2530	2953	4007	7214	9955
220,000	2157	2265	2588	3020	4098	7377	10181
225,000	2207	2318	2647	3090	4192	7548	10416
230,000	2255	2368	2705	3157	4283	7711	10642
235,000	2303	2418	2762	3224	4374	7875	10868
240,000	2350	2468	2819	3291	4465	8038	11094
245,000	2400	2521	2879	3361	4560	8209	11329
250,000	2455	2578	2945	3437	4663	8395	11586
255,000	2519	2645	3022	3527	4785	8615	11889
260,000	2585	2715	3101	3619	4910	8840	12200

**Foremost® Insurance Company**  
**Grand Rapids, Michigan**

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS  
(Continued)

\* BASE PREMIUMS

Territory C

Amount of Insurance	Public Protection Class						
	1-4	5	6	7	8	8B-9	10
\$265,000	\$ 2649	\$ 2782	\$ 3178	\$ 3709	\$ 5032	\$ 9060	\$ 12503
270,000	2714	2850	3256	3800	5156	9282	12810
275,000	2780	2920	3335	3893	5281	9508	13122
280,000	2844	2987	3412	3982	5403	9727	13425
285,000	2909	3055	3490	4074	5527	9950	13732
290,000	2973	3123	3567	4163	5649	10169	14034
295,000	3039	3192	3646	4256	5774	10395	14346
300,000	3103	3258	3722	4344	5894	10611	14644
305,000	3169	3328	3801	4437	6019	10837	14956
310,000	3235	3397	3880	4529	6145	11063	15267
315,000	3300	3465	3958	4620	6268	11285	15575
320,000	3366	3535	4038	4713	6394	11511	15886
325,000	3432	3604	4117	4805	6519	11737	16198
330,000	3495	3670	4192	4894	6639	11953	16496
335,000	3561	3740	4272	4986	6765	12179	16808
340,000	3629	3811	4353	5081	6894	12411	17128
345,000	3692	3877	4429	5170	7014	12627	17427
350,000	3758	3947	4508	5262	7139	12853	17738
355,000	3824	4016	4587	5355	7265	13079	18050
360,000	3889	4084	4665	5446	7388	13301	18357
365,000	3953	4152	4742	5536	7510	13521	18660
370,000	4020	4222	4823	5629	7637	13750	18976
375,000	4084	4289	4900	5719	7759	13969	19279
380,000	4151	4359	4979	5812	7885	14195	19590
385,000	4216	4427	5057	5903	8008	14418	19897
390,000	4282	4496	5136	5995	8134	14643	20209
395,000	4346	4564	5213	6085	8256	14863	20512
400,000	4413	4634	5293	6179	8383	15092	20828
405,000	4479	4703	5373	6271	8508	15318	21140
410,000	4543	4771	5450	6361	8630	15537	21442
415,000	4608	4839	5528	6452	8754	15759	21749
420,000	4674	4908	5607	6545	8879	15985	22061
425,000	4740	4978	5686	6637	9005	16211	22373
430,000	4805	5046	5764	6728	9128	16434	22680
435,000	4871	5115	5843	6821	9254	16660	22992
440,000	4935	5183	5920	6910	9375	16879	23294
445,000	5000	5251	5998	7002	9499	17101	23601
450,000	5066	5320	6078	7094	9624	17327	23913
455,000	5132	5390	6157	7186	9750	17553	24225
460,000	5197	5458	6235	7278	9874	17776	24532
465,000	5262	5525	6312	7367	9995	17995	24834
470,000	5328	5595	6391	7460	10121	18221	25146
475,000	5393	5663	6469	7551	10244	18443	25453
480,000	5457	5731	6546	7641	10366	18663	25756
485,000	5523	5800	6625	7733	10492	18888	26068
490,000	5588	5868	6703	7824	10615	19111	26375
495,000	5654	5938	6782	7917	10741	19337	26686
500,000	5718	6005	6859	8007	10863	19556	26989
Additional Rate Per \$1,000	12.82	13.47	15.38	17.96	24.36	43.86	60.53

**Foremost® Insurance Company**  
**Grand Rapids, Michigan**

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS  
 (Continued)

\* BASE PREMIUMS

Territory D

Amount of Insurance	Public Protection Class						
	1-4	5	6	7	8	8B-9	10
\$20,000	\$ 791	\$ 831	\$ 949	\$ 1108	\$ 1504	\$ 2707	\$ 3736
25,000	796	836	955	1115	1513	2723	3759
30,000	804	844	964	1125	1527	2748	3793
35,000	813	854	976	1139	1545	2781	3839
40,000	836	878	1003	1171	1589	2860	3947
45,000	864	908	1037	1210	1642	2955	4079
50,000	894	939	1073	1252	1700	3059	4222
55,000	937	984	1124	1312	1780	3204	4422
60,000	983	1032	1179	1376	1868	3362	4640
65,000	1037	1090	1245	1453	1971	3548	4897
70,000	1099	1155	1319	1539	2089	3760	5189
75,000	1119	1175	1342	1566	2126	3826	5280
80,000	1131	1188	1357	1583	2149	3867	5338
85,000	1149	1207	1378	1609	2183	3929	5424
90,000	1166	1225	1399	1633	2215	3987	5504
95,000	1189	1249	1426	1665	2259	4066	5612
100,000	1212	1273	1454	1697	2303	4145	5721
105,000	1276	1340	1531	1787	2425	4365	6024
110,000	1344	1412	1612	1882	2554	4597	6345
115,000	1408	1479	1690	1972	2676	4816	6648
120,000	1473	1547	1767	2062	2798	5036	6951
125,000	1538	1615	1845	2153	2923	5260	7260
130,000	1602	1683	1922	2243	3045	5480	7563
135,000	1669	1753	2002	2337	3171	5708	7878
140,000	1734	1822	2081	2428	3296	5931	8187
145,000	1801	1892	2161	2522	3422	6159	8501
150,000	1864	1958	2236	2610	3542	6375	8799
155,000	1926	2023	2310	2697	3659	6586	9091
160,000	1989	2089	2386	2785	3779	6802	9388
165,000	2049	2153	2459	2870	3894	7009	9674
170,000	2110	2216	2531	2954	4010	7216	9960
175,000	2171	2280	2604	3039	4125	7424	10246
180,000	2236	2349	2683	3131	4249	7648	10555
185,000	2297	2412	2755	3216	4364	7855	10841
190,000	2360	2479	2831	3304	4484	8070	11139
195,000	2420	2542	2904	3389	4599	8278	11425
200,000	2482	2607	2978	3475	4717	8489	11717
205,000	2545	2673	3053	3564	4836	8705	12014
210,000	2606	2737	3126	3649	4951	8912	12300
215,000	2671	2806	3205	3740	5076	9136	12609
220,000	2732	2869	3277	3825	5191	9343	12895
225,000	2795	2936	3353	3913	5311	9558	13193
230,000	2855	2999	3426	3998	5426	9766	13479
235,000	2916	3063	3498	4083	5541	9973	13765
240,000	2977	3126	3571	4168	5656	10180	14051
245,000	3040	3193	3647	4256	5776	10396	14348
250,000	3109	3265	3730	4353	5907	10632	14674
255,000	3190	3351	3827	4467	6061	10910	15058
260,000	3274	3438	3927	4584	6220	11196	15452

**Foremost® Insurance Company**  
**Grand Rapids, Michigan**

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS  
(Continued)

\* BASE PREMIUMS

Territory D

Amount of Insurance	Public Protection Class						
	1-4	5	6	7	8	8B-9	10
\$265,000	\$ 3355	\$ 3524	\$ 4025	\$ 4697	\$ 6375	\$ 11473	\$ 15836
270,000	3437	3610	4124	4813	6531	11755	16225
275,000	3521	3698	4224	4930	6690	12041	16620
280,000	3602	3783	4321	5043	6845	12319	17003
285,000	3684	3870	4420	5159	7001	12601	17392
290,000	3766	3955	4518	5273	7155	12879	17775
295,000	3849	4043	4618	5390	7314	13165	18170
300,000	3929	4127	4714	5502	7466	13438	18547
305,000	4013	4215	4814	5619	7625	13724	18942
310,000	4097	4303	4915	5736	7784	14010	19337
315,000	4179	4389	5013	5851	7941	14292	19726
320,000	4263	4477	5114	5968	8100	14578	20121
325,000	4346	4565	5214	6085	8259	14864	20516
330,000	4426	4649	5310	6197	8411	15138	20893
335,000	4510	4737	5410	6315	8569	15424	21288
340,000	4596	4827	5514	6435	8733	15718	21694
345,000	4676	4911	5610	6547	8885	15991	22072
350,000	4760	4999	5710	6664	9044	16277	22466
355,000	4843	5087	5810	6781	9203	16563	22861
360,000	4926	5173	5909	6897	9359	16845	23250
365,000	5007	5259	6006	7010	9514	17123	23633
370,000	5092	5348	6108	7129	9675	17413	24034
375,000	5173	5433	6206	7243	9829	17691	24417
380,000	5256	5521	6306	7360	9988	17977	24812
385,000	5339	5608	6405	7475	10145	18259	25201
390,000	5422	5695	6505	7592	10304	18545	25596
395,000	5504	5781	6603	7706	10458	18822	25979
400,000	5589	5870	6704	7825	10619	19113	26380
405,000	5672	5958	6805	7942	10778	19399	26774
410,000	5753	6043	6902	8056	10932	19676	27158
415,000	5836	6129	7001	8171	11089	19958	27547
420,000	5919	6217	7101	8288	11248	20244	27941
425,000	6003	6305	7202	8405	11407	20530	28336
430,000	6085	6392	7301	8521	11563	20812	28725
435,000	6169	6480	7401	8638	11722	21098	29120
440,000	6250	6565	7498	8751	11877	21376	29503
445,000	6333	6651	7597	8867	12033	21658	29892
450,000	6416	6739	7697	8984	12192	21944	30287
455,000	6500	6827	7798	9101	12351	22230	30682
460,000	6582	6914	7897	9216	12508	22511	31071
465,000	6664	6999	7994	9330	12662	22789	31454
470,000	6747	7087	8094	9447	12821	23075	31849
475,000	6830	7173	8193	9563	12977	23357	32238
480,000	6911	7259	8291	9676	13132	23635	32621
485,000	6994	7346	8391	9793	13291	23921	33016
490,000	7077	7433	8490	9909	13447	24203	33405
495,000	7160	7521	8590	10026	13606	24489	33800
500,000	7242	7606	8688	10140	13760	24766	34183
Additional Rate Per \$1,000	16.24	17.06	19.48	22.74	30.86	55.54	76.66

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS  
 (Continued)

BASE PREMIUM MODIFIERS

\* APPLICATION OF PREMIUM MODIFICATION FACTORS

The following premium modifiers are subject to a maximum reduction of 35%.

Credit-Based Insurance Risk Assessment Score	Protective Device
Dwelling Constructed Prior to 1930	Row House/Townhouse
Loss History	Swimming Pool
Masonry	Two Family Dwellings
Multi-Policy	Wood Burner

CREDIT BASED INSURANCE RISK ASSESSMENT SCORE

<u>Score</u>	<u>Factor</u>
<375	* +1.00
375 – 499	+ .35
>499	.00

This premium modifier will not apply if the social security number cannot be obtained or no credit history exists.

DWELLING CONSTRUCTED PRIOR TO 1930

Apply a factor of +.25 if the dwelling or any part of the dwelling was constructed prior to 1930.

LOSS HISTORY

Apply the appropriate factor to the premium for the primary and secondary/seasonal residence:

<u>Paid Losses †</u>	<u>Factors</u>
1	+ .30
2	+ .50
3 +	+ .70

† Paid losses do not include weather related losses.

**Foremost® Insurance Company  
Grand Rapids, Michigan**

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS  
(Continued)

BASE PREMIUM MODIFIERS (Continued)

MASONRY

Apply a factor of -.10 if the dwelling is constructed with at least 90% brick, masonry veneer, or fire resistive construction.

\*

MULTI-POLICY

Apply a factor of -.05 when the named insured maintains one or more personal lines or life insurance policies with any of the following insurers. If the only other policy is a term, whole life, or variable universal life policy, it must have a face amount of \$50,000 or greater, be issued to an adult and be in-force when the policy is written.

American Federation Insurance Company  
American Guarantee and Liability Insurance  
American Zurich Insurance Company  
Assurance Company of America  
Bristol West Casualty Insurance Company  
Bristol West Insurance Company  
Bristol West Preferred Insurance Company  
Cedar Hill Assurance Company  
Civic Property and Casualty Company, Inc.  
Coast National Insurance Company  
Colonial American Casualty and Surety Company  
Empire Fire and Marine Insurance Company  
Empire Indemnity Insurance Company  
Exact Property and Casualty Company, Inc.  
Farmers Insurance Company, Inc.  
Farmers Insurance Company of Arizona  
Farmers Insurance Company of Idaho  
Farmers Insurance Company of Oregon  
Farmers Insurance Company of Washington  
Farmers Insurance Exchange  
Farmers Insurance of Columbus, Inc.  
Farmers New Century Insurance Company  
Farmers Texas County Mutual Insurance Company  
Fidelity and Deposit Company of Maryland  
Fire Insurance Exchange  
Foremost County Mutual Insurance Company  
Foremost Insurance Company Grand Rapids, Michigan

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS  
(Continued)

BASE PREMIUM MODIFIERS (Continued)

\* MULTI-POLICY (continued)

Foremost Lloyds of Texas  
Foremost Property and Casualty Insurance Company  
Foremost Signature Insurance Company  
Illinois Farmers Insurance Company  
Maine Bonding and Casualty Company  
Maryland Casualty Company  
Maryland Insurance Company  
Maryland Lloyds  
Mid-Century Insurance Company  
Mid-Century Insurance Company of Texas  
National Standard Insurance Company  
Neighborhood Spirit Property and Casualty  
Northern Insurance Company of New York  
Security National Insurance Company  
Steadfast Insurance Company  
Texas Farmers Insurance Company  
Truck Insurance Exchange  
Universal Underwriters Insurance Company  
Universal Underwriters of Texas Insurance  
Valiant Insurance Company  
Zurich Insurance Company  
Zurich Specialty Insurance Company  
Zurich American Insurance Company  
Zurich American Insurance Company of Illinois  
Zurich American Lloyds

PROTECTIVE DEVICE

- Apply a factor of -.05 if the dwelling is protected by a fire alarm system that alerts a central station or directly notifies the fire department.
- Apply a factor of -.02 if the dwelling is protected by an electronic burglar alarm system that alerts a central station or the residents of the dwelling.

\* ROW HOUSE/TOWNHOUSE

Apply a factor of +.25 when the dwelling is a row house.

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS  
(Continued)

BASE PREMIUM MODIFIERS (Continued)

SWIMMING POOL

A \$50 premium applies when there is a swimming pool on the premises.

TWO FAMILY DWELLINGS

Apply a factor of +.10 when the dwelling is a two family type.

WOOD BURNER

A \$50 premium applies when the dwelling or other structure is equipped with a wood burning device other than a fireplace or fireplace with insert.

**Foremost® Insurance Company**  
**Grand Rapids, Michigan**

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS  
(Continued)

DEDUCTIBLE FACTORS

<u>Deductible Amount</u>	<u>Factors</u>	<u>Maximum Dollar Amount Credit</u>
\$ 500	1.00	Base
1,000	.90	\$200
2,500	.80	400
5,000	.70	800

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS  
(Continued)

COVERAGE E – PERSONAL LIABILITY

(\$1,000 each person, Medical Payments to Others is automatically included. \$500 per accident Damage to Property of Others is automatically included.)

<u>Limit of Liability</u>	<u>Premiums</u>
\$ 100,000	Included in Base Premium
300,000	\$17
500,000	26
* 1,000,000	100

COVERAGE F – MEDICAL PAYMENTS TO OTHERS

<u>To Increase Limit To</u>	<u>Additional Premiums</u>
\$2,000	\$3
3,000	5
4,000	7
5,000	9

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS  
 (Continued)

ADDITIONAL RESIDENCE - OWNER-OCCUPIED

<u>Personal Liability Limit of Liability</u>	<u>Premiums</u>
\$ 100,000	\$15
300,000	20
500,000	25
* 1,000,000	50

(Personal Liability and \$1,000 each person, Medical Payments to Others is automatically included.)

ADDITIONAL RESIDENCE RENTED TO OTHERS

<u>Personal Liability Limit of Liability</u>	<u>Premiums per Location One Family or Two Family</u>
\$ 100,000	\$25
300,000	30
500,000	35
* 1,000,000	50

(\$1,000 each person, Medical Payments to Others is automatically included.)

COVERAGE C – PERSONAL PROPERTY INCREASE IN  
SPECIAL AMOUNTS OF INSURANCE FOR WATERCRAFT

\$40

COVERAGE C – PERSONAL PROPERTY SPECIAL AMOUNT OF  
INSURANCE FOR BUSINESS PERSONAL PROPERTY

<u>Amount of Insurance</u>	<u>Premium</u>	<u>For Each Additional \$1,000</u>
\$1,000	\$21	\$11

EARTHQUAKE COVERAGE

<u>Construction Type</u>	<u>Deductible</u>	<u>Rate per \$1,000 of Insurance</u>	
		<u>Territories A &amp; B</u>	<u>Territories C &amp; D</u>
Frame	10% (\$1,000 minimum)	\$ .75	\$ 1.50
Masonry Veneer	10% (\$1,000 minimum)	1.50	3.00

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS  
(Continued)

EXPANDED COVERAGE ON JEWELRY, WATCHES, AND FURS

\$22

LOSS ASSESSMENT COVERAGE  
INCREASE IN AMOUNT OF INSURANCE

\$2 per \$1,000 of insurance

ON PREMISES STRUCTURES RENTED TO OTHERS

\$3 per \$1,000 of insurance

OTHER STRUCTURES – DESCRIBED

\$3 per \$1,000 of insurance

PERMITTED INCIDENTAL BUSINESS

<u>Personal Liability Limit of Liability</u>	<u>Premiums</u>
\$ 100,000	\$23
300,000	25
500,000	28
1,000,000	56

(\$1,000 each person, Medical Payments to Others is automatically included.)

REPLACEMENT COST PERSONAL PROPERTY

<u>Amount of Insurance</u>	<u>Premium</u>	<u>For Each Additional \$1,000</u>
\$1,000	\$11	\$1

THEFT OF CONSTRUCTION MATERIALS AND SUPPLIES

\$25

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS  
(Continued)

UNRELATED NAMED INSURED

\$35

SERFF Tracking Number: FORE-125866941 State: Arkansas  
Filing Company: Foremost Insurance Company Grand Rapids, Michigan State Tracking Number: EFT \$100  
Company Tracking Number: S-26  
TOI: 04.0 Homeowners Sub-TOI: 04.0005 Other Homeowners  
Product Name: Homeowners Program  
Project Name/Number: /

## Supporting Document Schedules

<b>Satisfied -Name:</b> Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines	<b>Review Status:</b> Filed	11/05/2008
<b>Comments:</b>		
<b>Attachment:</b> arkansas_RF-1.pdf		
<b>Satisfied -Name:</b> Letter & Summary	<b>Review Status:</b> Filed	11/05/2008
<b>Comments:</b>		
<b>Attachment:</b> arkansas-ltr&summary-rts.pdf		
<b>Satisfied -Name:</b> Form H-1 Homeowners Abstract	<b>Review Status:</b> Filed	11/05/2008
<b>Comments:</b>		
<b>Attachment:</b> arkansas-Form H-1.pdf		
<b>Satisfied -Name:</b> Table of Contents	<b>Review Status:</b> Filed	11/05/2008
<b>Comments:</b>		
<b>Attachment:</b> Arkansas_TofC.pdf		
<b>Satisfied -Name:</b> Response Letter 11-4	<b>Review Status:</b> Filed	11/05/2008
<b>Comments:</b>		
<b>Attachment:</b> arkansas_resp11-4.pdf		

SERFF Tracking Number: FORE-125866941 State: Arkansas  
Filing Company: Foremost Insurance Company Grand Rapids, Michigan State Tracking Number: EFT \$100  
Company Tracking Number: S-26  
TOI: 04.0 Homeowners Sub-TOI: 04.0005 Other Homeowners  
Product Name: Homeowners Program  
Project Name/Number: /

**Satisfied -Name:** Exhibit I **Review Status:** Filed 11/05/2008  
**Comments:**  
**Attachment:**  
Exhibit I.pdf

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

1.	This filing transmittal is part of Company Tracking #	S-26
----	---	------

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

Company Name		Company NAIC Number	
3.	A. <b>Foremost Insurance Company Grand Rapids, Michigan</b>	B.	<b>212-11185</b>

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. <b>4.0000</b>	B.	<b>4.0005</b>

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
<b>Homeowners</b>	<b>0</b>	<b>+1.7%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>0</b>	<b>+1.7%</b>					

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
<b>2003</b>	<b>1299</b>	<b>+5.6</b>	<b>2/2004</b>	<b>1261.5</b>	<b>368.8</b>	<b>29.2</b>	<b>44.8</b>
<b>2004</b>	<b>1311</b>	<b>+0.2</b>	<b>8/2004</b>	<b>1959.1</b>	<b>851.7</b>	<b>43.5</b>	<b>43.9</b>
<b>2005</b>	<b>1170</b>			<b>1515.3</b>	<b>823.3</b>	<b>54.3</b>	<b>56.9</b>
<b>2006</b>	<b>1283</b>	<b>-0.2</b>	<b>3/2006</b>	<b>1450.7</b>	<b>924.2</b>	<b>63.7</b>	<b>53.1</b>
<b>2007</b>	<b>1288</b>			<b>1513.5</b>	<b>637.6</b>	<b>42.1</b>	<b>48.5</b>
<b>YTD Ave</b>	<b>1340</b>	<b>-3.7</b>	<b>8/2008</b>	<b>1067.1</b>	<b>1005.7</b>	<b>186.0</b>	<b>83.3</b>

7.

Expense Constants	Selected Provisions
A. Total Production Expense	<b>15.1</b>
B. General Expense	<b>18.0</b>
C. Taxes, License & Fees	<b>3.5</b>
D. Underwriting Profit & Contingencies	<b>5.0</b>
E. Other (explain)	<b>41.6</b>
F. TOTAL	

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

9. +8.2 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_

10. -1.3 Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

**Foremost® Insurance Company**  
**Grand Rapids, Michigan**

**ADMINISTRATIVE OFFICES**  
5600 Beech Tree Lane  
Caledonia, Michigan 49316-0050

**MAILING ADDRESS**  
ATTN: STATE FILINGS DEPT.  
P.O. Box 2450  
Grand Rapids, Michigan 49501-2450

October 22, 2008

Honorable Mike Pickens  
Commissioner of Insurance  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, Arkansas 72201-1904

RE: Foremost Insurance Company Grand Rapids, Michigan  
NAIC #212-11185  
Homeowners Program  
Revision to the Rate Section  
Company Tracking Number S-26

Dear Commissioner Pickens:

We submit this filing for your formal stamp of approval or acknowledgement.

The enclosed Summary of Revisions has been developed to assist your review of this filing. This filing results in an overall rate level adjustment of +1.7%.

The following rule of implementation will apply:

This filing will be effective for all new and renewal policies written to be effective on and after April 1, 2009. No policy effective prior to the above date is to be cancelled and rewritten to take advantage of or to avoid the application of this filing except at the request of the insured.

Your attention to our filing is appreciated.

Very truly yours,

Kaan K. Cidanli  
State Filings Administrator  
State Filings  
Phone No. (616) 956-3645  
Fax No. (616) 956-2093  
e-mail: kaan.cidanli@foremost.com

KKC/res

Enclosures: Summary of Revisions, 10/08  
Forms RF-1 and H-1  
Table of Contents  
Rate Pages

ARKANSAS

HOMEOWNERS PROGRAM

SUMMARY OF REVISIONS

RATE SECTION

HISTORY

Our Homeowners Program was filed in Arkansas in February, 2001, so our program is only 7 years old. The program was developed to meet a need in the market for consumers who have been declined or non-renewed due to their credit and/or loss histories. Since this market consists of ordinary homeowners in extraordinary circumstances, we decided to provide the same kind of coverage available in the general market: all risk, replacement cost on the dwelling and other structures, and broadform named peril coverage on personal property with replacement cost option. This is generally referred to as an "HO-3" type policy.

We have in force 1,340 policies in Arkansas.

EXPERIENCE/RATE LEVEL ADJUSTMENT

Our experience for this program is as follows:

<u>Year</u>	<u>Earned Premium</u>	<u>Incurred Losses</u>	<u>Loss Ratio</u>
2004	\$ 1,959,100	\$ 851,700	43.5%
2005	1,515,300	823,300	54.3%
2006	1,450,700	924,200	63.7%
2007	1,513,500	637,600	42.1%
8/2008	1,067,100	1,005,700	186.0%

As a result, we are revising our base premiums for an overall effect of +1.7%.

PREMIUM MODIFICATION FACTORS

Application of Premium Modification Factors

A section is added to account for the numerous premium modifiers on file. The premium modifiers are subject to a maximum reduction of 35%.

Credit-Based Insurance Risk Assessment Score

In 2004, a new segment for insurance scores of less than 375 was introduced. As of May 2008, we have experienced an incurred loss total of \$646,465 and an earned premium total of \$353,334 resulting in a loss ratio of 131% for this segment. We are proposing to increase the corresponding factor for this segment from +.90 to +1.00. The effect of this change is included in the overall effect.

ARKANSAS

HOMEOWNERS PROGRAM

SUMMARY OF REVISIONS

RATE SECTION (continued)

Multi-Policy

A factor of -.05 will apply when the named insured maintains one or more personal lines or life insurance policies with any Farmers, Foremost, Bristol West, or Zurich affiliated company.

Row House/Townhouse

“Townhouse” is added to this premium modifier.

COVERAGE/ENDORSEMENTS

Coverage E – Personal Liability

Additional Residence – Owner-Occupied

Additional Residence – Rented To Others

Permitted Incidental Business

We are proposing to introduce a \$1,000,000 limit of liability option with corresponding premium.

DEFINITIONS

An exception for Extraordinary Life Events is being added. Also, the title of the definition for Row House is revised to add the word “Townhouse”.

BASE PREMIUMS

The Rating Criteria section is being removed.

PREMIUM DETERMINATION

The list of premium modifiers, in step 6., is being removed.

OVERALL EFFECT

The combined overall effect of these changes are +1.7%.

ARKANSAS

HOMEOWNERS PROGRAM

SUMMARY OF REVISIONS

Replacement of Manual Pages

Please withdraw –

Table of Contents – Revised Printing 10/05

Rate Page R-2 – Revised Printing 4/04

Rate Pages R-4 and R-5 – Revised Printing 10/05

Rate Pages R-7 thru R-14 – Revised Printing 4/04

Rate Page R-16 – Revised Printing 4/04

Rate Page R-17 – Revised Printing 10/05

Rate Pages R-18 thru R-22 – Original Printing 11/00

Please insert –

Table of Contents – Revised Printing 10/08

Rate Page R-2 – Revised Printing 10/08

Rate Pages R-4 and R-5 – Revised Printing 10/08

Rate Pages R-7 thru R-14 – Revised Printing 10/08

Rate Pages R-16 thru R-22 – Revised Printing 10/08

Rate Pages R-23 and R-24 – Original Printing 10/08

ARKANSAS INSURANCE DEPARTMENT

FORM H-1 HOMEOWNERS ABSTRACT

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

Company Name           Foremost Insurance Company Grand Rapids, Michigan  
NAIC # (including group #)    212-11185

---

1. If you have had an insurance to value campaign during the experience filing period, describe the campaign and estimate its impact. n/a
  
2. If you use a cost estimator (or some similar method) in order to make sure that dwellings (or contents) are insured at their value, state when this program was started in Arkansas and estimate its impact. see #3
  
3. If you require a minimum relationship between the amount of insurance to be written and the replacement value of the dwelling (contents) in order to purchase insurance, describe the procedures that are used. Home must be 100% of replacement cost – we use Marshall Swift Boecke for new business and then index renewals according to an estimated index amount of 3.8%.
  
4. If you use an Inflation Guard form or similar type of coverage, describe the coverage(s) and estimate the impact. n/a
  
5. Specify the percentage given for credit or discounts for the following:

a. Fire Extinguisher	%
b. Burglar Alarm	2 %
c. Smoke Alarm	%
d. Insured who has both homeowners and auto with your company	5 %
e. Deadbolt Locks	%
f. Window or Door Locks	%
g. Other (specify) – Masonry	10 %
Fire Alarm	5 %
	%
  
6. Are there any areas in the State of Arkansas In which your company will not write homeowners insurance? If so, state the areas and explain reason for not writing. No
  
7. Specify the form(s) utilized in writing homeowners insurance. Indicate the Arkansas premium volume for each form.

Form	Premium Volume
HO-3	1,508,685

8. Do you write homeowner risks which have aluminum, steel or vinyl siding?  Yes  No

9. Is there a surcharge on risks with wood heat? yes  
If yes, state the surcharge \$50  
Does the surcharge apply to conventional fire places? no  
If yes, state the surcharge

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

  
\_\_\_\_\_  
Signature  
**Kaan K. Cidanli**  
\_\_\_\_\_  
Printed Name  
**State Filings Administrator**  
\_\_\_\_\_  
Title  
**616-956-3645**  
\_\_\_\_\_  
Telephone Number  
**kaan.cidanli@foremost.com**  
\_\_\_\_\_  
Email address

ARKANSAS

HOMEOWNERS PROGRAM

TABLE OF CONTENTS

SECTION	PAGE NUMBER
RULES	
Homeowners Program Rules	1 and 2
PUBLIC PROTECTION CLASSIFICATION MANUAL PAGES	
RATES	
* Homeowners Program Rates	R-1 thru R-24
FORMS	
Unrelated Named Insured	3421 02/96
Theft of Construction Materials and Supplies	3428 02/96
Replacement Cost Personal Property	3434 09/96
* Certificate Holder	4094 03/06
Required Change – Arkansas	5229 01/01
Foremost Classic CL Homeowners Policy	5257 05/99
Other Structures – Described	5258 05/99
Permitted Incidental Business	5259 05/99
Coverage C – Personal Property Special Amount of Insurance for Business Personal Property	5260 05/99
Loss Assessment Coverage Increase in Amount of Insurance	5262 06/00
Earthquake Coverage	5264 05/99
Earthquake Coverage – Including Masonry Veneer	5270 05/99
Coverage C – Personal Property Increase in Special Amounts of Insurance for Watercraft	5271 05/99
Additional Insured – Nonresident	5273 05/99
Additional Named Insured	5274 05/99
Loss Payee	5276 05/99
Expanded Coverage on Jewelry, Watches, and Furs	5277 10/99
Additional Residence – Owner-Occupied	5278 05/99
On Premises Structures Rented to Others	5279 05/99
Specific Structure Exclusion	5281 05/99
Additional Residence Rented to Others	5284 05/99
* Additional Insured For Premises Liability	5406 10/07
Mold, Mildew, or Other Fungi, Their Secretions, and Dry and Wet Rot	5483 05/02
Animal Liability Exclusion	7517 03/00
Trampoline Liability Exclusion	20051 03/05
Foremost Classic CL Homeowners Declarations Page	80000 04/93

**Foremost® Insurance Company**  
**Grand Rapids, Michigan**

**ADMINISTRATIVE OFFICES**  
5600 Beech Tree Lane  
Caledonia, Michigan 49316-0050

**MAILING ADDRESS**  
ATTN: STATE FILINGS DEPT.  
P.O. Box 2450  
Grand Rapids, Michigan 49501-2450

November 4, 2008

Ms. Becky Harrington  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, Arkansas 72201-1904

RE: Foremost Insurance Company Grand Rapids, Michigan  
NAIC #212-11185  
Homeowners Program  
Revision to the Rate Section  
Company Tracking Number S-26  
Our filing dated: October 22, 2008

Dear Ms. Harrington:

This is in response to your Objection Letter dated October 24, 2008.

- 1) A revised HPCS form is attached with all formulas removed.
- 2) Exhibit I is attached to provide supporting documentation for our overall rate level adjustment of +1.7%. Exhibit I includes the development of an indicated rate level adjustment of +2.1%.
- 3) In 2004, a new segment for insurance scores of less than 375 was introduced. As of May 2008, we have experienced a loss ratio of 131% for this segment, as outlined below:

<u>Year</u>	<u>Earned Units</u>	<u>Earned Premium</u>	<u>Incurred Losses</u>	<u>Loss Ratio</u>
2004	41	\$ 53,875	\$ 127,242	236%
2005	45	71,376	5,363	8%
2006	45	80,185	104,564	130%
2007	59	103,065	163,877	159%
5/2008	24	44,833	63,419	141%
Total	214	\$ 353,334	\$ 464,465	131%

Form RF-1 shows the development of our expense ratio of 41.6%. This equates to a balanced point loss ratio of 54.4% (1-41.6%).

In order to generate a permissible loss ratio of 58.4% on this new segment, we would have to surcharge them by a factor of 1.24 ( $(131\% \div 58.4\%) - 1$ ). At this time, we are proposing to move our factor from .90 to 1.00 to avoid disruption to our existing customers.

Please let me know if I may be of further assistance.

Very truly yours,

Kaan K. Cidanli  
State Filings Administrator  
State Filings  
Phone No. (616) 956-3645  
Fax No. (616) 956-2093  
e-mail: kaan.cidanli@foremost.com

KKC/res

Enclosures: Revised Form HPCS  
Exhibit I

FOREMOST INSURANCE COMPANY

ARKANSAS

CLASSIC CL HOMEOWNERS INSURANCE PROGRAM

Development of Indicated Rate Level

Year	(1) Earned Premium At Current Premium Levels	(2) Incurred Losses	(3) Current Cost Factors
2004	\$1,773,345	\$746,667	1.11
2005	\$1,515,145	\$661,094	1.03
2006	\$1,439,533	\$611,121	0.97
2007	\$1,496,603	\$940,340	0.96
2008	\$1,135,416	\$1,374,190	0.99

Year	(4) Incurred Losses At Current Cost Levels (2) X (3)	(5) Trended Incurred Losses (4) X 1.014	(6) Trended Loss Ratios (5)/(1)
2004	\$828,800	\$840,403	0.474
2005	\$680,927	\$690,460	0.456
2006	\$592,787	\$601,086	0.418
2007	\$902,726	\$915,364	0.612
2008	\$1,360,448	\$1,379,494	1.215

5 yr Aggregate Loss Ratio [Sum of Column (5) / Sum of Column (1)] = 0.601  
 Expected Loss Ratio = 0.584  
 Indicated Premium Adjustment (Agg Loss Ratio / Expected Loss Ratio - 1) = 2.9%

Total # of claims 536  
 Credibility [ sqrt ( # of claims / 1082 ) ] = 0.704  
 Credibility Complement Loss Ratio (Expected Loss Ratio) 0.584  
 Credibility Weighted Loss Ratio  
 [ Agg Loss Ratio \* Credibility + Complement Loss Ratio \* ( 1 - Credibility ) ] = 0.596  
 Credibility Weighted Indicated Change  
 [Credibility Weighted Loss Ratio / Expected Loss Ratio - 1 ] = 2.1%

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**Factor to Current Rate Level  
Arkansas  
Product CL**

**Rate History**

<u>Effective Date</u>	<u>All Covers</u>
3/1/2006	0.998
8/1/2004	1.058
10/15/2002	1.126

**Yearly Cumulative Rate Change Factors**

<u>Premium Earned</u>	<u>All Covers</u>
3/1/06 to present	1.000
8/1/04 to 2/28/06	0.998
10/15/02 to 7/31/04	1.056
Prior to 10/15/02	1.189

**Earned Premium Weights for**

<u>Year Ending</u>	<u>Rate Level</u>	<u>Earned Premium Weight</u>
1/1/04 to 12/31/04	10/15/02 to 7/31/04	0.913
1/1/05 to 12/31/05	8/1/04 to 2/28/06	0.829
1/1/06 to 12/31/06	10/15/02 to 7/31/04	0.171
1/1/07 to 12/31/07	8/1/04 to 2/28/06	0.651
1/1/08 to 12/31/08	10/15/02 to 7/31/04	0.000
	8/1/04 to 2/28/06	0.016
	3/1/06 to present	1.000
	8/1/04 to 2/28/06	0.000

**Premium Adjustment Factors**

<u>Year Ending</u>	<u>All Covers</u>
1/1/04 to 12/31/04	1.051
1/1/05 to 12/31/05	1.008
1/1/06 to 12/31/06	0.999
1/1/07 to 12/31/07	1.000
1/1/08 to 12/31/08	1.000

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Arkansas

Classics CL

Section C - Explanatory Material

Development of Current Cost Factors (CCF) and Trended Cost Factors (TCF)

Quarter Ending June, 2008

**PART A:** Establishment of quarterly averages for the Houses Under Construction Constant Quality Price Index (CQPI), U.S. Census Bureau (CQPI Base: 2005 = 100)

Month	2005		2006		2007	
	CQPI	3 Mo Avg.	CQPI	3 Mo Avg.	CQPI	3 Mo Avg.
7	100.7		105.4		106.4	
8	100.8		105.9		106.6	
9	101.2	100.9	106.9	106.1	106.7	106.6
10	101.8		107.3		106.7	
11	102.8		107.5		106.2	
12	104.0	102.9	107.8	107.5	105.8	106.2

Month	2006		2007		2008	
	CQPI	3 Mo Avg.	CQPI	3 Mo Avg.	CQPI	3 Mo Avg.
1	104.4		107.9		105.1	
2	104.7		108.1		104.9	
3	105.6	104.9	108.4	108.1	104.2	104.7
4	105.7		108.0		103.9	
5	105.9		106.8		103.1	
6	105.8	105.8	106.3	107.0	102.7	103.2

**PART B:** Use of average annual CQPI and CPI-U values to calculate current cost factors (CCF).

**Current Cost Factors  
Based on Average CQPI Values  
For the Quarter Ending June 30, 2008**

Year	2nd Qtr		Cal. Year Avg.		CCF
1996	103.2	÷	68.6	=	1.50
1997	103.2	÷	70.6	=	1.46
1998	103.2	÷	72.5	=	1.42
1999	103.2	÷	72.7	=	1.42
2000	103.2	÷	75.9	=	1.36
2001	103.2	÷	79.7	=	1.29
2002	103.2	÷	81.7	=	1.26
2003	103.2	÷	85.9	=	1.20
2004	103.2	÷	93.1	=	1.11
2005	103.2	÷	100.0	=	1.03
2006	103.2	÷	106.0	=	0.97
2007	103.2	÷	107.0	=	0.96
2008	103.2	÷	104.0	=	0.99

SERFF Tracking Number: FORE-125866941 State: Arkansas  
 Filing Company: Foremost Insurance Company Grand Rapids, Michigan State Tracking Number: EFT \$100  
 Company Tracking Number: S-26  
 TOI: 04.0 Homeowners Sub-TOI: 04.0005 Other Homeowners  
 Product Name: Homeowners Program  
 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	Supporting Document	HPCS-Homeowners Premium Comparison Survey	10/21/2008	Arkansas_Form HPCS.pdf

NAIC Number: 212-11185  
 Company Name: Foremost Insurance Company Grand Rapids, MI  
 Contact Person: Kaan Cidanli  
 Telephone No.: 616-956-3645  
 Email Address: kaan.cidanli@foremost.com  
 Effective Date: 4/1/2009

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

Submit to: Arkansas Insurance Department  
 1200 West Third Street  
 Little Rock, AR 7201-1904  
 Telephone: 501-371-2800  
 Email as an attachment to insurance.pnc@arkansas.gov  
 You may also attach to a SERFF filing or submit on a cdr disk

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

**Survey Form for HO3 (Homeowners) - Use \$500 Flat Deductible (Covers risk of direct physical loss for dwelling and other structures; named perils for personal property, replacement cost on dwelling, actual cash value on personal property)**

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$536.00	\$595.00	\$536.00	\$595.00	\$804.00	\$893.00	\$1,018.00	\$1,131.00	\$1,018.00	\$1,131.00	\$804.00	\$893.00	\$804.00	\$893.00	\$804.00	\$893.00	\$804.00	\$893.00
	\$120,000	\$698.00	\$775.00	\$698.00	\$775.00	\$1,047.00	\$1,163.00	\$1,326.00	\$1,473.00	\$1,326.00	\$1,473.00	\$1,047.00	\$1,163.00	\$1,047.00	\$1,163.00	\$1,047.00	\$1,163.00	\$1,047.00	\$1,163.00
	\$160,000	\$942.00	\$1,047.00	\$942.00	\$1,047.00	\$1,413.00	\$1,570.00	\$1,790.00	\$1,989.00	\$1,790.00	\$1,989.00	\$1,413.00	\$1,570.00	\$1,413.00	\$1,570.00	\$1,413.00	\$1,570.00	\$1,413.00	\$1,570.00
6	\$80,000	\$644.00	\$715.00	\$644.00	\$715.00	\$964.00	\$1,071.00	\$1,221.00	\$1,357.00	\$1,221.00	\$1,357.00	\$964.00	\$1,071.00	\$964.00	\$1,071.00	\$964.00	\$1,071.00	\$964.00	\$1,071.00
	\$120,000	\$838.00	\$931.00	\$838.00	\$931.00	\$1,256.00	\$1,395.00	\$1,590.00	\$1,767.00	\$1,590.00	\$1,767.00	\$1,256.00	\$1,395.00	\$1,256.00	\$1,395.00	\$1,256.00	\$1,395.00	\$1,256.00	\$1,395.00
	\$160,000	\$1,131.00	\$1,257.00	\$1,131.00	\$1,257.00	\$1,696.00	\$1,884.00	\$2,147.00	\$2,386.00	\$2,147.00	\$2,386.00	\$1,696.00	\$1,884.00	\$1,696.00	\$1,884.00	\$1,696.00	\$1,884.00	\$1,696.00	\$1,884.00
9	\$80,000	\$1,832.00	\$2,036.00	\$1,832.00	\$2,036.00	\$2,749.00	\$3,054.00	\$3,480.00	\$3,867.00	\$3,480.00	\$3,867.00	\$2,749.00	\$3,054.00	\$2,749.00	\$3,054.00	\$2,749.00	\$3,054.00	\$2,749.00	\$3,054.00
	\$120,000	\$2,386.00	\$2,651.00	\$2,386.00	\$2,651.00	\$3,579.00	\$3,977.00	\$4,532.00	\$5,036.00	\$4,532.00	\$5,036.00	\$3,579.00	\$3,977.00	\$3,579.00	\$3,977.00	\$3,579.00	\$3,977.00	\$3,579.00	\$3,977.00
	\$160,000	\$3,223.00	\$3,581.00	\$3,223.00	\$3,581.00	\$4,834.00	\$5,371.00	\$6,122.00	\$6,802.00	\$6,122.00	\$6,802.00	\$4,834.00	\$5,371.00	\$4,834.00	\$5,371.00	\$4,834.00	\$5,371.00	\$4,834.00	\$5,371.00

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

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

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

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

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

**HO3 and HO4 only**

Fire Extinguisher		%	Deadbolt Lock		%
Burglar Alarm	-2	%	Window Locks		%
Smoke Alarm		%	\$1,000 Deductible	-10	%
			Other (specify)		
	central alarm			-5	%
	Maximum Credit Allowed				%

**EARTHQUAKE INSURANCE**

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

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

WHAT IS YOUR PERCENTAGE DEDUCTIBLE?  %

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Zone	Brick	Frame
Highest Risk		\$ 3	\$ 1.5
Lowest Risk		\$ 1.5	\$ 0.75