

SERFF Tracking Number: PERR-125634596 State: Arkansas  
Filing Company: Fidelity National Property and Casualty Insurance Company State Tracking Number: #102667 \$100  
Company Tracking Number: FNIC-DW-CS-AR-08-01-R  
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)  
Product Name: Dwelling Fire Program  
Project Name/Number: FNIC-DW-CS-AR-08-01-R/FNIC-DW-CS-AR-08-01-R

## Filing at a Glance

Company: Fidelity National Property and Casualty Insurance Company

Product Name: Dwelling Fire Program SERFF Tr Num: PERR-125634596 State: Arkansas  
TOI: 01.0 Property SERFF Status: Closed State Tr Num: #102667 \$100  
Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines) Co Tr Num: FNIC-DW-CS-AR-08-01-R State Status: Fees verified and received  
Filing Type: Rate/Rule Co Status: Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding  
Disposition Date: 05/28/2008  
Authors: Faviola Jimenez, Lois Pimentel  
Date Submitted: 05/07/2008 Disposition Status: Filed  
Effective Date Requested (New): 07/01/2008 Effective Date (New): 07/01/2008  
Effective Date Requested (Renewal): 08/15/2008 Effective Date (Renewal): 08/15/2008

State Filing Description:

## General Information

Project Name: FNIC-DW-CS-AR-08-01-R Status of Filing in Domicile: Not Filed  
Project Number: FNIC-DW-CS-AR-08-01-R Domicile Status Comments:  
Reference Organization: Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 05/28/2008  
State Status Changed: 05/09/2008 Deemer Date:  
Corresponding Filing Tracking Number: N/A  
Filing Description:

On behalf of Fidelity National Property and Casualty Insurance Company (the "Company"), we have prepared this filing in support of the proposed changes to their existing dwelling fire program in the state of Arkansas.

Please refer to the filing memorandum for more details regarding the changes being proposed.

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We respectfully request this filing to be effective on July 1, 2008 for new business and August 15, 2008 for renewal business.

Enclosed is authorization for Perr&Knight to submit this filing on behalf of the Company. All correspondence related to this filing should be directed to Perr&Knight. The Company has prepared the rates and rules contained in this filing. If there are any requests for additional information related to items prepared by the Company, we will forward the request immediately to the Company. We will submit the Company's response to your attention as soon as we receive it.

Please let us know if you have any questions or concerns.

## Company and Contact

### Filing Contact Information

(This filing was made by a third party - perrandknightactuaryconsultants)

Lois Pimentel, State Filings Project Coordinator doi@perrknight.com

Perr&Knight (888) 201-5123 [Phone]  
 Pacific Palisades, CA 90272 (310) 230-8529[FAX]

### Filing Company Information

Fidelity National Property and Casualty Insurance Company CoCode: 16578 State of Domicile: New York

10301 Deerwood Park Blvd, Suite 100 Jacksonville, FL 32256 Group Code: 670 Company Type:  
 (888) 333-2120 ext. [Phone] Group Name: State ID Number:  
 FEIN Number: 16-0986300

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## Filing Fees

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

*SERFF Tracking Number:* PERR-125634596 *State:* Arkansas  
*Filing Company:* Fidelity National Property and Casualty *State Tracking Number:* #102667 \$100  
*Insurance Company*  
*Company Tracking Number:* FNIC-DW-CS-AR-08-01-R  
*TOI:* 01.0 Property *Sub-TOI:* 01.0002 Personal Property (Fire and Allied  
Lines)  
*Product Name:* Dwelling Fire Program  
*Project Name/Number:* FNIC-DW-CS-AR-08-01-R/FNIC-DW-CS-AR-08-01-R  
**Per Company:** No

SERFF Tracking Number: PERR-125634596 State: Arkansas  
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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Fidelity National Property and Casualty Insurance Company	\$0.00	05/07/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
102667	\$100.00	05/05/2008

SERFF Tracking Number: PERR-125634596 State: Arkansas  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	05/28/2008	05/28/2008

### 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	05/21/2008	05/21/2008	Faviola Jimenez	05/21/2008	05/21/2008
Pending Industry Response	Becky Harrington	05/09/2008	05/09/2008	Faviola Jimenez	05/19/2008	05/19/2008

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## Disposition

Disposition Date: 05/28/2008  
 Effective Date (New): 07/01/2008  
 Effective Date (Renewal): 08/15/2008  
 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:
Fidelity National Property and Casualty Insurance Company	9.600%	\$256	4	\$2,671	%	%	%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	No
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	No
Supporting Document	Filing Memorandum	Filed	Yes
Supporting Document	Exhibit 1	Filed	Yes
Supporting Document	Authorization Letter	Filed	Yes
Supporting Document	RF-1	Filed	Yes
Supporting Document (revised)	Homeowners Premium Comparision Survey Form	Filed	Yes
Supporting Document	Homeowners Premium Comparision Survey Form		Yes
Rate	Manual Pages - Exceptions to ISO Rules	Filed	Yes
Rate	Personal Liability Supplement to the Dwelling Policy Program - Exception to ISO General Rules	Filed	Yes

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 05/21/2008  
Submitted Date 05/21/2008

Respond By Date

Dear Lois Pimentel,

This will acknowledge receipt of the captioned filing.

Objection 1

- Homeowners Premium Comparison Survey Form (Supporting Document)

Comment: The HPCS must be submitted using our form without format changes or addition of formulas. Please re-submit using the correct form.

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

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## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 05/21/2008  
Submitted Date 05/21/2008

Dear Becky Harrington,

### Comments:

### Response 1

Comments: Thank you for your continued review of this filing. Attached please find the revised HPCS form.

We apologize for the inconvenience.

### Related Objection 1

Applies To:

- Homeowners Premium Comparison Survey Form (Supporting Document)

Comment:

The HPCS must be submitted using our form without format changes or addition of formulas. Please re-submit using the correct form.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Homeowners Premium Comparison Survey Form

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Faviola Jimenez, Lois Pimentel

SERFF Tracking Number: PERR-125634596 State: Arkansas  
Filing Company: Fidelity National Property and Casualty State Tracking Number: #102667 \$100  
Insurance Company  
Company Tracking Number: FNIC-DW-CS-AR-08-01-R  
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)  
Product Name: Dwelling Fire Program  
Project Name/Number: FNIC-DW-CS-AR-08-01-R/FNIC-DW-CS-AR-08-01-R

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 05/09/2008  
Submitted Date 05/09/2008

Respond By Date

Dear Lois Pimentel,

This will acknowledge receipt of the captioned filing.

Objection 1

No Objections

Comment: Form RF-1 is required for all rate change filings.

Objection 2

No Objections

Comment:

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

Objection 3

- Manual Pages - Exceptions to ISO Rules (Rate)

- Personal Liability Supplement to the Dwelling Policy Program - Exception to ISO General Rules (Rate)

Comment: Provide supporting statistical data used to develop the professional property management discount and the corporate owned property surcharge.

Objection 4

- Manual Pages - Exceptions to ISO Rules (Rate)

- Personal Liability Supplement to the Dwelling Policy Program - Exception to ISO General Rules (Rate)

Comment: Explain how the insurance bureau score will be developed if the dwelling is owned by a corporation.

Objection 5

- Exhibit 1 (Supporting Document)

Comment: Identify the homeowner filing that contains the insurance bureau score information for verification.

Please feel free to contact me if you have questions.

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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	05/19/2008
Submitted Date	05/19/2008

Dear Becky Harrington,

### Comments:

Thank you for your continued review of this filing. On behalf of Fidelity National Property and Casualty Insurance Company we would like to respond to your questions dated 05/09/08.

### Response 1

Comments: Form RF-1 is attached.

### Related Objection 1

Comment:

Form RF-1 is required for all rate change filings.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: RF-1

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Response 2

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Product Name: Dwelling Fire Program

Project Name/Number: FNIC-DW-CS-AR-08-01-R/FNIC-DW-CS-AR-08-01-R

Comments: The IBS will not be applicable for dwellings that are owned by a corporation as a NCF report will not be ordered for these entities.

#### **Related Objection 1**

Applies To:

- Manual Pages - Exceptions to ISO Rules (Rate)
- Personal Liability Supplement to the Dwelling Policy Program - Exception to ISO General Rules (Rate)

Comment:

Explain how the insurance bureau score will be developed if the dwelling is owned by a corporation.

#### **Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

#### **Response 3**

Comments: Please see enclosed Form HPCS Excel spreadsheet.

#### **Related Objection 1**

Comment:

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

#### **Changed Items:**

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

Satisfied -Name: Homeowners Premium Comparison Survey Form

Comment:

No Form Schedule items changed.

SERFF Tracking Number: PERR-125634596 State: Arkansas  
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Company Tracking Number: FNIC-DW-CS-AR-08-01-R  
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)  
Product Name: Dwelling Fire Program  
Project Name/Number: FNIC-DW-CS-AR-08-01-R/FNIC-DW-CS-AR-08-01-R  
No Rate/Rule Schedule items changed.

## Response 4

Comments: Fidelity's homeowner filing, company filing number FNIC-HO-CS-06-01-RU, was approved effective 11-1-2006 for new business, 12-1-2006 for renewals.

### Related Objection 1

Applies To:

- Exhibit 1 (Supporting Document)

Comment:

Identify the homeowner filing that contains the insurance bureau score information for verification.

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

## Response 5

Comments: The discount and surcharge were determined judgmentally. The company offers the following:

It is assumed that a certified Property Management company will do a more extensive screening of the insurability of the insureds and also be more attentive to maintenance related issues that would mitigate the frequency of both property and liability related loss exposures. The loss experience of these insureds will be monitored closely and the amount of the discount will adjusted accordingly.

The Corporate Owned Property surcharge is being introduced as an alternative to underwriting against these exposures as done commonly within the industry. The loss experience of these insureds will be monitored closely and the amount of the surcharge will adjusted accordingly.

### Related Objection 1

Applies To:

- Manual Pages - Exceptions to ISO Rules (Rate)

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Product Name: Dwelling Fire Program

Project Name/Number: FNIC-DW-CS-AR-08-01-R/FNIC-DW-CS-AR-08-01-R

- Personal Liability Supplement to the Dwelling Policy Program - Exception to ISO General Rules (Rate)

**Comment:**

Provide supporting statistical data used to develop the professional property management discount and the corporate owned property surcharge.

**Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Please let us know if you have any further questions or concerns.

Sincerely,

Faviola Jimenez, Lois Pimentel

SERFF Tracking Number: PERR-125634596 State: Arkansas  
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**Rate Information**

Rate data applies to filing.

**Filing Method:** File and Use  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** Increase  
**Effective Date of Last Rate Revision:**  
**Filing Method of Last Filing:** N/A, new program

**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):
Fidelity National Property and Casualty Insurance Company	%	9.600%	\$256	4	\$2,671	%	%

SERFF Tracking Number: PERR-125634596 State: Arkansas  
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 Product Name: Dwelling Fire Program  
 Project Name/Number: FNIC-DW-CS-AR-08-01-R/FNIC-DW-CS-AR-08-01-R

## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Manual Pages - Exceptions to ISO Rules	DP-EXC-1 through DP-EXC-6	Replacement	Manual Pages Exception Pages 1-6.pdf
Filed	Personal Liability Supplement to the Dwelling Policy Program - Exception to ISO General Rules	DL-EXC-1 and DL-EXC-2	Replacement	Manual Pages Personal Liability supplement.pdf

**FIDELITY NATIONAL PROPERTY & CASUALTY INSURANCE COMPANY  
DWELLING POLICY PROGRAM  
EXCEPTIONS TO ISO GENERAL RULES**

**101. FORMS, COVERAGES, MINIMUM LIMITS OF LIABILITY**

Paragraph C., "Minimum Limits of Liability" is deleted and replaced by the following:

<u>Coverage</u>	<u>Minimum Limit</u>
1. Coverage A - Dwelling	\$60,000
2. Coverage C - Personal Property (if purchased)	\$ 5,000

**103. ELIGIBILITY**

Paragraph B. "Coverage A - on a mobile or trailer home:" is deleted in its entirety.

Paragraph D. "Coverage C in:, 1." is deleted and replaced by the following:

1. A dwelling eligible under Paragraph A.1., A.2. or A.3.; or

**104. PROTECTION CLASSIFICATION CODES AND INFORMATION**

Paragraph C. is deleted and replaced by the following:

- C. Suburban Protection Class
1. Class 9 and 10 risks meeting the following criteria may be rated at the same protection class as that of the fire department that will respond:
    - a. Located within five road miles, or within a subdivision, at least a part of which is within five road miles of the fire department that will respond; and
    - b. Located within 1,000 feet of a standard fire hydrant.
  2. Class 9 and 10 risks meeting the following criteria may be rated in protection class 4 if they are:
    - a. Located in an approved subdivision\*; and
    - b. Each fire department that will respond will transport a minimum of 3,000 gallons of water to the risk location.

**104. PROTECTION CLASSIFICATION CODES AND INFORMATION (CONT.)**

\*An approved subdivision is defined as a plotted subdivision having fifteen homes or more, any part of which is within five road miles of a fire department that will respond, and is afforded protection by a class 1-8 municipal fire department, and has been approved by Fidelity National Property and Casualty Insurance Company. If any part of a plotted subdivision is within five road miles, all property in the subdivision shall be considered as being within five road miles.

3. Class 9 and 10 risks meeting the following criteria may be rated using the protection class of the fire department that will respond shown in the table below:
  - a. Within five road miles, or within a subdivision, at least a part of which is within five road miles of the fire department that will respond; and
  - b. The fire department that will respond must transport a minimum of 3,000 gallons of water to the risk location.

**Note:** On the application, enter the lowest rated fire department in the "Fire District" box and check the box title "Within Prot. Suburb". In the Remarks" section, indicate the designated primary response unit.

<b>Published Protection Class of Responding Fire Department</b>	<b>Rate Protection Class</b>
1-4	8
5	8
6	8
7	9
8	10*
9	10*
10	10*

Paragraph D. has been added as follows:  
D. All other properties are Class 10.

**FIDELITY NATIONAL PROPERTY & CASUALTY INSURANCE COMPANY**  
**DWELLING POLICY PROGRAM**  
**EXCEPTIONS TO ISO GENERAL RULES**

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**201. POLICY PERIOD**

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This rule is deleted and replaced by the following:

All premiums and rates shown in this manual are on an annual term basis. All policies are initially written for a one-year term and may be renewed annually. The rates on renewals will be those rates in effect at that time.

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**202. CHANGES OR CANCELLATIONS**

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This rule is deleted and replaced by the following:

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

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**204. MULTIPLE LOCATIONS**

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Paragraph A. and C. are deleted in their entirety.

---

**205. MULTIPLE POLICIES**

---

This rule is deleted in its entirety.

---

**206. MINIMUM PREMIUM**

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This rule is deleted and replaced by the following:

The minimum annual premium for the entire policy (fire and liability) shall be \$50.

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**207. TRANSFER OR ASSIGNMENT**

---

This rule is deleted in its entirety.

---

**208. WAIVER OF PREMIUM**

---

This rule is deleted in its entirety.

---

**304. PERMITTED INCIDENTAL OCCUPANCIES**

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This rule is deleted in its entirety replaced by the following:

- A. Eligibility  
Small service occupancies, meaning occupancies primarily for service rather than sales, are permitted in a premises that is eligible for coverage under a Dwelling Policy, if:
  - 1. The policy provides insurance under Coverage A, B or C;
  - 2. The incidental occupancy is operated by the insured who is the owner or a resident of the premises;
  - 3. The incidental occupancy generates minimal foot traffic within the location and not involve inventory or storage of merchandise.
  - 4. there are no more than two persons at work in the incidental occupancy.

Use Endorsement DP 04 20, Permitted Incidental Occupancies.

- B. Amount of Insurance  
The amount of insurance for the contents of the incidental occupancy shall be included in the Coverage C limit.
- C. Premium  
Determine the Coverage C Base Premium under Rule 301., using the single Key Factor for the total amount of the insurance for:
  - 1. Household Personal Property; and
  - 2. Contents of the incidental occupancy.

**FIDELITY NATIONAL PROPERTY & CASUALTY INSURANCE COMPANY  
DWELLING POLICY PROGRAM  
EXCEPTIONS TO ISO GENERAL RULES**

**305. LOSS SETTLEMENT OPTIONS  
(DP 00 03 Only)**

Paragraph B. is deleted and replaced by the following:

- B. Replacement Cost on Buildings
1. Introduction  
The policy provides loss settlement for buildings insured under Coverage A and B on a replacement cost basis without deduction for depreciation if, at the time of the loss, the amount of insurance on the damaged building is 80% or more of the replacement cost of the building immediately before the loss. If the Coverage A limit is at least 100% of the replacement cost, the following additional coverage is available at no additional premium charge.
  2. Coverage Description  
If the requirements in Paragraph A.1. are met, the policy also provides additional insurance, equal to 50% of the Coverage A limit of liability, when loss to property insured under Coverage A-Dwelling exceeds the Coverage A limit of liability shown in the Declarations.
  3. Endorsement  
Use Endorsement FN1204, Specified Additional Amount of Insurance for Coverage A-Dwelling.

Paragraph C. is added as follows:

- C. Personal Property Replacement Cost Loss Settlement
1. Introduction  
The policy provides loss settlement on an Actual Cash Value basis for certain types of property.
  2. Loss Settlement Option  
The policy may be endorsed to provide loss settlement on a Replacement Cost basis for such property.
  3. Endorsement  
Use Endorsement FN1205, Personal Property Replacement Cost Loss Settlement.
  4. Premium Computation  
The premium is computed by multiplying the Base Premium by a factor of 1.15.

**402. COVERAGE C - PERSONAL  
PROPERTY IN BUILDINGS  
SUBJECT TO COMMERCIAL  
CLASS RATES OR SPECIFIC  
RATES**

This rule is deleted in its entirety.

**404. MOBILE OR TRAILER HOMES -  
DP 00 01 ONLY**

This rule is deleted in its entirety.

**405. TOWNHOUSE OR ROW HOUSE**

Paragraph B. is deleted and replaced by the following:

B. Premium	
No. of Indv.	
Use Cov. A or C	
<u>Family Units</u>	<u>BASE PREMIUM for</u>
1, 2, 3, or 4	1, 2, 3, or 4 families (Cov. A and/or C)
5 or more	5 or more families (Cov. C only)

**407. AUTOMATIC INCREASE IN  
INSURANCE**

A. This rule has been amended as follows:

The policy provides for an annual increase of 4% in the limits of liability for Coverages A and B. This percentage may be increased or deleted in its entirety. Apply the factor to the base premium as follows:

Amount of Annual	
Increase	Factor
4%	1.02
6%	1.03
8%	1.04
Each add'l 4% over 8% add:	.02

Paragraph B. is deleted in its entirety.

**FIDELITY NATIONAL PROPERTY & CASUALTY INSURANCE COMPANY  
DWELLING POLICY PROGRAM  
EXCEPTIONS TO ISO GENERAL RULES**

**408. PROTECTIVE DEVICES**

Table 408.A., Protective Devices Factors, has been deleted and replaced by the following:

Type of Installation	Discount
Complete Burglar Alarm	2%
Smoke/Fire Alarm reporting to a Central Station or Fire Department	2%
Local Smoke/Fire Alarm w/Dead Bolt Locks & Fire Extinguisher	3%
Burglar Alarm with Smoke/Fire Local Alarm, with Dead Bolt Locks and Fire Extinguisher	3%
Smoke/Fire Alarm and/or Burglar Alarm reporting to a Central Station, Police or Fire Department w/ Dead Bolt Locks & Fire Extinguisher	10%

**509. EARTHQUAKE COVERAGE**

Paragraph B. is deleted in its entirety:

**510. THEFT COVERAGE**

Paragraph A.1.c. has been deleted and replaced by the following:

- c. Off-Premises Coverage  
Off-Premises Coverage is only available when On-Premises Coverage is purchased.  
The maximum limit of liability available is \$2,500.

Table 510.B.2.a., Factors, has been deleted and replaced by the following:

Type of Installation	Factor
Central Station Reporting Burglar Alarm	.95
Police Station Reporting Burglar Alarm	.97
Local Burglar Alarm	.98

Paragraph C.2. has been revised as follows:  
The footnote in Table 510.C.2. has been deleted.

**550. PREMIUM PAYMENT PLANS**

This rule has been added as follows:

The following payment plans are available. If any payment is not honored by the financial institution, notice of cancellation will be issued and the policy will be assessed a \$15 insufficient funds premium.

- A. **FULL PAY PLAN** - The full premium amount is due upon the term effective date. This option is selected by paying the amount shown as the **TOTAL DUE** on the premium bill.
- B. **40/30/30 PAYMENT PLAN** - The premium is billed in three installments, 40%, 30%, and 30% of the term premium respectively. The second and third installments include a \$3 installment premium. This option is selected by paying the amount shown as the **MINIMUM DUE** on the premium bill.

**C. MONTHLY ELECTRONIC FUNDS TRANSFER (EFT) PAYMENT PLAN**

The premium is collected in monthly installments through Electronic Funds Transfer (EFT). A \$6 installment premium is applicable to all withdrawals except the initial deposit. To select this option for new and existing business, the following information must be submitted:

- Insured signed and completed EFT authorization
- Voided Check
- One month of premium deposit
- Select the date of withdrawal. The 29<sup>th</sup>, 30<sup>th</sup> and 31<sup>st</sup> are not an option. If a specific date is not selected, the withdrawal date will match the day the policy goes into effect.

Additional notes:

1. Withdrawals will begin on the first available withdrawal date after:
  - a. The policy has been issued or endorsed with the EFT Payment Plan and;
  - b. A letter, allowing the required legal number of days notice, has been sent to the insured and agent detailing the date withdrawals will begin and amount of the withdrawal.
2. Withdrawal amounts are calculated by taking the balance due on the policy and dividing it by the remaining months in the policy term.
3. Withdrawals will continue until FNPAC is notified by the insured at least 3 days before the date of any scheduled transfer that the payment plan is no longer desired.

**FIDELITY NATIONAL PROPERTY & CASUALTY INSURANCE COMPANY  
DWELLING POLICY PROGRAM  
EXCEPTIONS TO ISO GENERAL RULES**

**551. NEWLY ACQUIRED PROPERTY DISCOUNT**

This rule has been added as follows:  
The following discount shall apply to the Base Premium for a dwelling newly purchased by the named insured.

Year of Policy	Discount
First Year	10%
Second Year	5%
Third & Subsequent Years	0%

**552. MULTI-POLICY DISCOUNT**

This rule has been added as follows:  
The base premium shall be reduced by the following discount if the named insured is also the named insured on another policy written by Fidelity National Financial, Inc. or its subsidiaries.

Discount
3%

Note: If this policy is effective prior to any other eligible policy being in effect, the discount is not applicable until the next renewal date. Mid-term changes to take advantage of this discount are not permitted.

**553. EMPLOYEE DISCOUNT**

This rule has been added as follows:  
The base premium shall be reduced by the following discount if the named insured is employed by Fidelity National Financial, Inc. or its subsidiaries.

Discount
10%

**554. PROFESSIONAL PROPERTY MANAGEMENT COMPANY DISCOUNT**

This rule has been added as follows:  
The base premium shall be reduced by the following discount if the dwelling is being managed by a professional property management company that has been certified by the NARPM (National Association of Residential Property Managers).

Discount
15%

Note: If the documentation necessary to validate that the property management company is certified by the NARPM is provided after the policy has been issued, the discount will be applied on a pro rata basis.

**555. CORPORATE OWNED PROPERTY SURCHARGE**

This rule has been added as follows:  
The base premium shall be increased by the following charge if the dwelling is owned/titled in the name of corporation, association, business, church, or non-profit organization.

Charge
25%

**FIDELITY NATIONAL PROPERTY & CASUALTY INSURANCE COMPANY  
DWELLING POLICY PROGRAM  
EXCEPTIONS TO ISO GENERAL RULES**

**556. INSURANCE BUREAU SCORE  
ADJUSTMENT**

This rule has been added as follows:  
The policy premium is subject to modification based on the Insurance Bureau Score developed for the first named insured listed on the policy. The Insurance Bureau Score will be re-evaluated prior to the generation of each subsequent renewal offer. All premiums will be adjusted using the factors shown below.

<b>Insurance Bureau Score</b>	<b>Factor</b>
802 & up	0.590
763 - 801	0.690
735 - 762	0.750
711 - 734	0.865
688 - 710	0.865
664 - 687	0.950
No Score	1.000
639 - 663	1.060
608 - 638	1.150
568 - 607	1.350
567 & below	1.830

**FIDELITY NATIONAL PROPERTY & CASUALTY INSURANCE COMPANY  
PERSONAL LIABILITY SUPPLEMENT  
TO THE DWELLING POLICY PROGRAM  
EXCEPTIONS TO ISO GENERAL RULES**

**100. INTRODUCTION**

This rule has been deleted and replaced by the following:

The following is added to Rule 100.:

- D. About the Personal Liability Supplement  
A Personal Liability Policy may be written with a Dwelling Policy. Use Personal Liability Endorsement DL 24 01 and Personal Liability Schedule Endorsement DL 24 03.

**102. EXPOSURES**

Paragraphs D., I. and K. are deleted in their entirety.

**204. MULTIPLE LOCATIONS**

This rule is deleted in its entirety.

**205. MULTIPLE POLICIES**

This rule is deleted in its entirety.

**206. MINIMUM PREMIUM**

This rule is deleted and replaced by the following:

The minimum annual premium for the entire policy (fire and liability) shall be \$50.

**304. PERMITTED INCIDENTAL OCCUPANCIES**

This rule is deleted and replaced by the following:

- E. Coverage for business pursuits is excluded under the Personal Liability Endorsement. If an owner-occupied initial residence premises or other insured location contains a permitted incidental occupancy, which is operated by an insured, the policy may be extended for an additional premium to cover the exposure. Home Day Care Occupancies are not eligible for coverage. Coverage for all other exposures is available for the Initial Premises or Other Insured Location.

Use Endorsement DL 24 09, Permitted Incidental Occupancy.

**554. PROFESSIONAL PROPERTY MANAGEMENT COMPANY DISCOUNT**

This rule has been added as follows:

The base premium shall be reduced by the following discount if the dwelling is being managed by a professional property management company that has been certified by the NARPM (National Association of Residential Property Managers).

Discount
15%

Note: If the documentation necessary to validate that the property management company is certified by the NARPM is provided after the policy has been issued, the discount will be applied on a pro rata basis.

**555. CORPORATE OWNED PROPERTY SURCHARGE**

This rule has been added as follows:

The base premium shall be increased by the following charge if the dwelling is owned/titled in the name of corporation, association, business, church, or non-profit organization.

Charge
25%

**FIDELITY NATIONAL PROPERTY & CASUALTY INSURANCE COMPANY  
PERSONAL LIABILITY SUPPLEMENT  
TO THE DWELLING POLICY PROGRAM  
EXCEPTIONS TO ISO GENERAL RULES**

**556. INSURANCE BUREAU SCORE  
ADJUSTMENT**

This rule has been added as follows:

The policy premium is subject to modification based on the Insurance Bureau Score developed for the first named insured listed on the policy. The Insurance Bureau Score will be re-evaluated prior to the generation of each subsequent renewal offer. All premiums will be adjusted using the factors shown below.

Insurance Bureau Score	Factor
802 & up	0.590
763 - 801	0.690
735 - 762	0.750
711 - 734	0.865
688 - 710	0.865
664 - 687	0.950
No Score	1.000
639 - 663	1.060
608 - 638	1.150
568 - 607	1.350
567 & below	1.830

**602. OPTIONAL LIMITED LEAD AND  
ESCAPED LIQUID FUEL LIABILITY  
AND PROPERTY REMEDIATION  
FOR ESCAPED LIQUID FUEL  
COVERAGES**

Paragraphs B and D are deleted in their entirety.

SERFF Tracking Number: PERR-125634596 State: Arkansas  
 Filing Company: Fidelity National Property and Casualty Insurance Company State Tracking Number: #102667 \$100  
 Company Tracking Number: FNIC-DW-CS-AR-08-01-R  
 TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)  
 Product Name: Dwelling Fire Program  
 Project Name/Number: FNIC-DW-CS-AR-08-01-R/FNIC-DW-CS-AR-08-01-R

## Supporting Document Schedules

**Satisfied -Name:** Filing Memorandum **Review Status:** Filed 05/28/2008  
**Comments:**  
**Attachment:**  
 Filing Memorandum.pdf

**Satisfied -Name:** Exhibit 1 **Review Status:** Filed 05/28/2008  
**Comments:**  
**Attachment:**  
 Exhibit 1.pdf

**Satisfied -Name:** Authorization Letter **Review Status:** Filed 05/28/2008  
**Comments:**  
**Attachment:**  
 FNIC Authorization Letter.pdf

**Satisfied -Name:** RF-1 **Review Status:** Filed 05/28/2008  
**Comments:**  
**Attachment:**  
 LC data entry.pdf

**Satisfied -Name:** Homeowners Premium Comparison Survey Form **Review Status:** Filed 05/28/2008  
**Comments:**  
**Attachments:**  
 HPCS Form revised.xls

*SERFF Tracking Number:* PERR-125634596 *State:* Arkansas  
*Filing Company:* Fidelity National Property and Casualty *State Tracking Number:* #102667 \$100  
*Insurance Company*  
*Company Tracking Number:* FNIC-DW-CS-AR-08-01-R  
*TOI:* 01.0 Property *Sub-TOI:* 01.0002 Personal Property (Fire and Allied  
Lines)  
*Product Name:* Dwelling Fire Program  
*Project Name/Number:* FNIC-DW-CS-AR-08-01-R/FNIC-DW-CS-AR-08-01-R  
HPCS Form revised.pdf

**Fidelity National Property and Casualty Insurance Company**  
Arkansas Dwelling Fire Program  
Filing Memorandum

On behalf of Fidelity National Property and Casualty Insurance Company (the "Company"), we have prepared this filing memorandum in support of the proposed changes to their existing dwelling fire program in the state of Arkansas.

With this filing, the Company is proposing the following changes to their manual pages:

1. Rule 554 – Professional Property Management Company Discount is being introduced.
2. Rule 555 – Corporate Owned Property Surcharge is being introduced. The overall impact as a result of this change is +0.4%.
3. Rule 556 – Insurance Bureau Score Adjustment is being introduced. The proposed insurance bureau score factors are the same as those used in the Company's homeowners program. The overall impact as a result of this change is +9.2%.

Additionally, in the Dwelling Fire Exceptions, a clarification is being made to the verbiage in Rule 551 – Newly Acquired Property Discount. The reference to "Basic Premium" has been revised to "Base Premium" in order to be consistent with other rules in the section.

The overall impact of all changes is +9.6%. Please see Exhibit 1 for a detailed explanation of these changes.

The revised manual pages are included with this filing. The forms associated with these changes are being submitted concurrently under Company Filing Number FNIC-DW-CS-AR-08-01-F. We have included a letter from the Company authorizing us to submit this filing on their behalf.

**Fidelity National Group  
Dwelling Fire Program  
Estimated Impact of Proposed Changes\***

Exhibit 1

Introduction of Credit Score Factors

Choice Point Model Score Range	Estimated Premium Distribution	Proposed Credit Score Factor	Proposed Change
A=802&Above	4.7%	0.590	-41.0%
B=763-801	3.9%	0.690	-31.0%
C=735-762	5.3%	0.750	-25.0%
D=711-734	8.1%	0.865	-13.5%
E=688-710	9.8%	0.865	-13.5%
F=664-687	10.5%	0.950	-5.0%
G=639-663	10.2%	1.060	6.0%
H=608-638	13.6%	1.150	15.0%
I=568-607	12.9%	1.350	35.0%
J=567&Below	11.5%	1.830	83.0%
K=No Score	9.4%	1.000	0.0%
Total/Average	100.0%	1.093	9.3%

Percentage of Premium Impacted by Changes 98.5%

Overall Impact of Changes 9.2%

Introduction of Corporate Owner Surcharge/Discount

Category	Estimated Premium Distribution	Proposed Factor	Proposed Change
None	98.5%	1.000	0.0%
Corporate Owned	1.5%	1.250	25.0%
Property Mgmt. Co.	Not Available	0.850	-15.0%
Total/Average	100.0%	1.004	0.4%

Combined Impact of All Changes **9.6%**

\* Based on countrywide data



P.O. Box 45126, Jacksonville, FL 32232-5126

January 7, 2008

Re: Fidelity National Insurance Company, NAIC Number: 670-25180

To Whom It May Concern:

Perr & Knight, Inc. is hereby authorized to submit rate, rule, form and insurance scoring model filings on behalf of Fidelity National Insurance Company. This authorization includes providing additional information and responding to questions regarding the filing on our behalf as necessary. This authorization is deemed to be in effect until rescinded in writing.

Please direct all correspondence and inquires to this filing to Perr & Knight, Inc. at the following address:

State Filings Department  
Perr & Knight, Inc.  
881 Alma Real Drive, Suite 205  
Pacific Palisades, CA 90272  
Tel: (310) 230-9339  
Fax: (310) 230-1061

If you have any questions regarding this authorization, please contact me at 800-849-6140 ext. 7340 or the email address below.

Sincerely,

A handwritten signature in blue ink, appearing to read "Larry Mortensen", is written over a horizontal line.

Larry Mortensen, CPCU, CIC  
Vice President – Pricing  
LMortensen@fnf.com

**NAIC LOSS COST DATA ENTRY DOCUMENT**

<b>1.</b>	This filing transmittal is part of Company Tracking #	FNIC-DW-CS-AR-08-01-R
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<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	ISO
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Company Name		Company NAIC Number	
<b>3.</b>	<b>A.</b> Fidelity National Property and Casualty Insurance Company	<b>B.</b>	16578

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
<b>4.</b>	<b>A.</b> Fire and Allied Lines	<b>B.</b>	

**5.**

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Fire (owner occupied)	n/a	+9.6	63.5%	1.000	1.575	n/a	1.575
Fire (non owner occupied)	n/a	+9.6	63.5%	1.500	2.362	n/a	2.362
Liability	n/a	+9.6	63.5%	1.000	1.575	n/a	1.575
<b>TOTAL OVERALL EFFECT</b>		+9.6%					

**6.**                      5 Year History                      Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2007	4	n/a	n/a	1,661	0	0	0.59

**7.**

Expense Constants	Selected Provisions
A. Total Production Expense	25.0
B. General Expense	4.0
C. Taxes, License & Fees	2.5
D. Underwriting Profit & Contingencies	5.0
E. Other (explain)	0.0
<b>F. TOTAL</b>	<b>44.5</b>

- 8.**      Y   Apply Lost Cost Factors to Future filings? (Y or N)
- 9.**           Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 128.8
- 10.**        Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): -49.9

NAIC Number: 670-16578  
 Company Name: Fidelity National Property and Casualty Insurance Company  
 Contact Person: Lois Pimentel  
 Telephone No.: 888-201-2153 ext 162  
 Email Address: doi@perrknight.com  
 Effective Date: 7/1/2008 new business, 8/15/2008 renewals

**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  
 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	\$464.00	\$540.00	\$464.00	\$540.00	\$464.00	\$540.00	\$464.00	\$540.00	\$464.00	\$540.00	\$464.00	\$540.00	\$464.00	\$540.00	\$464.00	\$540.00		
	\$120,000	\$646.00	\$752.00	\$646.00	\$752.00	\$646.00	\$752.00	\$646.00	\$752.00	\$646.00	\$752.00	\$646.00	\$752.00	\$646.00	\$752.00	\$646.00	\$752.00		
	\$160,000	\$824.00	\$962.00	\$824.00	\$962.00	\$824.00	\$962.00	\$824.00	\$962.00	\$824.00	\$962.00	\$824.00	\$962.00	\$824.00	\$962.00	\$824.00	\$962.00		
6	\$80,000	\$474.00	\$549.00	\$474.00	\$549.00	\$474.00	\$549.00	\$474.00	\$549.00	\$474.00	\$549.00	\$474.00	\$549.00	\$474.00	\$549.00	\$474.00	\$549.00		
	\$120,000	\$656.00	\$764.00	\$656.00	\$764.00	\$656.00	\$764.00	\$656.00	\$764.00	\$656.00	\$764.00	\$656.00	\$764.00	\$656.00	\$764.00	\$656.00	\$764.00		
	\$160,000	\$842.00	\$980.00	\$842.00	\$980.00	\$842.00	\$980.00	\$842.00	\$980.00	\$842.00	\$980.00	\$842.00	\$980.00	\$842.00	\$980.00	\$842.00	\$980.00		
9	\$80,000	\$624.00	\$794.00	\$624.00	\$794.00	\$624.00	\$794.00	\$624.00	\$794.00	\$624.00	\$794.00	\$624.00	\$794.00	\$624.00	\$794.00	\$624.00	\$794.00		
	\$120,000	\$867.00	\$1,101.00	\$867.00	\$1,101.00	\$867.00	\$1,101.00	\$867.00	\$1,101.00	\$867.00	\$1,101.00	\$867.00	\$1,101.00	\$867.00	\$1,101.00	\$867.00	\$1,101.00		
	\$160,000	\$1,110.00	\$1,411.00	\$1,110.00	\$1,411.00	\$1,110.00	\$1,411.00	\$1,110.00	\$1,411.00	\$1,110.00	\$1,411.00	\$1,110.00	\$1,411.00	\$1,110.00	\$1,411.00	\$1,110.00	\$1,411.00		

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

**HO3 and HO4 only**

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"/>	%
			Maximum Credit Allowed	<input type="text"/>	%

**EARTHQUAKE INSURANCE**

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?	<input type="text"/>	(yes or no)
WHAT IS YOUR PERCENTAGE DEDUCTIBLE?	<input type="text"/>	%
	Zone	Brick
	Highest Risk	\$ <input type="text"/>
	Lowest Risk	\$ <input type="text"/>