

SERFF Tracking Number: SFMA-125643539 State: Arkansas  
Filing Company: State Farm Fire and Casualty Company State Tracking Number: EFT \$100  
Company Tracking Number: HO-23550  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: HO-23550  
Project Name/Number: HO-23550/HO-23550

## Filing at a Glance

Company: State Farm Fire and Casualty Company

Product Name: HO-23550

SERFF Tr Num: SFMA-125643539 State: Arkansas

TOI: 04.0 Homeowners

SERFF Status: Closed

State Tr Num: EFT \$100

Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Co Tr Num: HO-23550

State Status: Fees verified and received

Filing Type: Rate/Rule

Co Status:

Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding

Authors: Richard Haberer, Sheri Anderson

Disposition Date: 05/28/2008

Date Submitted: 05/22/2008

Disposition Status: Filed

Effective Date Requested (New): 09/15/2008

Effective Date (New): 09/15/2008

Effective Date Requested (Renewal): 09/15/2008

Effective Date (Renewal): 09/15/2008

State Filing Description:

## General Information

Project Name: HO-23550

Status of Filing in Domicile: Not Filed

Project Number: HO-23550

Domicile Status Comments: N/A

Reference Organization: N/A

Reference Number: N/A

Reference Title: N/A

Advisory Org. Circular: N/A

Filing Status Changed: 05/28/2008

State Status Changed: 05/28/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

We respectfully request your approval of the pricing of the optional Identity Restoration Coverage endorsement.

This new optional coverage will provide an annual aggregate limit of \$25,000 for a premium of \$25. No deductible will apply to losses submitted under this coverage. This coverage will be available for all Homeowners Policy Types (i.e. Homeowners, Renters, and Condominium Unitowners).

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Product Name: HO-23550  
Project Name/Number: HO-23550/HO-23550

The endorsement has been filed under a companion filing, HO-23551.

With the introduction of this new endorsement, we are modifying our Claim Record Rating Plan rule to clarify that claims attributable to identity restoration coverage will not be considered chargeable under these plans.

Sincerely,

Kathy Popejoy  
Asst Vice Pres & Actuary  
(309)766-2325  
kathy.popejoy.a0gq@statefarm.com

## Company and Contact

### Filing Contact Information

Kathy Popejoy, kathy.popejoy.a0gq@statefarm.com  
One State Farm Plaza (309) 766-2325 [Phone]  
Bloomington, IL 61710 (309) 766-0225[FAX]

### Filing Company Information

State Farm Fire and Casualty Company CoCode: 25143 State of Domicile: Illinois  
1 State Farm Plaza Group Code: 176 Company Type:  
Bloomington, IL 61710 Group Name: State ID Number:  
(309) 735-0649 ext. [Phone] FEIN Number: 37-0533080  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$100.00

*SERFF Tracking Number:* SFMA-125643539      *State:* Arkansas  
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**Retaliatory?** No  
**Fee Explanation:** \$100.00 per filing X 1 filing = \$100.00  
**Per Company:** No

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Product Name: HO-23550  
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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Farm Fire and Casualty Company	\$100.00	05/22/2008	20459642

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## Correspondence Summary

### Dispositions

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

*SERFF Tracking Number:* SFMA-125643539      *State:* Arkansas  
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*Product Name:* HO-23550  
*Project Name/Number:* HO-23550/HO-23550

## **Disposition**

Disposition Date: 05/28/2008

Effective Date (New): 09/15/2008

Effective Date (Renewal): 09/15/2008

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: SFMA-125643539 State: Arkansas  
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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	HPCS-Homeowners Premium Comparison Survey		No
<b>Supporting Document</b>	NAIC loss cost data entry document		No
<b>Supporting Document</b>	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		No
<b>Supporting Document</b>	Uniform Transmittal Document-Property &Filed Casualty		Yes
<b>Rate</b>	Manual pages	Filed	Yes

*SERFF Tracking Number:* SFMA-125643539      *State:* Arkansas  
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## **Rate Information**

Rate data does NOT apply to filing.

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## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Manual pages	83,117	Replacement	arhoidr.pdf

## SUMMARY OF REVISIONS

The following table summarizes the changes contained in this revision.

Item	Description
Identity Restoration coverage	Introduced Identity Restoration coverage to the Discounts, Charges & Options section.
Claim Record Rating	Updated the Claim Record Rating rule to indicate that losses due to Identity Restoration are <b>not</b> considered chargeable under these plans.

Throughout this manual, ***bold italics*** font indicates information that is not displayed in the Agents manual.

**RULES**

The rules, rates, and premiums in this manual govern the writing of all Homeowners policies. The rules and rates filed by or on behalf of the Company for each coverage shall govern in all cases not specifically provided for in these rules.

**RULES FOR ALL POLICY FORMS**

## 1. ELIGIBILITY

## A. Homeowners Policy

1. A dwelling occupied by the owner and used principally for private residential purposes. The dwelling can have one or two families, but cannot have more than five roomers or boarders per family.
2. A single family unit within a row house, town house, condominium or cooperative occupied by the owner and used principally for private residential purposes.
3. A new dwelling that is under construction for one or two families to be occupied by the owner.
4. A secondary dwelling, including seasonal dwellings, occupied by the owner and used principally for private residential purposes.

## B. Renters Policy

1. The tenant of any dwelling, apartment, condominium or cooperative unit.
2. The owner, who is also an occupant, of a dwelling or building containing an apartment that is not eligible for another Homeowners form.
3. The owner of a cooperative unit, provided:
  - a. The portion of the premises occupied as living quarters is used principally for private residential purposes.
  - b. This portion is not occupied by more than one additional family or more than two roomers or boarders.
  - c. This portion is designated by an apartment number or other positive identification.

## C. Condominium Unitowners Policy

1. Owner occupied units, including seasonal units, which are part of a community association organized under condominium, cooperative, town house or planned development form of ownership and where provision has been made for a master policy covering the residential building(s) real property exposure. The unit must be used principally for private residential purposes.

2. Rental or investment units in an association as described in 1. if occasionally occupied by the owner. The named insured must be an individual. Partnerships, corporations or similar legal entities are not eligible for Homeowners coverage.

**Note:** The term "owner" includes persons purchasing a dwelling, such as under a mortgage agreement or contract of sale.

2. POLICY PERIOD AND PREMIUM PAYMENT

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 are then automatically renewed annually. The rates on renewals will be those rates in effect at that time.

3. OTHER INSURANCE

Other insurance covering the same property is permitted only when the other insurance is for perils not covered by the policy (for example, Flood Insurance).

4. MINIMUM PREMIUMS

The annual minimum premium is shown below.

Policy Form	Minimum Premium
Homeowners	\$200
Renters and Condominium Unitowners	\$100

5. ROUNDING OF PREMIUMS

Any computations for additional coverages or additional amounts of insurance are to be rounded separately to the nearest dollar. Fifty cents or more is to be considered as a dollar.

6. TRANSFER

Transfer of the policy to another location within the state is allowed provided the new location meets eligibility requirements. Transfers are subject to any necessary adjustment of premium.

7. MID-TERM CHANGES

Changes that affect coverage or a risk characteristic used in rating the policy may be made during the policy term, unless otherwise stated in this manual. Mid-term changes to take advantage of a new discount or charge **or** a rate or classification change implemented by the company during the policy term are **not** permitted.

If a different premium is required for the remainder of the current policy term, the additional or return premium is to be computed pro rata unless otherwise stated in this manual.

8. CANCELLATION

# RULES

When a policy is cancelled, the annual premium that applies to the policy period multiplied by the pro rata factor is returned to the insured.

Calculate the pro rata factor as follows:

- A. Compute the number of days left in the annual term until the policy expires (for example, 122 days).
- B. Divide the number of days by 365 (days in a year) and round to 3 decimal places. This produces the pro rata factor. A few examples may help:

Number of Days	Divided By	Pro Rata Factor
360	365	0.986
240	365	0.658
122	365	0.334
73	365	0.200
34	365	0.093

## 9. RESTRICTION OF COVERAGE

The named insured can request a restriction on an individual policy. The circumstances or exposure must be so unusual that without the restriction the policy would not be issued. No reduction from the prescribed rate and minimum premium is allowed. Refer each request to the Company.

## 10. CONSTRUCTION CLASSIFICATIONS

### A. Frame

A dwelling with exterior walls of combustible construction (including walls with metal, stucco, or metal lath and plaster on combustible supports) is classified as frame.

### B. Masonry

A dwelling with exterior walls of brick, concrete, concrete block, adobe, tile, or other masonry materials is classified as masonry.

### C. Masonry Veneer

A dwelling with walls of combustible construction veneered with masonry materials is classified as masonry veneer.

### D. Fire Resistive

A building with walls, floor, and roof constructed entirely of masonry or fire resistive materials with a Fire Resistance rating of not less than one hour is classified as fire resistive.

### E. Mixed Construction

**RULES**

A dwelling shall be classified as frame construction when the wall area of frame construction (excluding gables) exceeds 33 1/3% of the total wall area.

**ZONES**

This section provides the rules for the assignment of the zone and subzone.

**ZONE DEFINITIONS**

Refer to Company for ZIP Codes not listed.

ZIP Code	City	County	Zone	Subzone
71601			14	14
71601	Outside		14	15
71602			14	11
71602	Outside		14	13
71603			14	12
71603	Outside		14	14
71612			14	11
71612	Outside		14	13
71613			14	12
71613	Outside		14	14
71630			17	12
71630	Outside		17	15
71631			14	17
71631	Outside		14	17
71635			17	11
71635	Outside		17	11
71638			17	10
71638	Outside		17	15
71639			17	09
71639	Outside		17	09
71640			17	16
71640	Outside		17	16
71642			17	16
71642	Outside		17	16
71643			14	15
71643	Outside		14	15
71644			14	15
71644	Outside		14	17
71646			17	11
71646	Outside		17	16
71647			14	17
71647	Outside		14	17
71651			14	17

**ZONES**

<b>ZIP Code</b>	<b>City</b>	<b>County</b>	<b>Zone</b>	<b>Subzone</b>
71651	Outside		14	17
71652			14	17
71652	Outside		14	17
71653			17	13
71653	Outside		17	13
71654			17	11
71654	Outside		17	11
71655			17	06
71655	Outside		17	06
71656			17	07
71656	Outside		17	07
71657			17	06
71657	Outside		17	06
71658			17	12
71658	Outside		17	12
71659			14	14
71659	Outside		14	16
71660			14	17
71660	Outside		14	17
71661			17	14
71661	Outside		17	14
71662			17	16
71662	Outside		17	16
71663			17	14
71663	Outside		17	14
71665			14	17
71665	Outside		14	17
71666			17	10
71666	Outside		17	10
71667			14	15
71667	Outside		14	15
71670			17	12
71670	Outside		17	12
71671			14	11
71671	Outside		14	13
71674			17	12
71674	Outside		17	12
71675			17	12
71675	Outside		17	12
71676			17	13

**ZONES**

<b>ZIP Code</b>	<b>City</b>	<b>County</b>	<b>Zone</b>	<b>Subzone</b>
71676	Outside		17	13
71677			17	16
71677	Outside		17	16
71678			14	17
71678	Outside		14	17
71701			14	11
71701	Outside		14	11
71711			14	11
71711	Outside		14	11
71720			14	11
71720	Outside		14	15
71721			14	10
71721	Outside		14	13
71722			14	11
71722	Outside		14	15
71724			14	08
71724	Outside		14	09
71725			14	17
71725	Outside		14	17
71726			14	10
71726	Outside		14	15
71728			14	10
71728	Outside		14	13
71730			14	08
71730	Outside		14	09
71740			14	08
71740	Outside		14	09
71742			14	13
71742	Outside		14	15
71743			14	10
71743	Outside		14	13
71744			14	17
71744	Outside		14	17
71745			14	17
71745	Outside		14	17
71747			14	17
71747	Outside		14	17
71748			14	17
71748	Outside		14	17
71749			14	11

**ZONES**

ZIP Code	City	County	Zone	Subzone
71749	Outside		14	11
71750			14	08
71750	Outside		14	09
71751			14	17
71751	Outside		14	17
71752			14	15
71752	Outside		14	15
71753			14	08
71753	Outside		14	08
71754			14	08
71754	Outside		14	08
71758			14	17
71758	Outside		14	17
71759			14	08
71759	Outside		14	09
71762			14	11
71762	Outside		14	13
71763			14	17
71763	Outside		14	17
71764		COLUMBIA	14	09
71764		OUACHITA	14	09
71764	Outside	COLUMBIA	14	15
71764	Outside	OUACHITA	14	15
71765			14	17
71765	Outside		14	17
71766			14	15
71766	Outside		14	15
71769			14	17
71769	Outside		14	17
71770			14	09
71770	Outside		14	09
71801			14	11
71801	Outside		14	11
71802			14	11
71802	Outside		14	11
71820			14	11
71820	Outside		14	12
71822			14	11
71822	Outside		14	12
71823			14	17

**ZONES**

ZIP Code	City	County	Zone	Subzone
71823	Outside		14	17
71825			14	17
71825	Outside		14	17
71826			14	15
71826	Outside		14	15
71827			14	07
71827	Outside		14	13
71828			14	17
71828	Outside		14	17
71831			14	17
71831	Outside		14	17
71832			14	13
71832	Outside		14	15
71833			14	12
71833	Outside		14	12
71834			14	17
71834	Outside		14	17
71835		HEMPSTEAD	14	15
71835		NEVADA	14	15
71835	Outside	HEMPSTEAD	14	15
71835	Outside	NEVADA	14	15
71836			14	12
71836	Outside		14	13
71837			14	17
71837	Outside		14	17
71838			14	15
71838	Outside		14	15
71839			14	15
71839	Outside		14	15
71840			14	17
71840	Outside		14	17
71841			14	17
71841	Outside		14	17
71842			14	14
71842	Outside		14	15
71845			14	09
71845	Outside		14	13
71846			14	17
71846	Outside		14	17
71847			14	17

**ZONES**

<b>ZIP Code</b>	<b>City</b>	<b>County</b>	<b>Zone</b>	<b>Subzone</b>
71847	Outside		14	17
71851			14	15
71851	Outside		14	15
71852		HEMPSTEAD	14	13
71852		HOWARD	14	13
71852	Outside	HEMPSTEAD	14	14
71852	Outside	HOWARD	14	14
71853			14	12
71853	Outside		14	12
71854			14	12
71854	Outside		14	12
71855			14	17
71855	Outside		14	17
71857			14	09
71857	Outside		14	15
71858			14	17
71858	Outside		14	17
71859		HEMPSTEAD	14	17
71859		HOWARD	14	17
71859		SEVIER	14	17
71859	Outside	HEMPSTEAD	14	17
71859	Outside	HOWARD	14	17
71859	Outside	SEVIER	14	17
71860			14	07
71860	Outside		14	09
71861			14	15
71861	Outside		14	15
71862			14	15
71862	Outside		14	15
71864			14	17
71864	Outside		14	17
71865			14	12
71865	Outside		14	12
71866			14	16
71866	Outside		14	16
71901		GARLAND	10	08
71901		HOT SPRING	10	10
71901	Outside	GARLAND	10	09
71901	Outside	HOT SPRING	10	10
71902			10	08

**ZONES**

ZIP Code	City	County	Zone	Subzone
71902	Outside		10	09
71903			10	08
71903	Outside		10	09
71909		GARLAND	10	08
71909		SALINE	10	08
71909	Outside	GARLAND	10	10
71909	Outside	SALINE	10	10
71910			10	08
71910	Outside		10	10
71913		GARLAND	10	09
71913		HOT SPRING	10	11
71913	Outside	GARLAND	10	11
71913	Outside	HOT SPRING	10	11
71914			10	09
71914	Outside		10	11
71920			14	15
71920	Outside		14	15
71921			14	15
71921	Outside		14	15
71922			14	15
71922	Outside		14	15
71923			14	10
71923	Outside		14	11
71929			14	09
71929	Outside		14	09
71933			14	09
71933	Outside		14	10
71935			10	15
71935	Outside		10	15
71937			10	15
71937	Outside		10	15
71940			14	13
71940	Outside		14	13
71941			14	15
71941	Outside		14	15
71942			14	17
71942	Outside		14	17
71943			14	12
71943	Outside		14	15
71944			10	15

## ZONES

ZIP Code	City	County	Zone	Subzone
71944	Outside		10	15
71945			10	16
71945	Outside		10	16
71949			10	14
71949	Outside		10	14
71950			14	17
71950	Outside		14	17
71952			14	17
71952	Outside		14	17
71953			10	15
71953	Outside		10	16
71956			10	11
71956	Outside		10	13
71957			10	15
71957	Outside		10	16
71958			14	14
71958	Outside		14	15
71959			14	17
71959	Outside		14	17
71960			10	16
71960	Outside		10	16
71961			10	19
71961	Outside		10	19
71962			14	17
71962	Outside		14	17
71964		GARLAND	10	11
71964		HOT SPRING	10	12
71964	Outside	GARLAND	10	11
71964	Outside	HOT SPRING	10	12
71965			10	18
71965	Outside		10	18
71968			10	11
71968	Outside		10	13
71969			10	19
71969	Outside		10	19
71970			10	15
71970	Outside		10	15
71971			14	17
71971	Outside		14	17
71972			10	15

**ZONES**

<b>ZIP Code</b>	<b>City</b>	<b>County</b>	<b>Zone</b>	<b>Subzone</b>
71972	Outside		10	15
71973			10	15
71973	Outside		10	15
71998			14	10
71998	Outside		14	10
72001			10	15
72001	Outside		10	15
72002		PULASKI	14	09
72002		SALINE	14	09
72002	Outside	PULASKI	14	09
72002	Outside	SALINE	14	09
72003			14	17
72003	Outside		14	17
72004			14	17
72004	Outside		14	17
72005			16	14
72005	Outside		16	14
72006			11	15
72006	Outside		11	16
72007			14	15
72007	Outside		14	15
72010			11	15
72010	Outside		11	16
72011			14	11
72011	Outside		14	13
72012			11	10
72012	Outside		11	13
72013			11	14
72013	Outside		11	14
72014			16	15
72014	Outside		16	15
72015			14	09
72015	Outside		14	10
72016		PERRY	10	09
72016		PULASKI	10	16
72016	Outside	PERRY	10	14
72016	Outside	PULASKI	10	16
72017			14	18
72017	Outside		14	18
72018			14	09

**ZONES**

<b>ZIP Code</b>	<b>City</b>	<b>County</b>	<b>Zone</b>	<b>Subzone</b>
72018	Outside		14	10
72019			14	12
72019	Outside		14	12
72020		INDEPENDENCE	11	15
72020		JACKSON	11	15
72020		WHITE	11	15
72020	Outside	INDEPENDENCE	11	15
72020	Outside	JACKSON	11	16
72020	Outside	WHITE	11	16
72021			19	07
72021	Outside		19	07
72022			14	10
72022	Outside		14	10
72023		FAULKNER	14	08
72023		LONOKE	14	08
72023		PULASKI	14	08
72023	Outside	FAULKNER	14	08
72023	Outside	LONOKE	14	08
72023	Outside	PULASKI	14	08
72024			14	15
72024	Outside		14	16
72025			10	15
72025	Outside		10	15
72026			14	17
72026	Outside		14	17
72027			11	14
72027	Outside		11	14
72028			11	15
72028	Outside		11	14
72029			19	07
72029	Outside		19	08
72030			11	14
72030	Outside		11	14
72031			11	09
72031	Outside		11	13
72032			11	10
72032	Outside		11	10
72033			11	10
72033	Outside		11	10
72034			11	07

**ZONES**

ZIP Code	City	County	Zone	Subzone
72034	Outside		11	07
72035			11	06
72035	Outside		11	06
72036			11	14
72036	Outside		11	14
72037			14	17
72037	Outside		14	17
72038			14	17
72038	Outside		14	17
72039			11	15
72039	Outside		11	15
72040			14	14
72040	Outside		14	15
72041			14	15
72041	Outside		14	16
72042			14	14
72042	Outside		14	14
72043			16	15
72043	Outside		16	16
72044			11	11
72044	Outside		11	11
72045			11	14
72045	Outside		11	14
72046		JEFFERSON	14	15
72046		LONOKE	14	15
72046		PULASKI	14	15
72046	Outside	JEFFERSON	14	17
72046	Outside	LONOKE	14	17
72046	Outside	PULASKI	14	17
72047			11	15
72047	Outside		11	15
72048			14	17
72048	Outside		14	17
72051			11	14
72051	Outside		11	14
72052			11	14
72052	Outside		11	14
72053			14	13
72053	Outside		14	15
72055			14	15

**ZONES**

<b>ZIP Code</b>	<b>City</b>	<b>County</b>	<b>Zone</b>	<b>Subzone</b>
72055	Outside		14	15
72057			14	15
72057	Outside		14	15
72058			11	14
72058	Outside		11	14
72059			11	15
72059	Outside		11	16
72060			11	14
72060	Outside		11	14
72061			11	14
72061	Outside		11	14
72063			11	14
72063	Outside		11	14
72064			14	17
72064	Outside		14	18
72065		GRANT	14	16
72065		PULASKI	14	16
72065		SALINE	14	16
72065	Outside	GRANT	14	16
72065	Outside	PULASKI	14	16
72065	Outside	SALINE	14	16
72066			14	17
72066	Outside		14	17
72067			11	07
72067	Outside		11	07
72068			11	14
72068	Outside		11	14
72069			19	11
72069	Outside		19	11
72070			10	11
72070	Outside		10	11
72072			14	16
72072	Outside		14	17
72073			14	15
72073	Outside		14	15
72074			11	14
72074	Outside		11	14
72075			16	15
72075	Outside		16	16
72076		FAULKNER	14	08

**ZONES**

<b>ZIP Code</b>	<b>City</b>	<b>County</b>	<b>Zone</b>	<b>Subzone</b>
72076		LONOKE	14	08
72076		PULASKI	14	08
72076	Outside	FAULKNER	14	08
72076	Outside	LONOKE	14	08
72076	Outside	PULASKI	14	08
72078			14	08
72078	Outside		14	08
72079			14	15
72079	Outside		14	15
72080			11	14
72080	Outside		11	14
72081			11	14
72081	Outside		11	15
72082			11	14
72082	Outside		11	14
72083			14	17
72083	Outside		14	17
72084			14	15
72084	Outside		14	15
72085			11	15
72085	Outside		11	15
72086			14	12
72086	Outside		14	12
72087		GARLAND	14	12
72087		SALINE	14	13
72087	Outside	GARLAND	14	12
72087	Outside	SALINE	14	13
72088			11	06
72088	Outside		11	06
72089			14	10
72089	Outside		14	10
72099			14	08
72099	Outside		14	09
72101		CROSS	11	15
72101		JACKSON	11	14
72101		WOODRUFF	11	12
72101	Outside	CROSS	11	15
72101	Outside	JACKSON	11	14
72101	Outside	WOODRUFF	11	13
72102			11	12

**ZONES**

<b>ZIP Code</b>	<b>City</b>	<b>County</b>	<b>Zone</b>	<b>Subzone</b>
72102	Outside		11	13
72103		PULASKI	14	13
72103		SALINE	14	13
72103	Outside	PULASKI	14	14
72103	Outside	SALINE	14	14
72104			14	08
72104	Outside		14	09
72105			14	17
72105	Outside		14	17
72106			11	06
72106	Outside		11	13
72107			11	06
72107	Outside		11	13
72108			19	07
72108	Outside		19	07
72110			11	08
72110	Outside		11	10
72111			11	15
72111	Outside		11	15
72112		JACKSON	16	15
72112		POINSETT	16	15
72112	Outside	JACKSON	16	16
72112	Outside	POINSETT	16	15
72113		FAULKNER	14	10
72113		PULASKI	14	10
72113	Outside	FAULKNER	14	10
72113	Outside	PULASKI	14	13
72114			14	07
72114	Outside		14	07
72115			14	07
72115	Outside		14	07
72116			14	08
72116	Outside		14	08
72117			14	07
72117	Outside		14	08
72118			14	08
72118	Outside		14	13
72119			14	07
72119	Outside		14	07
72120		FAULKNER	14	08

**ZONES**

<b>ZIP Code</b>	<b>City</b>	<b>County</b>	<b>Zone</b>	<b>Subzone</b>
72120		PULASKI	14	08
72120	Outside	FAULKNER	14	08
72120	Outside	PULASKI	14	08
72121			11	10
72121	Outside		11	13
72122		PULASKI	14	15
72122		SALINE	14	15
72122	Outside	PULASKI	14	15
72122	Outside	SALINE	14	15
72123			11	12
72123	Outside		11	13
72124			11	08
72124	Outside		11	08
72125			10	13
72125	Outside		10	13
72126		PERRY	10	12
72126		PULASKI	10	16
72126	Outside	PERRY	10	14
72126	Outside	PULASKI	10	16
72127		CONWAY	11	06
72127		PERRY	11	07
72127	Outside	CONWAY	11	13
72127	Outside	PERRY	11	09
72128			14	17
72128	Outside		14	17
72129			14	15
72129	Outside		14	15
72130			11	14
72130	Outside		11	14
72131			11	10
72131	Outside		11	13
72132			14	12
72132	Outside		14	12
72133			14	17
72133	Outside		14	17
72134			19	15
72134	Outside		19	15
72135		PERRY	14	09
72135		PULASKI	14	10
72135	Outside	PERRY	14	09

## ZONES

ZIP Code	City	County	Zone	Subzone
72135	Outside	PULASKI	14	10
72136			11	14
72136	Outside		11	14
72137			11	14
72137	Outside		11	14
72139			11	15
72139	Outside		11	16
72140			14	15
72140	Outside		14	15
72141			11	14
72141	Outside		11	14
72142		LONOKE	14	17
72142		PULASKI	14	17
72142	Outside	LONOKE	14	17
72142	Outside	PULASKI	14	17
72143			11	15
72143	Outside		11	15
72145			11	14
72145	Outside		11	14
72149			11	10
72149	Outside		11	10
72150			14	09
72150	Outside		14	09
72152			14	11
72152	Outside		14	15
72153			11	06
72153	Outside		11	09
72156			11	14
72156	Outside		11	14
72157			11	14
72157	Outside		11	14
72160			14	13
72160	Outside		14	14
72164			14	13
72164	Outside		14	15
72165			13	14
72165	Outside		13	14
72166			14	14
72166	Outside		14	15
72167			14	15

**ZONES**

<b>ZIP Code</b>	<b>City</b>	<b>County</b>	<b>Zone</b>	<b>Subzone</b>
72167	Outside		14	15
72168			14	17
72168	Outside		14	17
72169			16	15
72169	Outside		16	16
72170			14	17
72170	Outside		14	17
72173			11	13
72173	Outside		11	13
72175			14	17
72175	Outside		14	17
72176			14	09
72176	Outside		14	10
72178			11	15
72178	Outside		11	15
72179			11	14
72179	Outside		11	14
72180			14	16
72180	Outside		14	16
72181			11	14
72181	Outside		11	14
72182			14	17
72182	Outside		14	17
72183			14	13
72183	Outside		14	15
72190			14	08
72190	Outside		14	08
72199		FAULKNER	14	09
72199		PULASKI	14	09
72199	Outside	FAULKNER	14	09
72199	Outside	PULASKI	14	09
72201			14	07
72201	Outside		14	07
72202			14	07
72202	Outside		14	15
72204			14	08
72204	Outside		14	10
72205			14	06
72205	Outside		14	07
72206		PULASKI	14	13

**ZONES**

<b>ZIP Code</b>	<b>City</b>	<b>County</b>	<b>Zone</b>	<b>Subzone</b>
72206		SALINE	14	13
72206	Outside	PULASKI	14	15
72206	Outside	SALINE	14	15
72207			14	07
72207	Outside		14	07
72209		PULASKI	14	12
72209		SALINE	14	12
72209	Outside	PULASKI	14	13
72209	Outside	SALINE	14	13
72210		PULASKI	14	09
72210		SALINE	14	09
72210	Outside	PULASKI	14	09
72210	Outside	SALINE	14	09
72211			14	05
72211	Outside		14	05
72212			14	07
72212	Outside		14	08
72214			14	08
72214	Outside		14	10
72215			14	06
72215	Outside		14	07
72216			14	13
72216	Outside		14	15
72217			14	07
72217	Outside		14	07
72219			14	12
72219	Outside		14	12
72222			14	07
72222	Outside		14	08
72223			14	09
72223	Outside		14	09
72225			14	06
72225	Outside		14	07
72227			14	07
72227	Outside		14	07
72301			21	09
72301	Outside		21	09
72303			21	09
72303	Outside		21	09
72310			19	12

**ZONES**

ZIP Code	City	County	Zone	Subzone
72310	Outside		19	12
72311			19	16
72311	Outside		19	16
72312			14	15
72312	Outside		14	15
72313			19	13
72313	Outside		19	13
72315			19	12
72315	Outside		19	12
72319			19	12
72319	Outside		19	12
72320			19	16
72320	Outside		19	16
72322			19	09
72322	Outside		19	09
72324			19	13
72324	Outside		19	15
72325			21	14
72325	Outside		21	14
72326			19	09
72326	Outside		19	09
72327			21	13
72327	Outside		21	14
72328			14	17
72328	Outside		14	17
72329			19	13
72329	Outside		19	13
72330			19	15
72330	Outside		19	15
72331		CRITTENDEN	21	13
72331		CROSS	21	17
72331	Outside	CRITTENDEN	21	16
72331	Outside	CROSS	21	17
72332			21	17
72332	Outside		21	17
72333			14	15
72333	Outside		14	15
72335			19	06
72335	Outside		19	06
72336			19	06

**ZONES**

<b>ZIP Code</b>	<b>City</b>	<b>County</b>	<b>Zone</b>	<b>Subzone</b>
72336	Outside		19	06
72338			19	13
72338	Outside		19	13
72339			21	14
72339	Outside		21	14
72340			19	13
72340	Outside		19	13
72341			19	16
72341	Outside		19	16
72342			14	13
72342	Outside		14	14
72346			19	16
72346	Outside		19	16
72347		CROSS	19	12
72347		JACKSON	19	11
72347	Outside	CROSS	19	12
72347	Outside	JACKSON	19	11
72348		CRITTENDEN	21	09
72348		ST FRANCIS	21	14
72348	Outside	CRITTENDEN	21	13
72348	Outside	ST FRANCIS	21	17
72350			19	13
72350	Outside		19	13
72351			19	15
72351	Outside		19	15
72352			14	15
72352	Outside		14	15
72353			14	15
72353	Outside		14	15
72354			19	11
72354	Outside		19	11
72355		LEE	14	16
72355		PHILLIPS	14	15
72355	Outside	LEE	14	16
72355	Outside	PHILLIPS	14	15
72358			19	16
72358	Outside		19	16
72359			19	06
72359	Outside		19	06
72360			19	05

**ZONES**

<b>ZIP Code</b>	<b>City</b>	<b>County</b>	<b>Zone</b>	<b>Subzone</b>
72360	Outside		19	08
72364			21	11
72364	Outside		21	11
72365			19	12
72365	Outside		19	12
72366			14	13
72366	Outside		14	15
72367			14	17
72367	Outside		14	17
72368			19	16
72368	Outside		19	16
72369			14	17
72369	Outside		14	17
72370			19	13
72370	Outside		19	15
72372			19	09
72372	Outside		19	09
72373			19	09
72373	Outside		19	12
72374			14	14
72374	Outside		14	14
72376			21	17
72376	Outside		21	17
72379			17	18
72379	Outside		17	18
72383			14	13
72383	Outside		14	15
72384			21	14
72384	Outside		21	14
72386		CRITTENDEN	19	12
72386		MISSISSIPPI	19	12
72386		POINSETT	19	12
72386	Outside	CRITTENDEN	19	13
72386	Outside	MISSISSIPPI	19	13
72386	Outside	POINSETT	19	13
72387			19	09
72387	Outside		19	09
72390			14	13
72390	Outside		14	13
72391			19	16

**ZONES**

ZIP Code	City	County	Zone	Subzone
72391	Outside		19	16
72392			19	07
72392	Outside		19	07
72394			19	08
72394	Outside		19	08
72395			19	14
72395	Outside		19	14
72396			19	09
72396	Outside		19	09
72401		CRAIGHEAD	16	08
72401		GREENE	16	08
72401	Outside	CRAIGHEAD	16	08
72401	Outside	GREENE	16	08
72402			16	08
72402	Outside		16	08
72404			16	10
72404	Outside		16	10
72410			16	13
72410	Outside		16	13
72411			16	09
72411	Outside		16	10
72412			16	14
72412	Outside		16	14
72413			16	11
72413	Outside		16	11
72414			16	11
72414	Outside		16	11
72415			16	11
72415	Outside		16	13
72416		CRAIGHEAD	16	07
72416		GREENE	16	07
72416	Outside	CRAIGHEAD	16	07
72416	Outside	GREENE	16	07
72417			16	08
72417	Outside		16	08
72419			16	14
72419	Outside		16	15
72421		CRAIGHEAD	16	11
72421		JACKSON	16	11
72421	Outside	CRAIGHEAD	16	13

## ZONES

ZIP Code	City	County	Zone	Subzone
72421	Outside	JACKSON	16	13
72422			16	12
72422	Outside		16	12
72425			16	14
72425	Outside		16	14
72426			19	15
72426	Outside		19	15
72427			16	11
72427	Outside		16	13
72428			19	16
72428	Outside		19	16
72429			19	13
72429	Outside		19	13
72430			16	15
72430	Outside		16	15
72431			16	15
72431	Outside		16	16
72432			19	07
72432	Outside		19	08
72433			16	12
72433	Outside		16	14
72434			16	10
72434	Outside		16	13
72435			16	14
72435	Outside		16	14
72436			16	13
72436	Outside		16	13
72437			16	07
72437	Outside		16	10
72438			19	14
72438	Outside		19	14
72439			16	07
72439	Outside		16	07
72440			16	11
72440	Outside		16	11
72441			16	14
72441	Outside		16	14
72442			19	12
72442	Outside		19	12
72443			16	13

**ZONES**

<b>ZIP Code</b>	<b>City</b>	<b>County</b>	<b>Zone</b>	<b>Subzone</b>
72443	Outside		16	14
72444			16	14
72444	Outside		16	14
72445			16	14
72445	Outside		16	14
72447			16	13
72447	Outside		16	13
72449			16	14
72449	Outside		16	14
72450			16	11
72450	Outside		16	11
72451			16	11
72451	Outside		16	11
72453			16	14
72453	Outside		16	14
72454			16	15
72454	Outside		16	16
72455			16	09
72455	Outside		16	10
72456			16	16
72456	Outside		16	16
72457			16	11
72457	Outside		16	11
72458			16	11
72458	Outside		16	11
72459			16	11
72459	Outside		16	13
72460			16	14
72460	Outside		16	14
72461			16	14
72461	Outside		16	15
72462			16	11
72462	Outside		16	11
72464			16	17
72464	Outside		16	17
72465			16	14
72465	Outside		16	14
72466			16	11
72466	Outside		16	13
72467			16	08

**ZONES**

<b>ZIP Code</b>	<b>City</b>	<b>County</b>	<b>Zone</b>	<b>Subzone</b>
72467	Outside		16	08
72469		LAWRENCE	16	10
72469		SHARP	16	10
72469	Outside	LAWRENCE	16	13
72469	Outside	SHARP	16	12
72470			16	10
72470	Outside		16	16
72471			16	13
72471	Outside		16	13
72472			19	06
72472	Outside		19	06
72473			16	13
72473	Outside		16	13
72474			16	11
72474	Outside		16	11
72475			19	13
72475	Outside		19	13
72476			16	08
72476	Outside		16	13
72478			16	11
72478	Outside		16	11
72479			19	08
72479	Outside		19	15
72482			13	14
72482	Outside		13	14
72501			13	10
72501	Outside		13	10
72512			13	09
72512	Outside		13	09
72513			13	10
72513	Outside		13	10
72515			13	14
72515	Outside		13	14
72517			13	13
72517	Outside		13	13
72519		BAXTER	13	10
72519		IZARD	13	08
72519		STONE	13	10
72519	Outside	BAXTER	13	12
72519	Outside	IZARD	13	13

**ZONES**

<b>ZIP Code</b>	<b>City</b>	<b>County</b>	<b>Zone</b>	<b>Subzone</b>
72519	Outside	STONE	13	13
72520			13	14
72520	Outside		13	14
72521			13	08
72521	Outside		13	09
72522			13	14
72522	Outside		13	14
72523			11	14
72523	Outside		11	14
72524			13	14
72524	Outside		13	14
72525			13	09
72525	Outside		13	09
72526			13	12
72526	Outside		13	12
72527			13	14
72527	Outside		13	14
72528			13	14
72528	Outside		13	14
72529			13	09
72529	Outside		13	09
72530			11	14
72530	Outside		11	14
72531			13	14
72531	Outside		13	14
72532			13	09
72532	Outside		13	09
72533			11	14
72533	Outside		11	14
72534		CLEBURNE	13	14
72534		INDEPENDENCE	13	14
72534	Outside	CLEBURNE	13	14
72534	Outside	INDEPENDENCE	13	14
72536			13	14
72536	Outside		13	14
72537			10	10
72537	Outside		10	10
72538			13	14
72538	Outside		13	14
72539			13	14

**ZONES**

<b>ZIP Code</b>	<b>City</b>	<b>County</b>	<b>Zone</b>	<b>Subzone</b>
72539	Outside		13	14
72540			13	14
72540	Outside		13	14
72542			13	10
72542	Outside		13	10
72543			11	08
72543	Outside		11	08
72544			10	09
72544	Outside		10	09
72546			11	14
72546	Outside		11	14
72550			13	14
72550	Outside		13	14
72553			13	10
72553	Outside		13	10
72554			13	09
72554	Outside		13	12
72555			11	14
72555	Outside		11	14
72556			13	14
72556	Outside		13	15
72560			11	14
72560	Outside		11	14
72561			13	14
72561	Outside		13	14
72562			13	09
72562	Outside		13	10
72564			13	08
72564	Outside		13	08
72565			13	12
72565	Outside		13	12
72566			13	14
72566	Outside		13	14
72567			11	14
72567	Outside		11	14
72568			13	13
72568	Outside		13	13
72569			13	14
72569	Outside		13	14
72571			13	14

**ZONES**

<b>ZIP Code</b>	<b>City</b>	<b>County</b>	<b>Zone</b>	<b>Subzone</b>
72571	Outside		13	14
72572			16	14
72572	Outside		16	14
72573			13	09
72573	Outside		13	12
72575			13	10
72575	Outside		13	10
72576			13	08
72576	Outside		13	12
72577			13	14
72577	Outside		13	14
72578			13	14
72578	Outside		13	14
72579			13	12
72579	Outside		13	12
72581			11	14
72581	Outside		11	14
72583			13	07
72583	Outside		13	12
72584			13	14
72584	Outside		13	14
72585			13	14
72585	Outside		13	14
72587			13	14
72587	Outside		13	14
72601			10	12
72601	Outside		10	14
72602			10	12
72602	Outside		10	14
72610			11	14
72610	Outside		11	14
72611			10	12
72611	Outside		10	15
72613			10	10
72613	Outside		10	13
72615			10	12
72615	Outside		10	14
72616			10	12
72616	Outside		10	13
72617			10	17

# ZONES

ZIP Code	City	County	Zone	Subzone
72617	Outside		10	17
72619			10	10
72619	Outside		10	13
72623			10	14
72623	Outside		10	14
72624			11	14
72624	Outside		11	14
72626			10	10
72626	Outside		10	12
72628			11	14
72628	Outside		11	14
72629			11	14
72629	Outside		11	14
72630			10	13
72630	Outside		10	14
72631			10	10
72631	Outside		10	13
72632			10	10
72632	Outside		10	13
72633			10	15
72633	Outside		10	15
72634			10	10
72634	Outside		10	11
72635			10	08
72635	Outside		10	08
72638		CARROLL	10	14
72638		NEWTON	10	14
72638	Outside	CARROLL	10	14
72638	Outside	NEWTON	10	16
72639			11	14
72639	Outside		11	14
72640			11	14
72640	Outside		11	14
72641			11	14
72641	Outside		11	14
72642			10	09
72642	Outside		10	09
72644			10	13
72644	Outside		10	14
72645			11	14

**ZONES**

ZIP Code	City	County	Zone	Subzone
72645	Outside		11	14
72648			11	14
72648	Outside		11	14
72650			11	14
72650	Outside		11	14
72651			10	09
72651	Outside		10	09
72653			10	09
72653	Outside		10	10
72654			10	09
72654	Outside		10	10
72655			11	14
72655	Outside		11	14
72658			10	12
72658	Outside		10	13
72660			10	11
72660	Outside		10	13
72661			10	14
72661	Outside		10	14
72662			10	15
72662	Outside		10	15
72663			11	14
72663	Outside		11	14
72666			11	14
72666	Outside		11	14
72668			10	14
72668	Outside		10	14
72669			11	14
72669	Outside		11	14
72670			11	14
72670	Outside		11	14
72672			10	10
72672	Outside		10	13
72675		MARION	11	12
72675		SEARCY	11	13
72675	Outside	MARION	11	12
72675	Outside	SEARCY	11	13
72677			10	10
72677	Outside		10	13
72679			11	14

## ZONES

ZIP Code	City	County	Zone	Subzone
72679	Outside		11	14
72680			11	14
72680	Outside		11	14
72682			10	13
72682	Outside		10	13
72683			11	14
72683	Outside		11	14
72685			11	11
72685	Outside		11	11
72686			11	14
72686	Outside		11	14
72687			10	10
72687	Outside		10	13
72701			10	11
72701	Outside		10	11
72703			10	10
72703	Outside		10	10
72704			10	10
72704	Outside		10	10
72711			10	11
72711	Outside		10	11
72712			10	05
72712	Outside		10	05
72714			10	05
72714	Outside		10	05
72715			10	06
72715	Outside		10	06
72717			10	14
72717	Outside		10	14
72718			10	10
72718	Outside		10	10
72719			10	06
72719	Outside		10	06
72721			10	14
72721	Outside		10	14
72722			10	08
72722	Outside		10	08
72727			10	11
72727	Outside		10	11
72728			10	08

**ZONES**

<b>ZIP Code</b>	<b>City</b>	<b>County</b>	<b>Zone</b>	<b>Subzone</b>
72728	Outside		10	08
72729			10	14
72729	Outside		10	14
72730			10	10
72730	Outside		10	10
72732			10	14
72732	Outside		10	14
72733			10	14
72733	Outside		10	14
72734			10	10
72734	Outside		10	10
72735			10	10
72735	Outside		10	10
72736			10	07
72736	Outside		10	07
72737			10	11
72737	Outside		10	11
72738			10	14
72738	Outside		10	14
72739			10	07
72739	Outside		10	07
72740			10	12
72740	Outside		10	13
72741			10	10
72741	Outside		10	10
72742			10	14
72742	Outside		10	14
72744			10	11
72744	Outside		10	11
72745			10	10
72745	Outside		10	10
72747			10	14
72747	Outside		10	14
72749			10	14
72749	Outside		10	14
72751			10	07
72751	Outside		10	07
72752			10	15
72752	Outside		10	15
72753			10	11

**ZONES**

<b>ZIP Code</b>	<b>City</b>	<b>County</b>	<b>Zone</b>	<b>Subzone</b>
72753	Outside		10	11
72756			10	11
72756	Outside		10	11
72758			10	10
72758	Outside		10	10
72760			10	09
72760	Outside		10	13
72761			10	11
72761	Outside		10	11
72762			10	08
72762	Outside		10	08
72764			10	08
72764	Outside		10	08
72765			10	08
72765	Outside		10	08
72766			10	08
72766	Outside		10	08
72768			10	07
72768	Outside		10	07
72769			10	14
72769	Outside		10	14
72770			10	08
72770	Outside		10	08
72773			10	14
72773	Outside		10	14
72774			10	11
72774	Outside		10	11
72776			10	14
72776	Outside		10	14
72801			11	09
72801	Outside		11	10
72802			11	09
72802	Outside		11	10
72812			11	09
72812	Outside		11	10
72820		FRANKLIN	10	15
72820		JOHNSON	10	16
72820	Outside	FRANKLIN	10	15
72820	Outside	JOHNSON	10	16
72821			10	11

**ZONES**

ZIP Code	City	County	Zone	Subzone
72821	Outside		10	14
72823			11	10
72823	Outside		11	11
72824			11	11
72824	Outside		11	11
72827			11	14
72827	Outside		11	14
72828			11	15
72828	Outside		11	15
72829			11	08
72829	Outside		11	09
72830			11	09
72830	Outside		11	11
72832			11	10
72832	Outside		11	13
72833		SCOTT	11	08
72833		YELL	11	10
72833	Outside	SCOTT	11	11
72833	Outside	YELL	11	12
72834			11	08
72834	Outside		11	09
72835		LOGAN	10	14
72835		YELL	10	16
72835	Outside	LOGAN	10	14
72835	Outside	YELL	10	16
72837			11	11
72837	Outside		11	11
72838			11	14
72838	Outside		11	14
72839			11	14
72839	Outside		11	14
72840			11	12
72840	Outside		11	13
72841			10	17
72841	Outside		10	17
72842			11	12
72842	Outside		11	12
72843			11	14
72843	Outside		11	14
72845			11	08

## ZONES

ZIP Code	City	County	Zone	Subzone
72845	Outside		11	13
72846			11	10
72846	Outside		11	13
72847			11	14
72847	Outside		11	14
72851			10	15
72851	Outside		10	15
72852			11	14
72852	Outside		11	14
72853			11	12
72853	Outside		11	12
72854			11	14
72854	Outside		11	14
72855			10	12
72855	Outside		10	16
72856			11	14
72856	Outside		11	14
72857			11	10
72857	Outside		11	12
72858			11	10
72858	Outside		11	10
72860			11	14
72860	Outside		11	14
72863			10	15
72863	Outside		10	15
72865			10	15
72865	Outside		10	16
72901			10	07
72901	Outside		10	13
72903			10	09
72903	Outside		10	13
72904			10	07
72904	Outside		10	13
72905			10	16
72905	Outside		10	14
72906			10	09
72906	Outside		10	13
72908			10	08
72908	Outside		10	08
72913			10	09

**ZONES**

ZIP Code	City	County	Zone	Subzone
72913	Outside		10	13
72914			10	07
72914	Outside		10	13
72916			10	11
72916	Outside		10	09
72917			10	09
72917	Outside		10	13
72918			10	08
72918	Outside		10	08
72921			10	13
72921	Outside		10	13
72923			10	11
72923	Outside		10	11
72924			10	14
72924	Outside		10	14
72926			10	15
72926	Outside		10	15
72927			10	15
72927	Outside		10	16
72928			10	14
72928	Outside		10	14
72930			10	17
72930	Outside		10	17
72932			10	14
72932	Outside		10	14
72933			10	14
72933	Outside		10	14
72934		CRAWFORD	10	14
72934		WASHINGTON	10	14
72934	Outside	CRAWFORD	10	14
72934	Outside	WASHINGTON	10	14
72935			10	13
72935	Outside		10	13
72936			10	12
72936	Outside		10	13
72937			10	14
72937	Outside		10	14
72938			10	14
72938	Outside		10	14
72940			10	14

## ZONES

ZIP Code	City	County	Zone	Subzone
72940	Outside		10	14
72941			10	15
72941	Outside		10	16
72943			10	14
72943	Outside		10	16
72944			10	13
72944	Outside		10	14
72945			10	14
72945	Outside		10	14
72946			10	14
72946	Outside		10	14
72947			10	13
72947	Outside		10	14
72948			10	14
72948	Outside		10	14
72949			10	13
72949	Outside		10	14
72950			10	16
72950	Outside		10	16
72951			10	14
72951	Outside		10	14
72952			10	13
72952	Outside		10	13
72955			10	14
72955	Outside		10	14
72956			10	13
72956	Outside		10	13
72957			10	13
72957	Outside		10	13
72958			10	14
72958	Outside		10	15
72959		CRAWFORD	10	14
72959		FRANKLIN	10	14
72959		WASHINGTON	10	14
72959	Outside	CRAWFORD	10	14
72959	Outside	FRANKLIN	10	14
72959	Outside	WASHINGTON	10	14

**ZONE/SUBZONE ASSIGNMENT**

*For ZIP Codes not listed on the Zone/Subzone definition pages, the following rules apply in the assignment of the zone and subzone. Refer to Home Office for administration of these rules.*

- A. A ZIP Code or geographic area omitted from the Zone/Subzone definition pages will be assigned to the lowest rated contiguous zone and subzone.*
- B. If a new ZIP Code is created, it will be assigned to the lowest rated zone and subzone of the ZIP Codes that formerly constituted the new ZIP Code's geographic area, subject to a 15% policy distribution minimum.*
- C. When an existing ZIP Code boundary changes, policies will be assigned to the zone and subzone of their revised ZIP Code.*

**HOMEOWNERS**

This section provides details on coverages and rating for the Homeowners policy form, including the information necessary to develop the basic premiums.

**COVERAGES AND RATING**

1. COVERAGES AND AMOUNTS

The policy contains two sections, each with various coverages.

A. Section I - Physical Damage Coverages

<b>Coverages</b>	<b>Details</b>	<b>Minimums or Amounts</b>
Coverage A - Dwelling	Applies to the described dwelling	100% of Replacement Cost is suggested *
Dwelling Extension	Applies to other structures on premises	10% of Coverage A amount
Coverage B - Personal Property	Applies to personal property	75% of Coverage A amount *
Types of Personal Property	Computers and Equipment	\$5,000
	Money, Bank Notes, and Coins	\$200
	Property used in a business	\$1,000 on premises (\$250 off premises)
	Securities, Accounts, and Deeds	\$1,000
	Watercraft and Equipment	\$1,000
	Trailers not used with Watercraft	\$1,000
	Jewelry and Furs (Theft)	\$2,500 (\$1,500 per item) *
	Stamps, Trading Cards, and Comic Books	\$2,500
	Firearms (Theft)	\$2,500
	Area Rugs (Theft)	\$10,000 (\$5,000 per item)
	Silverware and Goldware (Theft)	\$2,500
Coverage C - Loss of Use	Additional Living Expense	Actual loss sustained within 24 months
	Fair Rental Value	Actual loss sustained within 12 months
Additional Coverages	Arson Reward	\$1,000
	Building Ordinance or Law	10% of Coverage A amount
	Collapse	
	Credit Card and Forgery	\$1,000
	Debris Removal	
	Fire Department Service Charge	\$500
	Lock Rekeying	
	Power Interruption	
	Property Removed	
	Refrigerated Products	Coverage B Limit
	Temporary Repairs	

## HOMEOWNERS

Coverages	Details	Minimums or Amounts
	Trees, Shrubs, and Other Plants	\$500
	Volcanic Action	

\* If the dwelling is insured for less than 80% of Replacement Cost, the basic Coverage B limit is 55% of Coverage A and the Special Theft limit on Jewelry and Furs is \$1,000.

Coverage A and B limits are subject to Inflation Coverage. For available options, see the Options section.

### B. Section II - Liability Coverages

Coverages	Details	Minimums or Amounts
Coverage L - Personal Liability	Includes Comprehensive Personal Liability	\$100,000 minimum
Coverage M - Medical Payments	Medical Payments to Others	\$1,000 minimum
Additional Coverages	Damage to Property of Others	\$500
	Claim Expenses	
	First Aid Expenses	

For available options, see the Options section.

## 2. LOSSES INSURED

### A. Section I

Damage to insured's property is covered under Section I of the policy. As indicated in Item 1, there are three coverages under Section I.

- Coverage A - Dwelling
- Coverage B - Personal Property
- Coverage C - Loss of Use

Listed below are the losses that are insured:

Losses Insured	Protection Provided	
	Coverage A & C	Coverage B
Fire or Lightning	Accidental Direct Physical Loss (with certain exclusions)	Yes
Windstorm or Hail		Yes
Explosion		Yes

Losses Insured	Protection Provided	
	Coverage A & C	Coverage B
Riot or Civil Commotion		Yes
Aircraft		Yes
Vehicles		Yes
Smoke		Yes
Vandalism or Malicious Mischief		Yes
Breakage of Glass		Yes
Theft		Yes
Falling Objects		Yes
Weight of Ice, Snow or Sleet		Yes
Accidental Discharge of Water or Steam		Yes
Sudden, Accidental tearing etc. of Water Heating Systems or Appliances		Yes
Freezing of Plumbing		Yes
Damage from Artificially Generated Electricity		Yes

**B. Section II**

Section II Liability includes coverage for bodily injury or property damage and defense costs associated with a suit brought against an insured.

**3. LOSS SETTLEMENT - SECTION I**

The loss settlement provision for Coverage A - Dwelling and Coverage B - Personal Property varies depending on the insured's coverage selections. The available options are:

Coverage	Loss Settlement Provision
Coverage A - Dwelling	A1 Replacement Cost - Similar Construction

Coverage	Loss Settlement Provision
	A2 Replacement Cost - Common Construction
Coverage B - Personal Property	B1 Limited Replacement Cost
	B2 Depreciated Loss Settlement

The following chart illustrates the basic coverages provided by the policy.

Coverage	Dwelling Coverage as a % of Replacement Cost		
	100% or more	80 - 99%	<80%
Coverage A - Dwelling	A1 *	A1	A2
Coverage B - Personal Property	B1	B1	B2

\* Option ID, Increased Dwelling Coverage is also automatically provided.

A. Coverage A - Dwelling

Losses to the dwelling are settled on a replacement cost basis without deduction for depreciation up to the limit shown on the Declarations Page. The loss settlement provision is based on the insured's coverage selections as indicated below:

1. Replacement Cost - Similar Construction

If the dwelling is insured to at least 80% of the dwelling replacement cost, the loss settlement provision for Coverage A is repair or replacement with similar materials and construction techniques. **The basic rates reflect this loss settlement provision.**

**ACTIVATE:** Loss Settlement Provision A1 - Replacement Cost - Similar Construction

If the following conditions are met, then an additional coverage amount equal to 20% of the Coverage A limit will be provided for loss payment above the stated limits for no additional premium.

- a. The dwelling building and other building structures on premises are insured for at least 100% of Replacement Cost **and**
- b. The insured agrees to notify the company within 90 days of any additions or other physical changes which increase the value of either the dwelling or other buildings on the premises by \$5,000 or more and pay the appropriate premium.

**ACTIVATE:** Option ID in the Policy

2. Replacement Cost - Common Construction

When the dwelling is insured for an amount less than 80% of replacement cost, the loss settlement provision for Coverage A is repair or replacement with commonly used materials and construction techniques. **An adjustment to the basic rates is required. Refer to the Basic Premium Adjustment section.**

**ACTIVATE:** Loss Settlement Provision A2 - Replacement Cost - Common Construction

B. Coverage B - Personal Property

1. Limited Replacement Cost

If the dwelling is insured for at least 80% of replacement cost, the loss settlement provision is limited replacement cost without deduction for depreciation. The Coverage B limit is equal to 75% of the Coverage A limit. **The basic rates reflect this coverage.**

**ACTIVATE:** Loss Settlement Provision B1 - Limited Replacement Cost

2. Depreciated Loss Settlement

If the dwelling is insured for less than 80% of replacement cost, the loss settlement provision is limited replacement cost with deduction for depreciation. The Coverage B limit is equal to 55% of the Coverage A limit. **An adjustment to the basic rates is required. Refer to the Basic Premium Adjustment section.**

**ACTIVATE:** Loss Settlement Provision B2 - Depreciated Loss Settlement

Refer to the Options section for available options.

4. RATING

A. Determine the basic premium.

1. Select the correct ZONE, SUBZONE, and CONSTRUCTION.
2. Determine the COVERAGE A AMOUNT and the RISK AMOUNT.
  - a. Determine the Replacement Cost of the dwelling.
  - b. Multiply the Replacement Cost by 0.80.
  - c. Select the desired amount of insurance.
    - If the desired amount is equal to or greater than the amount determined in Step 2.b., then this is the COVERAGE A AMOUNT and the RISK AMOUNT. **Skip to Step 3.**
    - If the desired amount is less than the amount determined in Step 2.b., then **continue with Step 2.d.**
  - d. Divide the desired amount of insurance (Step 2.c.) by the replacement cost of the dwelling (Step 2.a.). The COVERAGE A AMOUNT is determined by the following:

<b>If Step 2.d. is:</b>	<b>Then the Coverage A Amount is: *</b>
-------------------------	---

At Least	But Less Than	
0.70	0.80	0.80 X Replacement Cost minus \$100
0.60	0.70	0.70 X Replacement Cost minus \$100
0.50	0.60	0.60 X Replacement Cost minus \$100
0.40	0.50	0.50 X Replacement Cost minus \$100
0.30	0.40	0.40 X Replacement Cost minus \$100
0.20	0.30	0.30 X Replacement Cost minus \$100
0.00	0.20	0.20 X Replacement Cost minus \$100

\* This amount is rounded up to the nearest \$100.

The RISK AMOUNT equals the amount determined in Step 2.b. (Replacement Cost X 0.80).

- From the basic rate pages, determine the premium based on the ZONE, SUBZONE, and CONSTRUCTION from Step 1 and the RISK AMOUNT as determined in Step 2.c. or 2.d.

Premium = Zone Base Rate X Subzone Factor X Construction Factor X Amount Factor X Risk Amount / Base Amount \*

\* The Base Amount is the Risk Amount which has a factor of 1.000.

**Note:** For amounts greater than the largest risk amount shown, calculate the premium for the additional amount and add it to the premium for the largest risk amount shown.

- Apply all applicable basic premium adjustments from the Basic Premium Adjustment section sequentially in the order presented in that section to derive the basic premium.
- Apply any remaining percentage adjustments for optional coverages to the basic premium.
  - Add any flat dollar adjustments for optional coverages to the basic premium.
- D. Premium Calculation Examples - Homeowners Policy

The following two examples show the sequence for applying optional discounts, charges, and options (actual premiums/rates were chosen arbitrarily for illustration purposes only).

**Example 1**

Replacement Cost of Dwelling = \$121,900

Replacement Cost X 0.80 = \$97,520

Desired Amount of Insurance = \$110,000

Coverage A Amount = Risk Amount = \$110,000

## HOMEOWNERS

### 1. Homeowners Basic Premium

- a. \$110,000 Risk Amount premium

$$\$450 \times 1.050 \times 0.950 \times 0.945 \times \$110,000 / \$100,000 = \$466.61$$

$$\text{Rounded} = \$467$$

- b. CRI Adjustment Factor (0.961)

$$\$467 \times 0.961 = \$448.79$$

$$\text{Rounded} = \$449$$

- c. Claim Record Rating Adjustment (-10%)

$$\$449 \times 0.10 = \$44.90$$

$$\text{Rounded} = -\$45$$

$$\text{Subtotal} = \$404$$

- d. Home/Auto Discount (-15%)

$$\$404 \times 0.15 = \$60.60$$

$$\text{Rounded} = -\$61$$

$$\text{Subtotal} = \$343$$

- e. Newer Utilities Adjustment (-9%)

$$\$343 \times 0.09 = \$30.87$$

$$\text{Rounded} = -\$31$$

$$\text{Subtotal} = \$312$$

- f. 2% Deductible Adjustment (-19%)

$$\$312 \times 0.19 = \$59.28$$

$$\text{Rounded} = -\$59$$

$$\text{Basic Premium} = \$253$$

2. Charge for \$5,000 Jewelry and Furs

$$= +\$27$$

3. Charge for \$12,500 Additional Coverage B Limits

$$\$0.40 \times 12.5 = \$5.00$$

$$\text{Rounded} = +\$5$$

4. Charge for \$500,000/\$1,000 Section II

$$= +\$25$$

5. Final Premium (subject to policy minimum premium)

$$= \$310$$

**Note:** Each discount and charge is to be rounded to the nearest dollar before being subtracted from or added to the basic premium.

### Example 2

Replacement Cost of Dwelling = \$121,900

Replacement Cost X 0.80 = \$97,520

## HOMEOWNERS

Desired Amount of Insurance = \$70,000 ( $\$70,000 / \$121,900 = 0.57$ )

Coverage A Amount =  $\$121,900 \times 0.60 - \$100 = \$73,040$  Rounded to next higher \$100 = \$73,100

Risk Amount = \$97,520 ( $\$121,900 \times 0.80$ )

### 1. Homeowners Basic Premium

- a. \$97,520 Risk Amount premium

$\$450 \times 1.050 \times 0.950 \times 1.063 \times \$97,520 / \$100,000 = \$465.32$  Rounded = \$465

- b. CRI Adjustment Factor (0.961)

$\$465 \times 0.961 = \$446.86$  Rounded = \$447

- c. Replacement Cost - Common Construction

Premium Adjustment Factor corresponding to 0.59 ( $\$73,100 / \$121,900$ ) = 0.85

- d. Adjusted Premium

$\$447 \times 0.85 = \$379.95$  Rounded = \$380

- e. Depreciated Loss Settlement - Contents (-7%)

$\$380 \times 0.07 = \$26.60$  Rounded = -\$27  
Subtotal = \$353

- f. \$1,000 Jewelry and Furs Adjustment

= -\$16  
Subtotal = \$337

- g. Home Alert Adjustment (-5%)

$\$337 \times 0.05 = \$16.85$  Rounded = -\$17  
Subtotal = \$320

- h. Charge for Limited Replacement Cost - Contents (9% \$25 minimum)

$\$320 \times 0.09 = \$28.80$  Rounded = +\$29  
Subtotal = \$349

- i. \$1,000 Deductible Adjustment (-10%)

$\$349 \times 0.10 = \$34.90$  Rounded = -\$35  
Basic Premium = \$314

2. Charge for \$500,000/\$1,000 Section II = +\$25

3. Final Premium (subject to policy minimum premium) = \$339

**Note:** Each discount and charge is to be rounded to the nearest dollar before being subtracted from or added to the basic premium.

**HOMEOWNERS  
\$500 ALL-PERIL DEDUCTIBLE  
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

Premium = Zone Base Rate X Subzone Factor X Construction Factor X Amount Factor X Risk Amount / \$100,000

**HOMEOWNERS  
\$500 ALL-PERIL DEDUCTIBLE  
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

Premium = Zone Base Rate X Subzone Factor X Construction Factor X Amount Factor X Risk Amount / \$100,000

**ZONE BASE RATES**

<b>Zone</b>	<b>Rate</b>
10	\$1,039.68
11	\$1,227.78
13	\$1,194.72
14	\$1,170.78
16	\$1,257.42
17	\$1,357.74
19	\$1,639.32
21	\$1,259.70

**HOMEOWNERS  
\$500 ALL-PERIL DEDUCTIBLE  
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

Premium = Zone Base Rate X Subzone Factor X Construction Factor X Amount Factor X Risk Amount / \$100,000

**SUBZONE FACTORS**

<b>Subzone</b>	<b>Factor</b>
01	0.645
02	0.677
03	0.711
04	0.747
05	0.784
06	0.823
07	0.864
08	0.907
09	0.952
10	1.000
11	1.050
12	1.103
13	1.158
14	1.216
15	1.277
16	1.341
17	1.408
18	1.478
19	1.552

**HOMEOWNERS  
\$500 ALL-PERIL DEDUCTIBLE  
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

Premium = Zone Base Rate X Subzone Factor X Construction Factor X Amount Factor X Risk Amount / \$100,000

CONSTRUCTION FACTORS

Construction	Factor
Frame	1.000
Log	1.000
Masonry	0.885
Fire Resistive	0.752
Masonry Veneer	0.885

**HOMEOWNERS  
\$500 ALL-PERIL DEDUCTIBLE  
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

Premium = Zone Base Rate X Subzone Factor X Construction Factor X Amount Factor X Risk Amount / \$100,000

RISK AMOUNT FACTORS

Risk Amount	Factor
\$5,000	6.873
\$7,000	5.346
\$10,000	4.112
\$15,000	3.084
\$20,000	2.442
\$30,000	1.874
\$40,000	1.569
\$50,000	1.410
\$60,000	1.254
\$70,000	1.194
\$80,000	1.119
\$90,000	1.050
\$100,000	1.000
\$110,000	0.962
\$120,000	0.914
\$130,000	0.900
\$140,000	0.868
\$150,000	0.862
\$160,000	0.848
\$170,000	0.834
\$180,000	0.819
\$190,000	0.804
\$200,000	0.782
\$250,000	0.750
\$300,000	0.739
\$350,000	0.712
\$400,000	0.695
\$450,000	0.685
\$500,000	0.681
\$550,000	0.674
\$600,000	0.666
\$650,000	0.655
\$700,000	0.650

## HOMEOWNERS

Risk Amount	Factor
\$750,000	0.646

Each Additional	Factor
\$1,000	0.700

If insured for a risk amount less than 80% of the replacement cost, refer to the Rating Rule. For risk amounts between those shown above, interpolate to derive the appropriate factor.

**RENTERS**

This section provides details on coverages and rating for the Renters policy form, including the information necessary to develop the basic premiums.

**COVERAGES AND RATING**

1. COVERAGES AND AMOUNTS

The policy contains two sections, each with various coverages.

A. Section I - Physical Damage Coverages

Coverages	Details	Minimums or Amounts
Coverage B - Personal Property	Applies to personal property	Based on personal property value
Types of Personal Property	Computers and Equipment	\$5,000
	Money, Bank Notes, and Coins	\$200
	Property used in a business	\$1,000 on premises (\$250 off premises)
	Securities, Accounts, and Deeds	\$1,000
	Watercraft and Equipment	\$1,000
	Trailers not used with Watercraft	\$1,000
	Jewelry and Furs (Theft)	\$1,000
	Stamps, Trading Cards, and Comic Books	\$2,500
	Firearms (Theft)	\$2,500
	Area Rugs (Theft)	\$10,000 (\$5,000 per item)
	Silverware and Goldware (Theft)	\$2,500
Coverage C - Loss of Use	Additional Living Expense	Actual loss sustained within 24 months
	Fair Rental Value	Actual loss sustained within 12 months
Additional Coverages	Arson Reward	\$1,000
	Building Additions and Alterations	15% of Coverage B amount
	Collapse	
	Credit Card and Forgery	\$1,000
	Debris Removal	
	Fire Department Service Charge	\$500
	Lock Rekeying	
	Power Interruption	
	Property Removed	
	Refrigerated Products	Coverage B Limit
	Temporary Repairs	
	Trees, Shrubs, and Other Plants	\$500
	Volcanic Action	

Coverage B limits are subject to Inflation Coverage. For available options, see the Options section.

**B. Section II - Liability Coverages**

<b>Coverages</b>	<b>Details</b>	<b>Minimums or Amounts</b>
Coverage L - Personal Liability	Includes Comprehensive Personal Liability	\$100,000 minimum
Coverage M - Medical Payments	Medical Payments to Others	\$1,000 minimum
Additional Coverages	Damage to Property of Others	\$500
	Claim Expenses	
	First Aid Expenses	

For available options, see the Options section.

**2. LOSSES INSURED**

Damage to insured's property is covered under Section I of the policy. As indicated in Item 1, there are two coverages under Section I.

- Coverage B - Personal Property
- Coverage C - Loss of Use

Listed below are the losses that are insured:

- Fire or Lightning
- Windstorm or Hail
- Explosion
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism or Malicious Mischief
- Breakage of Glass
- Theft
- Falling Objects
- Weight of Ice, Snow or Sleet

- Accidental Discharge of Water or Steam
- Sudden and Accidental Tearing Asunder, Cracking, Bursting or Bulging of Water Heating Systems or Appliances
- Freezing of Plumbing
- Damage from Artificially Generated Electricity

3. LOSS SETTLEMENT - SECTION I

Losses for Coverage B are settled on a limited replacement cost less depreciation basis (Loss Settlement Provision B2). Refer to the Options section for available options.

4. RATING

A. Determine the basic premium.

1. Select the correct ZONE, SUBZONE, and CONSTRUCTION.
2. Develop the value of the property by calculating the Replacement Cost Value of the personal property if Replacement Cost on Personal Property Coverage will be purchased or the Replacement Cost less Depreciation value if not. This value will be the Coverage B amount and the RISK AMOUNT.
3. From the basic rate pages, determine the premium based on the ZONE, SUBZONE, and CONSTRUCTION from Step 1 and the RISK AMOUNT as determined in Step 2.

Premium = Zone Base Rate X Subzone Factor X Construction Factor X Amount Factor X Risk Amount / Base Amount \*

\* The Base Amount is the Risk Amount which has a factor of 1.000.

**Note:** For amounts greater than the largest risk amount shown, calculate the premium for the additional amount and add it to the premium for the largest risk amount shown.

4. Apply all applicable basic premium adjustments from the Basic Premium Adjustment section sequentially in the order presented in that section to derive the basic premium.

B. Apply any remaining percentage adjustments for optional coverages to the basic premium.

C. Add any flat dollar adjustments for optional coverages to the basic premium.

D. Premium Calculation Example - Renters Policy

The following example shows the sequence for applying optional discounts, charges, and options (actual premiums/rates were chosen arbitrarily for illustration purposes only).

## RENTERS

### 1. Renters Basic Premium

#### a. Premium

$$\$120 \times 1.000 \times 1.000 \times 1.732 \times \$40,000 / \$50,000 = \$166.27$$

$$\text{Rounded} = \$166$$

#### b. CRI Adjustment Factor (0.985)

$$\$166 \times 0.985 = \$163.51$$

$$\text{Rounded} = \$164$$

#### c. Claim Record Rating Adjustment (-10%)

$$\$164 \times 0.10 = \$16.40$$

$$\text{Rounded} = -\$16$$

$$\text{Subtotal} = \$148$$

#### d. Limited Replacement Cost - Contents Charge (26% \$18 minimum)

$$\$148 \times 0.26 = \$38.48$$

$$\text{Rounded} = +\$38$$

$$\text{Subtotal} = \$186$$

#### e. \$1,000 Deductible Adjustment (-18%)

$$\$186 \times 0.18 = \$33.48$$

$$\text{Rounded} = -\$33$$

$$\text{Basic Premium} = \$153$$

### 2. Charge for \$2,500 Jewelry and Furs

$$= +\$17$$

### 3. Charge for \$500,000/\$1,000 Section II

$$= +\$25$$

### 4. Final Premium (subject to policy minimum premium)

$$= \$195$$

**Note:** Each discount and charge is to be rounded to the nearest dollar before being subtracted from or added to the basic premium.

**RENTERS  
\$500 ALL-PERIL DEDUCTIBLE  
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

Premium = Zone Base Rate X Subzone Factor X Construction Factor X Amount Factor X Risk Amount / \$30,000

**RENTERS  
\$500 ALL-PERIL DEDUCTIBLE  
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

Premium = Zone Base Rate X Subzone Factor X Construction Factor X Amount Factor X Risk Amount / \$30,000

**ZONE BASE RATES**

<b>Zone</b>	<b>Rate</b>
10	\$145.35
11	\$191.62
13	\$247.00
14	\$220.10
16	\$191.62
17	\$247.00
19	\$247.00
21	\$247.00

**RENTERS  
\$500 ALL-PERIL DEDUCTIBLE  
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

Premium = Zone Base Rate X Subzone Factor X Construction Factor X Amount Factor X Risk Amount / \$30,000

SUBZONE FACTORS

<b>Subzone</b>	<b>Factor</b>
All	1.000

**RENTERS  
\$500 ALL-PERIL DEDUCTIBLE  
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

Premium = Zone Base Rate X Subzone Factor X Construction Factor X Amount Factor X Risk Amount / \$30,000

CONSTRUCTION FACTORS

Construction	Factor
All	1.000

**RENTERS  
\$500 ALL-PERIL DEDUCTIBLE  
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

Premium = Zone Base Rate X Subzone Factor X Construction Factor X Amount Factor X Risk Amount / \$30,000

RISK AMOUNT FACTORS

<b>Risk Amount</b>	<b>Factor</b>
\$2,000	4.920
\$4,000	3.280
\$6,000	2.460
\$8,000	2.025
\$10,000	1.778
\$12,000	1.620
\$14,000	1.451
\$16,000	1.343
\$18,000	1.257
\$20,000	1.194
\$22,000	1.144
\$24,000	1.097
\$26,000	1.057
\$28,000	1.029
\$30,000	1.000
\$35,000	0.937
\$40,000	0.882
\$45,000	0.843
\$50,000	0.811
\$55,000	0.790
\$60,000	0.769
\$65,000	0.749
\$70,000	0.729
\$75,000	0.711
\$80,000	0.693
\$85,000	0.683
\$90,000	0.672
\$95,000	0.662
\$100,000	0.652
\$125,000	0.615
\$150,000	0.586

## RENTERS

Each Additional	Factor
\$1,000	0.475

For risk amounts between those shown above, interpolate to derive the appropriate factor.

**CONDOMINIUM UNITOWNERS**

This section provides details on coverages and rating for the Condominium Unitowners policy form, including the information necessary to develop the basic premiums.

**COVERAGES AND RATING**

1. COVERAGES AND AMOUNTS

The policy contains two sections, each with various coverages.

A. Section I - Physical Damage Coverages

<b>Coverages</b>	<b>Details</b>	<b>Minimums or Amounts</b>
Coverage A - Dwelling	Applies to building property	30% of Coverage B amount (\$1,000 min.)
Coverage B - Personal Property	Applies to personal property	Based on personal property value
Types of Personal Property	Computers and Equipment	\$5,000
	Money, Bank Notes, and Coins	\$200
	Property used in a business	\$1,000 on premises (\$250 off premises)
	Securities, Accounts, and Deeds	\$1,000
	Watercraft and Equipment	\$1,000
	Trailers not used with Watercraft	\$1,000
	Jewelry and Furs (Theft)	\$1,000
	Stamps, Trading Cards, and Comic Books	\$2,500
	Firearms (Theft)	\$2,500
	Area Rugs (Theft)	\$10,000 (\$5,000 per item)
	Silverware and Goldware (Theft)	\$2,500
Coverage C - Loss of Use	Additional Living Expense	Actual loss sustained within 24 months
	Fair Rental Value	Actual loss sustained within 12 months
Coverage D - Loss Assessments		\$1,000
Additional Coverages	Arson Reward	\$1,000
	Collapse	
	Credit Card and Forgery	\$1,000
	Debris Removal	
	Fire Department Service Charge	\$500
	Lock Rekeying	
	Power Interruption	
	Property Removed	
	Refrigerated Products	Coverage B Limit
	Temporary Repairs	
	Trees, Shrubs, and Other Plants	\$500

## CONDOMINIUM UNITOWNERS

Coverages	Details	Minimums or Amounts
	Volcanic Action	

Coverage A and B limits are subject to Inflation Coverage. For available options, see the Options section.

### B. Section II - Liability Coverages

Coverages	Details	Minimums or Amounts
Coverage L - Personal Liability	Includes Comprehensive Personal Liability	\$100,000 minimum
Coverage M - Medical Payments	Medical Payments to Others	\$1,000 minimum
Additional Coverages	Damage to Property of Others	\$500
	Claim Expenses	
	First Aid Expenses	

For available options, see the Options section.

## 2. LOSSES INSURED

Damage to insured's property is covered under Section I of the policy. As indicated in Item 1, there are four coverages under Section I.

- Coverage A - Dwelling
- Coverage B - Personal Property
- Coverage C - Loss of Use
- Coverage D - Loss Assessments

Listed below are the losses that are insured:

- Fire or Lightning
- Windstorm or Hail
- Explosion
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism or Malicious Mischief

## CONDOMINIUM UNITOWNERS

- Breakage of Glass
- Theft
- Falling Objects
- Weight of Ice, Snow or Sleet
- Accidental Discharge of Water or Steam
- Sudden and Accidental Tearing Asunder, Cracking, Bursting or Bulging of Water Heating Systems or Appliances
- Freezing of Plumbing
- Damage from Artificially Generated Electricity

Condominium Unitowners theft coverage on seasonals or units rented or held for rental more than 180 days is limited to burglary coverage. Section II coverage applies on premises only.

Coverages A and D on Condominium Unitowners policies are provided for accidental direct physical loss subject to certain exclusions.

### 3. LOSS SETTLEMENT - SECTION I

Losses for Coverage B are settled on a limited replacement cost less depreciation basis (Loss Settlement Provision B2). Refer to the Options section for available options.

### 4. RATING

#### A. Determine the basic premium.

1. Select the correct ZONE, SUBZONE, and CONSTRUCTION.
2. Develop the value of the property by calculating the Replacement Cost Value of the personal property if Replacement Cost on Personal Property Coverage will be purchased or the Replacement Cost less Depreciation value if not. This value will be the Coverage B amount and the RISK AMOUNT.
3. From the basic rate pages, determine the premium based on the ZONE, SUBZONE, and CONSTRUCTION from Step 1 and the RISK AMOUNT as determined in Step 2.

Premium = Zone Base Rate X Subzone Factor X Construction Factor X Amount Factor X Risk Amount / Base Amount \*

\* The Base Amount is the Risk Amount which has a factor of 1.000.

**Note:** For amounts greater than the largest risk amount shown, calculate the premium for the additional amount and add it to the premium for the largest risk amount shown.

## CONDOMINIUM UNITOWNERS

4. Apply all applicable basic premium adjustments from the Basic Premium Adjustment section sequentially in the order presented in that section to derive the basic premium.
- B. Apply any remaining percentage adjustments for optional coverages to the basic premium.
  - C. Add any flat dollar adjustments for optional coverages to the basic premium.
  - D. Premium Calculation Example - Condominium Unitowners Policy

The following example shows the sequence for applying optional discounts, charges, and options (actual premiums/rates were chosen arbitrarily for illustration purposes only).

### 1. Condominium Unitowners Basic Premium

- |  |  |                       |
|--|--|-----------------------|
| a. Premium   | $\$120 \times 1.000 \times 1.000 \times 1.732 \times \$40,000 / \$50,000 = \$166.27$ | Rounded = \$166       |
| b. CRI Adjustment Factor (0.985)                                 | $\$166 \times 0.985 = \$163.51$  | Rounded = \$164       |
| c. Adjustment for 1-56 days rental (10%)                         | $\$164 \times 0.10 = \$16.40$  | Rounded = +\$16       |
|  |  | Subtotal = \$180      |
| d. Limited Replacement Cost - Contents Charge (26% \$18 minimum) | $\$180 \times 0.26 = \$46.80$  | Rounded = +\$47       |
|  |  | Subtotal = \$227      |
| e. \$1,000 Deductible Adjustment (-18%)                          | $\$227 \times 0.18 = \$40.86$  | Rounded = -\$41       |
|  |  | Basic Premium = \$186 |
| 2. Charge for \$2,500 Jewelry and Furs                           |  | = +\$17               |
| 3. Charge for \$7,500 Additional Loss Assessments Coverage       |  |                       |
| a. First \$5,000 (\$0.50 per \$1,000)                            | $\$0.50 \times 5.0 = \$2.50$   | Rounded = +\$3        |
| b. Next \$2,500 (\$0.25 per \$1,000)                             | $\$0.25 \times 2.5 = \$0.63$   | Rounded = +\$1        |
| 4. Charge for \$500,000/\$1,000 Section II                       |  | = +\$25               |

## CONDOMINIUM UNITOWNERS

5. Final Premium (subject to policy minimum premium) = \$232

**Note:** Each discount and charge is to be rounded to the nearest dollar before being subtracted from or added to the basic premium.

## CONDOMINIUM UNITOWNERS

### CONDOMINIUM UNITOWNERS \$500 ALL-PERIL DEDUCTIBLE \$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS

Premium = Zone Base Rate X Subzone Factor X Construction Factor X Amount Factor X Risk Amount / \$30,000

### CONDOMINIUM UNITOWNERS \$500 ALL-PERIL DEDUCTIBLE \$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS

Premium = Zone Base Rate X Subzone Factor X Construction Factor X Amount Factor X Risk Amount / \$30,000

#### ZONE BASE RATES

Zone	Rate
10	\$166.74
11	\$166.74
13	\$166.74
14	\$166.74
16	\$166.74
17	\$166.74
19	\$166.74
21	\$166.74

## CONDOMINIUM UNITOWNERS

### CONDOMINIUM UNITOWNERS \$500 ALL-PERIL DEDUCTIBLE \$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS

Premium = Zone Base Rate X Subzone Factor X Construction Factor X Amount Factor X Risk Amount / \$30,000

#### SUBZONE FACTORS

Subzone	Factor
All	1.000

## CONDOMINIUM UNITOWNERS

### CONDOMINIUM UNITOWNERS \$500 ALL-PERIL DEDUCTIBLE \$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS

Premium = Zone Base Rate X Subzone Factor X Construction Factor X Amount Factor X Risk Amount / \$30,000

#### CONSTRUCTION FACTORS

Construction	Factor
All	1.000

## CONDOMINIUM UNITOWNERS

### CONDOMINIUM UNITOWNERS \$500 ALL-PERIL DEDUCTIBLE \$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS

Premium = Zone Base Rate X Subzone Factor X Construction Factor X Amount Factor X Risk Amount / \$30,000

#### RISK AMOUNT FACTORS

Risk Amount	Factor
\$2,000	4.970
\$4,000	3.313
\$6,000	2.485
\$8,000	2.045
\$10,000	1.788
\$12,000	1.620
\$14,000	1.451
\$16,000	1.343
\$18,000	1.257
\$20,000	1.194
\$22,000	1.144
\$24,000	1.097
\$26,000	1.057
\$28,000	1.029
\$30,000	1.000
\$35,000	0.937
\$40,000	0.882
\$45,000	0.843
\$50,000	0.811
\$55,000	0.790
\$60,000	0.769
\$65,000	0.749
\$70,000	0.729
\$75,000	0.711
\$80,000	0.693
\$85,000	0.683
\$90,000	0.672
\$95,000	0.662
\$100,000	0.652
\$125,000	0.606
\$150,000	0.586
\$175,000	0.567
\$200,000	0.548

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Renewal: 9/15/2008

## CONDOMINIUM UNITOWNERS

Risk Amount	Factor
\$225,000	0.531
\$250,000	0.521
\$275,000	0.512
\$300,000	0.503

Each Additional	Factor
\$1,000	0.445

For risk amounts between those shown above, interpolate to derive the appropriate factor.

## BASIC PREMIUM ADJUSTMENTS

### BASIC PREMIUM ADJUSTMENTS

The following adjustments apply to develop the basic premium. If applicable, these basic premium adjustments **must** be applied prior to adjustment for discounts, charges, or options.

The basic premium adjustments shall apply sequentially as presented in this section. Each subsequent adjustment is applied to the previously adjusted premium.

### CUSTOMER RATING INDEX (CRI) FACTOR

The basic premium shall be adjusted by the CRI Factor in accordance with the following provisions:

#### A. New Business Rating

A New Business CRI will be used to determine the CRI Factor when a policy is initially written (see Section D below). The New Business CRI will continue to be used at each renewal in determining the CRI Factor for at least two years after the policy is initially written.

#### B. Subsequent Rating

At each renewal, beginning at most three years from the initial effective date of the New Business CRI, a Renewal CRI will be used to determine the CRI Factor.

#### C. CRI Factor

The CRI Factor is determined using the formulas below. The CRI Factor shall be rounded to 3 decimal places and is subject to the specified minimum and maximum factors.

#### NEW BUSINESS RATING

Policy Form	Formula	Minimum Factor	Maximum Factor
Homeowners	CRI Factor = $1.003^{(5600 - \text{CRI})}$	0.800	2.500
Renters	CRI Factor = $1.003^{(5600 - \text{CRI})}$	0.700	2.500
Condominium Unitowners	CRI Factor = $1.003^{(5600 - \text{CRI})}$	0.800	2.500

#### SUBSEQUENT RATING

Policy Form	Formula	Minimum Factor	Maximum Factor
Homeowners	CRI Factor = $1.003^{(5600 - \text{CRI})}$	0.800	2.500
Renters	CRI Factor = $1.003^{(5600 - \text{CRI})}$	0.700	2.500
Condominium Unitowners	CRI Factor = $1.003^{(5600 - \text{CRI})}$	0.800	2.500

#### D. Miscellaneous Provision

## BASIC PREMIUM ADJUSTMENTS

If a policy is issued to a named insured to replace a State Farm policy on property currently insured by that person, e.g. due to refinancing of the home, due to a change of effective dates, or due to a Renter's policy address change, the CRI from the former policy will apply. If this was a Renewal CRI, the time requirements in Sections A and B of this rule are waived and Subsequent Rating applies. If this was a New Business CRI, the time requirements in Sections A and B are measured from when the New Business CRI was used initially.

### E. Reinstatements

Policies reinstated within 30 days of the date on which coverage ceases will use the CRI applicable when coverage ceased.

## BASIC PREMIUM ADJUSTMENTS

### INSURANCE TO REPLACEMENT COST (Homeowners Only)

If the dwelling is insured for an amount less than 80% of replacement cost, then the following three adjustments are required:

#### A. Replacement Cost - Common Construction

Apply the appropriate factor below to the premium for the amount equal to 80% of the dwelling replacement cost (adjusted for preceding basic premium adjustments):

Coverage A/Replacement Cost		Basic Premium Adjustment
At Least	But Less Than	
0.70	0.80	0.89
0.60	0.70	0.87
0.50	0.60	0.85
0.40	0.50	0.82
0.30	0.40	0.79
0.20	0.30	0.75
0.00	0.20	0.70

#### B. Depreciated Loss Settlement - Contents

The following adjustment applies to the premium developed in A.:

Basic Premium Adjustment
-8%

#### C. Jewelry and Furs Limitation

Subtract the following from the premium developed above:

Basic Premium Adjustment
-\$12

**ACTIVATE:** Loss Settlement Provision A2 - Replacement Cost - Common Construction

**ACTIVATE:** Loss Settlement Provision B2 - Depreciated Loss Settlement (Contents)

**ATTACH:** Special Limits Endorsement, FE-5258

## BASIC PREMIUM ADJUSTMENTS

### ROOF SURFACES - WOOD (Homeowners Only)

The basic premiums contemplate standard roof covering materials. This rule recognizes differences in roof covering materials with appropriate adjustments to the basic premium for wood roof surfaces.

Roof Surface	Basic Premium Adjustment
Wood Shake	5%
Wood Shingle	5%

## BASIC PREMIUM ADJUSTMENTS

### ROOF SURFACES - IMPACT RESISTANT (Homeowners Only)

The basic premiums contemplate standard roof covering materials. This rule recognizes differences in roof covering materials with appropriate adjustments to the basic premium.

Discounts apply only on policies insuring a risk on which new roof covering was installed:

- After 5/31/1996 and the roof covering meets U.L. Standard 2218 (or acceptable equivalent testing) **or**
- Rigid roofs (roof types: concrete tiles, slate, clay tiles, or fiber) meeting FM Standard 4473 or U.L. Standard 2218 (or acceptable equivalent testing).

To qualify for the discount:

- Non-metal roof coverings must be replaced (no overlay) with a qualifying roof covering or must be new construction.
- For metal roofs, the following endorsement must be attached:

**ATTACH:** Exclusion of Cosmetic Loss to Metal Roof Coverings Caused by Hail, FE-8706

Discounts do **not** apply to wood shake, wood shingle, or composition over wood roofs. Discounts also do **not** apply to metal roofs unless FE-8706 is attached.

#### Class of Roof Covering

Class 1: Passes U.L. Standard 2218 Class 1 **or** FM Standard 4473 Class 1  
Class 2: Passes U.L. Standard 2218 Class 2 **or** FM Standard 4473 Class 2  
Class 3: Passes U.L. Standard 2218 Class 3 **or** FM Standard 4473 Class 3  
Class 4: Passes U.L. Standard 2218 Class 4 **or** FM Standard 4473 Class 4

Class	Basic Premium Adjustment
1	0%
2	0%
3	-9%
4	-12%

## BASIC PREMIUM ADJUSTMENTS

### CONDOMINIUM UNITOWNERS OCCUPANCY

If the condominium unit has any rental exposure, then the following adjustment applies to the Condominium Unitowners premium:

Number of Days Rented or Held for Rental	Basic Premium Adjustment
1 - 56 days per year	10%
57 - 90 days per year	35%
91 - 180 days per year	35%
Over 180 days per year but less than 100%	35%

**ATTACH:** FE-5252, Unitowners Rental to Others Endorsement, if rental is 1-180 days

**ATTACH:** FE-5253, Unitowners Rental/Seasonal Occupancy Endorsement, if rental is over 180 days

For seasonal condominium units, rate in accordance with above occupancy and attach FE-5253.

**CLAIM RECORD RATING PLAN**

The basic premium will be adjusted based upon the combination of consecutive years insured with State Farm and the number of qualified paid claims.

**A. Consecutive Years Insured with State Farm**

The years with State Farm are determined by the number of consecutive years (ending with the current renewal date) the named insured or spouse has had a State Farm Homeowners, Manufactured Home, or Farm/Ranch policy covering their primary dwelling or contents. Although the number of consecutive years is based on the policy on the primary dwelling or contents, it will also be used for any non-primary residence insured by State Farm.

If an applicant returns within three years of cancellation or expiration, then use the consecutive years insured with State Farm which applied at the time of cancellation or expiration.

**B. Number of Qualified Paid Claims in the Last 3 Years**

The number of claims is determined by the number of qualified paid claims the policyholder has had in the last 3 years (ending 3 months prior to the current renewal effective date). A qualified claim is considered to be any non-catastrophe or non-weather related claim which results in a paid loss during this 3 year period. Losses which only have payments under Medical Payments coverage, losses which occurred prior to the policyholder's current tenure with State Farm, losses for which subrogation payments have been received, or losses attributed to Identity Restoration coverage are **not** considered qualified claims.

The number of qualified Section I (Property Coverages) claims may be reduced or eliminated with the selection of a higher deductible. All claims that would not have applied if this higher deductible had been in force at the time of the claim are removed from the total qualified claim count.

The number of qualified Section II (Liability) claims may be reduced or eliminated with the elimination of the exposure which caused the claim.

**C. Basic Premium Adjustment**

The basic premium will be adjusted according to the table below:

Consecutive Years Insured with State Farm	Basic Premium Adjustment				
	Number of Qualified Paid Claims in the Last 3 Years				
	0	1	2	3	4 +
0 - 2	0%	0%	30%	55%	85%
3 - 5	-5%	-5%	30%	55%	85%
6 - 8	-10%	-10%	25%	55%	85%
9 +	-15%	-15%	10%	45%	85%

## HOME/AUTO DISCOUNT

The basic premium shall be reduced by the following if the named insured is also the named insured on a private passenger automobile policy written as voluntary business by State Farm.

<b>Basic Premium Adjustment</b>
-20%

**Note:** The following vehicles are not qualifying policies for this discount:

- Motor homes, Truck or Van Campers (Recreational Use)
- Motorcycles, Motorscooters, and Motorized bicycles
- Antique and Classic Automobiles and Replicas
- Fleets insured under the provisions of the Experience Rating Plan
- Recreational vehicles
- Driver Training Automobiles
- Funeral Directors' Automobiles
- Automobiles Leased to United States Government Agencies
- Named Non-Owner and Employers Non-Ownership Liability/Hired Cars

## BASIC PREMIUM ADJUSTMENTS

### UTILITIES RATING PLAN (Homeowners Only)

The following adjustment applies to the basic premium depending on the calendar year that the dwelling was completed and first occupied **or** the calendar year that utilities were updated. If the year first occupied is different than the year completed, the later year is used in determination of the applicable premium adjustment. If the utilities were updated in different years, then the premium adjustment is based on the earliest year in which any one of the utilities was updated.

For utilities to be considered completely updated and qualify for the discount, **all** of the following must be updated by qualified contractors with all work conforming to local code requirements:

- A. Plumbing - improvements should include the installation of new water lines within the structure and plumbing fixtures.
- B. Electrical service - improvements should include the replacement of fuse or breaker boxes, switches, fixtures, and wiring.
- C. Heating and cooling system - improvements should include furnace and air-conditioning replacement, or replacement of burners on furnaces and compressors on central air-conditioning systems.

For Homes Completed and Occupied or Utilities Updated	Basic Premium Adjustment
During current calendar year	-38%
One year preceding current calendar year	-34%
Two years preceding current calendar year	-30%
Three years preceding current calendar year	-26%
Four years preceding current calendar year	-22%
Five years preceding current calendar year	-18%
Six years preceding current calendar year	-14%
Seven years preceding current calendar year	-10%
Eight years preceding current calendar year	-5%
Nine years or more preceding current calendar year	0%

**Note:** A dwelling under construction shall be considered to be completed and occupied during the current calendar year. The Coverage A amount for a dwelling under construction should equal 100% of the completed dwelling replacement cost.

**ATTACH:** FE-7347, Valuation Endorsement

## BASIC PREMIUM ADJUSTMENTS

### HOME ALERT PROTECTION

The following discounts apply to the basic premium for fire and burglary prevention efforts by the policyholder:

Description	Basic Premium Adjustment	
	Renters and Condominium Unitowners	Homeowners
Fire or Smoke Local Alarm	-2%	0%
Burglar Alarm System	-3%	0%
Fire or Smoke Detectors which also activate either a digital dialer or a voice synthesized (not tape) telephone dialer	-4%	0%
Fire or Smoke Local Alarm and Burglar Alarm System	-5%	0%
Fire or Smoke Local Alarm, Dead Bolt Locks and Fire Extinguisher	-5%	0%
Fire or Smoke Detectors which also activate either a digital dialer or a voice synthesized (not tape) telephone dialer, Dead Bolt Locks and Fire Extinguisher	-7%	-2%
Burglar Alarm System, Fire or Smoke Local Alarm, Dead Bolt Locks and Fire Extinguisher	-7%	-2%
Fire and/or Burglar Alarm reporting to either Fire Dept., Police Dept. or Central Station, Dead Bolt Locks and Fire Extinguisher	-15%	-10%

Telephone dialer discounts do not apply in areas where dialers are prohibited by ordinance or law.

Only one discount from the above schedule may be applied per policy. No combination of discounts, other than shown, is permitted.

## BASIC PREMIUM ADJUSTMENTS

### AUTOMATIC SPRINKLER DISCOUNT

The following discounts apply to the basic premium for automatic sprinkler systems in the dwelling:

Description	Basic Premium Adjustment
Automatic sprinklers in all areas including bathrooms, attics, closets, and attached structures	-10%
Automatic sprinklers totally or partially omitted in bathrooms, attics, closets, and attached structures	-5%

The discount applies in addition to any other discount shown in the manual.

**LOSS SETTLEMENT - PERSONAL PROPERTY**

A. Homeowners

Losses for personal property are settled on either a limited replacement cost without deduction for depreciation or a depreciated loss settlement basis depending on the insured's coverage selections. The basic Coverage B limit is also based on these coverage selections. The following chart summarizes these options:

Loss Settlement Provision	Basis of Loss Settlement	Coverage B
B1	Limited Replacement Cost	75% of Coverage A
B2	Depreciated Loss Settlement	55% of Coverage A

1. Dwellings insured for at least 80% of replacement cost

When the dwelling is insured for at least 80% of replacement cost, personal property losses are settled according to the Loss Settlement Provision B1. The basic premiums contemplate this coverage, but this basic coverage can be changed to a depreciated loss settlement basis for a premium discount. The selection of depreciated loss settlement coverage also reduces the Coverage B limit from 75% to 55% of the Coverage A limit.

Basic Premium Adjustment
-8%

**ACTIVATE:** Loss Settlement Provision B2 - Depreciated Loss Settlement

2. Dwellings insured for less than 80% of replacement cost

When the dwelling is insured for less than 80% of replacement cost, personal property losses are settled according to Loss Settlement Provision B2. The basic premiums (after adjustment for Insurance to Replacement Cost) contemplate this coverage. This basic coverage can be changed to a limited replacement cost basis for a premium charge. The selection of limited replacement cost coverage also increases the Coverage B limit from 55% to 75% of the Coverage A limit.

Basic Premium Adjustment	Minimum Adjustment
10%	\$24

**ACTIVATE:** Loss Settlement Provision B1 - Limited Replacement Cost

B. Renters and Condominium Unitowners

The basic premiums contemplate loss settlement on a replacement cost less depreciation basis (Loss Settlement Provision B2). The Limited Replacement Cost Option is available only when Inflation Coverage applies to the policy.

## BASIC PREMIUM ADJUSTMENTS

The additional premium for this coverage shall be determined by applying the following percentage charge to the basic premium.

Basic Premium Adjustment	Minimum Adjustment
24%	\$24

**ACTIVATE:** Loss Settlement Provision B1 - Limited Replacement Cost

## BASIC PREMIUM ADJUSTMENTS

### **REPLACEMENT COST - COMMON CONSTRUCTION (Homeowners Only)**

*The loss settlement provision for Coverage A may be revised to provide for repair or replacement with commonly used materials. The basic premiums contemplate this coverage if the home is insured for an amount less than 80% of the replacement cost. For homes insured for at least 80% of replacement cost, the following adjustment applies to the basic premium.*

<b>Basic Premium Adjustment</b>
<b>-10%</b>

**ACTIVATE:** *Loss Settlement Provision A2 - Replacement Cost - Common Construction*

## BASIC PREMIUM ADJUSTMENTS

### DEDUCTIBLES

#### A. Homeowners

The basic premiums include a \$500 all-peril deductible. For other deductibles, apply the adjustment shown in the tables below, based on the Coverage A amount.

Coverage A Amount of Insurance	Basic Premium Adjustment			
	Policy Deductible			
	1/2%	1% (\$500 Minimum)	2%	3%
\$1 - \$7,499	N/A	0%	N/A	N/A
\$7,500 - \$14,999	N/A	0%	N/A	N/A
\$15,000 - \$24,999	N/A	0%	N/A	N/A
\$25,000 - \$34,999	N/A	0%	N/A	N/A
\$35,000 - \$44,999	N/A	0%	N/A	N/A
\$45,000 - \$49,999	N/A	0%	N/A	N/A
\$50,000 - \$64,999	N/A	-2%	-12%	-18%
\$65,000 - \$74,999	N/A	-4%	-14%	-21%
\$75,000 - \$84,999	N/A	-6%	-15%	-22%
\$85,000 - \$99,999	N/A	-8%	-17%	-23%
\$100,000 - \$104,999	-3%	-9%	-18%	-24%
\$105,000 - \$114,999	-4%	-11%	-19%	-25%
\$115,000 - \$124,999	-5%	-11%	-20%	-26%
\$125,000 - \$134,999	-6%	-13%	-21%	-27%
\$135,000 - \$144,999	-7%	-14%	-22%	-28%
\$145,000 - \$154,999	-8%	-14%	-23%	-28%
\$155,000 - \$164,999	-9%	-15%	-23%	-29%
\$165,000 - \$174,999	-10%	-16%	-24%	-30%
\$175,000 - \$184,999	-11%	-17%	-25%	-30%
\$185,000 - \$194,999	-11%	-18%	-26%	-31%
\$195,000 - \$204,999	-11%	-18%	-26%	-32%
\$205,000 - \$214,999	-12%	-19%	-26%	-32%
\$215,000 - \$224,999	-13%	-19%	-27%	-32%
\$225,000 - \$234,999	-13%	-19%	-27%	-32%
\$235,000 - \$244,999	-14%	-19%	-28%	-32%
\$245,000 - \$274,999	-14%	-19%	-28%	-32%
\$275,000 - \$324,999	-16%	-22%	-30%	-35%
\$325,000 - \$374,999	-17%	-24%	-31%	-36%
\$375,000 - \$424,999	-18%	-24%	-32%	-37%
\$425,000 - \$474,999	-19%	-25%	-32%	-37%
\$475,000 - \$524,999	-20%	-25%	-33%	-38%

## BASIC PREMIUM ADJUSTMENTS

Coverage A Amount of Insurance	Basic Premium Adjustment			
	Policy Deductible			
	1/2%	1% (\$500 Minimum)	2%	3%
\$525,000 - \$574,999	-21%	-26%	-34%	-39%
\$575,000 - \$624,999	-21%	-27%	-34%	-39%
\$625,000 - \$674,999	-22%	-27%	-34%	-39%
\$675,000 - \$724,999	-22%	-28%	-35%	-40%
\$725,000 - \$750,000	-22%	-28%	-35%	-40%
\$750,001 - \$781,499	-22%	-28%	-35%	-40%
\$781,500 - \$843,999	-24%	-29%	-35%	-40%
\$844,000 - \$906,499	-24%	-29%	-36%	-40%
\$906,500 - \$968,999	-24%	-29%	-36%	-41%
\$969,000 - \$1,062,499	-24%	-30%	-36%	-41%
\$1,062,500 - \$1,187,499	-25%	-31%	-37%	-42%
\$1,187,500 - \$1,312,499	-25%	-31%	-37%	-42%
\$1,312,500 - \$1,437,499	-25%	-31%	-37%	-42%
\$1,437,500 - \$1,562,499	-25%	-31%	-37%	-42%
\$1,562,500 - \$1,687,499	-25%	-31%	-37%	-42%
\$1,687,500 - \$1,812,499	-26%	-31%	-38%	-42%
\$1,812,500 - \$1,937,499	-26%	-31%	-38%	-42%
\$1,937,500 - \$2,124,999	-26%	-31%	-38%	-42%
\$2,125,000 - \$2,374,999	-26%	-31%	-38%	-42%
\$2,375,000 - \$2,749,999	-26%	-31%	-38%	-42%
\$2,750,000 - \$3,249,999	-26%	-31%	-38%	-42%
\$3,250,000 - \$3,749,999	-26%	-31%	-38%	-42%
\$3,750,000 - \$4,249,999	-26%	-31%	-38%	-42%
\$4,250,000 - \$4,749,999	-27%	-32%	-39%	-43%
\$4,750,000 +	-27%	-32%	-39%	-43%

Coverage A Amount of Insurance	Basic Premium Adjustment									
	Policy Deductible									
	\$500	\$500/1% W&H*	\$1,000	\$1,000/1% W&H*	\$2,000	\$2,500**	\$3,000**	\$4,000**	\$5,000	\$10,000
\$1 - \$7,499	0%	N/A	-10%	N/A	-24%	<b>-26%</b>	<b>-30%</b>	<b>-35%</b>	<b>-41%</b>	<b>-46%</b>
\$7,500 - \$14,999	0%	N/A	-8%	N/A	-22%	<b>-25%</b>	<b>-28%</b>	<b>-34%</b>	<b>-39%</b>	<b>-44%</b>
\$15,000 - \$24,999	0%	N/A	-8%	N/A	-20%	<b>-23%</b>	<b>-26%</b>	<b>-32%</b>	<b>-38%</b>	<b>-44%</b>
\$25,000 - \$34,999	0%	N/A	-8%	N/A	-19%	<b>-22%</b>	<b>-24%</b>	<b>-31%</b>	<b>-34%</b>	<b>-44%</b>
\$35,000 - \$44,999	0%	N/A	-8%	N/A	-19%	<b>-22%</b>	<b>-24%</b>	<b>-29%</b>	<b>-33%</b>	<b>-44%</b>
\$45,000 - \$49,999	0%	N/A	-8%	N/A	-19%	<b>-22%</b>	<b>-24%</b>	<b>-26%</b>	<b>-33%</b>	<b>-44%</b>

State Farm Fire and Casualty Company  
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## BASIC PREMIUM ADJUSTMENTS

Coverage A Amount of Insurance	Basic Premium Adjustment									
	Policy Deductible									
	\$500	\$500/1% W&H*	\$1,000	\$1,000/1% W&H*	\$2,000	\$2,500**	\$3,000**	\$4,000**	\$5,000	\$10,000
\$50,000 - \$64,999	0%	0%	-8%	N/A	-19%	-22%	-24%	-26%	-30%	-44%
\$65,000 - \$74,999	0%	-2%	-8%	N/A	-18%	-21%	-23%	-26%	-29%	-44%
\$75,000 - \$84,999	0%	-2%	-8%	N/A	-18%	-21%	-23%	-26%	-28%	-44%
\$85,000 - \$99,999	0%	-3%	-8%	N/A	-18%	-20%	-22%	-26%	-28%	-43%
\$100,000 - \$104,999	0%	-4%	-8%	-8%	-17%	-20%	-22%	-26%	-28%	-41%
\$105,000 - \$114,999	0%	-4%	-8%	-9%	-17%	-20%	-22%	-26%	-28%	-41%
\$115,000 - \$124,999	0%	-4%	-8%	-9%	-16%	-19%	-21%	-26%	-28%	-40%
\$125,000 - \$134,999	0%	-5%	-8%	-10%	-16%	-19%	-21%	-26%	-28%	-39%
\$135,000 - \$144,999	0%	-6%	-8%	-10%	-16%	-19%	-21%	-25%	-28%	-37%
\$145,000 - \$154,999	0%	-6%	-8%	-10%	-16%	-19%	-21%	-25%	-28%	-37%
\$155,000 - \$164,999	0%	-6%	-8%	-11%	-16%	-19%	-21%	-25%	-28%	-35%
\$165,000 - \$174,999	0%	-6%	-8%	-11%	-16%	-18%	-21%	-25%	-28%	-35%
\$175,000 - \$184,999	0%	-7%	-8%	-12%	-16%	-18%	-21%	-25%	-28%	-35%
\$185,000 - \$194,999	0%	-7%	-8%	-12%	-16%	-18%	-21%	-25%	-28%	-35%
\$195,000 - \$204,999	0%	-7%	-8%	-12%	-16%	-18%	-21%	-25%	-28%	-35%
\$205,000 - \$214,999	0%	-8%	-8%	-12%	-16%	-18%	-21%	-25%	-28%	-35%
\$215,000 - \$224,999	0%	-8%	-8%	-12%	-16%	-18%	-20%	-25%	-28%	-35%
\$225,000 - \$234,999	0%	-8%	-8%	-12%	-16%	-18%	-20%	-25%	-27%	-35%
\$235,000 - \$244,999	0%	-8%	-8%	-12%	-16%	-18%	-20%	-24%	-27%	-35%
\$245,000 - \$274,999	0%	-8%	-8%	-12%	-16%	-18%	-20%	-24%	-26%	-34%
\$275,000 - \$324,999	0%	-9%	-8%	-14%	-16%	-18%	-20%	-24%	-26%	-34%
\$325,000 - \$374,999	0%	-10%	-8%	-14%	-16%	-18%	-20%	-24%	-26%	-34%
\$375,000 -	0%	-10%	-8%	-14%	-16%	-18%	-20%	-24%	-26%	-33%

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New: 9/15/2008  
Renewal: 9/15/2008

## BASIC PREMIUM ADJUSTMENTS

Coverage A Amount of Insurance	Basic Premium Adjustment									
	Policy Deductible									
	\$500	\$500/1% W&H*	\$1,000	\$1,000/1% W&H*	\$2,000	\$2,500**	\$3,000**	\$4,000**	\$5,000	\$10,000
\$424,999										
\$425,000 - \$474,999	0%	-10%	-8%	-15%	-16%	<b>-18%</b>	<b>-20%</b>	<b>-23%</b>	<b>-25%</b>	<b>-33%</b>
\$475,000 - \$524,999	0%	-10%	-8%	-15%	-16%	<b>-18%</b>	<b>-20%</b>	<b>-23%</b>	<b>-25%</b>	<b>-33%</b>
\$525,000 - \$574,999	0%	-10%	-8%	-15%	-16%	<b>-18%</b>	<b>-20%</b>	<b>-23%</b>	<b>-25%</b>	<b>-31%</b>
\$575,000 - \$624,999	0%	-11%	-8%	-15%	-16%	<b>-18%</b>	<b>-20%</b>	<b>-23%</b>	<b>-25%</b>	<b>-31%</b>
\$625,000 - \$674,999	0%	-11%	-8%	-15%	-16%	<b>-18%</b>	<b>-20%</b>	<b>-23%</b>	<b>-25%</b>	<b>-31%</b>
\$675,000 - \$724,999	0%	-11%	-7%	-15%	-16%	<b>-18%</b>	<b>-20%</b>	<b>-23%</b>	<b>-24%</b>	<b>-30%</b>
\$725,000 - \$750,000	0%	-11%	-7%	-15%	-16%	<b>-18%</b>	<b>-19%</b>	<b>-22%</b>	<b>-24%</b>	<b>-30%</b>
\$750,001 - \$781,499	0%	-11%	-7%	-15%	-16%	<b>-18%</b>	<b>-19%</b>	<b>-22%</b>	<b>-24%</b>	<b>-30%</b>
\$781,500 - \$843,999	0%	-12%	-7%	-15%	-15%	<b>-17%</b>	<b>-18%</b>	<b>-21%</b>	<b>-24%</b>	<b>-29%</b>
\$844,000 - \$906,499	0%	-12%	-6%	-15%	-15%	<b>-17%</b>	<b>-18%</b>	<b>-21%</b>	<b>-23%</b>	<b>-29%</b>
\$906,500 - \$968,999	0%	-12%	-6%	-15%	-15%	<b>-17%</b>	<b>-18%</b>	<b>-21%</b>	<b>-23%</b>	<b>-29%</b>
\$969,000 - \$1,062,499	0%	-12%	-6%	-15%	-14%	<b>-16%</b>	<b>-17%</b>	<b>-20%</b>	<b>-22%</b>	<b>-29%</b>
\$1,062,500 - \$1,187,499	0%	-12%	-6%	-15%	-14%	<b>-16%</b>	<b>-17%</b>	<b>-20%</b>	<b>-22%</b>	<b>-28%</b>
\$1,187,500 - \$1,312,499	0%	-12%	-6%	-15%	-14%	<b>-16%</b>	<b>-17%</b>	<b>-20%</b>	<b>-22%</b>	<b>-27%</b>
\$1,312,500 - \$1,437,499	0%	-12%	-5%	-15%	-13%	<b>-15%</b>	<b>-16%</b>	<b>-19%</b>	<b>-21%</b>	<b>-26%</b>
\$1,437,500 - \$1,562,499	0%	-12%	-5%	-15%	-12%	<b>-14%</b>	<b>-16%</b>	<b>-19%</b>	<b>-21%</b>	<b>-26%</b>
\$1,562,500 - \$1,687,499	0%	-12%	-5%	-15%	-11%	<b>-14%</b>	<b>-15%</b>	<b>-18%</b>	<b>-21%</b>	<b>-26%</b>
\$1,687,500 - \$1,812,499	0%	-12%	-5%	-15%	-10%	<b>-13%</b>	<b>-15%</b>	<b>-17%</b>	<b>-20%</b>	<b>-26%</b>
\$1,812,500 - \$1,937,499	0%	-12%	-5%	-15%	-10%	<b>-13%</b>	<b>-14%</b>	<b>-17%</b>	<b>-20%</b>	<b>-26%</b>
\$1,937,500 - \$2,124,999	0%	-12%	-4%	-15%	-9%	<b>-12%</b>	<b>-13%</b>	<b>-17%</b>	<b>-19%</b>	<b>-26%</b>

State Farm Fire and Casualty Company  
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New: 9/15/2008  
Renewal: 9/15/2008

## BASIC PREMIUM ADJUSTMENTS

Coverage A Amount of Insurance	Basic Premium Adjustment									
	Policy Deductible									
	\$500	\$500/1% W&H*	\$1,000	\$1,000/1% W&H*	\$2,000	\$2,500**	\$3,000**	\$4,000**	\$5,000	\$10,000
\$2,125,000 - \$2,374,999	0%	-12%	-4%	-15%	-9%	<b>-12%</b>	<b>-13%</b>	<b>-16%</b>	<b>-19%</b>	<b>-25%</b>
\$2,375,000 - \$2,749,999	0%	-12%	-4%	-15%	-9%	<b>-11%</b>	<b>-12%</b>	<b>-16%</b>	<b>-18%</b>	<b>-25%</b>
\$2,750,000 - \$3,249,999	0%	-12%	-4%	-15%	-8%	<b>-11%</b>	<b>-12%</b>	<b>-15%</b>	<b>-17%</b>	<b>-24%</b>
\$3,250,000 - \$3,749,999	0%	-12%	-3%	-15%	-8%	<b>-10%</b>	<b>-11%</b>	<b>-14%</b>	<b>-16%</b>	<b>-23%</b>
\$3,750,000 - \$4,249,999	0%	-12%	-3%	-15%	-8%	<b>-9%</b>	<b>-10%</b>	<b>-13%</b>	<b>-15%</b>	<b>-22%</b>
\$4,250,000 - \$4,749,999	0%	-12%	-3%	-15%	-7%	<b>-8%</b>	<b>-9%</b>	<b>-12%</b>	<b>-15%</b>	<b>-21%</b>
\$4,750,000 +	0%	-12%	-3%	-15%	-7%	<b>-8%</b>	<b>-9%</b>	<b>-12%</b>	<b>-14%</b>	<b>-20%</b>

\* **ATTACH:** Windstorm or Hail Deductible Endorsement, FE-5269

\*\* Renewals Only

### B. Renters and Condominium Unitowners

Policy Deductible	Basic Premium Adjustment	Minimum Adjustment	Maximum Adjustment
\$500	0%	Does not apply	Does not apply
\$1,000	-14%	Does not apply	Does not apply
\$1,500	-18%	Does not apply	Does not apply
\$2,000	-20%	Does not apply	Does not apply
\$2,500	-22%	Does not apply	Does not apply
<b>\$3,000</b>	<b>-24%</b>	<b>Does not apply</b>	<b>Does not apply</b>
<b>\$4,000</b>	<b>-26%</b>	<b>Does not apply</b>	<b>Does not apply</b>
<b>\$5,000</b>	<b>-27%</b>	<b>Does not apply</b>	<b>Does not apply</b>

## BASIC PREMIUM ADJUSTMENTS

### BUILDING ORDINANCE OR LAW COVERAGE (Homeowners Only)

A Homeowners policy provides coverage for contingent liability due to the operation of building laws equal to 10% of the Coverage A limit. Loss under Coverage A will be settled on the basis of any ordinance or law regulating the construction, repair, or demolition of the building. The amount of coverage provided may be increased by application of the following charge to the basic premium:

Percentage of Coverage A Limit	Basic Premium Adjustment	Minimum Adjustment
25%	3%	\$5
50%	8%	\$15

**ACTIVATE:** Option OL in the Policy

### DISCOUNTS, CHARGES, AND OPTIONS

All discounts, charges, and options are to be applied to the basic premium as developed after applicable adjustments from the Basic Premium Adjustments section. Percentage discounts, charges, and options are to be applied to this basic premium prior to any adjustment for flat dollar discounts, charges, and options. The policy minimum premium applies to the policy premium after adjustments for discounts, charges, and options.

### ADDITIONAL INSURED

#### A. Sections I and II - Co-owner or Additional Insured

The interest of a co-owner or another additional insured with an interest only in the residence premises may be covered for no additional premium.

##### 1. Occupant - Co-owner

A Homeowners policy can be issued to the co-owner of a one or two family dwelling if each of the co-owners occupying the building lives in independently separate premises. A separate Homeowners policy can be issued to the other co-owner.

##### 2. Non-occupant - Co-owner

Interests of a non-occupant, other than a contractor, may be covered in the event of joint ownership in the dwelling.

##### 3. Other Additional Insureds

The interest of an additional insured with an interest only in the residence premises may be covered.

**ACTIVATE:** Option AI in the Policy.

#### B. Section I only - Contractor

The interest of a contractor in the building may be covered for no additional premium.

**ATTACH:** Contractors' Interest Endorsement, FE-7302

#### C. Sections I and II - Association

The interest of a Homeowners/Condominium Association may be covered for no additional premium.

**ATTACH:** Additional Insured Endorsement (Homeowners/Condominium Associations), FE-5262

#### D. Section II only - Special Event

The Section II interest of an additional insured arising from a special event may be covered for the following additional fully earned premium.

## DISCOUNTS, CHARGES, AND OPTIONS

Liability Limit	Premium
\$100,000	\$25
\$300,000	\$30
\$500,000	\$35
\$1,000,000	\$50
<b>\$2,000,000</b>	<b>\$75</b>
<b>\$3,000,000</b>	<b>\$105</b>
<b>\$4,000,000</b>	<b>\$125</b>
<b>\$5,000,000</b>	<b>\$140</b>

**ATTACH:** Additional Insured - Special Event Endorsement (Section II), FE-5263

E. Sections I and II - Additional Insured

The interest of an additional insured, not described elsewhere in this section, may be covered for no additional premium.

**ATTACH:** Additional Insured Endorsement, FE-5267

## DISCOUNTS, CHARGES, AND OPTIONS

### ADULT FAMILY HOME COVERAGE

When the insured provides adult care services in the dwelling, Section II coverage should be provided. The following additional premiums apply:

<i>Liability Limit</i>		<i>Number of Adults Cared For</i>					
<i>Occurrence</i>	<i>Aggregate</i>	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>
<i>\$100,000</i>	<i>\$100,000</i>	<i>\$60</i>	<i>\$120</i>	<i>\$180</i>	<i>\$280</i>	<i>\$400</i>	<i>\$540</i>
<i>\$300,000</i>	<i>\$300,000</i>	<i>\$65</i>	<i>\$130</i>	<i>\$195</i>	<i>\$300</i>	<i>\$425</i>	<i>\$570</i>

The selected liability limit must coincide with the policy Section II limit. The above charges apply regardless of Medical Payments limits.

To reinstate the aggregate limit, refer to Company.

**ATTACH:** Adult Family Home Coverage Endorsement, FE-7766

## DISCOUNTS, CHARGES, AND OPTIONS

### BACK-UP OF SEWERS OR DRAINS

Coverage may be provided for loss caused by water which backs up through sewers or drains including sump pumps, sump pump wells, or any type system designed to remove subsurface water. The following options are available:

### BACK-UP OF SEWERS OR DRAINS - \$10,000 Limit/Listed Contents

A coverage limit of \$10,000 is provided for the dwelling and the following personal property items:

- Clothes washers and dryers
- Food freezers and the food in them
- Refrigerators
- Ranges
- Portable dishwashers
- Dehumidifiers

A \$1,000 deductible or the policy deductible, whichever is higher, applies to loss under this endorsement.

Policy Deductible	Premium	
	Homeowners	Renters and Condominium Unitowners
All	\$15	\$5

**ATTACH:** Back-up of Sewer or Drain Endorsement (\$10,000 Limit), FE-5706

## DISCOUNTS, CHARGES, AND OPTIONS

### BUSINESS PROPERTY - INCREASED LIMITS

The policy provides \$1,000 on premises coverage and \$250 off premises coverage for personal property intended for use in a business. Coverage for merchandise held as samples or for sale or for delivery is included. Coverage is not provided for electronic data processing equipment or the recording or storage media used with that equipment.

On premises coverage can be increased to \$2,500 or \$5,000 for the following additional premium.

Limit	Premium
\$2,500	\$16
\$5,000	\$22

**ACTIVATE:** Option BP in the Policy. Limits will be shown on the Declarations Page.

## DISCOUNTS, CHARGES, AND OPTIONS

### BUSINESS PURSUITS

The Section II Liability protection may be extended to certain occupations. The occupations which may be covered are as follows:

- A. Clerical Office Employees engaged wholly in office work
- B. Salespersons, Collectors, or Messengers
- C. Teachers - including Liability for Corporal Punishment
- D. School Administrators

This coverage does not replace Professional Liability Coverage.

This option does not provide coverage for loss in connection with a business owned or financially controlled by the insured or by a partnership of which the insured is a member.

Only one charge applies per policy.

Liability Limit	Premium
\$100,000	\$7
\$300,000	\$9
\$500,000	\$10
\$1,000,000	\$12
<b>\$2,000,000</b>	<b>\$19</b>
<b>\$3,000,000</b>	<b>\$26</b>
<b>\$4,000,000</b>	<b>\$34</b>
<b>\$5,000,000</b>	<b>\$41</b>

The selected liability limit must coincide with the policy Section II limit. The above charges apply regardless of Medical Payments limits.

**ACTIVATE:** Option BU in the Policy.

## DISCOUNTS, CHARGES, AND OPTIONS

### CHILD CARE

When the insured provides babysitting care in the dwelling, Section II coverage should be provided. The following additional premiums apply:

Liability Limit		Number of Children Cared For			
Occurrence	Aggregate	1 - 3	4	5	6
\$100,000	\$100,000	\$55	\$83	\$98	\$113
\$300,000	\$300,000	\$72	\$103	\$123	\$145
\$500,000	\$500,000	\$80	\$115	\$138	\$160
\$1,000,000	\$1,000,000	\$98	\$135	\$165	\$190
<b>\$2,000,000</b>	<b>\$2,000,000</b>	<b>\$152</b>	<b>\$211</b>	<b>\$259</b>	<b>\$299</b>
<b>\$3,000,000</b>	<b>\$3,000,000</b>	<b>\$211</b>	<b>\$292</b>	<b>\$358</b>	<b>\$413</b>
<b>\$4,000,000</b>	<b>\$4,000,000</b>	<b>\$261</b>	<b>\$362</b>	<b>\$446</b>	<b>\$516</b>
<b>\$5,000,000</b>	<b>\$5,000,000</b>	<b>\$306</b>	<b>\$426</b>	<b>\$528</b>	<b>\$613</b>

The selected liability limit must coincide with the policy Section II limit. The above charges apply regardless of Medical Payments limits.

To reinstate the aggregate limit, refer to Company.

**ATTACH:** Child Care Liability Endorsement, FE-5268

## DISCOUNTS, CHARGES, AND OPTIONS

### CONDOMINIUMS BUILDING PROPERTY COVERAGE - INCREASED LIMITS

The limit of liability for Condominium Unitowners Building Property (Coverage A) can be increased.

<b>Each Additional \$1,000 - Add:</b>
\$4.45

## DISCOUNTS, CHARGES, AND OPTIONS

### COVERAGE B - INCREASED LIMITS (Homeowners Only)

The Coverage B amount for personal property can be increased.

<b>Each Additional \$1,000 - Add:</b>
\$0.50

**DWELLINGS UNDER CONSTRUCTION**

A. Building Materials Theft

Coverage is available for loss by theft of construction materials from the residence premises. A limit of liability of \$5,000 applies per loss, subject to the policy deductible (\$250 minimum). Coverage will be terminated 180 days after its effective date, or when the dwelling is completed, whichever occurs first.

There will be no refund of premium in the event this endorsement is cancelled.

<b>Premium</b>
\$75

**ATTACH:** Building Materials Theft Endorsement, FE-7531

B. Theft Coverage

Theft coverage in or to a newly constructed dwelling prior to occupancy is available for the following premium. Coverage will not take effect until the dwelling is fully enclosed and capable of being locked.

There will be no refund of premium in the event this endorsement is cancelled.

<b>Premium</b>
\$15

**ATTACH:** Theft Endorsement, FE-5272

C. Temporary Extension of Coverage (Homeowners Only)

Coverage B and Section II must be extended to the residence where the insured is temporarily residing. Coverage will cease at this temporary residence at the earlier of:

1. The date the new dwelling is occupied.
2. One year from the policy effective date.

There is no charge for this temporary extension.

**ATTACH:** Dwelling Under Construction Endorsement, FE-7342

**EARTHQUAKE DAMAGE ASSUMPTION**

Earthquake damage can be covered by the addition of an endorsement. The following provide additional details on this coverage.

**EARTHQUAKE DAMAGE ASSUMPTION - RULES**

A. Earthquake Zones

<b>Zone</b>	<b>Counties</b>				
2	Clay	Crittenden	Greene	Lee	Poinsett
	Craighead	Cross	Jackson	Mississippi	St. Francis
3	Arkansas	Lawrence	Phillips	Randolph	White
	Independence	Monroe	Prairie	Sharp	Woodruff
4	Baxter	Desha	Izard	Lonoke	Searcy
	Cleburne	Faulkner	Jefferson	Marion	Sebastian
	Conway	Fulton	Little River	Pulaski	Stone
5	Remainder of State				

B. Deductible

The earthquake deductible applies separately to Coverage A (Dwelling), Dwelling Extension, Coverage B (Personal Property), and Coverage D (Loss Assessments), subject to a minimum aggregate deductible amount of \$250 in any one occurrence.

<b>Policy Form</b>	<b>Deductible</b>
Homeowners	Percentage of the Coverage A, Coverage B, and Dwelling Extension (other structures) limits of liability (\$250 minimum).
Renters	Percentage of the Coverage B limit of liability (\$250 minimum).
Condominium Unitowners	Percentage of the Coverage A and Coverage B limits of liability (\$250 minimum). A \$100 deductible applies to Coverage D.

C. Exterior Masonry Veneer

The applicable charge for Earthquake Coverage (except for Renters and Condominium Unitowners) depends on whether coverage is provided for exterior masonry veneer.

1. Homeowners

## DISCOUNTS, CHARGES, AND OPTIONS

- a. If coverage **is not** desired for exterior masonry veneer (or if the dwelling has no exterior masonry veneer), attach FE-7575 and use the rates for "excluding exterior masonry veneer".
  - b. If coverage **is** desired for exterior masonry veneer or if the dwelling is of masonry construction, attach FE-7576 and use the rates for "including exterior masonry veneer and masonry".
2. Renters and Condominium Unitowners

Endorsements and rates for these forms are not affected by exterior masonry veneer considerations.

## DISCOUNTS, CHARGES, AND OPTIONS

### EARTHQUAKE DAMAGE ASSUMPTION - BASIC RATES

The basic rates provide basic package amounts of coverage. The rates shown below apply per \$1,000 of Coverage A for Homeowners and per \$1,000 of Coverage B for Renters and Condominium Unitowners.

#### HOMEOWNERS

Zone	Deductible	Rate per \$1,000	
		Excluding Exterior Masonry Veneer	Including Exterior Masonry Veneer and Masonry
<b>2</b>	<b>2%*</b>	<b>\$1.51</b>	<b>\$1.89</b>
<b>2</b>	<b>5%*</b>	<b>\$0.93</b>	<b>\$1.15</b>
2	10%	\$0.58	\$0.71
<b>3</b>	<b>2%*</b>	<b>\$0.68</b>	<b>\$0.81</b>
<b>3</b>	<b>5%*</b>	<b>\$0.43</b>	<b>\$0.51</b>
3	10%	\$0.28	\$0.33
<b>4</b>	<b>2%*</b>	<b>\$0.46</b>	<b>\$0.58</b>
4	5%	\$0.30	\$0.36
4	10%	\$0.20	\$0.24
<b>5</b>	<b>2%*</b>	<b>\$0.40</b>	<b>\$0.50</b>
5	5%	\$0.26	\$0.33
5	10%	\$0.18	\$0.21

\* Renewals Only

#### RENTERS AND CONDOMINIUM UNITOWNERS

Zone	Deductible	Rate per \$1,000
<b>2</b>	<b>2%*</b>	<b>\$0.90</b>
<b>2</b>	<b>5%*</b>	<b>\$0.60</b>
2	10%	\$0.40
<b>3</b>	<b>2%*</b>	<b>\$0.45</b>
<b>3</b>	<b>5%*</b>	<b>\$0.30</b>
3	10%	\$0.20
<b>4</b>	<b>2%*</b>	<b>\$0.33</b>
4	5%	\$0.22
4	10%	\$0.15
<b>5</b>	<b>2%*</b>	<b>\$0.28</b>
5	5%	\$0.19
5	10%	\$0.13

## DISCOUNTS, CHARGES, AND OPTIONS

\* Renewals Only

**ATTACH:** Earthquake Endorsement - Excluding Masonry Veneer, FE-7575 **or** Earthquake Endorsement, FE-7576 (Homeowners)

**Note:** This premium is fully earned and will not be refunded if FE-7575 or FE-7576 is cancelled.

**ATTACH:** Earthquake Endorsement, FE-7301 (Renters)

**ATTACH:** Earthquake Endorsement, FE-7310 (Condominium Unitowners)

## DISCOUNTS, CHARGES, AND OPTIONS

### EARTHQUAKE DAMAGE ASSUMPTION - INCREASED LIMITS

If higher than basic limits are provided for the following types of coverage, additional charges are made according to all applicable rates shown below. These rates apply only to the increased amount of coverage.

#### HOMEOWNERS - COVERAGE B

Zone	Deductible	Additional Rate per \$1,000
<b>2</b>	<b>2%*</b>	<b>\$0.90</b>
<b>2</b>	<b>5%*</b>	<b>\$0.60</b>
2	10%	\$0.40
<b>3</b>	<b>2%*</b>	<b>\$0.45</b>
<b>3</b>	<b>5%*</b>	<b>\$0.30</b>
3	10%	\$0.20
<b>4</b>	<b>2%*</b>	<b>\$0.33</b>
4	5%	\$0.22
4	10%	\$0.15
<b>5</b>	<b>2%*</b>	<b>\$0.28</b>
5	5%	\$0.19
5	10%	\$0.13

\* Renewals Only

#### HOMEOWNERS - DWELLING EXTENSION

Zone	Deductible	Additional Rate per \$1,000	
		Excluding Exterior Masonry Veneer	Including Exterior Masonry Veneer and Masonry
<b>2</b>	<b>2%*</b>	<b>\$1.51</b>	<b>\$1.89</b>
<b>2</b>	<b>5%*</b>	<b>\$0.93</b>	<b>\$1.15</b>
2	10%	\$0.58	\$0.71
<b>3</b>	<b>2%*</b>	<b>\$0.68</b>	<b>\$0.81</b>
<b>3</b>	<b>5%*</b>	<b>\$0.43</b>	<b>\$0.51</b>
3	10%	\$0.28	\$0.33
<b>4</b>	<b>2%*</b>	<b>\$0.46</b>	<b>\$0.58</b>
4	5%	\$0.30	\$0.36
4	10%	\$0.20	\$0.24
<b>5</b>	<b>2%*</b>	<b>\$0.40</b>	<b>\$0.50</b>
5	5%	\$0.26	\$0.33
5	10%	\$0.18	\$0.21

## DISCOUNTS, CHARGES, AND OPTIONS

\* Renewals Only

### HOMEOWNERS - LOSS ASSESSMENTS

Zone	Deductible	Additional Rate per \$1,000	
		Excluding Exterior Masonry Veneer	Including Exterior Masonry Veneer and Masonry
<b>2</b>	<b>2%*</b>	<b>\$1.51</b>	<b>\$1.89</b>
<b>2</b>	<b>5%*</b>	<b>\$0.93</b>	<b>\$1.15</b>
2	10%	\$0.58	\$0.71
<b>3</b>	<b>2%*</b>	<b>\$0.68</b>	<b>\$0.81</b>
<b>3</b>	<b>5%*</b>	<b>\$0.43</b>	<b>\$0.51</b>
3	10%	\$0.28	\$0.33
<b>4</b>	<b>2%*</b>	<b>\$0.46</b>	<b>\$0.58</b>
4	5%	\$0.30	\$0.36
4	10%	\$0.20	\$0.24
<b>5</b>	<b>2%*</b>	<b>\$0.40</b>	<b>\$0.50</b>
5	5%	\$0.26	\$0.33
5	10%	\$0.18	\$0.21

\* Renewals Only

### CONDOMINIUM UNITOWNERS - COVERAGE A

Zone	Deductible	Additional Rate per \$1,000
<b>2</b>	<b>2%*</b>	<b>\$1.51</b>
<b>2</b>	<b>5%*</b>	<b>\$0.93</b>
2	10%	\$0.58
<b>3</b>	<b>2%*</b>	<b>\$0.68</b>
<b>3</b>	<b>5%*</b>	<b>\$0.43</b>
3	10%	\$0.28
<b>4</b>	<b>2%*</b>	<b>\$0.46</b>
4	5%	\$0.30
4	10%	\$0.20
<b>5</b>	<b>2%*</b>	<b>\$0.40</b>
5	5%	\$0.26
5	10%	\$0.18

\* Renewals Only

State Farm Fire and Casualty Company  
Homeowners  
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Renewal: 9/15/2008

## DISCOUNTS, CHARGES, AND OPTIONS

### EARTHQUAKE DAMAGE ASSUMPTION - YEAR BUILT ADJUSTMENT

For Homeowners policies covering dwellings built prior to 1950, apply the following factor to the basic earthquake premium.

Construction Description	Year Built	
	Prior to 1940	1940 - 1949
Including Exterior Masonry Veneer and Masonry	2.00	1.30

## DISCOUNTS, CHARGES, AND OPTIONS

### **FIRE DEPARTMENT SERVICE CHARGE**

*The Homeowners policy includes a Fire Department Service Charge limit of \$500. Increased limits may be purchased as follows:*

<i>Fire Department Service Charge Limit</i>	<i>Premium</i>
<i>\$1,000</i>	<i>\$10</i>
<i>\$1,500</i>	<i>\$20</i>
<i>\$2,000</i>	<i>\$30</i>

**ATTACH:** *Fire Department Service Charge Increase Endorsement (\$1,000 Limit), FE-7473, or*

**ATTACH:** *Fire Department Service Charge Increase Endorsement (\$1,500 Limit), FE-7474, or*

**ATTACH:** *Fire Department Service Charge Increase Endorsement (\$2,000 Limit), FE-7475*

## DISCOUNTS, CHARGES, AND OPTIONS

### FIREARMS

The policy provides named peril coverage with a \$2,500 limit on loss by theft of Firearms. Coverage for accidental direct physical loss may be written to provide broader coverage and increase the limit as follows:

Limits for Loss by the Following Perils	Limit Any One Article	Total
Theft	\$2,500	\$5,000
Coverage B Perils (other than Theft)	Coverage B Limit plus \$5,000	Coverage B Limit plus \$5,000
All Other Covered Perils	\$2,500	\$5,000

The following additional premium applies:

Premium
\$12

**ACTIVATE:** Option FA in the Policy. Limits will be shown on the Declarations Page.

## DISCOUNTS, CHARGES, AND OPTIONS

### HOME COMPUTERS

The policy provides \$5,000 coverage on electronic data processing equipment including the recording and storage media used with that equipment. This coverage applies to equipment primarily used on premises regardless of whether it is used in a business. Coverage is included for recording or storage media which can be replaced with other of like kind and quality on the open retail market.

This limit can be increased to \$10,000.

<b>Premium</b>
\$15

**ACTIVATE:** Option HC in the Policy. The limit will be shown on the Declarations Page.

## DISCOUNTS, CHARGES, AND OPTIONS

### IDENTITY RESTORATION

Coverage may be provided to assist an insured whose identity has been used for fraudulent purposes. There will be no deductible applied to the loss under this endorsement.

Limit	Premium
\$25,000	\$25

The premium developed for Identity Restoration coverage is excluded from the minimum premium calculation.

**ATTACH:** Identity Restoration Coverage Endorsement, FE-3301

## DISCOUNTS, CHARGES, AND OPTIONS

### INCIDENTAL BUSINESS

If the insured maintains an incidental office, or a professional or private school or studio in the dwelling, Option IO should be activated. This option provides **additional** Section I coverage of \$5,000 on premises and \$1,000 off premises for equipment, supplies, and furnishings usual and incidental to the business occupancy. No coverage is provided under this option for computers and equipment or merchandise held as samples or for sale.

In addition, Section II coverage is provided for the incidental business. This coverage does not replace professional liability coverage.

The following premiums apply:

Liability Limit	Premium
\$100,000	\$23
\$300,000	\$26
\$500,000	\$29
\$1,000,000	\$34
<b>\$2,000,000</b>	<b>\$54</b>
<b>\$3,000,000</b>	<b>\$75</b>
<b>\$4,000,000</b>	<b>\$95</b>
<b>\$5,000,000</b>	<b>\$116</b>

The selected liability limit must coincide with the policy Section II limit. The above charges apply regardless of Medical Payments limits.

**ACTIVATE:** Option IO in the Policy.

## DISCOUNTS, CHARGES, AND OPTIONS

### JEWELRY AND FURS

For gold and silver (other than goldware and silverware), platinum, jewelry, precious and semi-precious stones, watches and furs, three coverages are available as described below:

- Named peril coverage with a \$200 limit on gold, silver, and platinum (other than goldware and silverware) and a \$1,000 limit on loss by theft of jewelry, precious and semi-precious stones, watches and furs.
- Accidental direct physical loss coverage/\$2,500 Option JF limit - see chart below.
- Accidental direct physical loss coverage/\$5,000 Option JF limit - see chart below.

Limits for Loss by the Following Perils	\$2,500 Option JF		\$5,000 Option JF	
	Limit Any One Article	Total	Limit Any One Article	Total
Theft	\$1,500	\$2,500	\$2,500	\$5,000
Coverage B Perils (other than Theft)	Coverage B Limit plus \$2,500	Coverage B Limit plus \$2,500	Coverage B Limit plus \$5,000	Coverage B Limit plus \$5,000
All Other Covered Perils	\$1,500	\$2,500	\$2,500	\$5,000

#### 1. Named Peril Coverage (\$1,000 Theft Limit) - Homeowners Only

For dwellings which are insured for at least 80% of replacement cost, accidental direct physical loss coverage with a \$2,500 theft limit is provided as part of the basic premium. This coverage can be reduced to a named peril basis with a \$1,000 limit on theft for the following premium adjustment. The basic premium for Homeowners policies which are insured for an amount less than 80% of replacement cost and for Renters and Condominium Unitowners reflect the Named Peril (\$1,000 Theft Limit) Coverage - no adjustment applies.

Premium Adjustment
-\$12

**ATTACH:** Special Limits Endorsement, FE-5258

#### 2. \$2,500 Limit

For Homeowners policies insured for less than 80% of replacement cost and Renters and Condominium Unitowners policies, the basic Named Peril (\$1,000 Theft Limit) coverage can be broadened to an accidental direct physical loss basis (\$2,500 Theft Limit) for the following premium. For a Homeowners policy, if the dwelling is insured for at least 80% of replacement cost, then this coverage is provided as part of the basic premium - no adjustment applies.

Premium
---------

## DISCOUNTS, CHARGES, AND OPTIONS

\$20
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**ACTIVATE:** Option JF in the Policy. Limits will be shown on the Declarations Page.

3. \$5,000 Limit

Premium	
Homeowners (insured for less than 80% of Replacement Cost), Renters, Condominium Unitowners	Homeowners (insured for at least 80% of Replacement Cost)
\$40	\$20

**ACTIVATE:** Option JF in the Policy. Limits will be shown on the Declarations Page.

## DISCOUNTS, CHARGES, AND OPTIONS

### JOINT OWNERSHIP - SEASONAL DWELLINGS (Homeowners Only)

Homeowners coverage may be provided on jointly owned seasonal dwellings subject to the following limitations:

- Coverage B is limited to property owned by the named insureds which is used solely in conjunction with the premises and while on the residence premises.
- Section II Liability and Medical Payments to Others is limited to the premises only.

**ATTACH:** Joint Ownership Endorsement, FE-7566

## DISCOUNTS, CHARGES, AND OPTIONS

### JOINT UNITOWNERS (Condominium Unitowners Only)

Providing Homeowners coverage on joint unitowners may dictate the attachment of this endorsement which limits coverage in the following areas:

- Coverage B is restricted to property owned by the named insureds which is used solely in conjunction with the premises and while on the residence premises.
- Section II Liability and Medical Payments to Others is restricted to the premises only.

**ATTACH:** Joint Unitowners Endorsement, FE-7482

**LOSS ASSESSMENTS**

A. Homeowners

If the insured is a member of a Homeowners Association, coverage may be purchased for the insured's portion of an assessment against all members of the Association. Coverage applies when the assessment is made in accordance with the governing rules of the Association as a result of:

1. A direct loss to commonly owned property caused by a peril covered under Section I of the policy.
2. An occurrence to which Section II would apply.
3. Damages which the Association may be obligated to pay due to personal injury.

If an earthquake endorsement is attached to the policy, it also applies to this coverage. In this case, a separate charge for Earthquake Loss Assessments must also be made under Earthquake Coverage.

RATES PER \$1,000

<b>Coverage D Amount</b>		
<b>First \$5,000</b>	<b>Next \$20,000</b>	<b>Next \$75,000</b>
\$0.50	\$0.25	<b><i>\$0.10</i></b>

**ATTACH:** Coverage D Loss Assessment Endorsement, FE-5256

B. Condominium Unitowners

The limit of liability for Loss Assessments Coverage (Coverage D) may be increased. The following rates apply:

RATES PER \$1,000

<b>Additional Amount</b>		
<b>First \$5,000</b>	<b>Next \$20,000</b>	<b>Next \$75,000</b>
\$0.50	\$0.25	<b><i>\$0.10</i></b>

**MEDICAL PAYMENTS - OPTIONAL LIMITS**

For other than basic limits, apply the following premium adjustments.

<b>Medical Payments Limit</b>	<b>Premium</b>
\$1,000	Basic
\$2,000	\$3
\$3,000	\$5
\$4,000	\$7
\$5,000	\$9
<b>\$6,000</b>	<b>\$11</b>
<b>\$7,000</b>	<b>\$12</b>
<b>\$8,000</b>	<b>\$13</b>
<b>\$9,000</b>	<b>\$14</b>
<b>\$10,000</b>	<b>\$15</b>

## DISCOUNTS, CHARGES, AND OPTIONS

### NURSES' PROFESSIONAL LIABILITY COVERAGE

Liability arising out of nursing activities as a registered nurse, a licensed practical nurse, or a licensed vocational nurse can be covered by the addition of an endorsement.

Only one charge applies per policy.

Liability Limit		Premium
Occurrence	Aggregate	
\$100,000	\$100,000	\$40
\$300,000	\$300,000	\$45
\$500,000	\$500,000	\$50
\$1,000,000	\$1,000,000	\$60
<b>\$2,000,000</b>	<b>\$2,000,000</b>	<b>\$96</b>
<b>\$3,000,000</b>	<b>\$3,000,000</b>	<b>\$132</b>
<b>\$4,000,000</b>	<b>\$4,000,000</b>	<b>\$168</b>
<b>\$5,000,000</b>	<b>\$5,000,000</b>	<b>\$204</b>

The selected liability limit must coincide with the policy Section II limit. To reinstate the aggregate limit, refer to Company.

**ATTACH:** Nurses' Professional Liability Insurance Endorsement, FE-5257

**OFF PREMISES STRUCTURES**

A. Coverage may be extended to include structures which are located off premises. Coverage will be provided on an actual cash value basis. Coverage will **not** apply to:

1. Off-premises dwellings, whether or not owner-occupied.
2. Buildings used in whole or in part for business purposes.
3. Buildings which are rented or held for rental unless used solely as a private garage.
4. Structures which were intended for use as a dwelling when originally constructed.
5. Buildings not permanently attached to or otherwise forming a part of the realty.

<b>Premium</b>
\$35

B. Homeowners

Coverage is provided for "accidental direct physical loss". This endorsement does not increase the coverage amount applying to Other Structures. If the total value of Other Structures both on and off premises exceeds 10% of Coverage A, the Dwelling Extension limit may be increased using rates shown for Other Structures - Increased Limits.

**ATTACH:** Off-Premises Structures Endorsement, FE-5255

C. Renters and Condominium Unitowners

Coverage is provided on the same named peril basis as is currently provided under Coverage B. This endorsement provides a maximum \$15,000 limit of liability. If the total value of Other Structures Off Premises exceeds that amount, refer to Company.

**ATTACH:** Off-Premises Structures Endorsement, FE-5261

**DISCOUNTS, CHARGES, AND OPTIONS**

***OFF PREMISES STRUCTURES - INCREASED LIMITS (Renters and Condominium Unitowners Only)***

*If the total value of other structures off premises exceeds \$15,000 use the following rate per additional \$1,000 of coverage.*

<b><i>Rate per \$1,000</i></b>
<b><i>\$2.50</i></b>

**ATTACH: *Off-Premises Structures Endorsement, FE-5433***

## DISCOUNTS, CHARGES, AND OPTIONS

### OTHER STRUCTURES - INCREASED LIMITS (Homeowners Only)

The basic policy provides a limit of liability for other structures equal to 10% of Coverage A. Increased limits can be provided for other structures on the premises. The coverage will be the same as the basic policy and will be rated on the total value of the other structures in excess of 10% of Coverage A.

If an earthquake endorsement is attached to the policy, it applies to this coverage. In this case, a separate charge for Increased Other Structures must also be made under Earthquake Coverage.

<b>Rate per \$1,000</b>
\$2.50

**PERSONAL INJURY COVERAGE**

Coverage for Personal Injury may be provided under Coverage L - Personal Liability. This coverage includes injury arising out of the following offenses subject to the limitations in the endorsement.

- A. False arrest, detention, imprisonment, eviction, or malicious prosecution
- B. Libel, slander, or defamation of character
- C. Invasion of privacy

The following charges apply per policy.

<b>Liability Limit</b>	<b>Premium</b>
\$100,000	\$10
\$300,000	\$13
\$500,000	\$16
\$1,000,000	\$24
<b>\$2,000,000</b>	<b>\$38</b>
<b>\$3,000,000</b>	<b>\$53</b>
<b>\$4,000,000</b>	<b>\$67</b>
<b>\$5,000,000</b>	<b>\$82</b>

The selected liability limit must coincide with the policy Section II limit.

**ATTACH:** Personal Injury Endorsement, FE-7468

**PERSONAL LIABILITY - OPTIONAL LIMITS**

For other than basic limits, apply the following premium adjustments.

<b>Personal Liability Limit</b>	<b>Premium</b>
\$100,000	Basic
\$300,000	\$10
\$500,000	\$17
\$1,000,000	\$35
<b>\$2,000,000</b>	<b>\$53</b>
<b>\$3,000,000</b>	<b>\$74</b>
<b>\$4,000,000</b>	<b>\$88</b>
<b>\$5,000,000</b>	<b>\$98</b>

Limits for all Section II coverages must be equal. The Section II limits for the following coverages should be reviewed if applicable.

1. Incidental Business
2. Child Care
3. Business Pursuits
4. Nurses' Professional Liability
5. Personal Injury
6. Adult Family Home Coverage

## DISCOUNTS, CHARGES, AND OPTIONS

### RENTAL PERSONAL PROPERTY

Coverage may be provided under Coverage B for property rented or held for rental with the residence premises. Theft coverage for rental property under this endorsement is limited to burglary coverage.

Premium
\$9

**ATTACH:** Rented Personal Property Endorsement, FE-7453

## DISCOUNTS, CHARGES, AND OPTIONS

### SILVERWARE AND GOLDWARE

The policy provides named peril coverage with a \$2,500 limit of loss by theft of Silverware and Goldware. This special limit may be increased in increments of \$2,500 for the following additional premiums.

Limit for Loss by Theft	Premium
\$5,000	\$10
\$7,500	\$18
\$10,000	\$25

**ACTIVATE:** Option SG in the Policy. The limit will be shown on the Declarations Page.

## DISCOUNTS, CHARGES, AND OPTIONS

### VACANCY COVERAGE

The policy limits coverage for vandalism and glass breakage if the dwelling has been vacant for over 30 days. For an additional fully earned premium, the limitations may be deleted. The following premium will not be refunded if this endorsement is cancelled.

Premium
\$45

**ATTACH:** Vacancy Endorsement, FE-7470

## DISCOUNTS, CHARGES, AND OPTIONS

### WATERBED LIABILITY COVERAGE

A policy may be endorsed to pay up to the Coverage L limit of liability all sums for which any insured is legally liable to pay for damage to property of others caused by or arising out of the ownership, maintenance, or use of the owned waterbed. The following premium applies.

Premium
\$25

**ATTACH:** Waterbed Liability Endorsement, FE-7448

SERFF Tracking Number: SFMA-125643539 State: Arkansas  
Filing Company: State Farm Fire and Casualty Company State Tracking Number: EFT \$100  
Company Tracking Number: HO-23550  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: HO-23550  
Project Name/Number: HO-23550/HO-23550

## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-  
Property & Casualty

**Review Status:**  
Filed 05/28/2008

**Comments:**

**Attachments:**

AR 23550 PC TD-1 - P-C Transmittal Document.pdf

AR 23550 PC RRFS-1 - Rate-Rule Schedule.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.</b>	<b>Group Name</b>	<b>Group NAIC #</b>			
	State Farm Insurance Companies	0176			
<b>4.</b>	<b>Company Name(s)</b>	<b>Domicile</b>	<b>NAIC #</b>	<b>FEIN #</b>	<b>State #</b>
	State Farm Fire and Casualty Company	Illinois	25143	37-0533080	

<b>5.</b>	<b>Company Tracking Number</b>	<b>HO-23550</b>
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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
	Kathy Popejoy State Farm Fire and Casualty Company One State Farm Plaza, D-4 Bloomington, IL 61710	Actuary and Assistant Secretary-Treasurer	(309) 766-2325	(309) 766-0225	kathy.popejoy.a0gq@statefarm.com
<b>7.</b>	Signature of authorized filer				
<b>8.</b>	Please print name of authorized filer		Kathy Popejoy		

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

<b>9.</b>	<b>Type of Insurance (TOI)</b>	04.0
<b>10.</b>	<b>Sub-Type of Insurance (Sub-TOI)</b>	04.0000
<b>11.</b>	<b>State Specific Product code(s)(if applicable)[See State Specific Requirements]</b>	N/A
<b>12.</b>	<b>Company Program Title (Marketing title)</b>	Homeowners Program
<b>13.</b>	<b>Filing Type</b>	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" 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) -
<b>14.</b>	<b>Effective Date(s) Requested</b>	September 15, 2008.
<b>15.</b>	<b>Reference Filing?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>16.</b>	<b>Reference Organization (if applicable)</b>	n/a
<b>17.</b>	<b>Reference Organization # &amp; Title</b>	n/a
<b>18.</b>	<b>Company's Date of Filing</b>	May 21, 2008
<b>19.</b>	<b>Status of filing in domicile</b>	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

## Property & Casualty Transmittal Document—

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	<b>HO-23550</b>
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<b>21.</b>	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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We respectfully request your approval of the pricing of the optional Identity Restoration Coverage endorsement.

This new optional coverage will provide an annual aggregate limit of \$25,000 for a premium of \$25. No deductible will apply to losses submitted under this coverage. This coverage will be available for all Homeowners Policy Types (i.e. Homeowners, Renters, and Condominium Unitowners).

The endorsement has been filed under a companion filing, HO-23551.

With the introduction of this new endorsement, we are modifying our Claim Record Rating Plan rule to clarify that claims attributable to identity restoration coverage will not be considered chargeable under these plans.

<b>22.</b>	<b>Filing Fees</b> (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]
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**Check #: Submitted via EFT**  
**Amount: \$100.00**

**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.)**

## 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>	<b>HO-23550</b>
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<b>2.</b>	<b>This filing corresponds to form filing number</b> (Company tracking number of form filing, if applicable)	<b>HO-23551</b>
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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
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4a. Rate Change by Company (As Proposed)							
Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
State Farm Fire and Casualty Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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

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

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

<b>6.</b>	Overall percentage of last rate revision	N/A
<b>7.</b>	Effective Date of last rate revision	N/A
<b>8.</b>	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	N/A

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	83, 117	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
04		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	