

SERFF Tracking Number: ASPX-125448501 State: Arkansas  
Filing Company: American Reliable Insurance Company State Tracking Number: EFT \$125  
Company Tracking Number: SC03 DF AR02789  
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)  
Product Name: SCO - Dwelling  
Project Name/Number: SCO - Dwelling/DF AR02789ARR01

## Filing at a Glance

Company: American Reliable Insurance Company

Product Name: SCO - Dwelling SERFF Tr Num: ASPX-125448501 State: Arkansas  
TOI: 01.0 Property SERFF Status: Closed State Tr Num: EFT \$125  
Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines) Co Tr Num: SC03 DF AR02789 State Status: Fees verified and received  
Filing Type: Rate/Rule Co Status: Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding  
Author: SPI AssurantPC Disposition Date: 02/20/2008  
Date Submitted: 01/23/2008 Disposition Status: Filed  
Effective Date Requested (New): 04/01/2008 Effective Date (New): 04/01/2008  
Effective Date Requested (Renewal): 05/01/2008 Effective Date (Renewal): 05/01/2008

State Filing Description:

## General Information

Project Name: SCO - Dwelling  
Project Number: DF AR02789ARR01  
Reference Organization:  
Reference Title:  
Filing Status Changed: 02/20/2008  
State Status Changed: 02/01/2008  
Corresponding Filing Tracking Number:

Status of Filing in Domicile:  
Domicile Status Comments:  
Reference Number:  
Advisory Org. Circular:  
Deemer Date:

Filing Description:

American Reliable Insurance Company is proposing revisions to its currently approved Modified Dwelling Product. This filing will be replacing our internal lines of business 50 and 53 filings. There is a +6.3% rate impact. The following changes have been made to the current filing:

DW.MP.1 - DW.MP.3

SERFF Tracking Number: ASPX-125448501 State: Arkansas  
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These two rule pages will replace all previously filed rules pages.

DW.RP.1 - DW.RP.12

These rate pages replace all previously filed rate pages.

There is a companion forms filing.

## Company and Contact

### Filing Contact Information

Wendy Sara-Kalisz,  
 8655 East Via De Ventura (800) 535-1333 [Phone]  
 Scottsdale, AZ 85258

### Filing Company Information

American Reliable Insurance Company CoCode: 19615 State of Domicile: Arizona  
 11222 Quail Roost Dr Group Code: 19 Company Type:  
 Miami, FL 33157 Group Name: Assurant, Inc. Group State ID Number:  
 (305) 253-2244 ext. [Phone] FEIN Number: 41-0735002  
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$125.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Reliable Insurance Company	\$125.00	01/23/2008	17625952

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	02/20/2008	02/20/2008

### 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	02/15/2008	02/15/2008	SPI AssurantPC	02/19/2008	02/19/2008
Pending Industry Response	Becky Harrington	02/06/2008	02/06/2008	SPI AssurantPC	02/14/2008	02/14/2008
Pending Industry Response	Becky Harrington	01/30/2008	01/30/2008	SPI AssurantPC	02/05/2008	02/05/2008

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## Disposition

Disposition Date: 02/20/2008  
 Effective Date (New): 04/01/2008  
 Effective Date (Renewal): 05/01/2008  
 Status: Filed  
 Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
American Reliable Insurance Company	6.300%	\$1,084	284	\$17,203	65.400%	-41.000%	10.200%

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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	Filed	Yes
Supporting Document	AR - NAIC RATE RULE FILING SCHEDULE	Filed	Yes
Supporting Document	Cover Letter, Rate & Rule Filing Memo	Filed	Yes
Supporting Document	Actuarial Memo & Exhibits 1 thru 6	Filed	Yes
Supporting Document	HO Prem Comparison Survey Form	Filed	Yes
Supporting Document	Rate Comparison	Filed	Yes
Supporting Document	ARIC Mod DW Exb 4A	Filed	Yes
Supporting Document	Page DW.RP.3	Filed	Yes
Supporting Document	Supplemental Attachment	Filed	Yes
Supporting Document	Supplemental Attachment 2-19-08	Filed	Yes
Rate	Rate Pages	Filed	Yes
Rate	Rule Pages	Filed	Yes

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Product Name: SCO - Dwelling  
Project Name/Number: SCO - Dwelling/DF AR02789ARR01

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 02/15/2008  
Submitted Date 02/15/2008

Respond By Date

Dear Wendy Sara-Kalisz,

This will acknowledge receipt of the captioned filing.

### Objection 1

- Supplemental Attachment (Supporting Document)

Comment: Given the low loss ratio and the indicated rate need, any increase above the indicated simply due to rate comparison with the competition appears excessive pursuant to ACA 23-67-208. Hitting an insured with a 65% increase, especially if they have had no losses and no change in the risk, is unacceptable. Please adjust your changes to lessen the impact to at least 20% or less.

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 02/19/2008  
Submitted Date 02/19/2008

Dear Becky Harrington,

### Comments:

2-19-08 This correspondence is in response to your objection letter dated 2-15-08.

### Response 1

SERFF Tracking Number: ASPX-125448501 State: Arkansas  
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Company Tracking Number: SC03 DF AR02789  
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)  
Product Name: SCO - Dwelling  
Project Name/Number: SCO - Dwelling/DF AR02789ARR01

Comments: Please refer to attached Supplemental Attachment dated 2-19-08 outlining our explanation to your objection.

#### **Related Objection 1**

Applies To:

- Supplemental Attachment (Supporting Document)

Comment:

Given the low loss ratio and the indicated rate need, any increase above the indicated simply due to rate comparison with the competition appears excessive pursuant to ACA 23-67-208. Hitting an insured with a 65% increase, especially if they have had no losses and no change in the risk, is unacceptable. Please adjust your changes to lessen the impact to at least 20% or less.

#### **Changed Items:**

##### **Supporting Document Schedule Item Changes**

Satisfied -Name: Supplemental Attachment 2-19-08

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

We trust this information adequately satisfies your Department's inquiry. Please feel free to contact me if you should have any questions. Thank you.

Sincerely,  
SPI AssurantPC

SERFF Tracking Number: ASPX-125448501 State: Arkansas  
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Product Name: SCO - Dwelling  
Project Name/Number: SCO - Dwelling/DF AR02789ARR01

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 02/06/2008  
Submitted Date 02/06/2008  
Respond By Date

Dear Wendy Sara-Kalisz,

This will acknowledge receipt of the captioned filing.

### Objection 1

- NAIC Loss Cost Filing Document for OTHER than Workers' Comp (Supporting Document)

Comment: How many insureds will receive the 65% increase in Territory C? What is the loss ratio for C compared to the other territories?

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 02/14/2008  
Submitted Date 02/14/2008

Dear Becky Harrington,

### Comments:

2-14-08 This correspondence is in response to your objection letter dated 2/6/08.

### Response 1

Comments: Please refer to attached "Supplemental Attachment" in support of your objection.

### Related Objection 1

SERFF Tracking Number: ASPX-125448501 State: Arkansas  
Filing Company: American Reliable Insurance Company State Tracking Number: EFT \$125  
Company Tracking Number: SC03 DF AR02789  
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)  
Product Name: SCO - Dwelling  
Project Name/Number: SCO - Dwelling/DF AR02789ARR01

**Applies To:**

- NAIC Loss Cost Filing Document for OTHER than Workers' Comp (Supporting Document)

**Comment:**

How many insureds will receive the 65% increase in Territory C? What is the loss ratio for C compared to the other territories?

**Changed Items:**

**Supporting Document Schedule Item Changes**

Satisfied -Name: Supplemental Attachment

**Comment:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

We trust this information adequately satisfies your inquiry. Please feel free to contact me if you should have any questions. Thank you.

Sincerely,  
SPI AssurantPC

SERFF Tracking Number: ASPX-125448501 State: Arkansas  
Filing Company: American Reliable Insurance Company State Tracking Number: EFT \$125  
Company Tracking Number: SC03 DF AR02789  
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)  
Product Name: SCO - Dwelling  
Project Name/Number: SCO - Dwelling/DF AR02789ARR01

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 01/30/2008  
Submitted Date 01/30/2008

Respond By Date

Dear Wendy Sara-Kalisz,

This will acknowledge receipt of the captioned filing.

### Objection 1

- Actuarial Memo & Exhibits 1 thru 6 (Supporting Document)

Comment: Provide an exhibit showing the development of the non-modeled cat incurred loss and non-cat incurred loss figures of Exhibit 4. Explain whether these figures are AR specific or Countrywide.

### Objection 2

- Rate Pages (Rate)

Comment: It is the Department's position that weather related and catastrophe losses should not be considered as chargeable claims for surcharges. Please amend your rule accordingly.

### Objection 3

- NAIC Loss Cost Filing Document for OTHER than Workers' Comp (Supporting Document)

Comment: The 65.4% increase in Territory C appears excessive. Please provide additional support.

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 02/05/2008  
Submitted Date 02/05/2008

SERFF Tracking Number: ASPX-125448501 State: Arkansas  
Filing Company: American Reliable Insurance Company State Tracking Number: EFT \$125  
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TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)  
Product Name: SCO - Dwelling  
Project Name/Number: SCO - Dwelling/DF AR02789ARR01

Dear Becky Harrington,

**Comments:**

2-5-08 This correspondence is in response to your objection letter dated January 30, 2008.

**Response 1**

Comments: 1. Revised Exhibit 4A provides the yearly breakdown of the Cat Factor data. Please note that the Cat Factor data in this exhibit reflects Arkansas-specific data and is for all Dwelling programs in Arkansas (as opposed to the data on the indication page which reflects only the data for lines of business 50 and 53).

2. The claims surcharge has been amended to not apply to weather claims (refer to Page DW.RP.3).

3. Please see the attached rate comparison. Our proposed Territory C has been increased, however, we are still far below the competitors.

**Related Objection 1**

Applies To:

- Actuarial Memo & Exhibits 1 thru 6 (Supporting Document)

Comment:

Provide an exhibit showing the development of the non-modeled cat incurred loss and non-cat incurred loss figures of Exhibit 4. Explain whether these figures are AR specific or Countrywide.

**Related Objection 2**

Applies To:

- Rate Pages (Rate)

Comment:

It is the Department's position that weather related and catastrophe losses should not be considered as chargeable claims for surcharges. Please amend your rule accordingly.

**Related Objection 3**

Applies To:

- NAIC Loss Cost Filing Document for OTHER than Workers' Comp (Supporting Document)

Comment:

The 65.4% increase in Territory C appears excessive. Please provide additional support.

**Changed Items:**

**Supporting Document Schedule Item Changes**

Satisfied -Name: Rate Comparison

Comment:



SERFF Tracking Number: ASPX-125448501  
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 Company Tracking Number: SC03 DF AR02789  
 TOI: 01.0 Property  
 Product Name: SCO - Dwelling  
 Project Name/Number: SCO - Dwelling/DF AR02789ARR01

State: Arkansas  
 State Tracking Number: EFT \$125  
 Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)

## Rate Information

Rate data applies to filing.

**Filing Method:** File and Use  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 2.700%  
**Effective Date of Last Rate Revision:** 11/01/2003  
**Filing Method of Last Filing:** File and 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):
American Reliable Insurance Company	%	6.300%	\$1,084	284	\$17,203	65.400%	-41.000%

SERFF Tracking Number: ASPX-125448501 State: Arkansas  
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## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Rate Pages	DW.RP.1 thru DW.RP.12	Replacement	DW_RP_1 thru DW_RP_12.PDF DW_RP_1 thru DW_RP_12.XLS
Filed	Rule Pages	DW.MP.1 thru DW.MP.2	Replacement	DW_MP_1 thru DW_MP_2.PDF DW_MP_1 thru DW_MP_2.XLS

**MODIFIED DWELLING PROGRAM**

**1. SECTION I COVERAGES**

**A. COVERAGE B - OTHER STRUCTURES** (The rate is per \$100 of coverage)

<u>TERRITORY A</u>			<u>TERRITORY B</u>				<u>TERRITORY C</u>				
<u>PC 1-6</u>	<u>PC 7-8</u>	<u>PC 9</u>	<u>PC 10</u>	<u>PC 1-6</u>	<u>PC 7-8</u>	<u>PC 9</u>	<u>PC 10</u>	<u>PC 1-6</u>	<u>PC 7-8</u>	<u>PC 9</u>	<u>PC 10</u>
\$0.40	\$0.46	\$0.80	\$1.00	\$0.41	\$0.47	\$0.82	\$1.03	\$0.44	\$0.51	\$0.88	\$1.10

**B. COVERAGE C - PERSONAL PROPERTY** (The rate is per \$100 of coverage)

<u>TERRITORY A</u>			<u>TERRITORY B</u>				<u>TERRITORY C</u>				
<u>PC 1-6</u>	<u>PC 7-8</u>	<u>PC 9</u>	<u>PC 10</u>	<u>PC 1-6</u>	<u>PC 7-8</u>	<u>PC 9</u>	<u>PC 10</u>	<u>PC 1-6</u>	<u>PC 7-8</u>	<u>PC 9</u>	<u>PC 10</u>
\$0.20	\$0.23	\$0.40	\$0.50	\$0.20	\$0.23	\$0.40	\$0.50	\$0.22	\$0.25	\$0.44	\$0.55

**C. ADDITIONAL LIVING EXPENSE**

\$0.20 per \$1,000

**2. SECTION II COVERAGES**

**A. COVERAGE L - PERSONAL LIABILITY**

<u>Limit of Liability</u>	<u>Premium</u>
\$25,000	\$35
\$50,000	\$50
\$100,000	\$75
\$300,000	\$100
\$500,000	\$150

**B. COVERAGE M - MEDICAL PAYMENTS TO OTHERS**

<u>Limit of Liability</u>	<u>Premium</u>
\$500	Included if liability is purchased
\$1,000	\$5
\$2,500	\$10
\$5,000	\$20

**MODIFIED DWELLING PROGRAM**

**3. OTHER OPTIONAL COVERAGES**

**A. RESIDENCE BURGLARY** - per \$1000  
Rate            5.00

**B. VANDALISM OR MALICIOUS MISCHIEF**  
The rate is \$0.15 per \$1000 of coverage.

**MODIFIED DWELLING PROGRAM**

**4. DISCOUNTS/SURCHARGES**

**A. DEDUCTIBLE OPTIONS**

The discount/surcharge is applied to the BASE PREMIUM which includes a \$500 All Perils deductible.

<b><u>DEDUCTIBLE</u></b>	<b><u>DISCOUNT/SURCHARGE</u></b>
\$250	Surcharge: 5%
\$500/\$1000 Wind & Hail	Discount: 5%
\$1,000	Discount: 10%
\$2,500	Discount: 20%
\$5,000	Discount: 25%

**B. CLAIMS SURCHARGE**

A surcharge will be applied if the insured has had a claim in the past 36 months.

Surcharge: 10%

**MODIFIED DWELLING PROGRAM**

**Territory A**

	<b>DWELLING</b>		<b>FRAME</b>				<b>MASONRY</b>			
	<b>VALUES</b>		<b>PC 1-6</b>	<b>PC 7-8</b>	<b>PC 9</b>	<b>PC 10</b>	<b>PC 1-6</b>	<b>PC 7-8</b>	<b>PC 9</b>	<b>PC 10</b>
1	-	25,999	190	219	380	475	162	186	324	405
26,000	-	26,999	193	222	386	483	164	189	328	410
27,000	-	27,999	196	225	392	490	167	192	334	418
28,000	-	28,999	199	229	398	498	169	194	338	423
29,000	-	29,999	202	232	404	505	172	198	344	430
30,000	-	30,999	205	236	410	513	174	200	348	435
31,000	-	31,999	208	239	416	520	177	204	354	443
32,000	-	32,999	211	243	422	528	179	206	358	448
33,000	-	33,999	214	246	428	535	182	209	364	455
34,000	-	34,999	217	250	434	543	184	212	368	460
35,000	-	35,999	220	253	440	550	187	215	374	468
36,000	-	36,999	224	258	448	560	190	219	380	475
37,000	-	37,999	228	262	456	570	194	223	388	485
38,000	-	38,999	232	267	464	580	197	227	394	493
39,000	-	39,999	236	271	472	590	201	231	402	503
40,000	-	40,999	240	276	480	600	204	235	408	510
41,000	-	41,999	244	281	488	610	207	238	414	518
42,000	-	42,999	248	285	496	620	211	243	422	528
43,000	-	43,999	252	290	504	630	214	246	428	535
44,000	-	44,999	256	294	512	640	218	251	436	545
45,000	-	45,999	260	299	520	650	221	254	442	553
46,000	-	46,999	264	304	528	660	224	258	448	560
47,000	-	47,999	268	308	536	670	228	262	456	570
48,000	-	48,999	272	313	544	680	231	266	462	578
49,000	-	49,999	276	317	552	690	235	270	470	588
50,000	-	50,999	280	322	560	700	238	274	476	595
51,000	-	51,999	283	325	566	708	241	277	482	603
52,000	-	52,999	286	329	572	715	243	279	486	608
53,000	-	53,999	289	332	578	723	246	283	492	615
54,000	-	54,999	292	336	584	730	248	285	496	620
55,000	-	55,999	295	339	590	738	251	289	502	628
56,000	-	56,999	298	343	596	745	253	291	506	633
57,000	-	57,999	301	346	602	753	256	294	512	640
58,000	-	58,999	304	350	608	760	258	297	516	645
59,000	-	59,999	307	353	614	768	261	300	522	653
60,000	-	60,999	310	357	620	775	264	304	528	660
61,000	-	61,999	313	360	626	783	266	306	532	665
62,000	-	62,999	316	363	632	790	269	309	538	673
63,000	-	63,999	319	367	638	798	271	312	542	678
64,000	-	64,999	322	370	644	805	274	315	548	685
65,000	-	65,999	325	374	650	813	276	317	552	690
66,000	-	66,999	328	377	656	820	279	321	558	698
67,000	-	67,999	331	381	662	828	281	323	562	703
68,000	-	68,999	334	384	668	835	284	327	568	710
69,000	-	69,999	337	388	674	843	286	329	572	715
70,000	-	70,999	340	391	680	850	289	332	578	723
71,000	-	71,999	343	394	686	858	292	336	584	730
72,000	-	72,999	346	398	692	865	294	338	588	735
73,000	-	73,999	349	401	698	873	297	342	594	743
74,000	-	74,999	352	405	704	880	299	344	598	748
75,000	-	75,999	355	408	710	888	302	347	604	755

**MODIFIED DWELLING PROGRAM**

**Territory A CONTINUED**

<b>DWELLING</b>			<b>FRAME</b>				<b>MASONRY</b>			
<b>VALUES</b>			<b>PC 1-6</b>	<b>PC 7-8</b>	<b>PC 9</b>	<b>PC 10</b>	<b>PC 1-6</b>	<b>PC 7-8</b>	<b>PC 9</b>	<b>PC 10</b>
76,000	-	76,999	358	412	716	895	304	350	608	760
77,000	-	77,999	361	415	722	903	307	353	614	768
78,000	-	78,999	364	419	728	910	309	355	618	773
79,000	-	79,999	367	422	734	918	312	359	624	780
80,000	-	80,999	370	426	740	925	315	362	630	788
81,000	-	81,999	373	429	746	933	317	365	634	793
82,000	-	82,999	376	432	752	940	320	368	640	800
83,000	-	83,999	379	436	758	948	322	370	644	805
84,000	-	84,999	382	439	764	955	325	374	650	813
85,000	-	85,999	385	443	770	963	327	376	654	818
86,000	-	86,999	388	446	776	970	330	380	660	825
87,000	-	87,999	391	450	782	978	332	382	664	830
88,000	-	88,999	394	453	788	985	335	385	670	838
89,000	-	89,999	397	457	794	993	337	388	674	843
90,000	-	90,999	400	460	800	1000	340	391	680	850
91,000	-	91,999	403	463	806	1008	343	394	686	858
92,000	-	92,999	406	467	812	1015	345	397	690	863
93,000	-	93,999	409	470	818	1023	348	400	696	870
94,000	-	94,999	412	474	824	1030	350	403	700	875
95,000	-	95,999	415	477	830	1038	353	406	706	883
96,000	-	96,999	418	481	836	1045	355	408	710	888
97,000	-	97,999	421	484	842	1053	358	412	716	895
98,000	-	98,999	424	488	848	1060	360	414	720	900
99,000	-	99,999	427	491	854	1068	363	417	726	908
100,000	-	100,999	430	495	860	1075	366	421	732	915
101,000	-	101,999	433	498	866	1083	368	423	736	920
102,000	-	102,999	436	501	872	1090	371	427	742	928
103,000	-	103,999	439	505	878	1098	373	429	746	933
104,000	-	104,999	442	508	884	1105	376	432	752	940
105,000	-	105,999	445	512	890	1113	378	435	756	945
106,000	-	106,999	448	515	896	1120	381	438	762	953
107,000	-	107,999	451	519	902	1128	383	440	766	958
108,000	-	108,999	454	522	908	1135	386	444	772	965
109,000	-	109,999	457	526	914	1143	388	446	776	970
110,000	-	110,999	460	529	920	1150	391	450	782	978
111,000	-	111,999	463	532	926	1158	394	453	788	985
112,000	-	112,999	466	536	932	1165	396	455	792	990
113,000	-	113,999	469	539	938	1173	399	459	798	998
114,000	-	114,999	472	543	944	1180	401	461	802	1003
115,000	-	115,999	475	546	950	1188	404	465	808	1010
116,000	-	116,999	478	550	956	1195	406	467	812	1015
117,000	-	117,999	481	553	962	1203	409	470	818	1023
118,000	-	118,999	484	557	968	1210	411	473	822	1028
119,000	-	119,999	486	559	972	1215	413	475	826	1033
120,000	-	120,999	488	561	976	1220	415	477	830	1038
121,000	-	121,999	490	564	980	1225	417	480	834	1043
122,000	-	122,999	492	566	984	1230	418	481	836	1045
123,000	-	123,999	494	568	988	1235	420	483	840	1050
124,000	-	124,999	496	570	992	1240	422	485	844	1055
125,000	-	125,999	498	573	996	1245	423	486	846	1058

**MODIFIED DWELLING PROGRAM**

**Territory A CONTINUED**

<b>DWELLING</b>			<b>FRAME</b>				<b>MASONRY</b>			
<b>VALUES</b>			<b>PC 1-6</b>	<b>PC 7-8</b>	<b>PC 9</b>	<b>PC 10</b>	<b>PC 1-6</b>	<b>PC 7-8</b>	<b>PC 9</b>	<b>PC 10</b>
126,000	-	126,999	500	575	1,000	1250	425	489	850	1063
127,000	-	127,999	503	578	1,006	1258	428	492	856	1070
128,000	-	128,999	506	582	1,012	1265	430	495	860	1075
129,000	-	129,999	509	585	1,018	1273	433	498	866	1083
130,000	-	130,999	512	589	1,024	1280	435	500	870	1088
131,000	-	131,999	515	592	1,030	1288	438	504	876	1095
132,000	-	132,999	518	596	1,036	1295	440	506	880	1100
133,000	-	133,999	521	599	1,042	1303	443	509	886	1108
134,000	-	134,999	524	603	1,048	1310	445	512	890	1113
135,000	-	135,999	527	606	1,054	1318	448	515	896	1120
136,000	-	136,999	530	610	1,060	1325	451	519	902	1128
137,000	-	137,999	533	613	1,066	1333	453	521	906	1133
138,000	-	138,999	536	616	1,072	1340	456	524	912	1140
139,000	-	139,999	539	620	1,078	1348	458	527	916	1145
140,000	-	140,999	542	623	1,084	1355	461	530	922	1153
141,000	-	141,999	545	627	1,090	1363	463	532	926	1158
142,000	-	142,999	548	630	1,096	1370	466	536	932	1165
143,000	-	143,999	551	634	1,102	1378	468	538	936	1170
144,000	-	144,999	554	637	1,108	1385	471	542	942	1178
145,000	-	145,999	557	641	1,114	1393	473	544	946	1183
146,000	-	146,999	560	644	1,120	1400	476	547	952	1190
147,000	-	147,999	563	647	1,126	1408	479	551	958	1198
148,000	-	148,999	566	651	1,132	1415	481	553	962	1203
149,000	-	149,999	568	653	1,136	1420	483	555	966	1208
150,000	-	150,999	570	656	1,140	1425	485	558	970	1213

Add'l Rate Per \$1,000	2.00	2.30	4.00	5.00	1.70	1.96	3.40	4.25
<b>American Reliable Insurance Company</b>				<i>XXX New Business</i>				
<b>Modified Dwelling Program</b>				<i>XXX Renewal Business</i>				
<b>Arkansas</b>				<b>DW.RP.6</b>				

**MODIFIED DWELLING PROGRAM**

**Territory B**

	<b>DWELLING</b>		<b>FRAME</b>				<b>MASONRY</b>			
	<b>VALUES</b>		<b>PC 1-6</b>	<b>PC 7-8</b>	<b>PC 9</b>	<b>PC 10</b>	<b>PC 1-6</b>	<b>PC 7-8</b>	<b>PC 9</b>	<b>PC 10</b>
1	-	25,999	194	223	388	485	165	190	330	413
26,000	-	26,999	197	227	394	493	167	192	334	418
27,000	-	27,999	200	230	400	500	170	196	340	425
28,000	-	28,999	203	233	406	508	173	199	346	433
29,000	-	29,999	206	237	412	515	175	201	350	438
30,000	-	30,999	209	240	418	523	178	205	356	445
31,000	-	31,999	212	244	424	530	180	207	360	450
32,000	-	32,999	215	247	430	538	183	210	366	458
33,000	-	33,999	218	251	436	545	185	213	370	463
34,000	-	34,999	221	254	442	553	188	216	376	470
35,000	-	35,999	224	258	448	560	190	219	380	475
36,000	-	36,999	228	262	456	570	194	223	388	485
37,000	-	37,999	233	268	466	583	198	228	396	495
38,000	-	38,999	237	273	474	593	201	231	402	503
39,000	-	39,999	241	277	482	603	205	236	410	513
40,000	-	40,999	245	282	490	613	208	239	416	520
41,000	-	41,999	249	286	498	623	212	244	424	530
42,000	-	42,999	253	291	506	633	215	247	430	538
43,000	-	43,999	257	296	514	643	218	251	436	545
44,000	-	44,999	261	300	522	653	222	255	444	555
45,000	-	45,999	265	305	530	663	225	259	450	563
46,000	-	46,999	269	309	538	673	229	263	458	573
47,000	-	47,999	273	314	546	683	232	267	464	580
48,000	-	48,999	277	319	554	693	235	270	470	588
49,000	-	49,999	282	324	564	705	240	276	480	600
50,000	-	50,999	286	329	572	715	243	279	486	608
51,000	-	51,999	289	332	578	723	246	283	492	615
52,000	-	52,999	292	336	584	730	248	285	496	620
53,000	-	53,999	295	339	590	738	251	289	502	628
54,000	-	54,999	298	343	596	745	253	291	506	633
55,000	-	55,999	301	346	602	753	256	294	512	640
56,000	-	56,999	304	350	608	760	258	297	516	645
57,000	-	57,999	307	353	614	768	261	300	522	653
58,000	-	58,999	310	357	620	775	264	304	528	660
59,000	-	59,999	313	360	626	783	266	306	532	665
60,000	-	60,999	316	363	632	790	269	309	538	673
61,000	-	61,999	319	367	638	798	271	312	542	678
62,000	-	62,999	322	370	644	805	274	315	548	685
63,000	-	63,999	325	374	650	813	276	317	552	690
64,000	-	64,999	328	377	656	820	279	321	558	698
65,000	-	65,999	332	382	664	830	282	324	564	705
66,000	-	66,999	335	385	670	838	285	328	570	713
67,000	-	67,999	338	389	676	845	287	330	574	718
68,000	-	68,999	341	392	682	853	290	334	580	725
69,000	-	69,999	344	396	688	860	292	336	584	730
70,000	-	70,999	347	399	694	868	295	339	590	738
71,000	-	71,999	350	403	700	875	298	343	596	745
72,000	-	72,999	353	406	706	883	300	345	600	750
73,000	-	73,999	356	409	712	890	303	348	606	758
74,000	-	74,999	359	413	718	898	305	351	610	763
75,000	-	75,999	362	416	724	905	308	354	616	770

**MODIFIED DWELLING PROGRAM**

**Territory B CONTINUED**

<b>DWELLING</b>			<b>FRAME</b>				<b>MASONRY</b>			
<b>VALUES</b>			<b>PC 1-6</b>	<b>PC 7-8</b>	<b>PC 9</b>	<b>PC 10</b>	<b>PC 1-6</b>	<b>PC 7-8</b>	<b>PC 9</b>	<b>PC 10</b>
76,000	-	76,999	365	420	730	913	310	357	620	775
77,000	-	77,999	368	423	736	920	313	360	626	783
78,000	-	78,999	371	427	742	928	315	362	630	788
79,000	-	79,999	374	430	748	935	318	366	636	795
80,000	-	80,999	377	434	754	943	320	368	640	800
81,000	-	81,999	380	437	760	950	323	371	646	808
82,000	-	82,999	384	442	768	960	326	375	652	815
83,000	-	83,999	387	445	774	968	329	378	658	823
84,000	-	84,999	390	449	780	975	332	382	664	830
85,000	-	85,999	393	452	786	983	334	384	668	835
86,000	-	86,999	396	455	792	990	337	388	674	843
87,000	-	87,999	399	459	798	998	339	390	678	848
88,000	-	88,999	402	462	804	1005	342	393	684	855
89,000	-	89,999	405	466	810	1013	344	396	688	860
90,000	-	90,999	408	469	816	1020	347	399	694	868
91,000	-	91,999	411	473	822	1028	349	401	698	873
92,000	-	92,999	414	476	828	1035	352	405	704	880
93,000	-	93,999	417	480	834	1043	354	407	708	885
94,000	-	94,999	420	483	840	1050	357	411	714	893
95,000	-	95,999	423	486	846	1058	360	414	720	900
96,000	-	96,999	426	490	852	1065	362	416	724	905
97,000	-	97,999	429	493	858	1073	365	420	730	913
98,000	-	98,999	432	497	864	1080	367	422	734	918
99,000	-	99,999	436	501	872	1090	371	427	742	928
100,000	-	100,999	439	505	878	1098	373	429	746	933
101,000	-	101,999	442	508	884	1105	376	432	752	940
102,000	-	102,999	445	512	890	1113	378	435	756	945
103,000	-	103,999	448	515	896	1120	381	438	762	953
104,000	-	104,999	451	519	902	1128	383	440	766	958
105,000	-	105,999	454	522	908	1135	386	444	772	965
106,000	-	106,999	457	526	914	1143	388	446	776	970
107,000	-	107,999	460	529	920	1150	391	450	782	978
108,000	-	108,999	463	532	926	1158	394	453	788	985
109,000	-	109,999	466	536	932	1165	396	455	792	990
110,000	-	110,999	469	539	938	1173	399	459	798	998
111,000	-	111,999	472	543	944	1180	401	461	802	1003
112,000	-	112,999	475	546	950	1188	404	465	808	1010
113,000	-	113,999	478	550	956	1195	406	467	812	1015
114,000	-	114,999	481	553	962	1203	409	470	818	1023
115,000	-	115,999	485	558	970	1213	412	474	824	1030
116,000	-	116,999	488	561	976	1220	415	477	830	1038
117,000	-	117,999	491	565	982	1228	417	480	834	1043
118,000	-	118,999	494	568	988	1235	420	483	840	1050
119,000	-	119,999	496	570	992	1240	422	485	844	1055
120,000	-	120,999	498	573	996	1245	423	486	846	1058
121,000	-	121,999	500	575	1,000	1250	425	489	850	1063
122,000	-	122,999	502	577	1,004	1255	427	491	854	1068
123,000	-	123,999	504	580	1,008	1260	428	492	856	1070
124,000	-	124,999	506	582	1,012	1265	430	495	860	1075
125,000	-	125,999	508	584	1,016	1270	432	497	864	1080

**MODIFIED DWELLING PROGRAM**

**Territory B CONTINUED**

<b>DWELLING</b>			<b>FRAME</b>				<b>MASONRY</b>			
<b>VALUES</b>			<b>PC 1-6</b>	<b>PC 7-8</b>	<b>PC 9</b>	<b>PC 10</b>	<b>PC 1-6</b>	<b>PC 7-8</b>	<b>PC 9</b>	<b>PC 10</b>
126,000	-	126,999	510	587	1,020	1275	434	499	868	1085
127,000	-	127,999	513	590	1,026	1283	436	501	872	1090
128,000	-	128,999	516	593	1,032	1290	439	505	878	1098
129,000	-	129,999	519	597	1,038	1298	441	507	882	1103
130,000	-	130,999	522	600	1,044	1305	444	511	888	1110
131,000	-	131,999	525	604	1,050	1313	446	513	892	1115
132,000	-	132,999	528	607	1,056	1320	449	516	898	1123
133,000	-	133,999	531	611	1,062	1328	451	519	902	1128
134,000	-	134,999	534	614	1,068	1335	454	522	908	1135
135,000	-	135,999	538	619	1,076	1345	457	526	914	1143
136,000	-	136,999	541	622	1,082	1353	460	529	920	1150
137,000	-	137,999	544	626	1,088	1360	462	531	924	1155
138,000	-	138,999	547	629	1,094	1368	465	535	930	1163
139,000	-	139,999	550	633	1,100	1375	468	538	936	1170
140,000	-	140,999	553	636	1,106	1383	470	541	940	1175
141,000	-	141,999	556	639	1,112	1390	473	544	946	1183
142,000	-	142,999	559	643	1,118	1398	475	546	950	1188
143,000	-	143,999	562	646	1,124	1405	478	550	956	1195
144,000	-	144,999	565	650	1,130	1413	480	552	960	1200
145,000	-	145,999	568	653	1,136	1420	483	555	966	1208
146,000	-	146,999	571	657	1,142	1428	485	558	970	1213
147,000	-	147,999	574	660	1,148	1435	488	561	976	1220
148,000	-	148,999	577	664	1,154	1443	490	564	980	1225
149,000	-	149,999	579	666	1,158	1448	492	566	984	1230
150,000	-	150,999	581	668	1,162	1453	494	568	988	1235

Add'l Rate Per \$1,000	2.04	2.35	4.08	5.10	1.73	1.99	3.46	4.33
<b>American Reliable Insurance Company</b>				<i>XXX New Business</i>				
<b>Modified Dwelling Program</b>				<i>XXX Renewal Business</i>				
<b>Arkansas</b>				<b>DW.RP.9</b>				

**MODIFIED DWELLING PROGRAM**

**Territory C**

	<b>DWELLING</b>		<b>FRAME</b>				<b>MASONRY</b>			
	<b>VALUES</b>		<b>PC 1-6</b>	<b>PC 7-8</b>	<b>PC 9</b>	<b>PC 10</b>	<b>PC 1-6</b>	<b>PC 7-8</b>	<b>PC 9</b>	<b>PC 10</b>
1	-	25,999	209	240	418	523	178	205	356	445
26,000	-	26,999	212	244	424	530	180	207	360	450
27,000	-	27,999	216	248	432	540	184	212	368	460
28,000	-	28,999	219	252	438	548	186	214	372	465
29,000	-	29,999	222	255	444	555	189	217	378	473
30,000	-	30,999	226	260	452	565	192	221	384	480
31,000	-	31,999	229	263	458	573	195	224	390	488
32,000	-	32,999	232	267	464	580	197	227	394	493
33,000	-	33,999	235	270	470	588	200	230	400	500
34,000	-	34,999	239	275	478	598	203	233	406	508
35,000	-	35,999	242	278	484	605	206	237	412	515
36,000	-	36,999	246	283	492	615	209	240	418	523
37,000	-	37,999	251	289	502	628	213	245	426	533
38,000	-	38,999	255	293	510	638	217	250	434	543
39,000	-	39,999	260	299	520	650	221	254	442	553
40,000	-	40,999	264	304	528	660	224	258	448	560
41,000	-	41,999	268	308	536	670	228	262	456	570
42,000	-	42,999	273	314	546	683	232	267	464	580
43,000	-	43,999	277	319	554	693	235	270	470	588
44,000	-	44,999	282	324	564	705	240	276	480	600
45,000	-	45,999	286	329	572	715	243	279	486	608
46,000	-	46,999	290	334	580	725	247	284	494	618
47,000	-	47,999	295	339	590	738	251	289	502	628
48,000	-	48,999	299	344	598	748	254	292	508	635
49,000	-	49,999	304	350	608	760	258	297	516	645
50,000	-	50,999	308	354	616	770	262	301	524	655
51,000	-	51,999	311	358	622	778	264	304	528	660
52,000	-	52,999	315	362	630	788	268	308	536	670
53,000	-	53,999	318	366	636	795	270	311	540	675
54,000	-	54,999	321	369	642	803	273	314	546	683
55,000	-	55,999	325	374	650	813	276	317	552	690
56,000	-	56,999	328	377	656	820	279	321	558	698
57,000	-	57,999	331	381	662	828	281	323	562	703
58,000	-	58,999	334	384	668	835	284	327	568	710
59,000	-	59,999	338	389	676	845	287	330	574	718
60,000	-	60,999	341	392	682	853	290	334	580	725
61,000	-	61,999	344	396	688	860	292	336	584	730
62,000	-	62,999	348	400	696	870	296	340	592	740
63,000	-	63,999	351	404	702	878	298	343	596	745
64,000	-	64,999	354	407	708	885	301	346	602	753
65,000	-	65,999	358	412	716	895	304	350	608	760
66,000	-	66,999	361	415	722	903	307	353	614	768
67,000	-	67,999	364	419	728	910	309	355	618	773
68,000	-	68,999	367	422	734	918	312	359	624	780
69,000	-	69,999	371	427	742	928	315	362	630	788
70,000	-	70,999	374	430	748	935	318	366	636	795
71,000	-	71,999	377	434	754	943	320	368	640	800
72,000	-	72,999	381	438	762	953	324	373	648	810
73,000	-	73,999	384	442	768	960	326	375	652	815
74,000	-	74,999	387	445	774	968	329	378	658	823
75,000	-	75,999	391	450	782	978	332	382	664	830

**MODIFIED DWELLING PROGRAM**

**Territory C CONTINUED**

<b>DWELLING</b>			<b>FRAME</b>				<b>MASONRY</b>			
<b>VALUES</b>			<b>PC 1-6</b>	<b>PC 7-8</b>	<b>PC 9</b>	<b>PC 10</b>	<b>PC 1-6</b>	<b>PC 7-8</b>	<b>PC 9</b>	<b>PC 10</b>
76,000	-	76,999	394	453	788	985	335	385	670	838
77,000	-	77,999	397	457	794	993	337	388	674	843
78,000	-	78,999	400	460	800	1000	340	391	680	850
79,000	-	79,999	404	465	808	1010	343	394	686	858
80,000	-	80,999	407	468	814	1018	346	398	692	865
81,000	-	81,999	410	472	820	1025	349	401	698	873
82,000	-	82,999	414	476	828	1035	352	405	704	880
83,000	-	83,999	417	480	834	1043	354	407	708	885
84,000	-	84,999	420	483	840	1050	357	411	714	893
85,000	-	85,999	424	488	848	1060	360	414	720	900
86,000	-	86,999	427	491	854	1068	363	417	726	908
87,000	-	87,999	430	495	860	1075	366	421	732	915
88,000	-	88,999	433	498	866	1083	368	423	736	920
89,000	-	89,999	437	503	874	1093	371	427	742	928
90,000	-	90,999	440	506	880	1100	374	430	748	935
91,000	-	91,999	443	509	886	1108	377	434	754	943
92,000	-	92,999	447	514	894	1118	380	437	760	950
93,000	-	93,999	450	518	900	1125	383	440	766	958
94,000	-	94,999	453	521	906	1133	385	443	770	963
95,000	-	95,999	457	526	914	1143	388	446	776	970
96,000	-	96,999	460	529	920	1150	391	450	782	978
97,000	-	97,999	463	532	926	1158	394	453	788	985
98,000	-	98,999	466	536	932	1165	396	455	792	990
99,000	-	99,999	470	541	940	1175	400	460	800	1000
100,000	-	100,999	473	544	946	1183	402	462	804	1005
101,000	-	101,999	476	547	952	1190	405	466	810	1013
102,000	-	102,999	480	552	960	1200	408	469	816	1020
103,000	-	103,999	483	555	966	1208	411	473	822	1028
104,000	-	104,999	486	559	972	1215	413	475	826	1033
105,000	-	105,999	490	564	980	1225	417	480	834	1043
106,000	-	106,999	493	567	986	1233	419	482	838	1048
107,000	-	107,999	496	570	992	1240	422	485	844	1055
108,000	-	108,999	499	574	998	1248	424	488	848	1060
109,000	-	109,999	503	578	1,006	1258	428	492	856	1070
110,000	-	110,999	506	582	1,012	1265	430	495	860	1075
111,000	-	111,999	509	585	1,018	1273	433	498	866	1083
112,000	-	112,999	513	590	1,026	1283	436	501	872	1090
113,000	-	113,999	516	593	1,032	1290	439	505	878	1098
114,000	-	114,999	519	597	1,038	1298	441	507	882	1103
115,000	-	115,999	523	601	1,046	1308	445	512	890	1113
116,000	-	116,999	526	605	1,052	1315	447	514	894	1118
117,000	-	117,999	529	608	1,058	1323	450	518	900	1125
118,000	-	118,999	532	612	1,064	1330	452	520	904	1130
119,000	-	119,999	535	615	1,070	1338	455	523	910	1138
120,000	-	120,999	537	618	1,074	1343	456	524	912	1140
121,000	-	121,999	539	620	1,078	1348	458	527	916	1145
122,000	-	122,999	541	622	1,082	1353	460	529	920	1150
123,000	-	123,999	543	624	1,086	1358	462	531	924	1155
124,000	-	124,999	546	628	1,092	1365	464	534	928	1160
125,000	-	125,999	548	630	1,096	1370	466	536	932	1165

**MODIFIED DWELLING PROGRAM**

**Territory C CONTINUED**

<b>DWELLING</b>			<b>FRAME</b>				<b>MASONRY</b>			
<b>VALUES</b>			<b>PC 1-6</b>	<b>PC 7-8</b>	<b>PC 9</b>	<b>PC 10</b>	<b>PC 1-6</b>	<b>PC 7-8</b>	<b>PC 9</b>	<b>PC 10</b>
126,000	-	126,999	550	633	1,100	1375	468	538	936	1170
127,000	-	127,999	553	636	1,106	1383	470	541	940	1175
128,000	-	128,999	557	641	1,114	1393	473	544	946	1183
129,000	-	129,999	560	644	1,120	1400	476	547	952	1190
130,000	-	130,999	563	647	1,126	1408	479	551	958	1198
131,000	-	131,999	567	652	1,134	1418	482	554	964	1205
132,000	-	132,999	570	656	1,140	1425	485	558	970	1213
133,000	-	133,999	573	659	1,146	1433	487	560	974	1218
134,000	-	134,999	576	662	1,152	1440	490	564	980	1225
135,000	-	135,999	580	667	1,160	1450	493	567	986	1233
136,000	-	136,999	583	670	1,166	1458	496	570	992	1240
137,000	-	137,999	586	674	1,172	1465	498	573	996	1245
138,000	-	138,999	590	679	1,180	1475	502	577	1,004	1255
139,000	-	139,999	593	682	1,186	1483	504	580	1,008	1260
140,000	-	140,999	596	685	1,192	1490	507	583	1,014	1268
141,000	-	141,999	600	690	1,200	1500	510	587	1,020	1275
142,000	-	142,999	603	693	1,206	1508	513	590	1,026	1283
143,000	-	143,999	606	697	1,212	1515	515	592	1,030	1288
144,000	-	144,999	609	700	1,218	1523	518	596	1,036	1295
145,000	-	145,999	613	705	1,226	1533	521	599	1,042	1303
146,000	-	146,999	616	708	1,232	1540	524	603	1,048	1310
147,000	-	147,999	619	712	1,238	1548	526	605	1,052	1315
148,000	-	148,999	623	716	1,246	1558	530	610	1,060	1325
149,000	-	149,999	625	719	1,250	1563	531	611	1,062	1328
150,000	-	150,999	627	721	1,254	1568	533	613	1,066	1333

Add'l Rate Per \$1,000	2.20	2.53	4.40	5.50	1.87	2.15	3.74	4.68
<b>American Reliable Insurance Company</b>				<i>XXX New Business</i>				
<b>Modified Dwelling Program</b>				<i>XXX Renewal Business</i>				
<b>Arkansas</b>				<b>DW.RP.12</b>				

## MODIFIED DWELLING PROGRAM

**1. ELIGIBLE RISKS AND REQUIREMENTS:**

A. One to four family dwellings which are owner occupied (primary/permane

**2. SINGLE DWELLING DEFINITION:**

A. All dwellings or sections of Dwellings which are accessible through unpro  
a single dwelling.

B. Dwellings which are separated by space shall be considered separate dw

C. Dwellings or sections of dwellings which are separated by an 8 inch mason  
to the underside of the roof shall be considered separate dwellings. Com  
independent walls or through party walls, must be protected by at least a  
section.

**3. CONSTRUCTION DEFINITIONS:**

A. Frame Class - Exterior walls of wood or other combustible construction, in  
or plaster on combustible supports.

B. Masonry Veneer - Exterior walls of combustible construction, veneered w  
Masonry Veneer should be rated as Masonry.

C. Masonry - Exterior walls constructed of masonry materials such as adobe  
hollow concrete block, stone, tile or similar materials, and floors and roof

**4. PROTECTION CLASSIFICATION CODES:**

A. CODES

Protection Class	Code	Protection C
1	01	6
2	02	7
3	03	8
4	04	9
5	05	10

B. PROTECTION INFORMATION

We utilize the ISO Protection Class listings in the Public Protection Class  
Dwelling Program policies.

**5. POLICY TERMS:**

A policy will be written for a twelve (12) month term.

**6. INSTALLMENT BILLING OPTION:**

Any policyholder may be given the opportunity to pay by installments. All installments charge (not applicable to the down payment). Any policy may be paid in full.

**7. WHOLE DOLLAR PREMIUM ROUNDING:**

All policy and endorsement premiums will be a full dollar amount. For this purpose, a more will be rounded to the next whole dollar.

**8. MINIMUM PREMIUMS:**

A minimum written premium will apply to all new and renewal policies on a per unit ba

A minimum earned premium will apply to all new and renewal policies. The minimum

**American Reliable Insurance Company  
Modified Dwelling Program  
Arkansas**

**Effective: XXX New Business  
XXX Renewal Business:  
DW.MP.1  
MODIFIED DWELLING PROGRAM**

**9. CHANGES:**

All changes requiring adjustment of premium will be computed pro rata, subject to the

**10. CANCELLATIONS:**

If the insurance is canceled at the request of the Company or the insured, the unearn

**11. PREMIUM CALCULATION:**

The Discounts that are percentage based (Example: 15%) will be totaled and the Cha criteria are totaled, the difference between the totals (Example: +15%, - 20% = -5%) \ Discounts and Charges will be calculated before the dollar (Example: \$15) Discounts the insured may select.) The Discounts and Charges will apply to the BASE PREMIU

Base Premium is defined as the amounts of Coverage A (Dwelling), Coverage B (Oth Coverage D (Fair Rental Value) and Additional Living Expense or Coverage E - Additi & Additional Living Expense or Coverage E - Additional Living Expense.

**12. TERRITORY DEFINITIONS:**

**Territory A:** Remainder of State (Entire state except the counties in territory B and C

**Territory B:** Counties of: Clay, Greene, Randolph, Sharp, Lawrence, Independence Lonoke, Prairie, Monroe, Arkansas, Grant, Howard, Pike, Clark, Dallas, Cleveland, Li

Bradley, Drew, Chicot, Ashley, Union, Columbia, Lafayette, Miller, Little River

**Territory C:** Counties of: Mississippi, Craighead, Poinsett, Crittenden, White, Lee, F

**13. OCCUPANCY DEFINITIONS:**

**Primary/Permanent:** Dwelling owned by the named insured and occupied by the named insured. The dwelling must be occupied by the named insured for at least (9) months.

**Rental:** Dwelling owned by the named insured but occupied by others. The dwelling is

**Seasonal/Secondary:** A dwelling that is not used as a primary residence of the named insured on an intermittent basis by the named insured.

**14. WAIVER OF PREMIUM:**

When a policy is endorsed after inception date, additional or returned premium up to \$10,000 requests the unearned premium be refunded.

!

rent or seasonal/secondary) or rental in nature;

protected openings shall be considered

dwellings.

only party wall which pierces or rises  
communication between dwellings with  
Class A Fire Door installed in a masonry

including wood ironclad, stucco on wood

with brick or stone. For rating purposes,

or, brick, concrete, gypsum block,  
of combustible construction.

Class	Code
	06
	07
	08
	09
	10

classification manual and apply these to risks insured under the

will include a \$6 fully earned service

in amount of fifty (50) cents or

asis. The minimum premium is \$100.

premium is \$100.

s

**Ed. 10/07**

l

minimum earned premium.

ed premium will be computed on a pro-rata basis.

arges that are percentage based will be totaled. After both will be applied to the appropriate premiums. The percentage and Charges. (This includes any Deductible Options that JM as set forth in the DW.RP. pages.

er Structures), Coverage C (Personal Property),  
onal Living Expense PLUS any increases in Coverages B, C, D

2.)

, Cleburne, Jackson, Cross, Woodruff, St Francis,  
ncoln, Hempstead, Nevada, Ouachita, Calhoun

Phillips, Desha, Pulaski, Jefferson

ned insured on a primary/permanent basis.

s rented to others for residential purposes.

ed insured, but one that is used on an

\$5 may be waived unless the name insured

SERFF Tracking Number: ASPX-125448501 State: Arkansas  
 Filing Company: American Reliable Insurance Company State Tracking Number: EFT \$125  
 Company Tracking Number: SC03 DF AR02789  
 TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)  
 Product Name: SCO - Dwelling  
 Project Name/Number: SCO - Dwelling/DF AR02789ARR01

## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-Property & Casualty **Review Status:** Filed 02/20/2008

**Comments:**

**Attachment:**

AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF

**Satisfied -Name:** NAIC Loss Cost Filing Document for OTHER than Workers' Comp **Review Status:** Filed 02/20/2008

**Comments:**

**Attachment:**

NAIC Loss Cost Data Entry Document.PDF

**Satisfied -Name:** AR - NAIC RATE RULE FILING SCHEDULE **Review Status:** Filed 02/20/2008

**Comments:**

**Attachment:**

AR - NAIC RATE RULE FILING SCHEDULE.PDF

**Satisfied -Name:** Cover Letter, Rate & Rule Filing Memo **Review Status:** Filed 02/20/2008

**Comments:**

**Attachments:**

Cover Letter.PDF

Rate & Rule Filing Memo.PDF

**Satisfied -Name:** Actuarial Memo & Exhibits 1 thru 6 **Review Status:** Filed 02/20/2008

**Comments:**

*SERFF Tracking Number:* ASPX-125448501      *State:* Arkansas  
*Filing Company:* American Reliable Insurance Company      *State Tracking Number:* EFT \$125  
*Company Tracking Number:* SC03 DF AR02789  
*TOI:* 01.0 Property      *Sub-TOI:* 01.0002 Personal Property (Fire and Allied Lines)  
  
*Product Name:* SCO - Dwelling  
*Project Name/Number:* SCO - Dwelling/DF AR02789ARR01

**Attachment:**

Actuarial Memo & Exhibits 1 thru 6.PDF

SERFF Tracking Number: ASPX-125448501 State: Arkansas  
Filing Company: American Reliable Insurance Company State Tracking Number: EFT \$125  
Company Tracking Number: SC03 DF AR02789  
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)  
Product Name: SCO - Dwelling  
Project Name/Number: SCO - Dwelling/DF AR02789ARR01

**Review Status:**  
**Satisfied -Name:** HO Prem Comparison Survey Form Filed 02/20/2008  
**Comments:**  
**Attachments:**  
HO Prem Comparison Survey Form.PDF  
HO Prem Comparison Survey Form.XLS

**Review Status:**  
**Satisfied -Name:** Rate Comparison Filed 02/20/2008  
**Comments:**  
**Attachment:**  
Rate Comparison.PDF

**Review Status:**  
**Satisfied -Name:** ARIC Mod DW Exb 4A Filed 02/20/2008  
**Comments:**  
**Attachment:**  
ARIC Mod DW Exb 4A.PDF

**Review Status:**  
**Satisfied -Name:** Page DW.RP.3 Filed 02/20/2008  
**Comments:**  
**Attachment:**  
Page DW\_RP\_3.PDF

**Review Status:**  
**Satisfied -Name:** Supplemental Attachment Filed 02/20/2008  
**Comments:**  
**Attachment:**  
Supplemental Attachment.PDF

**Review Status:**

SERFF Tracking Number: ASPX-125448501 State: Arkansas  
Filing Company: American Reliable Insurance Company State Tracking Number: EFT \$125  
Company Tracking Number: SC03 DF AR02789  
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)  
Product Name: SCO - Dwelling  
Project Name/Number: SCO - Dwelling/DF AR02789ARR01  
**Satisfied -Name:** Supplemental Attachment 2-19-08 Filed 02/20/2008  
**Comments:**  
**Attachment:**  
Supplemental Attachment 2-19-08.PDF

## Property & Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>
---

<b>2. Insurance Department Use only</b>	
a. Date the filing is received:	
b. Analyst:	
c. Disposition:	
d. Date of disposition of the filing:	
e. Effective date of filing:	
New Business	
Renewal Business	
f. State Filing #:	
g. SERFF Filing #:	
h. Subject Codes	

<b>3. Group Name</b>	<b>Group NAIC #</b>
Assurant, Inc. Group	0019

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
American Reliable Insurance Company	AZ	19615	41-0735002	

<b>5. Company Tracking Number</b>	SC03 DF AR02789
-----------------------------------	-----------------

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

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Wendy Sara-Kalisz 8655 East Via De Ventura Scottsdale AZ 85258		800-535-1333		

7.	Signature of authorized filer	
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8.	Please print name of authorized filer	Wendy Sara-Kalisz
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**Filing Information** (see General Instructions for descriptions of these fields)

9.	Type of Insurance (TOI)	01.0 Property
10.	Sub-Type of Insurance (Sub-TOI)	01.0002 Personal Property (Fire and Allied Lines)
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: 04/01/2008      Renewal: 05/01/2008
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



## NAIC LOSS COST DATA ENTRY DOCUMENT

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

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

	Company Name		Company NAIC Number
3.	A.	B.	19615
<b>American Reliable Insurance Company</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.	

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
<b>50 and 53</b>	<b>10.2%</b>	<b>6.3%</b>	<b>15.5%</b>				
TOTAL OVERALL EFFECT							

6.		5 Year History	Rate Change History				All dwelling lob	
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio	
<b>2003</b>	<b>314</b>			<b>184</b>	<b>53</b>	<b>28.9%</b>	<b>54.0%</b>	
<b>2004</b>	<b>307</b>			<b>186</b>	<b>36</b>	<b>19.4%</b>	<b>50.8%</b>	
<b>2005</b>	<b>334</b>			<b>205</b>	<b>16</b>	<b>7.8%</b>	<b>126.1%</b>	
<b>2006</b>	<b>307</b>			<b>209</b>	<b>31</b>	<b>14.8%</b>	<b>47.5%</b>	
<b>2007</b>	<b>284</b>			<b>97</b>	<b>35</b>	<b>35.9%</b>	<b>47.0%</b>	

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	<b>36.2%</b>
B. General Expense	<b>4.9%</b>
C. Taxes, License & Fees	<b>3.7%</b>
D. Underwriting Profit & Contingencies	<b>5.0%</b>
E. Other (explain)	<b>0.0%</b>
F. TOTAL	<b>49.7%</b>

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 65.4% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): C
10. -41.0% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): A

## PROPERTY & CASUALTY 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.)**

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	SC03 DF AR02789
-----------	--	-----------------

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

Rate Increase
                 
  Rate Decrease
                 
  Rate Neutral (0%)

<b>3.</b>	<b>Filing Method (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	File and Use
-----------	--	--------------

<b>4a.</b>	<b>Rate Change by Company (As Proposed)</b>
------------	---

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)
American Reliable Insurance Company		6.3	1084	284	17203	65.4	-41
		0	0	0	0	0	0

<b>4b.</b>	<b>Rate Change by Company (As Accepted) For State Use Only</b>
------------	--

Company Name	Overall % Indicated Change (when Applicable)	Overall % Rate Impact	Written Premium Change for this program	# of policyholder affected for this program	Written premium for this program	Maximum %Change (where required)	Minimum %Change (where required)

### 5. Overall Rate Information (Complete for Multiple Company Filings only)

		COMPANY USE	STATE USE
<b>5a.</b>	Overall percentage rate indication(when applicable)		
<b>5b.</b>	Overall percentage rate impact for this filing		
<b>5c.</b>	Effect of Rate Filing – Written premium change for this program		
<b>5d.</b>	Effect of Rate Filing - Number of policyholders affected		

<b>6.</b>	Overall percentage of last rate revision	2.7
-----------	--	-----

<b>7.</b>	Effective Date of last rate revision	11/01/2003
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<b>8.</b>	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	File and Use
-----------	---	--------------

	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	0807	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02	0807	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	



**ASSURANT**  
Specialty  
Property

American Reliable  
Insurance Company  
American Bankers Insurance  
Company of Florida  
8655 E. Via De Ventura, Suite E200  
Scottsdale, AZ 85258  
T 480.483.8666 F 480.483.1675

**SENT VIA SERFF**

www.assurant.com

January 22, 2008

Arkansas Department of Insurance  
1200 West Third Street  
Little Rock, AR 72201

**Re: American Reliable Insurance Company**  
**Rate & Rule Filing Revisions**  
**Dwelling Programs**  
**Internal LOBs – 50 & 53**  
**Company Filing No.: SC03 DF AR02789**  
**Proposed Effective Dates: 04/01/2008 New Business**  
**05/01/2008 Renewal Business**

**NAIC # 0019-19615**  
**FEIN: 41-0735002**

American Reliable Insurance Company respectfully submits the attached rates and rules revision filing to our currently approved Dwelling program in Arkansas. There is a +6.3% rate impact. Our proposed effective dates are April 1, 2008 for new and May 1, 2008 for renewal business.

Enclosed for your review and consideration are:

- Ø This letter
- Ø P&C Transmittal Document and Rate & Rule Schedule
- Ø Rate & Rule Filing Memorandum
- Ø Actuarial Memorandum & Exhibits 1 through 6
- Ø NAIC Loss Cost Date Entry Document – RF1
- Ø HO Premium Comparison Survey Form
- Ø Rule Pages DW.MP.1 through DW.MP.2 (Ed. 08/07)
- Ø Rate Pages DW.RP.1 through DW.RP.12 (Ed. 08/07)
- Ø \$125.00 EFT Filing Fee (\$100 for Rates & \$25 for Rules)

Please note there is a companion forms filing.

We request the option of moving boxes, reformatting text and changing page size to accommodate system programming and client needs. The content will remain as approved by your Department.

Please feel free to contact me at the email address or telephone number listed below if you should have any questions. We look forward to receiving your Department's approval.

Regards,  
Wendy Sara  
Regulatory Analyst  
New Email: Wendy.Sara@assurant.com  
Phone: (800)-535-1333, Ext. 563

Attachments

**AMERICAN RELIABLE INSURANCE COMPANY**  
**RATE & RULE FILING MEMORANDUM**  
**DWELLING PROGRAM**

American Reliable Insurance Company is proposing revisions to its currently approved Modified Dwelling Product. This filing will be replacing our internal lines of business 50 and 53 filings. There is a +6.3% rate impact. The following changes have been made to the current filing:

**DW.MP.1 – DW.MP.3**

These two rule pages will replace all previously filed rules pages.

**DW.RP.1 – DW.RP.12**

These rate pages replace all previously filed rate pages.

There is a companion forms filing.

**American Reliable Insurance Company  
Arkansas  
Dwelling  
Line(s) of Business: 50 and 53**

**Actuarial Memorandum**

We are proposing a rate level change of 6.3%. The indicated rate level change is 10.2%. Please see Exhibit 1 for the rate indication. See the filing memorandum for the specifics of rate changes.

The indicated rate level change is determined using standard actuarial principles, based on 5 years of calendar year premiums and accident year losses. We have brought the premium to current level by using the parallelogram method using prior rate changes.

The losses have been developed to ultimate value with a Loss Development Factor, and have been trended to the average accident date for the effective policy year. Please see Exhibits 2 and 3. In addition, the losses have been offset for salvage and subrogation, are net of catastrophes, and have been capped at \$100,000. A cat factor and an excess loss factor is then included. Please see Exhibits 4 and 5.

Credibility is determined using the square root of  $P/K$  limited to 1.0, where  $P$  is 5 years of trended on level earned premium, and  $K$  is the credibility standard using a full credibility standard of 3000 claims. The credibility complement is the permissible loss ratio trended since date of last rate change.

**American Reliable Insurance Company  
Arkansas  
Dwelling  
Line(s) of Business: 50 and 53**

**Rate Indication  
Exhibit 1**

Evaluated as of 6/30/2007  
Assumed effective date of 5/1/2008

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>Total</u>
Written Premium	183,177	188,695	219,863	200,154	91,123	883,012
Earned Premium	183,818	185,530	204,965	209,325	97,373	881,012
Current Rate Level Factor	1.000	1.000	1.000	1.000	1.000	
Premium Trend Factor	1.163	1.133	1.104	1.076	1.056	
Trended, On-Level Earned Premium	213,840	210,296	226,383	225,285	102,778	978,582
Incurred Limited Loss & LAE @ 2Q2007	53,073	35,786	15,603	29,428	26,170	160,060
Loss Development Factor	1.002	1.008	1.021	1.052	1.336	
Pure Premium Trend Factor	1.484	1.387	1.296	1.211	1.152	
Catastrophe Factor	1.200	1.200	1.200	1.200	1.200	
Excess Loss Factor	1.058	1.058	1.058	1.058	1.058	
Trended, Ultimate Loss & LAE	100,219	63,534	26,222	47,610	51,106	288,692
Loss & LAE Ratio	46.9%	30.2%	11.6%	21.1%	49.7%	29.5%
Selected Loss & LAE Ratio	29.5%					
Other Acquisition & General Expenses (% of EP)	16.0%					
Credibility	19.8%					
Complementary Loss & LAE Ratio	62.8%					
Credibility-Weighted Loss & LAE Ratio	56.2%					
Permissible Loss & LAE Ratio	50.3%					
Indicated Rate Level Change	10.2%					
<b>Selected Rate Level Change</b>	<b>6.3%</b>					

Losses capped at \$100,000.

**American Reliable Insurance Company  
Arkansas  
Dwelling**

**Loss Development Factors  
Exhibit 2**

Countrywide Data  
Case Incurred Losses & LAE  
000s omitted

Accident Year	Cumulative Amounts (age in quarters)									
	2	6	10	14	18	22	26	30	34	38
1998	3,395	8,784	9,618	10,084	10,113	10,131	10,214	10,267	10,284	10,388
1999	2,537	4,961	5,094	5,131	5,126	5,139	5,140	5,140	5,141	
2000	1,519	4,418	4,570	4,677	4,696	4,729	4,736	4,735		
2001	1,743	4,232	4,482	4,424	4,400	4,407	4,267			
2002	2,782	8,179	8,231	8,385	8,515	8,574				
2003	6,628	16,007	16,370	16,762	16,985					
2004	7,536	16,579	16,902	17,160						
2005	6,405	19,089	19,865							
2006	6,969	17,255								
2007	7,361									

  

Accident Year	Age-Age Factors									
	2-6	6-10	10-14	14-18	18-22	22-26	26-30	30-34	34-38	
1998	2.588	1.095	1.049	1.003	1.002	1.008	1.005	1.002	1.010	
1999	1.955	1.027	1.007	0.999	1.002	1.000	1.000	1.000		
2000	2.909	1.034	1.023	1.004	1.007	1.001	1.000			
2001	2.428	1.059	0.987	0.995	1.002	0.968				
2002	2.940	1.006	1.019	1.015	1.007					
2003	2.415	1.023	1.024	1.013						
2004	2.200	1.020	1.015							
2005	2.980	1.041								
2006	2.476									
2007										

  

Straight Avg	Age-Age Factors									
	2-6	6-10	10-14	14-18	18-22	22-26	26-30	30-34	34-38	
All Yrs	2.543	1.038	1.018	1.005	1.004	0.995	1.002	1.001	1.010	
5 Yrs	2.602	1.030	1.014	1.005	1.004					
3 Yrs	2.552	1.028	1.019	1.008	1.005	0.990	1.002			
2 Yrs	2.728	1.030	1.020	1.014	1.004	0.985	1.000	1.001		

  

Weighted Avg	Age-Age Factors									
	2-6	6-10	10-14	14-18	18-22	22-26	26-30	30-34	34-38	
All Yrs	2.518	1.035	1.021	1.008	1.004	0.998	1.003	1.001	1.010	
5 Yrs	2.543	1.028	1.017	1.009	1.004					
3 Yrs	2.531	1.028	1.019	1.011	1.006	0.991	1.003			
2 Yrs	2.717	1.031	1.020	1.014	1.005	0.985	1.000	1.001		

  

Selected LDF	Age-Age Factors									
	2-6	6-10	10-14	14-18	18-22	22-26	26-30	30-34	34-38	
	1.167	1.066	1.022	1.004	1.003	1.002	1.000	1.000	1.000	1.000
	2.681	1.065	1.029	1.009	1.005	1.002	1.000	1.000	1.000	1.000

**American Reliable Insurance Company  
Arkansas  
Dwelling**

**Loss Development Factors  
Exhibit 2**

Countrywide Data  
Capped Case Incurred Losses & LAE \*  
000s omitted

Accident Year	Cumulative Amounts (age in quarters)									
	2	6	10	14	18	22	26	30	34	38
1998	3,323	7,990	8,773	8,883	8,912	8,929	9,012	9,066	9,083	9,186
1999	2,537	4,940	5,073	5,110	5,105	5,118	5,119	5,119	5,120	
2000	1,519	4,309	4,461	4,568	4,587	4,620	4,627	4,627		
2001	1,743	4,221	4,463	4,405	4,381	4,388	4,248			
2002	2,782	7,978	8,030	8,184	8,314	8,449				
2003	6,478	15,228	15,583	15,951	16,149					
2004	7,090	15,638	15,969	16,155						
2005	6,289	18,096	18,854							
2006	6,795	16,279								
2007	7,028									
Accident Year	Age-Age Factors									
	2-6	6-10	10-14	14-18	18-22	22-26	26-30	30-34	34-38	
1998	2.405	1.098	1.012	1.003	1.002	1.009	1.006	1.002	1.011	
1999	1.947	1.027	1.007	0.999	1.002	1.000	1.000	1.000		
2000	2.837	1.035	1.024	1.004	1.007	1.001	1.000			
2001	2.422	1.057	0.987	0.995	1.002	0.968				
2002	2.867	1.006	1.019	1.016	1.016					
2003	2.351	1.023	1.024	1.012						
2004	2.206	1.021	1.012							
2005	2.878	1.042								
2006	2.396									
2007										
Straight Avg										
	2-6	6-10	10-14	14-18	18-22	22-26	26-30	30-34	34-38	
All Yrs	2.479	1.039	1.012	1.005	1.006	0.995	1.002	1.001	1.011	
5 Yrs	2.539	1.030	1.013	1.005	1.006					
3 Yrs	2.493	1.029	1.018	1.008	1.008	0.990	1.002			
2 Yrs	2.637	1.032	1.018	1.014	1.009	0.985	1.000	1.001		
Weighted Avg										
	2-6	6-10	10-14	14-18	18-22	22-26	26-30	30-34	34-38	
All Yrs	2.456	1.036	1.014	1.007	1.007	0.998	1.003	1.001	1.011	
5 Yrs	2.488	1.028	1.016	1.008	1.007					
3 Yrs	2.479	1.030	1.018	1.011	1.010	0.991	1.003			
2 Yrs	2.627	1.032	1.018	1.014	1.011	0.985	1.000	1.001		
Selected										
	2-6	6-10	10-14	14-18	18-22	22-26	26-30	30-34	34-38	
LDF	2.539	1.030	1.013	1.006	1.001	1.001	1.000	1.000	1.000	1.000
LDF	2.671	1.052	1.021	1.008	1.002	1.001	1.000	1.000	1.000	1.000

\* Losses capped at \$100,000.

**American Reliable Insurance Company  
Arkansas  
Dwelling**

**Pure Premium Trend  
Exhibit 3**

Countrywide Data  
Evaluated as of 12/31/2006

Year	Earned Exposures	Ultimate Loss & LAE (000s omitted)	Pure Premium (000s omitted)
1999	661	4,735	7.164
2001	637	4,267	6.704
2002	1,045	8,591	8.223
2003	1,684	17,070	10.136
2004	1,809	17,315	9.574
2005	1,810	20,434	11.289
2006	1,807	18,370	10.166
		All Years	8.3%
		2002 - 2006	5.5%
		2004 - 2006	3.0%

Selected Pure Premium Trend 7.0%

**American Reliable Insurance Company  
Arkansas  
Dwelling**

**Catastrophe Factor  
Exhibit 4**

Non-Modeled Cat Incurred Loss*	182,255
Non-Cat Incurred Loss*	825,177
Non-Modeled Cat/Non-Cat	22.1%
Model Cat Loss/Premium	0.0%
Permissible Loss & LAE Ratio	50.3%
Catastrophe Factor	1.221
Selected Catastrophe Factor	1.200

\* Incurred Losses shown above are from Accident Years 1995 thru 2006.

**American Reliable Insurance Company  
Arkansas  
Dwelling**

**Excess Loss Factor  
Exhibit 5**

Countrywide Data  
000s omitted

Year	Capped Incurred Loss & LAE	LDF	Capped Ultimate Loss & LAE	Total Incurred Loss & LAE	LDF	Total Ultimate Loss & LAE	Total/ Capped
1998	9,186	1.000	9,186	10,388	1.000	10,388	1.131
1999	5,120	1.000	5,120	5,141	1.000	5,141	1.004
2000	4,627	1.000	4,627	4,735	1.000	4,735	1.024
2001	4,248	1.000	4,248	4,267	1.000	4,267	1.004
2002	8,449	1.001	8,457	8,574	1.002	8,591	1.016
2003	16,149	1.002	16,181	16,985	1.005	17,070	1.055
2004	16,155	1.008	16,284	17,160	1.009	17,315	1.063
2005	18,854	1.021	19,254	19,865	1.029	20,434	1.061
2006	16,279	1.052	17,123	17,255	1.065	18,370	1.073
Total	99,066		100,480	104,371		106,312	1.054

2002 - 2006      1.058

Selected XS Loss Factor      **1.058**

\* Claims are capped at \$100,000.

**American Reliable Insurance Company  
Arkansas  
Dwelling**

**Expenses  
Exhibit 6**

	2004	2005	2006	Average 2004-2006	Selections
Commissions, Brokerage *	-0.5%	5.8%	23.4%	9.6%	25.0%
Taxes, Licenses & Fees *	3.5%	3.1%	4.5%	3.7%	3.7%
Other Acquisition Expense **	11.8%	10.8%	10.8%	11.2%	11.2%
General Expenses **	4.9%	4.7%	4.9%	4.9%	4.9%
Profit Provision					5.0%
Total Expense & Profit					49.7%
Permissible Loss & LAE Ratio					50.3%

\* Source: Annual Statement, State Page 15 - Lines 1 and 2.1

\*\* Source: Insurance Expense Exhibit Part 3 - Lines 1 and 2.1

NAIC Number: \_\_\_\_\_  
 Company Name: American Reliable Insurance Company  
 Contact Person: \_\_\_\_\_  
 Telephone No.: \_\_\_\_\_  
 Email Address: \_\_\_\_\_  
 Effective Date: \_\_\_\_\_

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

Submit to: Arkansas Insurance Department  
 1200 West Third Street  
 Little Rock, AR 72201-1904  
 Telephone: 501-371-2800  
 Email as an attachment to [insurance.pnc@arkansas.gov](mailto: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																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

**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	\$314.50	\$370.00	\$314.50	\$370.00	\$345.95	\$407.00	\$320.79	\$377.40	\$320.79	\$377.40	\$320.79	\$377.40	\$320.79	\$377.40	\$314.50	\$370.00	\$345.95	\$407.00
	\$120,000	\$414.80	\$488.00	\$414.80	\$488.00	\$456.28	\$536.80	\$423.10	\$497.76	\$423.10	\$497.76	\$423.10	\$497.76	\$423.10	\$497.76	\$414.80	\$488.00	\$456.28	\$536.80
	\$160,000	\$501.50	\$590.00	\$501.50	\$590.00	\$551.65	\$649.00	\$511.53	\$601.80	\$511.53	\$601.80	\$511.53	\$601.80	\$511.53	\$601.80	\$501.50	\$590.00	\$551.65	\$649.00
6	\$80,000	\$314.50	\$370.00	\$314.50	\$370.00	\$345.95	\$407.00	\$320.79	\$377.40	\$320.79	\$377.40	\$320.79	\$377.40	\$320.79	\$377.40	\$314.50	\$370.00	\$345.95	\$407.00
	\$120,000	\$414.80	\$488.00	\$414.80	\$488.00	\$456.28	\$536.80	\$423.10	\$497.76	\$423.10	\$497.76	\$423.10	\$497.76	\$423.10	\$497.76	\$414.80	\$488.00	\$456.28	\$536.80
	\$160,000	\$501.50	\$590.00	\$501.50	\$590.00	\$551.65	\$649.00	\$511.53	\$601.80	\$511.53	\$601.80	\$511.53	\$601.80	\$511.53	\$601.80	\$501.50	\$590.00	\$551.65	\$649.00
9	\$80,000	\$629.00	\$740.00	\$629.00	\$740.00	\$691.90	\$814.00	\$641.58	\$754.80	\$641.58	\$754.80	\$641.58	\$754.80	\$641.58	\$754.80	\$629.00	\$740.00	\$691.90	\$814.00
	\$120,000	\$829.60	\$976.00	\$829.60	\$976.00	\$912.56	\$1,073.60	\$846.19	\$995.52	\$846.19	\$995.52	\$846.19	\$995.52	\$846.19	\$995.52	\$829.60	\$976.00	\$912.56	\$1,073.60
	\$160,000	\$1,003.00	\$1,180.00	\$1,003.00	\$1,180.00	\$1,103.30	\$1,298.00	\$1,023.06	\$1,203.60	\$1,023.06	\$1,203.60	\$1,023.06	\$1,203.60	\$1,023.06	\$1,203.60	\$1,003.00	\$1,180.00	\$1,103.30	\$1,298.00

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

Fire Extinguisher	<input type="text"/> %	Deadbolt Lock	<input type="text"/> %
Burglar Alarm	<input type="text"/> %	Window Locks	<input type="text"/> %
Smoke Alarm	<input type="text"/> %	\$1,000 Deductible	<input type="text"/> %
		Other (specify)	<input type="text"/>
	<input type="text"/> %		<input type="text"/> %
		Maximum Credit Allowed	<input type="text"/> %

**EARTHQUAKE INSURANCE**

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

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

WHAT IS YOUR PERCENTAGE DEDUCTIBLE?  %

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?

	Zone	Brick	<input type="text"/>	Frame	<input type="text"/>
	Highest Risk	\$	<input type="text"/>	\$	<input type="text"/>
	Lowest Risk	\$	<input type="text"/>	\$	<input type="text"/>

**TERRITORY C**

CHART	TERRITORY C			
	AEGIS	GUIC	PROPOSED	
CHART C4 - 3	<b>P.C. 1 - 4, Masonry, Home Age -50</b>			
	\$25,000	315	533	224
	\$50,000	589	1010	312
	\$75,000	862	1487	386
	\$100,000	1135	1963	461
	\$125,000	1420	2440	529
	\$150,000	1705	2917	600
	\$200,000	2275	3870	702
	<b>P.C. 5 &amp; 6, Masonry, Home Age -50</b>			
	\$25,000	342	533	224
	\$50,000	615	1010	312
	\$75,000	888	1487	386
	\$100,000	1161	1963	461
	\$125,000	1446	2440	529
\$150,000	1731	2917	600	
\$200,000	2301	3870	702	
CHART C4 - 4	<b>P.C. 9, Masonry, Home Age -50</b>			
	\$25,000	457	732	402
	\$50,000	730	1400	574
	\$75,000	1003	2067	719
	\$100,000	1276	2735	863
	\$125,000	1561	3402	995
	\$150,000	1846	4069	1133
	\$200,000	2416	5404	1329
	<b>P.C. 10, Masonry, Home Age -50</b>			
	\$25,000	716	1105	458
	\$50,000	1153	2131	672
	\$75,000	1590	3156	852
	\$100,000	2027	4181	1031
	\$125,000	2455	5206	1195
\$150,000	2882	6230	1367	
\$200,000	3737	8280	1610	
CHART C4 - 7	<b>P.C. 1 - 4, Frame, Home Age -50</b>			
	\$25,000	315	671	255
	\$50,000	589	1281	358
	\$75,000	862	1890	445
	\$100,000	1135	2499	532
	\$125,000	1420	3108	611
	\$150,000	1705	3717	694
	\$200,000	2275	4935	813
	<b>P.C. 5 &amp; 6, Frame, Home Age -50</b>			
	\$25,000	342	671	255
	\$50,000	615	1281	358
	\$75,000	888	1890	445
	\$100,000	1161	2499	532
	\$125,000	1446	3108	611
\$150,000	1731	3717	694	
\$200,000	2301	4935	813	
CHART C4 - 8	<b>P.C. 9, Frame, Home Age -50</b>			
	\$25,000	457	809	402
	\$50,000	730	1552	574
	\$75,000	1003	2293	719
	\$100,000	1276	3035	863
	\$125,000	1561	3776	995
	\$150,000	1846	4517	1133
	\$200,000	2416	6000	1329
	<b>P.C. 10, Frame, Home Age -50</b>			
	\$25,000	716	1224	536
	\$50,000	1153	2364	787
	\$75,000	1590	3503	1000
	\$100,000	2027	4642	1209
	\$125,000	2455	5780	1400
\$150,000	2882	6919	1602	
\$200,000	3737	9196	1886	

**American Reliable Insurance Company  
Arkansas  
Dwelling**

**Catastrophe Factor  
Exhibit 4A**

Arkansas data

Accident Year	Modeled Cat Loss	Non-Modeled Cat Loss	Non-Cat Loss
1995	0	0	10,342
1996	0	8,158	69,135
1997	0	75,109	271,740
1998	0	0	21,454
1999	0	76,687	38,060
2000	0	0	25,364
2001	0	2,172	50,243
2002	0	2,757	145,414
2003	0	0	47,109
2004	0	9,238	49,043
2005	0	2,364	12,824
2006	0	5,771	84,449
Total	0	182,255	825,177
Non-Modeled Cat/Non-Cat			22.1%
Model Cat Loss/Premium			0.0%
Permissible Loss & LAE Ratio			50.3%
Catastrophe Factor			1.221
Selected Catastrophe Factor			1.200

The data above reflects all Dwelling business in Arkansas.

**MODIFIED DWELLING PROGRAM**

**4. DISCOUNTS/SURCHARGES**

**A. DEDUCTIBLE OPTIONS**

The discount/surcharge is applied to the BASE PREMIUM which includes a \$500 All Perils deductible.

<u>DEDUCTIBLE</u>	<u>DISCOUNT/SURCHARGE</u>
\$250	Surcharge: 5%
\$500/\$1000 Wind & Hail	Discount: 5%
\$1,000	Discount: 10%
\$2,500	Discount: 20%
\$5,000	Discount: 25%

**B. CLAIMS SURCHARGE**

A surcharge will be applied if the insured has had a claim in the past 36 months. The surcharge can not be applied to weather claims.

Surcharge: 10%

**American Reliable Insurance Company**  
**Arkansas**  
**Dwelling**  
**Line(s) of Business: 50 and 53**

**Response to Interrogatory Dated February 6, 2008**

One insured in proposed territory C will see a rate change of 65% which will result in their policy premium increasing from \$333 to \$551. Please note that the overall rate change for Territory C policies is 14.6%.

Our historical loss experience (1/1/1994 - 6/30/2007) by proposed territory is as follows:

Proposed Territory	Earned Premium	Incurred Loss & LAE	Loss Ratio
A	1,338,968	246,931	18.4%
B	962,970	245,983	25.5%
C	547,767	132,917	24.3%
Total	2,849,705	625,832	22.0%

Please note that our proposed changes are primarily based on rate comparisons versus our competitors rather than our historical loss experience due to the low credibility of our experience. The competitor rate comparison information has been previously submitted.

**AMERICAN RELIABLE INSURANCE COMPANY  
ARKANSAS DWELLING PROGRAM  
SUPPLEMENTAL ATTACHMENT 2-19-08**

The proposed program is marketed through a home builder and there are currently 2 different programs. The first program closed 2007 with \$181,784 in premium and the second program closed 2007 with \$14,524 in premium. In this revised filing we are combining up the two programs into one as we can not carry the administrative costs/programming costs on a program that only maintains \$14,524 in premium.

The large percentage increases are occurring in the program with only \$14,524 in premium. This program is used as a forced place avenue for homeowners that do not provide the home builder/mortgage carrier proof of insurance. These homeowners could get insurance elsewhere if needed.

We are asking that you reconsider allowing us to proceed with the larger increases due to the circumstances outlined above.