

SERFF Tracking Number: AMMH-125599500 State: Arkansas
Filing Company: American Modern Home Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: 20071211-06
TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations
Product Name: 2008 - Watercraft-rate-Rule
Project Name/Number: First Choice - 2008-Rate,Rule/20071211-06

Filing at a Glance

Company: American Modern Home Insurance Company

Product Name: 2008 - Watercraft-rate-Rule	SERFF Tr Num: AMMH-125599500	State: Arkansas
TOI: 09.0 Inland Marine	SERFF Status: Closed	State Tr Num: EFT \$100
Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations	Co Tr Num: 20071211-06	State Status: Fees verified and received
Filing Type: Rate/Rule	Co Status:	Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding
	Author: Mellisa Holder	Disposition Date: 05/13/2008
	Date Submitted: 04/25/2008	Disposition Status: Filed
Effective Date Requested (New): 07/15/2008		Effective Date (New): 07/15/2008
Effective Date Requested (Renewal): 08/15/2008		Effective Date (Renewal): 08/15/2008

State Filing Description:

General Information

Project Name: First Choice - 2008-Rate,Rule
Project Number: 20071211-06
Reference Organization:
Reference Title:
Filing Status Changed: 05/13/2008
State Status Changed: 04/29/2008
Corresponding Filing Tracking Number: 20080425-01
Filing Description:

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

Deemer Date:

This is a new First choice watercraft Filing. Please find the proposed filing as well as the transmittals attached.

Thank you

Company and Contact

SERFF Tracking Number: AMMH-125599500 State: Arkansas
 Filing Company: American Modern Home Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: 20071211-06
 TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations
 Product Name: 2008 - Watercraft-rate-Rule
 Project Name/Number: First Choice - 2008-Rate,Rule/20071211-06

Filing Contact Information

Mellisa Holder, Filing Analyst mholder@amig.com
 7000 Midland Blvd (800) 759-9008 [Phone]
 Amelia, OH 45102 (513) 947-4929[FAX]

Filing Company Information

American Modern Home Insurance Company	CoCode: 23469	State of Domicile: Ohio
7000 Midland Blvd.	Group Code: 127	Company Type:
Amelia, OH 45102	Group Name:	State ID Number:
(800) 759-9008 ext. [Phone]	FEIN Number: 31-0715697	

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: Fee for Rate/Rule Filing
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Modern Home Insurance Company	\$100.00	04/25/2008	19913585

SERFF Tracking Number: AMMH-125599500 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	05/13/2008	05/13/2008

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	Alexa Grissom	04/29/2008	04/29/2008	Jayne Lawrence	05/12/2008	05/12/2008

SERFF Tracking Number: *AMMH-125599500* *State:* *Arkansas*
Filing Company: *American Modern Home Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *20071211-06*
TOI: *09.0 Inland Marine* *Sub-TOI:* *09.0000 Inland Marine Sub-TOI Combinations*
Product Name: *2008 - Watercraft-rate-Rule*
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Disposition

Disposition Date: 05/13/2008

Effective Date (New): 07/15/2008

Effective Date (Renewal): 08/15/2008

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *AMMH-125599500* *State:* *Arkansas*
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover Letter	Filed	Yes
Supporting Document	Proposed Filing	Filed	Yes
Supporting Document	Transmittals	Filed	Yes
Supporting Document	revised manual pages	Filed	Yes

SERFF Tracking Number: AMMH-125599500 State: Arkansas
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TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations
Product Name: 2008 - Watercraft-rate-Rule
Project Name/Number: First Choice - 2008-Rate,Rule/20071211-06

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 04/29/2008
Submitted Date 04/29/2008
Respond By Date

Dear Mellisa Holder,

This will acknowledge receipt of the captioned filing. Please provide additional information indicating what would determine when the various discount/surcharges would apply: Affinity Group Discounts, Loss Experience Surcharge, Driving Record Surcharge and Transfer Surcharge. For each of these, there is more than one percentage that could apply. Please advise what determines which discount/surcharge would apply.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 05/12/2008
Submitted Date 05/12/2008

Dear Alexa Grissom,

Comments:

Response 1

Comments: Ms. Grissom,

My name is Jayme Lawrence and I am responding on behalf of Mellisa Holder. She is out of the office until May 19th. I have revised the manual pages for the discounts/surcharges that you have questioned. I've included the definition (where applicable) and the directions as to when the different percentages will apply. If you have any questions please feel free to call me at 1-800-759-9008 Ext. 6715.

Thanks,
Jayme Lawrence
Compliance Analyst

SERFF Tracking Number: *AMMH-125599500* *State:* *Arkansas*
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Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: revised manual pages

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Mellisa Holder

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Satisfied -Name: Cover Letter	Review Status: Filed	05/13/2008
Comments:		
Attachment: Filing letter-rate_rule.pdf		
Satisfied -Name: Proposed Filing	Review Status: Filed	05/13/2008
Comments:		
Attachment: Proposed Rate_rule pages only.pdf		
Satisfied -Name: Transmittals	Review Status: Filed	05/13/2008
Comments:		
Attachments: rate_rule transmittal.pdf transmital_rate_rule.pdf		
Satisfied -Name: revised manual pages	Review Status: Filed	05/13/2008
Comments:		
Attachment: revised manual pages 05-11-08 response.pdf		



**AMERICAN MODERN HOME
INSURANCE COMPANY**

April 25, 2008

ARKANSAS INSURANCE DEPARTMENT
PROPERTY & CASUALTY DIVISION
1200 W 3RD ST
LITTLE ROCK AR 72201-1904

RE: American Modern Home
First Choice Watercraft Program
Rate/Rule Filing
Company File Number: 20071211-06
NAIC Number: 127-23469
Federal ID Number: 31-0715697

Dear Commissioner:

- On behalf of American Modern Home Insurance Company and in accordance with the filing requirements of your state, we are submitting a new First Choice Watercraft program.

I have enclosed a copy of the Rate/Rule manual for your review. We feel the proposed filing is neither excessive, inadequate nor unfairly discriminatory. This Rate/Rule Filing is part of the form filing 20080425-01

We are requesting an effective date for all policies new or renewed on or after 07/15/2008 for new business and 08/15/08 for renewal. If you have any questions, please contact me at the number listed below or by email at mholder@amig.com

Cordially,

Mellisa M. Holder
Compliance Analyst
The Midland Company/AMIG
1-800-759-9008 ext. 5835

**ARKANSAS
AMERICAN MODERN HOME INSURANCE COMPANY
FIRST CHOICE WATERCRAFT PROGRAM**

GENERAL RULES

1. Term

Policies are issued on a 12-month term.

2. Minimum Premium Requirements

Minimum Written	Minimum Earned
\$100 per unit	\$100 per unit

3. Hull Length

Maximum hull length is 125 feet.

**ARKANSAS
AMERICAN MODERN HOME INSURANCE
FIRST CHOICE WATERCRAFT**

TERRITORIES

TERRITORY 50 - ENTIRE STATE

TERRITORY 51 - N/A

TERRITORY 52 - N/A

**ARKANSAS
AMERICAN MODERN HOME INSURANCE COMPANY
FIRST CHOICE WATERCRAFT PROGRAM**

WATERCRAFT PHYSICAL DAMAGE RATES (optional)

Base Premiums

Boat Type	Base Premium
Airboat	\$227
Bass / Walleye Boat	\$142
Cruiser	\$134
High Performance	\$338
Houseboat	\$151
Hovercraft	\$227
Mid Performance	\$227
Pontoon	\$110
Runabout	\$149
Sailboat	\$139
Ski Boat	\$149
Sport Fishing	\$142
Trawler	\$134

**ARKANSAS
AMERICAN MODERN HOME INSURANCE COMPANY
FIRST CHOICE WATERCRAFT PROGRAM**

HULL INCREASED LIMIT FACTORS

Value	Factor
0 - 1000	0.508
1001 - 2000	0.540
2001 - 3000	0.580
3001 - 4000	0.612
4001 - 5000	0.652
5001 - 6000	0.727
6001 - 7000	0.796
7001 - 8000	0.840
8001 - 9000	0.927
9001 - 10000	0.985
10001 - 11000	1.076
11001 - 12000	1.118
12001 - 13000	1.159
13001 - 14000	1.213
14001 - 15000	1.257
15001 - 16000	1.294
16001 - 17000	1.331
17001 - 18000	1.364
18001 - 19000	1.402
19001 - 20000	1.436
20001 - 21000	1.474
21001 - 22000	1.512
22001 - 23000	1.553
23001 - 24000	1.590
24001 - 25000	1.629
25001 - 26000	1.663
26001 - 27000	1.701
27001 - 28000	1.739
28001 - 29000	1.776
29001 - 30000	1.813
30001 - 31000	1.850
31001 - 32000	1.884
32001 - 33000	1.904
33001 - 34000	1.932

Value	Factor
34001 - 35000	1.978
35001 - 36000	2.024
36001 - 37000	2.058
37001 - 38000	2.099
38001 - 39000	2.134
39001 - 40000	2.168
40001 - 41000	2.211
41001 - 42000	2.244
42001 - 43000	2.278
43001 - 44000	2.309
44001 - 45000	2.342
45001 - 46000	2.373
46001 - 47000	2.406
47001 - 48000	2.439
48001 - 49000	2.468
49001 - 50000	2.494
50001 - 51000	2.559
51001 - 52000	2.623
52001 - 53000	2.687
53001 - 54000	2.751
54001 - 55000	2.815
55001 - 56000	2.879
56001 - 57000	2.943
57001 - 58000	3.007
58001 - 59000	3.071
59001 - 60000	3.177
60001 - 61000	3.222
61001 - 62000	3.267
62001 - 63000	3.312
63001 - 64000	3.357
64001 - 65000	3.402
65001 - 66000	3.447
66001 - 67000	3.492
67001 - 68000	3.537

Value	Factor
68001 - 69000	3.582
69001 - 70000	3.627
70001 - 71000	3.672
71001 - 72000	3.717
72001 - 73000	3.762
73001 - 74000	3.807
74001 - 75000	3.852
75001 - 76000	3.897
76001 - 77000	3.942
77001 - 78000	3.987
78001 - 79000	4.032
79001 - 80000	4.077
80001 - 81000	4.122
81001 - 82000	4.167
82001 - 83000	4.212
83001 - 84000	4.257
84001 - 85000	4.302
85001 - 86000	4.347
86001 - 87000	4.392
87001 - 88000	4.437
88001 - 89000	4.482
89001 - 90000	4.527
90001 - 91000	4.572
91001 - 92000	4.617
92001 - 93000	4.662
93001 - 94000	4.707
94001 - 95000	4.752
95001 - 96000	4.797
96001 - 97000	4.842
97001 - 98000	4.887
98001 - 99000	4.932
99001 - 100000	4.977
Greater Than Factor	0.045

**ARKANSAS
 AMERICAN MODERN HOME INSURANCE COMPANY
 FIRST CHOICE WATERCRAFT PROGRAM**

TERRITORY FACTORS

Watercraft Physical Damage

Territory	Trailerred		Non-Trailerred	
	Including Named Storm	Excluding Named Storm	Including Named Storm	Excluding Named Storm
50	1.00	N/A	1.00	N/A
51	N/A	N/A	N/A	N/A
52	N/A	N/A	N/A	N/A

**ARKANSAS
AMERICAN MODERN HOME INSURANCE COMPANY
FIRST CHOICE WATERCRAFT PROGRAM**

APPLICANT AGE FACTOR

Applicant Age	Factor
18-29	1.50
30-38	1.15
39-49	1.00
50 +	0.80

**ARKANSAS
AMERICAN MODERN HOME INSURANCE COMPANY
FIRST CHOICE WATERCRAFT PROGRAM**

HULL AGE FACTORS

Hull Age	Factor
0 - 7	1.00
8 - 14	1.05
15 - 21	1.55
22 +	1.65

**ARKANSAS
AMERICAN MODERN HOME INSURANCE COMPANY
FIRST CHOICE WATERCRAFT PROGRAM**

DEDUCTIBLES

The base deductible is 1%.

Deductible	Factor
1%	1.00
2%	0.92
3%	0.88
4%	0.84
5%	0.80
10%	1.00

**ARKANSAS
AMERICAN MODERN HOME INSURANCE COMPANY
FIRST CHOICE WATERCRAFT PROGRAM**

WATERCRAFT LIABILITY RATES (mandatory)

Coverage includes a sub-limit for bodily injury to family members at a limit equal to the lesser of \$25,000 or 50% of the per person watercraft liability limit.

Liability Limits up to \$1,000,000/\$1,000,000/\$1,000,000 are available.

Length	Liability Limit	Boat Type												
		Airboat	Bass / Walleye	Cruiser	High Performance	Houseboat	Hovercraft	Mid Performance	Pontoon	Runabout	Sailboat	Ski Boat	Sport-Fishing	Trawler
<=27	50/50/50	\$48	\$38	\$38	\$85	\$44	\$48	\$48	\$38	\$38	\$44	\$38	\$38	\$38
	50/50/100	\$56	\$45	\$45	\$102	\$52	\$56	\$56	\$45	\$45	\$52	\$45	\$45	\$45
	100/100/100	\$65	\$52	\$52	\$117	\$61	\$65	\$65	\$52	\$52	\$61	\$52	\$52	\$52
	100/100/300	\$72	\$58	\$58	\$132	\$68	\$72	\$72	\$58	\$58	\$68	\$58	\$58	\$58
	100/100/500	\$91	\$73	\$73	\$166	\$86	\$91	\$91	\$73	\$73	\$86	\$73	\$73	\$73
	300/300/300	\$100	\$79	\$79	\$181	\$94	\$100	\$100	\$79	\$79	\$94	\$79	\$79	\$79
	500/500/500	\$148	\$119	\$119	\$268	\$139	\$148	\$148	\$119	\$119	\$139	\$119	\$119	\$119
	1MIL/1MIL/1MIL	\$201	\$158	\$158	\$367	\$181	\$201	\$201	\$158	\$158	\$181	\$158	\$158	\$158
28-34	50/50/50	\$61	\$49	\$49	\$111	\$58	\$61	\$61	\$49	\$49	\$58	\$49	\$49	\$49
	50/50/100	\$73	\$59	\$59	\$133	\$68	\$73	\$73	\$59	\$59	\$68	\$59	\$59	\$59
	100/100/100	\$85	\$67	\$67	\$153	\$79	\$85	\$85	\$67	\$67	\$79	\$67	\$67	\$67
	100/100/300	\$94	\$75	\$75	\$171	\$89	\$94	\$94	\$75	\$75	\$89	\$75	\$75	\$75
	100/100/500	\$118	\$94	\$94	\$215	\$111	\$118	\$118	\$94	\$94	\$111	\$94	\$94	\$94
	300/300/300	\$128	\$102	\$102	\$234	\$122	\$128	\$128	\$102	\$102	\$122	\$102	\$102	\$102
	500/500/500	\$192	\$154	\$154	\$348	\$181	\$192	\$192	\$154	\$154	\$181	\$154	\$154	\$154
	1MIL/1MIL/1MIL	\$259	\$216	\$216	\$474	\$238	\$259	\$259	\$216	\$216	\$238	\$216	\$216	\$216
35-125	50/50/50	\$71	\$56	\$56	\$128	\$67	\$71	\$71	\$56	\$56	\$67	\$56	\$56	\$56
	50/50/100	\$84	\$69	\$69	\$154	\$80	\$84	\$84	\$69	\$69	\$80	\$69	\$69	\$69
	100/100/100	\$98	\$77	\$77	\$176	\$90	\$98	\$98	\$77	\$77	\$90	\$77	\$77	\$77
	100/100/300	\$108	\$87	\$87	\$198	\$103	\$108	\$108	\$87	\$87	\$103	\$87	\$87	\$87
	100/100/500	\$138	\$109	\$109	\$248	\$129	\$138	\$138	\$109	\$109	\$129	\$109	\$109	\$109
	300/300/300	\$149	\$118	\$118	\$270	\$140	\$149	\$149	\$118	\$118	\$140	\$118	\$118	\$118
	500/500/500	\$222	\$178	\$178	\$402	\$209	\$222	\$222	\$178	\$178	\$209	\$178	\$178	\$178
	1MIL/1MIL/1MIL	\$302	\$244	\$244	\$546	\$279	\$302	\$302	\$244	\$244	\$279	\$244	\$244	\$244

**ARKANSAS
AMERICAN MODERN HOME INSURANCE COMPANY
FIRST CHOICE WATERCRAFT PROGRAM**

WATERCRAFT LIABILITY ONLY RATES

Coverage includes a sub-limit for bodily injury to family members at a limit equal to the lesser of \$25,000 or 50% of the per person watercraft liability limit.

Liability Limits up to \$1,000,000/\$1,000,000/\$1,000,000 are available.

Length	Liability Limit	Boat Type												
		Airboat	Bass / Walleye Boat	Cruiser	High Performance	Houseboat	Hovercraft	Mid Performance	Pontoon	Runabout	Sailboat	Ski Boat	Sport-Fishing	Trawler
<=27	50/50/50	\$96	\$76	\$76	\$170	\$88	\$96	\$96	\$76	\$76	\$88	\$76	\$76	\$76
	50/50/100	\$112	\$90	\$90	\$204	\$104	\$112	\$112	\$90	\$90	\$104	\$90	\$90	\$90
	100/100/100	\$130	\$104	\$104	\$234	\$122	\$130	\$130	\$104	\$104	\$122	\$104	\$104	\$104
	100/100/300	\$144	\$116	\$116	\$264	\$136	\$144	\$144	\$116	\$116	\$136	\$116	\$116	\$116
	100/100/500	\$182	\$146	\$146	\$332	\$172	\$182	\$182	\$146	\$146	\$172	\$146	\$146	\$146
	300/300/300	\$200	\$158	\$158	\$362	\$188	\$200	\$200	\$158	\$158	\$188	\$158	\$158	\$158
	500/500/500	\$296	\$238	\$238	\$536	\$278	\$296	\$296	\$238	\$238	\$278	\$238	\$238	\$238
1MIL/1MIL/1MIL	\$402	\$316	\$316	\$734	\$362	\$402	\$402	\$316	\$316	\$362	\$316	\$316	\$316	
28-34	50/50/50	\$122	\$98	\$98	\$222	\$116	\$122	\$122	\$98	\$98	\$116	\$98	\$98	\$98
	50/50/100	\$146	\$118	\$118	\$266	\$136	\$146	\$146	\$118	\$118	\$136	\$118	\$118	\$118
	100/100/100	\$170	\$134	\$134	\$306	\$158	\$170	\$170	\$134	\$134	\$158	\$134	\$134	\$134
	100/100/300	\$188	\$150	\$150	\$342	\$178	\$188	\$188	\$150	\$150	\$178	\$150	\$150	\$150
	100/100/500	\$236	\$188	\$188	\$430	\$222	\$236	\$236	\$188	\$188	\$222	\$188	\$188	\$188
	300/300/300	\$256	\$204	\$204	\$468	\$244	\$256	\$256	\$204	\$204	\$244	\$204	\$204	\$204
	500/500/500	\$384	\$308	\$308	\$696	\$362	\$384	\$384	\$308	\$308	\$362	\$308	\$308	\$308
1MIL/1MIL/1MIL	\$518	\$432	\$432	\$948	\$476	\$518	\$518	\$432	\$432	\$476	\$432	\$432	\$432	
35-125	50/50/50	\$142	\$112	\$112	\$256	\$134	\$142	\$142	\$112	\$112	\$134	\$112	\$112	\$112
	50/50/100	\$168	\$138	\$138	\$308	\$160	\$168	\$168	\$138	\$138	\$160	\$138	\$138	\$138
	100/100/100	\$196	\$154	\$154	\$352	\$180	\$196	\$196	\$154	\$154	\$180	\$154	\$154	\$154
	100/100/300	\$216	\$174	\$174	\$396	\$206	\$216	\$216	\$174	\$174	\$206	\$174	\$174	\$174
	100/100/500	\$276	\$218	\$218	\$496	\$258	\$276	\$276	\$218	\$218	\$258	\$218	\$218	\$218
	300/300/300	\$298	\$236	\$236	\$540	\$280	\$298	\$298	\$236	\$236	\$280	\$236	\$236	\$236
	500/500/500	\$444	\$356	\$356	\$804	\$418	\$444	\$444	\$356	\$356	\$418	\$356	\$356	\$356
1MIL/1MIL/1MIL	\$604	\$488	\$488	\$1,092	\$558	\$604	\$604	\$488	\$488	\$558	\$488	\$488	\$488	

**ARKANSAS
AMERICAN MODERN HOME INSURANCE COMPANY
FIRST CHOICE WATERCRAFT PROGRAM**

WATERSPORTS LIABILITY PREMIUM

Boat Type	% of Watercraft Liability Premium or % Liability Only Premium
Airboat	50%
Bass / Walleye Boat	40%
Cruiser	25%
High Performance	45%
Houseboat	10%
Hovercraft	50%
Mid Performance	45%
Pontoon	40%
Runabout	40%
Sailboat	10%
Ski Boat	50%
Sport Fishing	25%
Trawler	25%

**ARKANSAS
AMERICAN MODERN HOME INSURANCE COMPANY
FIRST CHOICE WATERCRAFT PROGRAM**

MEDICAL PAYMENTS COVERAGE

RATE
\$5 per \$1,000

*First \$1,000 is included at no cost

**ARKANSAS
AMERICAN MODERN HOME INSURANCE COMPANY
FIRST CHOICE WATERCRAFT PROGRAM**

OPTIONAL COVERAGES

Optional Coverage	Premium
Advantage Endorsement	\$25
Advantage Plus Endorsement	\$50
Boat Lift Coverage	2% of Boat Lift Value \$250 Deductible Applies
Diminishing Deductible Endorsement	5% of hull premium
Extended Agreed Value Endorsement	10% of hull premium
Extended Parts Replacement Coverage	10% of hull premium
Market Value (Actual Cash Value) Endorsement	-10% of hull premium
Professional Angler Endorsement	\$200
Replacement Cost Endorsement	10% of hull premium
Tender Coverage	3% of Tender Value \$250 Deductible Applies
Trailer Coverage	1% of Trailer Value \$250 Deductible Applies
Yacht Plus Endorsement	\$100

**ARKANSAS
AMERICAN MODERN HOME INSURANCE COMPANY
FIRST CHOICE WATERCRAFT PROGRAM**

TRANSFER DISCOUNT

TYPE	DISCOUNT
Transfer Discount 1	-5%
Transfer Discount 2	-10%
Transfer Discount 3	-20%

**ARKANSAS
AMERICAN MODERN HOME INSURANCE COMPANY
FIRST CHOICE WATERCRAFT PROGRAM**

OWNERSHIP EXPERIENCE DISCOUNT

TYPE	DISCOUNT
Ownership Experience	-10%

**ARKANSAS
AMERICAN MODERN HOME INSURANCE COMPANY
FIRST CHOICE WATERCRAFT PROGRAM**

RENEWAL DISCOUNT

TYPE	DISCOUNT
Renewal Discount 1	-5%
Renewal Discount 2	-10%

**ARKANSAS
AMERICAN MODERN HOME INSURANCE COMPANY
FIRST CHOICE WATERCRAFT PROGRAM**

AFFINITY DISCOUNT

TYPE	DISCOUNT
Affinity Group Discount 1	-5%
Affinity Group Discount 2	-10%
Affinity Group Discount 3	-20%

**ARKANSAS
AMERICAN MODERN HOME INSURANCE COMPANY
FIRST CHOICE WATERCRAFT PROGRAM**

DIESEL FUEL DISCOUNT

TYPE	DISCOUNT
Diesel Fuel Discount	-5%

**ARKANSAS
AMERICAN MODERN HOME INSURANCE COMPANY
FIRST CHOICE WATERCRAFT PROGRAM**

LOSS EXPERIENCE SURCHARGE

TYPE	SURCHARGE
Loss Experience Surcharge 1	10%
Loss Experience Surcharge 2	50%

**ARKANSAS
AMERICAN MODERN HOME INSURANCE COMPANY
FIRST CHOICE WATERCRAFT PROGRAM**

WOODEN CONSTRUCTION SURCHARGE

TYPE	SURCHARGE
Wooden Construction Surcharge	40%

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FIRST CHOICE WATERCRAFT PROGRAM**

DRIVING RECORD SURCHARGE

TYPE	SURCHARGE
Driving Record Surcharge 1	25%
Driving Record Surcharge 2	50%
Driving Record Surcharge 3	100%

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MULTI-OWNER SURCHARGE

TYPE	SURCHARGE
Multiple / Corporate Owned Surcharge	20%

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FIRST CHOICE WATERCRAFT PROGRAM**

TRANSFER SURCHARGE

TYPE	SURCHARGE
Transfer Surcharge 1	10%
Transfer Surcharge 2	20%
Transfer Surcharge 3	25%
Transfer Surcharge 4	30%
Transfer Surcharge 5	40%
Transfer Surcharge 6	50%

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	
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4a.	Rate Change by Company (As Proposed)
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

4b.	Rate Change by Company (As Accepted) For State Use Only
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5.	Overall Rate Information (Complete for Multiple Company Filings only)
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		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)		
5b	Overall percentage rate impact for this filing		
5c	Effect of Rate Filing – Written premium change for this program		
5d	Effect of Rate Filing – Number of policyholders affected		

6.	Overall percentage of last rate revision	
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7.	Effective Date of last rate revision	
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	
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9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: New Business Renewal Business f. State Filing #: g. SERFF Filing #: h. Subject Codes
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3. Group Name	Group NAIC #

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

5. Company Tracking Number	
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

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

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

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

9. Type of Insurance (TOI)	
10. Sub-Type of Insurance (Sub-TOI)	
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: <input type="text"/> Renewal: <input type="text"/>
15. Reference Filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #

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

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

Check #:
Amount:

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

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

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**ARKANSAS
AMERICAN MODERN HOME INSURANCE COMPANY
FIRST CHOICE WATERCRAFT PROGRAM**

TRANSFER DISCOUNT

TYPE	DISCOUNT
Transfer Discount 1	-5%
Transfer Discount 2	-10%
Transfer Discount 3	-20%

1. Transfer discounts are not available for general or discretionary use. The purpose of these discounts is to allow for the movement of an individual policyholder from one program or company to another during routine book conversions. This will ensure that the customer is not penalized because of substantial differences between company rates and or rating methodologies.

2. The transfer discounts allow us to limit increases to a pre-determined dollar

Discount 1 applies if the range of expiring differential is -1% to -5%.
Discount 2 applies if the range of expiring differential is -6% to -15%.
Discount 3 applies if the range of expiring differential is -16% or greater
If our premium is less than 1% greater, or better, 0% is applied.

**ARKANSAS
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FIRST CHOICE WATERCRAFT PROGRAM**

AFFINITY DISCOUNT

TYPE	DISCOUNT
Affinity Group Discount 1	-5%
Affinity Group Discount 2	-10%
Affinity Group Discount 3	-20%

1. A verifiable reduction in our marketing and acquisition costs; or
2. A realistic expectation of reduced loss frequency or severity because of implemented loss control, safety, training measures; or
3. Physical properties common among member boats that reduce risk of loss or repair costs.

**ARKANSAS
AMERICAN MODERN HOME INSURANCE COMPANY
FIRST CHOICE WATERCRAFT PROGRAM**

LOSS EXPERIENCE SURCHARGE

TYPE	SURCHARGE
Loss Experience Surcharge 1	10%
Loss Experience Surcharge 2	50%

Loss Experience Surcharge 1 will apply for a single loss between \$1,000 and \$4,000.

Loss Experience Surcharge 2 will apply for two or more losses OR any single loss in excess of \$4,000.
This surcharge will remain on the policy until 36 months has lapsed from the date of the loss, and the surcharge will be removed at the following renewal effective date.

**ARKANSAS
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FIRST CHOICE WATERCRAFT PROGRAM**

DRIVING RECORD SURCHARGE

TYPE	SURCHARGE
Driving Record Surcharge 1	25%
Driving Record Surcharge 2	50%
Driving Record Surcharge 3	100%

Driving Record Surcharge 1 will be applied for an operator with 3 or 4 minor violations.

Driving Record Surcharge 2 will be applied for an operator with 1 major, or 5 minor violations.

Driving Record Surcharge 3 will be applied for an operator with:

- (1) 6 minor violations
- (2) A combination of 1 major and 1 minor

**ARKANSAS
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FIRST CHOICE WATERCRAFT PROGRAM**

TRANSFER SURCHARGE

TYPE	SURCHARGE
Transfer Surcharge 1	10%
Transfer Surcharge 2	20%
Transfer Surcharge 3	25%
Transfer Surcharge 4	30%
Transfer Surcharge 5	40%
Transfer Surcharge 6	50%

Transfer surcharges are not available for general or discretionary use. The purpose of this surcharge is to allow movement of otherwise unacceptable risks during routine book conversions. A surcharge allows us to make-up the rating deficiency so we can accept the risk. An example is a high performance unit with an owner with multiple DUI offenses. If it is agreed that we will take the risk for ease of conversion, we should be afforded the capability to surcharge the customer to a level previously paid as our program does not consider such a rate

Transfer surcharge 1 applies if the range of expiring differential is 0% - 15%.
 Transfer surcharge 2 applies if the range of expiring differential is 16% - 20%.
 Transfer surcharge 3 applies if the range of expiring differential is 21% - 25%.
 Transfer surcharge 4 applies if the range of expiring differential is 26% - 35%.
 Transfer surcharge 5 applies if the range of expiring differential is 36% - 45%.
 Transfer surcharge 6 applies if the range of expiring differential is 46% or greater.
 If our premium is greater than the expiring premium, 0% is applied.