

<i>SERFF Tracking Number:</i>	<i>SHEL-125628827</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Shelter Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>#1367518 \$100</i>
<i>Company Tracking Number:</i>	<i>03M12108</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0002 Personal Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>FF</i>		
<i>Project Name/Number:</i>	<i>Lammers/</i>		

## Filing at a Glance

Company: Shelter Mutual Insurance Company

Product Name: FF

TOI: 01.0 Property

Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)

Filing Type: Rate/Rule

SERFF Tr Num: SHEL-125628827

SERFF Status: Closed

Co Tr Num: 03M12108

Co Status:

Authors: Brian Marcks, Sue Burlingame

Date Submitted: 05/01/2008

State: Arkansas

State Tr Num: #1367518 \$100

State Status: Fees verified and received

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

Disposition Date: 05/09/2008

Disposition Status: Filed

Effective Date Requested (New): 10/19/2008

Effective Date Requested (Renewal): 10/19/2008

Effective Date (New): 10/19/2008

Effective Date (Renewal): 10/19/2008

State Filing Description:

Farm

## General Information

Project Name: Lammers

Project Number:

Reference Organization:

Reference Title:

Filing Status Changed: 05/09/2008

State Status Changed: 05/09/2008

Corresponding Filing Tracking Number:

Filing Description:

Rates and rules for our Farm Fire program have been added and revised to coincide with the form filing made simultaneously in a separate filing (03M12208). Please see Explanatory Memorandum for a description of the revisions.

This filing has no revenue impact.

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

SERFF Tracking Number: SHEL-125628827 State: Arkansas  
 Filing Company: Shelter Mutual Insurance Company State Tracking Number: #1367518 \$100  
 Company Tracking Number: 03M12108  
 TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)  
 Product Name: FF  
 Project Name/Number: Lammers/

## Company and Contact

### Filing Contact Information

Brian Marcks, Coordinator of Insurance BCMarcks@shelterinsurance.com  
 Department Affairs  
 1817 West Broadway (573) 214-4165 [Phone]  
 Columbia, MO 65218 (573) 446-7317[FAX]

### Filing Company Information

Shelter Mutual Insurance Company CoCode: 23388 State of Domicile: Missouri  
 1817 West Broadway Group Code: Company Type:  
 Columbia, MO 65218 Group Name: State ID Number:  
 (573) 445-8441 ext. [Phone] FEIN Number: 43-0613000  
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## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Shelter Mutual Insurance Company	\$0.00	05/01/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
1367518	\$100.00	04/30/2008

SERFF Tracking Number: SHEL-125628827 State: Arkansas  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	05/09/2008	05/09/2008

SERFF Tracking Number: SHEL-125628827

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## Disposition

Disposition Date: 05/09/2008

Effective Date (New): 10/19/2008

Effective Date (Renewal): 10/19/2008

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: SHEL-125628827 State: Arkansas  
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		No
Supporting Document	Explanatory Memorandum	Filed	Yes
Rate	Manual Pages	Filed	Yes
Rate	Manual Page	Filed	Yes
Rate	Manual Pages	Filed	Yes

*SERFF Tracking Number: SHEL-125628827*

*State: Arkansas*

*Filing Company: Shelter Mutual Insurance Company*

*State Tracking Number: #1367518 \$100*

*Company Tracking Number: 03M12108*

*TOI: 01.0 Property*

*Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)*

*Product Name: FF*

*Project Name/Number: Lammers/*

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: SHEL-125628827 State: Arkansas  
 Filing Company: Shelter Mutual Insurance Company State Tracking Number: #1367518 \$100  
 Company Tracking Number: 03M12108  
 TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)  
 Product Name: FF  
 Project Name/Number: Lammers/

## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Manual Pages	GR-1 thru GR-19	Replacement	
Filed	Manual Page	Z-1	Replacement	
Filed	Manual Pages	R-1 and R-2	Replacement	AR FFM GR, Z & R Pages 10-19-2008.pdf

# RULES AND REQUIREMENTS

## 1. GENERAL INSTRUCTIONS

The Shelter Mutual Farm Program offers named peril coverages to the insured property. This section contains the rules governing the writing of the Policy, adjustments to apply to basic premiums, and the rates and premiums for Optional Coverages that are available.

Note: The endorsement numbers shown on the following pages are for reference only. The current version may be found on the endorsement screen and will appear on the declaration.

## 2. DEFINITIONS

- a. **Farm Dwelling** - a 1 or 2 family structure used as a private residence and situated on land used for poultry, truck, fruit, livestock, dairy or other farming purposes, whether located inside or outside the corporate limits of cities, towns or villages.
- b. **Other Structures** – buildings or structures designed to service the residence (swimming pool, private garage, utility storage shed, pump house, cellar house, etc.). This does not include any building or structure used to any extent for business or farming purposes.
- c. **Personal Property** - household furnishings and other personal items owned or used by an insured.
- d. **Farm Structures** – buildings or structures used in whole or in part with the operation of the farm.
- e. **Farm Personal Property** – personal property that is usual and incidental to the farming operation (farm equipment, livestock, grain, hay, supplies, etc.).

## 3. ELIGIBILITY

A Farm Policy may be issued to insure:

- a. A dwelling used exclusively for private residential purposes (except as provided under "Permitted Incidental Occupancies"), containing no more than 2 apartments;
- b. A dwelling as described above that is in the course of construction;
- c. A mobile home that is properly set up according to current underwriting requirements;
- d. Personal property in an eligible dwelling or mobile home, or in an apartment used as private living quarters of the insured.

## 4. ADDITIONAL INTERESTS

### a. Joint Ownership

When the insured farm property is jointly owned, all owners should be listed as named insureds.

### b. Contract of Sale (B-332.1-B)

Property purchased under a Contract of Sale may be insured by either the buyer or seller. A Contract of Sale endorsement is then attached to cover the interest of the second party.

## RULES AND REQUIREMENTS

### 5. TRANSFER OR ASSIGNMENT

Subject to all the rules of this manual and any necessary adjustment of premium, a Farm Policy may be changed to effect:

- a. transfer to another location within the same state; or
- b. assignment from one insured to another in the event of transfer of title of the dwelling.

### 6. OTHER INSURANCE

If both this and other insurance apply to a loss, the amount paid under this policy will be the appropriate amount that this insurance bears to the total amount of all applicable insurance.

### 7. ADDITIONS, REDUCTIONS OR CANCELLATION OF COVERAGES

The amount of insurance may be increased or reduced, and coverages may be added or deleted during the term of the policy. Additional or return premium that results from any change or cancellation shall be computed on a pro rata basis.

The Application for Change form should be used when requesting a revision. This form provides the minimum information requirements.

### 8. MANUAL REVISIONS

Any revision of premium, rules or forms will be applied in accordance with the following procedures.

- a. The Company shall announce separate effective dates for new policies, policy changes and renewal policies.
- b. The revision will apply to any policy, endorsement, or policy change having an effective date on or after the appropriate effective date of such revision.
- c. Unless otherwise provided at the time the revision becomes effective, current premiums, rules and forms must apply.

### 9. MULTIPLE LOCATIONS

A single policy may be issued to provide coverage at more than one location in the same state. A supplemental declaration will be issued showing each location and buildings at that location.

Property with different mortgagees or with different deductibles must be issued under separate policies.

# COVERAGES

## 1. DWELLINGS / MOBILE HOMES / CONTENTS

### a. Insured Perils

The Farm Policy provides coverage against the perils of Fire and Extended Coverages (EC). The following is a general description of the coverages. **The policy form should be consulted for exact contract coverages, conditions and exclusions.**

**Fire** includes: Fire Lightning

**EC** includes: Windstorm or Hail Explosion  
Riot or Civil Commotion Aircraft  
Vehicles Smoke  
Volcanic Eruption

### b. Additional Coverages

The Farm Policy automatically provides the following additional coverages. **The policy form should be consulted for exact contract coverages, limits, conditions and exclusions.**

<u>COVERAGE</u>	<u>LIMIT</u>
Debris Removal	Reasonable Expenses
Emergency Removal of Property	30 Day Period
Necessary Repairs After Loss	Reasonable Costs
Trees, Shrubs, Plants & Lawns*	5% of Dwelling Coverage
Building Improvements	10% of Personal Property Coverage
Other Structures	10% of Dwelling Coverage
Away from Premises Coverage	10% of Personal Property Coverage
Additional Living Expense and Loss of Rents	10% of Dwelling Coverage

\*Windstorm or Hail coverage is not included, but may be purchased separately.

## 2. FARM BARN, BUILDINGS AND STRUCTURES

The Farm Policy provides coverage against the same perils of Fire and Extended Coverages (EC) as listed in "1.a." above. In addition, Vandalism coverage is automatic on insured farm structures when Broad Form or Custom Broad Form has been written. With the Basic Form, this peril only applies if the appropriate premium has been charged.

## 3. FARM PERSONAL PROPERTY

In addition to all the coverages listed in "2" above, insured Farm Personal Property is also protected against the following:

Livestock Electrocutation	Overturn and Collision
Theft of Livestock and Machinery	

# BASIC PREMIUM ADJUSTMENTS

## 1. CLASSIFICATION OF FARM DWELLINGS

- a. **Type 1** - \$15,000 minimum coverage. The dwelling must be in excellent repair and cannot be vacant or unoccupied. The foundation must be continuous mortared masonry or concrete under all exterior walls. Heating must be a thermostatically controlled central unit that is both installed and vented according to manufacturers' specifications. Wiring must be properly installed and meet building code standards.
- b. **Type 2** - \$10,000 minimum coverage. The dwelling cannot be vacant or unoccupied. Space heaters that are both installed and vented according to manufacturers' specifications are acceptable.
- c. **Type 3** - \$8,000 minimum coverage. Insurable dwellings in average repair that do not meet Type 1 or Type 2 specifications.
- d. **Type 4** - insurable dwellings that do not meet Type 1, 2 or 3 specifications.
- e. **Mobile Homes** - \$5,000 minimum coverage and subject to the specified mobile home rate.
- f. **Personal Property** - will receive the same "Type" classification as the dwelling or mobile home it is situated in.

## 2. CONSTRUCTION DEFINITIONS

Premiums will be determined by the following construction definitions.

- a. **Masonry** - A dwelling with walls of masonry or masonry veneered construction, except as provided for below, shall be rated as masonry.
- b. **Frame** - A dwelling with walls of frame, or metal-sheathed or stuccoed frame construction, or with walls of metal lath and plaster on combustible supports, shall be rated as frame.
- c. **Mixed Construction** - Dwellings of mixed construction shall be classed according to the predominant type of construction.

## 3. DEDUCTIBLES

The Farm Policy contains a Loss Deductible Clause that applies per location and per occurrence. The deductible applies to loss from all insured perils, except to loss from Additional Living Expense and Loss of Rents, Fire Department Charges, Vendors Single Interest, and Earthquake. The Earthquake endorsement contains its own deductible. The company is liable only for the amount of loss in excess of the deductible.

The base rate pages include the base policy deductible of \$250. To calculate rates with other deductible options, apply the following adjustments:

Deductible:	<u>\$ 50</u>	<u>\$ 100</u>	<u>\$ 250</u>	<u>\$ 500</u>	<u>\$ 1,000</u>
Adjustment:	+30%	+21%	Base	- 9%	- 27%



BASIC PREMIUM ADJUSTMENTS

7. PREMIUM ADJUSTMENTS (Cont.)

c. Lightning Rods

Dwellings, personal property in dwellings and farm structures are eligible for a **credit to the FIRE premium** for approved lightning rods with standard equipment that are properly installed and maintained. Mobile homes, personal property in mobile homes and farm personal property are not eligible.

<u>Credit per \$1,000</u>	<u>Policy Deductible</u>		
	<u>\$ 250</u>	<u>\$ 500</u>	<u>\$ 1,000</u>
Dwelling & Contents	\$ .62	\$ .56	\$ .45
Farm Structures	.39	.35	.28

d. Brooders

When a farm structure contains brooders, this must be included in the description of the structure. The appropriate **charge per \$1,000 is added to the FIRE premium** for both the structure and the contents of the structure. If more than one type of heat is used, the higher charge will apply.

- (1) Not heated or heated with warm air furnace, hot water or steam heating plant that is permanently installed according to manufacturers specifications, and properly vented.
- (2) Gas or electric brooders, heating stoves or heating devices.
- (3) Wood, coal or oil burning brooders or heating stoves.

<u>Class</u>	<u>Policy Deductible</u>		
	<u>\$ 250</u>	<u>\$ 500</u>	<u>\$ 1,000</u>
(1)	-----No Charge-----		
(2)	\$ 1 .54	\$ 1.40	\$ 1.12
(3)	\$ 3.85	\$ 3.50	\$ 2.81

8. POLICY TERM

All premiums contained in this manual are for a 12 month term. However, 3 and 6 month policy terms are also available. The policy may then be continued for successive terms upon payment of the required premium to the company on or before the inception date of each successive term.

EXCEPTIONS to this rule: 1) a policy in which the mortgagee pays the premium must be written for a 12 month term; and 2) this rule DOES NOT APPLY to a Builder's Risk policy.

<u>Term</u>	<u>Premium</u>	<u>Factor</u>	<u>Term Charge</u>
6 mo.	= 12 mo. rounded premium x	.50, dollar round,	then add \$10
3 mo.	= 12 mo. rounded premium x	.25, dollar round,	then add \$10

**9. PREMIUM DETERMINATION**

**NOTE: Round ALL calculations to the nearest dollar.**

- a. Determine the BASIC FIRE and BASIC E.C. PREMIUMS.
- (1) Select the appropriate premium from the Base Rate pages based on the proper Zone, Peril, Type and Item Insured.
  - (2) Note the curve number on the Base Rate page. Multiply the above premium by the factor shown for the corresponding curve and amount on the Amount of Insurance page. (See the Interpolation rule for limits not shown.)
  - (3) For Type 1 or Type 2 Masonry construction, subtract the rate per \$1,000 shown on the Base Rate page from the amount derived in step (2).
  - (4) For properties in Protection classes 8, 9, 10 and 11, divide the amount derived for Fire in step (2) or (3) by .80.
  - (5) Apply the Heating System Discount to the Fire premium if applicable.
  - (6) Apply the Optional Deductible multiplier if applicable.
  - (7) Apply the Lightning Rod credit if applicable.
  - (8) Apply the Builder's Risk factor if applicable.
- b. Apply any FLAT DOLLAR credits or charges, including premiums for optional coverages and Minimum Premium if applicable.

The result is the annual policy premium. If writing a Builder's Risk Policy or a policy with other than a 12 month term, the appropriate Policy Term factor shall be applied to the BASIC PREMIUMS, and separately to EACH credit or charge applicable to the policy.

**10. PREMIUM ROUNDING**

The twelve month term premiums determined in accordance with any rule in this manual shall be rounded to the nearest dollar, separately for each item, peril and coverage. For this purpose, an amount of fifty cents or more shall be considered a dollar.

The premium for a policy written for a term of three or six months shall be based on the rounded twelve month term premium and dollar rounded after application of the term rule.

A minimum of \$1 shall be charged per item, peril and endorsement for each coverage written regardless of policy term.

## BASIC PREMIUM ADJUSTMENTS

### 11. PREMIUM INTERPOLATION

Policies may be written, in multiples of \$100, for amounts of coverage not shown on the Amount of Insurance pages. For amounts below \$1,000, the premium for \$1,000 is to be used. For other amounts, the premium shall be obtained by interpolation.

Example: A premium is desired for a policy amount of \$29,500, which falls between \$29,000 and \$30,000 shown on the Amount of Insurance page. Determine the appropriate premium for \$29,000 and \$30,000 following steps a. (1) through (4) of the Premium Determination rule.

- | (1) | Policy Amounts Shown  |                      | Premium Calculated |            |            |        |
|-----|---|----------------------|--------------------|------------|------------|--------|
|     | 30,000  |                      | 179.00             |            |            |        |
|     | <u>29,000</u>   |                      | <u>175.00</u>      |            |            |        |
|     | 1,000   | Difference           | 4.00               | Difference |            |        |
| (2) | <u>500</u>  | Additional           | X                  | 4.00       | Difference | = 2.00 |
|     | 1,000   | Difference           |                    |            |            |        |
| (3) | \$175.00  | for \$29,000         |                    |            |            |        |
|     | <u>2.00</u>   | for additional \$500 |                    |            |            |        |
|     | 177.00  | for \$29,500         |                    |            |            |        |
| (4) | Apply remainder of Premium Determination rule to determine Basic Premium for Fire and for EC. |                      |                    |            |            |        |

## OPTIONAL COVERAGES

The following options may be added to the policy. **The policy form or specific endorsement should be consulted for exact contract coverages, conditions and exclusions.**

### 1. BROADENING PERILS – BASIC POLICY

**NOTE: Broad Form Coverage and Custom Broad Form Coverage are NOT AVAILABLE** for mobile homes or their contents, **NOR** for farm structures, farm personal property, and farm related options. However, when written on the dwelling or contents, vandalism coverage is automatically included for farm structures and farm personal property written on the same policy.

#### a. Broad Form Coverage (B-555-B)

This option adds coverage for the following perils:

Breakage of Glass	Sudden and accidental tearing apart, cracking,
Burglars	burning or bulging
Falling Objects	Accidental discharge or overflow of water or steam
Weight of ice, snow or sleet	Sudden and accidental loss caused by
Collapse of buildings	artificially generated electrical currents
Freezing	Vandalism or Malicious Mischief

This option also replaces the "How Losses Are Settled" condition under the policy. When necessary conditions are met, this provides replacement cost coverage on the dwelling or other structures.

Policy Deductible	<u>\$ 250</u>	<u>\$ 500</u>	<u>\$ 1,000</u>
Rate per \$1,000	\$ .46	\$ .42	\$ .34

#### b. Custom Broad Form Coverage (B-544.1-B)

This option is available for property that does not qualify for Broad Form Coverage due to the difference between value and replacement cost. The perils added are the same as those provided under Broad Form. However, with this endorsement, losses are settled on either a repair cost basis or on an actual cash value basis.

Policy Deductible	<u>\$ 250</u>	<u>\$ 500</u>	<u>\$ 1,000</u>
Rate per \$1,000	\$ .67	\$ .61	\$ .49

#### c. Vandalism or Malicious Mischief

The peril of Vandalism may be added for both owner and tenant occupied property. When written, this must be added to all items insured, with the exception of hay in the open, where only the peril of Fire may be written.

Policy Deductible	<u>\$ 250</u>	<u>\$ 500</u>	<u>\$ 1,000</u>
Vandalism	\$ .11	\$ .10	\$ .08

OPTIONAL COVERAGES

**2. FARM RELATED OPTIONS**

**a. Farm Structures Other than Silos – Rates per \$1,000 (Charge for VMM if applicable.)**

**Type 1** \$5,000 minimum coverage. Must be in excellent repair, not over one story high, fully enclosed with no attached open sheds, and have no hay storage. The foundation must be continuous mortared masonry or concrete under all exterior walls. The floor must be completely incombustible (earth, concrete, gravel, sand, cinders, brick, tile, asphalt, blacktop or macadam). Reinforced concrete or metal slat floor supported or suspended over pits, collection tanks or basins are acceptable. If heated, the system must be permanently installed according to manufacturers specifications and properly vented to an approved flue or vent.

Grain storage structures must be used exclusively for bulk storage of grain, be of all metal construction (tanks, bins and quonsets), and be securely bolted on a continuous mortared masonry or concrete foundation.

**Type 2** \$2,000 minimum coverage. Must be in excellent repair and fully enclosed. If open sheds are attached, the appropriate E.C. premium must be charged. The foundation must be continuous mortared masonry or concrete under all exterior walls (or the two longest walls in grainaries or corn cribs). A pole barn will meet the foundation requirement if the poles are treated with a wood preservative, have at least a six inch diameter at ground line, and are set at least four feet below ground level. Heating may be by gas or electric heating stoves.

Grain bins must be of all metal construction, but may have other than a continuous masonry foundation.

**Type 3** Structures that do not meet Type 1 or Type 2 requirements. This type will include all portable buildings, fences, corrals, private power and light poles, etc.

**Windmills** – May be insured using the specific rate indicated.

**(1) Barns and Outbuildings**

<u>Type</u>	<u>Peril</u>	<u>Policy Deductible</u>		
		<u>\$ 250</u>	<u>\$ 500</u>	<u>\$ 1,000</u>
1	Fire - Ordinary	\$ 11.87	\$ 10.80	\$ 8.67
	- Incombustible	8.86	8.06	6.47
	EC	3.58	3.26	2.61
2	Fire	13.46	12.25	9.83
	EC - no open sheds	4.24	3.86	3.10
	EC - w/open sheds	5.09	4.63	3.72
3	Fire	14.57	13.26	10.64
	EC	5.93	5.40	4.33
Windmills	Fire	3.57	3.25	2.61
	EC	32.96	29.99	24.06

**2. FARM RELATED OPTIONS (Cont.)**

**a. Farm Structures Other than Silos – Rates per \$1,000 (Charge for VMM if applicable.) (Cont'd)**

**(2) Chicken Broiler Houses, Laying Houses, Brooder Houses and Their Contents**

<u>Type</u>	<u>Peril</u>	<u>\$ 250</u>	<u>Policy Deductible</u>	
			<u>\$ 500</u>	<u>\$ 1,000</u>
1	Fire - Ordinary	\$ 7.28	\$ 6.62	\$ 5.31
	- Incombustible	5.15	4.69	3.76
	EC	3.58	3.26	2.61
2	Fire	8.71	7.93	6.36
	EC (no open sheds)	4.24	3.86	3.10
	EC (w/open sheds)	5.09	4.63	3.72
3	Fire	9.11	8.29	6.65
	EC	5.93	5.40	4.33

**(3) Metal Grain Bins**

<u>Type</u>	<u>Peril</u>	<u>\$ 250</u>	<u>Policy Deductible</u>	
			<u>\$ 500</u>	<u>\$ 1,000</u>
1	Fire	\$ 4.75	\$ 4.32	\$ 3.47
	EC	2.83	2.58	2.07
2	Fire	7.12	6.48	5.20
	EC	3.58	3.26	2.61

**b. Silos – Rates per \$1,000 (Charge for VMM if applicable)**

**Type 1** \$5,000 minimum coverage. Must be of all steel construction with integral roof, foundation and walls, with unloading from the bottom.

**Type 2** \$2,000 minimum coverage. Must be of tile, hollow or solid concrete block, concrete stave, reinforced concrete, brick or all steel construction.

**Type 3** All silos that do not meet Type 1 or Type 2 requirements.

<u>Type</u>	<u>Peril</u>	<u>\$ 250</u>	<u>Policy Deductible</u>	
			<u>\$ 500</u>	<u>\$ 1,000</u>
1	Fire	\$ 3.88	\$ 3.53	\$ 2.83
	EC	3.01	2.74	2.20
2	Fire	9.50	8.65	6.94
	EC	3.01	2.74	2.20
3	Fire	15.04	13.69	10.98
	EC	20.25	18.43	14.78

OPTIONAL COVERAGES

2. FARM RELATED OPTIONS (Cont.)

c. **Blanket Farm Personal Property** – Rates per \$1,000 (Charge for VMM if applicable.)

\$15,000 minimum coverage and subject to 80% coinsurance clause.

**Note:** Combine harvesters, cotton pickers, cane cutters and irrigation equipment **must** be covered as Scheduled farm personal property if coverage is desired.

**Full Coverage Blanket** – This covers all of the insured’s farm personal property with the exception of the specifically excluded items listed in policy provisions under “We do not cover:”.

**Exclusion Blanket (B-461-B)** - This allows the insured to exclude specific items or specific classes that can be positively identified for an indefinite period of time. Excluded property must be listed and the “FARM BLANKET PERSONAL PROPERTY – ADDITIONAL EXCLUDED PROPERTY “ endorsement must be attached.

Examples of specific items or specific classes that can be excluded are:

**Items:** specified animal (i.e., registered Hereford bull, tattoo # 12345); specific piece of machinery (i.e., 1996 John Deere tractor, serial #12345).

**Classes:** grain, livestock, soybeans, cattle, corn, horses, oats, sheep, wheat, swine, barley, machinery, silage, hay.

<u>Option</u>	<u>Peril</u>	<u>Policy Deductible</u>		
		<u>\$ 250</u>	<u>\$ 500</u>	<u>\$ 1,000</u>
Full Coverage Blanket	Fire	\$ 5.15	\$ 4.69	\$ 3.76
	EC	1.42	1.29	1.04
Exclusion Blanket	Fire	5.67	5.16	4.14
	EC	1.56	1.42	1.14

d. **Scheduled Farm Personal Property** – Rates per \$1,000 (Charge for VMM if applicable.)

Only items specifically listed with an amount of insurance shown are covered. Items such as bulk milk tanks, poultry, contents in poultry houses, irrigation equipment, combine harvesters, cotton pickers and cane cutters can only be insured on a scheduled basis.

**Livestock** when scheduled is covered on or off the insured premises except while in transit by common carrier or in public stockyards, public sale barns and public sales yards.

**Machinery** when insured is covered within 100 miles of the insured premises.

**Hay, straw and fodder** when scheduled in barns is covered only while in barns or other farm structures on the insured premises. When scheduled in stacks, windrows and bales in the open, coverage is only against loss by Fire.

**Grain** may be scheduled at regular rates, or coverage may be written on specifically named grain in a specifically described structure. When grain is covered in the open, coverage is provided only against loss by Fire.

Any items for which no specific rate is shown may be insured using rates shown for **All Other** or for **Farm Contents in Specific Structures**.

**2. FARM RELATED OPTIONS (Cont.)**

**d. Scheduled Farm Personal Property – Rates per \$1,000 (Charge for VMM if applicable.)**  
(Cont'd)

<u>Class</u>	<u>Peril</u>	<u>Policy Deductible</u>		
		<u>\$ 250</u>	<u>\$ 500</u>	<u>\$ 1,000</u>
Livestock	Fire	\$ 5.15	\$ 4.69	\$ 3.76
	EC	.76	.69	.55
Combine Harvesters, Cotton Pickers & Cane Cutters	Fire	10.26	9.34	7.49
	EC	1.53	1.39	1.12
Irrigation Equipment	Fire	\$ 1.40	\$ 1.27	\$ 1.02
	EC	7.95	7.23	5.80
Machinery	Fire	5.15	4.69	3.76
	EC	.76	.69	.55
Hay, Straw, Fodder	Fire	14.89	13.55	10.87
	EC	2.83	2.58	2.07
Grain - Regular	Fire	14.89	13.55	10.87
	EC	2.83	2.58	2.07
- in T-1 metal bin	Fire	3.96	3.60	2.89
	EC	1.13	1.03	.82
- in T-2 metal bin	Fire	6.33	5.76	4.62
	EC	1.88	1.71	1.37
- in other structures	Fire	9.18	8.35	6.70
	EC	3.01	2.74	2.20
All Other	Fire	14.89	13.55	10.87
	EC	2.83	2.58	2.07

Farm Contents (excluding hay & grain) in specific structures.

Type of Structure:

<u>Type</u>	<u>Peril</u>	<u>Policy Deductible</u>		
		<u>\$ 250</u>	<u>\$ 500</u>	<u>\$ 1,000</u>
1	Fire - Ordinary	\$13.86	\$12.61	\$10.12
	- Incombustible	9.97	9.07	7.28
	EC	4.05	3.69	2.96
2	Fire	13.86	12.61	10.12
	EC (no open sheds)	4.53	4.12	3.31
	EC (w/open sheds)	4.99	4.54	3.64
3	Fire	15.44	14.05	11.27
	EC	6.97	6.34	5.09

OPTIONAL COVERAGES

**2. FARM RELATED OPTIONS (Cont.)**

**e. Optional Additional Perils – Livestock (B-413-B)**

This coverage is **included under Blanket** coverage, but must be purchased separately for scheduled livestock. The coverage includes direct loss resulting from accidental shooting except by the insured, employees of the insured, or tenants of the insured premises; attack by dogs or wild animals; collapse of buildings, bridges or culverts; drowning; and loading and unloading of animals from conveyances other than common carriers. Livestock for this endorsement includes only HORSES, MULES, CATTLE and SWINE that are at least 30 days old. Coverage must be written for the same amount as the specific amount of coverage on all eligible livestock in the policy.

<u>Policy Deductible</u>	<u>\$ 250</u>	<u>\$ 500</u>	<u>\$ 1,000</u>
Rates per \$1,000	\$ 1.69	\$ 1.54	\$ 1.23

**f. Collapse Due to Weight of Ice, Sleet or Snow (B-405-B)**

This coverage may be provided for insured farm structures and insured farm personal property contained in such buildings. When written, coverage must be written on all eligible farm barns, buildings and structures insured. Underwriting may exclude buildings in poor condition or structurally unsound.

<u>Policy Deductible</u>	<u>\$ 250</u>	<u>\$ 500</u>	<u>\$ 1,000</u>
Rates per \$1,000	\$ 2.00	\$ 1.82	\$ 1.46

**g. Farm Operation Records – Rates per \$1,000**

This coverage includes books of account, manuscripts, abstracts, drawings, card index systems, and other miscellaneous records. In the event of a loss by an insured peril, the cost of blank books, cards and other blank material as well as the labor cost to transcribe records would be covered. (Charge for VMM if applicable.)

		<u>Policy Deductible</u>	
<u>Peril</u>	<u>\$ 250</u>	<u>\$ 500</u>	<u>\$ 1,000</u>
Fire	\$ 10.49	\$ 9.55	\$ 7.66
EC	2.20	2.00	1.61

**h. Glass in Mobile Farm Equipment (B-430.1-B)**

When mobile farm equipment is insured under farm personal property, coverage may be purchased to protect against breakage of glass that is a part of the cab. When this option is purchased, all insured mobile farm equipment is covered.

<u>Policy Deductible</u>	<u>\$ 250</u>	<u>\$ 500</u>	<u>\$ 1,000</u>
Endorsement Premium	\$ 10	\$ 9	\$ 7

**i. Theft of Grain Coverage (B-562-B)**

When grain, seed, hay, straw or fodder is insured under farm personal property, coverage may be purchased to protect these items against loss by theft.

<u>Policy Deductible</u>	<u>\$ 250</u>	<u>\$ 500</u>	<u>\$ 1,000</u>
Rates per \$1,000	\$ 2.54	\$ 2.31	\$ 1.85

**3. INCREASED LIMITS TO THE BASIC POLICY**

**a. Additional Living Expense and Loss of Rents – Rates per \$1,000**

This option increases the automatic limit provided for the additional costs incurred to maintain the household or for the loss of rents while the residence is uninhabitable due to a loss caused by an insured peril. (Charge for BF, CBF or VMM if applicable.)

<u>Peril</u>	<u>Additional Living Expense</u>	<u>Loss of Rents</u>
Fire	\$ 9.98	\$ 5.29
EC	4.32	2.29

**b. Building Improvements (B-340.1-B) -Rates per \$1,000**

This option increases the automatic limit provided for improvements, additions, alterations, fixtures, and installations made by the insured to the non-owned premises. (Charge for BF, CBF or VMM if applicable.)

<u>Peril</u>	<u>Policy Deductible</u>		
	<u>\$ 250</u>	<u>\$ 500</u>	<u>\$1,000</u>
Fire	\$ 9.98	\$ 9.08	\$ 7.29
EC	4.32	3.93	3.15

**4. ADDING WINDSTORM AND HAIL COVERAGE – Rates per \$1,000**

Windstorm and Hail coverage is excluded on outdoor awnings and signs, and on trees, shrubs, plants and lawns. Coverage for these perils may be added by endorsement.

<u>Coverage</u>	<u>Policy Deductible</u>		
	<u>\$ 250</u>	<u>\$ 500</u>	<u>\$ 1,000</u>
Awnings and Signs (B-342.1-B)	\$ 36	\$ 33	\$ 26
Trees, Shrubs, Plants & Lawns (B-338.1-B)	25	23	18

**5. CONSTRUCTION THEFT COVERAGE (B-549.2-B)**

Coverage for theft losses from a dwelling under construction may be added by endorsement.

The premium for this endorsement is fully earned when added to the policy.

<u>Policy Term</u>	<u>\$ 250</u>	<u>\$ 500</u>	<u>\$ 1,000</u>
6 months	\$ 50	\$ 46	\$ 37
12 months	\$ 75	\$ 68	\$ 55

OPTIONAL COVERAGES

**6. EARTHQUAKE DAMAGE ASSUMPTION (B-422-B) - Rates per \$1,000**

When earthquake is added, the coverage may be purchased on: (1) the insured farm dwelling and personal property; (2) insured farm structures; (3) insured farm personal property; or (4) any combination of the choices listed. The coverage will apply to all items insured under the choice(s) selected for the same limits as provided under the policy. The Earthquake Deductible is a percent of the total amount of insurance that applies to the coverage immediately prior to the loss, and applies separately to each coverage.

Note: **Dwelling** rate applies to Dwelling, Mobile Home, and added or increased limits on Additional Living Expense and Loss of Rents, Other Structures, Other Structures with Permitted Incidental Occupancy, Outdoor Radio & TV Equipment, and Piers, Bulkheads, Wharves and Docks. **Personal Property** rate applies to Personal Property in dwellings or mobile homes, Contents of Permitted Occupancy, Merchandise in Storage, and increased limits on Building Improvements.

<u>5% Deductible</u>	<u>Zone</u>	<u>Frame</u>				<u>All Other</u>			
		<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>
Dwelling				\$ .66	\$ .58			\$ 1.04	\$ .94
Personal Property				.48	.42			.48	.42
Farm Structures				.66	.58			1.04	.94
Farm Personal Property				.48	.42			.48	.42

**10% Deductible**

Dwelling	1.28	.62	.46	.40	1.80	.98	.78	.72
Personal Property	.88	.44	.34	.28	.88	.44	.34	.28
Farm Structures	1.28	.62	.46	.40	1.80	.98	.78	.72
Farm Personal Property	.88	.44	.34	.28	.88	.44	.34	.28

**15% Deductible**

Dwelling	1.22	.59	.44	.38	1.71	.93	.74	.68
Personal Property	.84	.42	.32	.27	.84	.42	.32	.27
Farm Structures	1.22	.59	.44	.38	1.71	.93	.74	.68
Farm Personal Property	.84	.42	.32	.27	.84	.42	.32	.27

**Higher Deductible Options** - Apply to the 10% Deductible rates above.

<u>Deductible</u>	<u>Factor</u>
20%	.90
25%	.85

**Zone 3** - \*Clay, \*Craighead, \*Crittenden, \*Cross, \*Greene, \*Jackson, \*Lee, \*Mississippi, \*Poinsett and \*St. Francis Counties.

**Zone 4** - \*Arkansas, \*Independence, \*Lawrence, \*Monroe, \*Phillips, \*Prairie, \*Randolph, \*Sharp, \*White and \*Woodruff Counties.

**Zone 5** - Baxter, Cleburne, Conway, Desha, Faulkner, Fulton, Izard, Jefferson, Little River, Lonoke, Marion, Pulaski, Searcy, Sebastian and Stone Counties.

**Zone 6** - Remainder of State.

\* **Property located in these counties MUST be written with a minimum Earthquake Deductible of 15%.**

**7. FIRE DEPARTMENT CHARGES**

Coverage may be added to cover the cost assumed by contract or by agreement for service or charges made by a fire department when called to protect insured property from a covered loss.

Rate per \$100            \$ 1.87

**8. OTHER STRUCTURES – Rates per \$1,000**

Other Structures as used in this policy means buildings or structures situated on the described premises and designed to service the residence. This includes permanently installed swimming pools, private garages, utility storage sheds, pumphouses, cellar houses, etc. This does not include any building or structure used to any extent for business or farming purposes. When the automatic coverage provided is not sufficient, coverage may be purchased on specific structures. (Charge for BF, CBF or VMM if applicable.)

<u>Peril</u>	<u>Policy Deductible</u>		
	<u>\$ 250</u>	<u>\$ 500</u>	<u>\$ 1,000</u>
Fire	\$ 9.98	\$ 9.08	\$ 7.29
EC	4.32	3.93	3.15

**9. OUTDOOR RADIO AND TELEVISION EQUIPMENT - Rates per \$1,000**

Coverage may be written on outdoor radio and television equipment. The equipment must be scheduled as a separate item. (Charge for BF, CBF or VMM if applicable.)

<u>Peril</u>	<u>Policy Deductible</u>		
	<u>\$ 250</u>	<u>\$ 500</u>	<u>\$ 1,000</u>
Fire	\$ .80	\$ .73	\$ .58
E.C.	3.20	2.91	2.34

**10. PERMITTED INCIDENTAL OCCUPANCIES**

Certain incidental occupancies are permitted in the residence or in an other structure on the premises if the occupancy is operated by a resident of the premises, and no more than two persons work at the business. Permitted occupancies include: **Offices** used for business or professional purposes; **Private schools or studios** for music, dance, photography, or other instructional purposes; **Small service occupancies** offering a service rather than sales, such as barber or beauty shops, tailors or dressmakers, or shoe repair; **Child care**; and **Storage of merchandise** if the value does not exceed \$5,000.

**a. Other Structures With Permitted Occupancy – Rates per \$1,000**

While no automatic coverage applies for the owner who operates a permitted incidental occupancy in an other structure on the insured premises, coverage can be purchased. (Charge for BF, CBF or VMM if applicable.)

<u>Peril</u>	<u>Policy Deductible</u>		
	<u>\$ 250</u>	<u>\$ 500</u>	<u>\$ 1,000</u>
Fire	\$ 10.98	\$ 9.99	\$ 8.02
E.C.	4.75	4.32	3.47

OPTIONAL COVERAGES

**10. PERMITTED INCIDENTAL OCCUPANCIES (Cont.)**

**b. Contents of Permitted Occupancy (B-336.1-B) – Rates per \$1,000**

Coverage may be added to cover contents usual to a permitted incidental occupancy. The endorsement 'Permitted Incidental Occupancies' must be added, and the property must be added as a separate item. (Charge for BF, CBF or VMM if applicable.)

<u>Peril</u>	<u>Policy Deductible</u>		
	<u>\$ 250</u>	<u>\$ 500</u>	<u>\$ 1,000</u>
Fire	\$ 10.98	\$ 9.99	\$ 8.02
E.C.	4.75	4.32	3.47

**c. Merchandise in Storage (B-341.1-B) Rates per \$1,000**

Coverage (not to exceed \$5,000) can be purchased to cover merchandise usual to an incidental business that is held in storage at the insured premises. The merchandise must be added as a separate item. (Charge for BF, CBF or VMM if applicable.)

<u>Peril</u>	<u>Policy Deductible</u>		
	<u>\$ 250</u>	<u>\$ 500</u>	<u>\$ 1,000</u>
Fire	\$ 14.26	\$ 12.98	\$ 10.41
E.C.	4.32	3.93	3.15

**11. PIERS, BULKHEADS, WHARVES AND DOCKS (B-487-B) - Rates per \$1,000**

Coverage on these items may be provided for all perils covered in the policy, including collapse due to weight of ice, sleet or snow. This coverage will include equipment usual to the use or maintenance of these items, such as boat lifts, whether attached or not. A description of the structure and a specified amount of insurance must be shown for each item. (Charge for BF, CBF or VMM if applicable.)

<u>Peril</u>	<u>Construction</u>	<u>Policy Deductible</u>		
		<u>\$ 250</u>	<u>\$ 500</u>	<u>\$ 1,000</u>
Fire	Frame	\$ 4.28	\$ 3.89	\$ 3.12
	Mas./Mas. Veneer	2.98	2.71	2.18
EC	All	2.92	2.66	2.13

**12. THEFT COVERAGE (B-37.3-B)**

This provides coverage for the theft of personal property and is available for the owner-occupant or for the tenant-occupant of the residence premises. Coverage is to be written in units of \$500, using the following rates.

<u>Coverage</u>	<u>Policy Deductible</u>		
	<u>\$ 250</u>	<u>\$ 500</u>	<u>\$ 1,000</u>
First \$1,000	\$ 8	\$ 7	\$ 6
Second	6	5	4
Third, Fourth & Fifth	5	5	4
Each Additional \$1,000	3	3	2

**13. TRIP COLLISION AND OVERTURN (B-456-B)**

Coverage may be provided for a period of 30 days when this endorsement is added and the appropriate premium paid.

	<u>\$ 250</u>	<u>\$ 500</u>	<u>\$ 1,000</u>
Policy Deductible			
Endorsement Premium	\$ 15	\$ 14	\$ 11

**14. VENDOR'S SINGLE INTEREST (B-457-B)**

This coverage shall be written only when requested by the lienholder. It covers the interest of the lienholder in the mobile home against collision, conversion, embezzlement or secretion. Each mobile home covered by this endorsement must be written under a separate policy.

Charge per mobile home: \$ 10

**15. REPAIR OR REPLACEMENT COST COVERAGE – CONTENTS (B-612-B)**

This coverage on contents (non-farm) may be added by endorsement. When added, contents must be insured for 100% of replacement cost. The factor applies to the premiums for Fire, E.C., Broad Form, Custom Broad form and Vandalism for the contents item insured.

<u>Policy Deductible</u>	<u>\$ 250</u>	<u>\$ 500</u>	<u>\$ 1,000</u>
Factor	1.27	1.25	1.20
Minimum	\$ 27	\$ 25	\$ 20

## ZONES AND COUNTY CODES

### Zone 1 - Entire State

<u>COUNTY</u>	<u>CODE</u>	<u>COUNTY</u>	<u>CODE</u>	<u>COUNTY</u>	<u>CODE</u>
ARKANSAS	001	GARLAND	051	NEWTON	101
ASHLEY	003	GRANT	053	OUACHITA	103
BAXTER	005	GREENE	055	PERRY	105
BENTON	007	HEMPSTEAD	057	PHILLIPS	107
BOONE	009	HOT SPRINGS	059	PIKE	109
BRADLEY	011	HOWARD	061	POINSETT	111
CALHOUN	013	INDEPENDENCE	063	POLK	113
CARROLL	015	IZARD	065	POPE	115
CHICOT	017	JACKSON	067	PRAIRIE	117
CLARK	019	JEFFERSON	069	PULASKI	119
CLAY	021	JOHNSON	071	RANDOLPH	121
CLEBURNE	023	LAFAYETTE	073	ST. FRANCIS	123
CLEVELAND	025	LAWRENCE	075	SALINE	125
COLUMBIA	027	LEE	077	SCOTT	127
CONWAY	029	LINCOLN	079	SEARCY	129
CRAIGHEAD	031	LITTLE RIVER	081	SEBASTIAN	131
CRAWFORD	033	LOGAN	083	SEVIER	133
CRITTENDEN	035	LONOKE	085	SHARP	135
CROSS	037	MADISON	087	STONE	137
DALLAS	039	MARION	089	UNION	139
DESHA	041	MILLER	091	VAN BUREN	141
DREW	043	MISSISSIPPI	093	WASHINGTON	143
FAULKNER	045	MONROE	095	WHITE	145
FRANKLIN	047	MONTGOMERY	097	WOODRUFF	147
FULTON	049	NEVADA	099	YELL	149

# Arkansas Shelter Mutual Farm Fire Base Rates

Base @ \$20,000, \$250 Deductible

FIRE		
Type	Base curve	
1	125	1
2	163	2
3	199	3
4	354	4
Mobile Home	177	5

Masonry Type 1 and Type 2 Factor	
Rate per \$1,000	1.69

EC		
Type	Base curve	
1	56	5
2	79	5
3	91	5
4	119	5
Mobile Home	72	5

# Arkansas Shelter Mutual Farm Fire

## Amount of Insurance

Amount Insured	Curve 1	Curve 2	Curve 3	Curve 4	Curve 5
1,000	0.050	0.072	0.119	0.089	0.050
2,000	0.100	0.145	0.166	0.137	0.100
3,000	0.150	0.217	0.212	0.185	0.150
4,000	0.200	0.267	0.258	0.233	0.200
5,000	0.250	0.314	0.305	0.281	0.250
6,000	0.300	0.359	0.351	0.329	0.300
7,000	0.350	0.409	0.397	0.377	0.350
8,000	0.400	0.460	0.444	0.425	0.400
9,000	0.450	0.500	0.490	0.473	0.450
10,000	0.500	0.536	0.536	0.521	0.500
11,000	0.550	0.581	0.583	0.569	0.550
12,000	0.600	0.626	0.629	0.616	0.600
13,000	0.650	0.673	0.676	0.664	0.650
14,000	0.700	0.721	0.722	0.712	0.700
15,000	0.750	0.768	0.768	0.760	0.750
16,000	0.800	0.814	0.815	0.808	0.800
17,000	0.850	0.861	0.861	0.856	0.850
18,000	0.900	0.907	0.907	0.904	0.900
19,000	0.950	0.954	0.954	0.952	0.950
20,000	1.000	1.000	1.000	1.000	1.000
21,000	1.050	1.046	1.046	1.048	1.050
22,000	1.100	1.093	1.093	1.096	1.100
23,000	1.150	1.139	1.139	1.144	1.150
24,000	1.200	1.186	1.185	1.192	1.200
25,000	1.250	1.232	1.232	1.240	1.250
26,000	1.300	1.278	1.278	1.288	1.300
27,000	1.350	1.325	1.324	1.336	1.350
28,000	1.400	1.371	1.371	1.384	1.400
29,000	1.450	1.417	1.417	1.431	1.450
30,000	1.500	1.464	1.464	1.479	1.500
32,000	1.600	1.557	1.556	1.575	1.600
34,000	1.700	1.649	1.649	1.671	1.700
36,000	1.800	1.742	1.742	1.767	1.800
38,000	1.900	1.835	1.834	1.863	1.900
40,000	2.000	1.928	1.927	1.959	2.000
42,000	2.100	2.020	2.020	2.055	2.100
44,000	2.200	2.113	2.112	2.151	2.200
46,000	2.300	2.206	2.205	2.246	2.300
48,000	2.400	2.299	2.298	2.342	2.400
50,000	2.500	2.391	2.391	2.438	2.500
<b>For Each Additional 1,000 Add:</b>					
	0.050	0.046	0.046	0.048	0.050

SERFF Tracking Number: SHEL-125628827

State: Arkansas

Filing Company: Shelter Mutual Insurance Company

State Tracking Number: #1367518 \$100

Company Tracking Number: 03M12108

TOI: 01.0 Property

Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)

Product Name: FF

Project Name/Number: Lammers/

## Supporting Document Schedules

<b>Satisfied -Name:</b>	Uniform Transmittal Document-Property & Casualty	<b>Review Status:</b>	Filed	05/09/2008
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**Comments:**

Please see attachment.

**Attachment:**

AR FFM Transmittal.pdf

<b>Satisfied -Name:</b>	Explanatory Memorandum	<b>Review Status:</b>	Filed	05/09/2008
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**Comments:**

Please see attachment.

**Attachment:**

AR FFM Expl Memo - Mut.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: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">New Business</td> <td></td> </tr> <tr> <td>Renewal Business</td> <td></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

<b>3. Group Name</b>	<b>Group NAIC #</b>
Shelter Insurance Companies	123

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Shelter Mutual Insurance Company	MO	23388	43-0613000	

<b>5. Company Tracking Number</b>	<b>03M12108</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
	Brian Marcks 1817 West Broadway Columbia, MO. 65218	Coordinator of Insurance Dept. Affairs	573-214-4165	573-446-7317	bcmarcks @shelterinsurance.com

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

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

9.	Type of Insurance (TOI)	01.0
10.	Sub-Type of Insurance (Sub-TOI)	01.0002
11.	State Specific Product code(s)(if applicable)[See State Specific Requirements]	N/A
12.	Company Program Title (Marketing title)	Shelter Mutual Farm Fire
13.	Filing Type	<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)
14.	Effective Date(s) Requested	New: 10/19/2008                      Renewal: 10/19/2008

## Property & Casualty Transmittal Document---

<b>15.</b>	<b>Reference Filing?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>16.</b>	<b>Reference Organization</b> (if applicable)	N/A
<b>17.</b>	<b>Reference Organization # &amp; Title</b>	N/A
<b>18.</b>	<b>Company's Date of Filing</b>	May 1, 2008
<b>19.</b>	<b>Status of filing in domicile</b>	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	03M12108
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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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The GR pages have been reformatted. Rules and rates have been added and revised. No change in revenue is being made.

<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]
<p><b>Check #:</b> 1367518 <b>Amount:</b> \$100</p> <p><b>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</b></p>	

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

## **These pages are informational only and do not need to be submitted with your filings!**

### **Notes for Uniform Property & Casualty Transmittal Document**

#### **DESCRIPTION OF ITEMS IN THE PROPERTY AND CASUALTY TRANSMITTAL DOCUMENT**

- 1. Reserved for Insurance Dept. Use Only**—this section is for anything the Dept. wishes to capture—such as date stamps, approval stamps, check routing numbers, accounting codes, etc.
- 2. Insurance Department Use Only Box:** Includes the following information: (It is up to the state to determine which, if any, of this info they wish to record—or it may be recorded in #1 box with stamps (for example))
  - a. Date the filing is received by the Insurance Dept.**
  - b. Analyst**—lead analyst who reviewed the filing and assigns final disposition
  - c. Disposition**—this is the disposition that the Dept. assigns—authorized, approved, filed, withdrawn, disapproved, informational only, etc.
  - d. Date of Disposition of the filing**—date filing is finished
  - e. Effective Date of the Filing**—date the filing goes into effect. This date may vary by state—it might be the “approval” date in some states. It might be the implementation date in some states. It might be the received date in some states. The Dept. should use the date that is applicable in their state.
  - f. State Filing #:** The number the state assigns to the filing (if applicable).
  - g. SERFF Filing #:** Some states may use SERFF to track paper filings and will use that SERFF assigned number.
  - h. Subject Codes** – This field is intended to capture one or more Subject Codes for states to track particular attributes of a filing, such as mold exclusions. The codes or terms used would be variable by state.
- 3. Group Name and Group NAIC #** as assigned by NAIC.
- 4. Company Name(s), State of Domicile, NAIC #, FEIN#, State #:** Every company to which this filing applies must be listed and the company information must be supplied, with the exception of the State # (the company specific code) if not available or not required by the filing jurisdiction. A filing that lists a group without supplying company info will not be accepted in most states.
- 5. Company Tracking Number:** The filing number assigned by the insurance company, if any.
- 6. Contact Info of Filer or Corporate Officer:** The company should supply the information on the person the state should contact if there is a question/problem with the filing. If there is more than one person (perhaps, one for rates, one for forms) then both should be listed.
- 7. Signature of authorized filer:** Some states require a signature of the authorized filer. If the filer is third party, a letter of authorization from the insurer must be submitted according to state requirements.
- 8. Please print name of authorized filer:** So we can decipher #7 above!
- 9. Type of Insurance (TOI):** Refer to Uniform Property & Casualty Product Coding Matrix. This corresponds to the column entitled “SERFF Type of Insurance” and roughly corresponds to the annual statement line of business.
- 10. Sub-type of Insurance (Sub-TOI):** Refer to Uniform Property & Casualty Product Coding Matrix. This corresponds to the column entitled “SERFF Sub-Type of Insurance”.
- 11. State Specific Product code(s):** See State Specific Requirements for these codes
- 12. Company Program Title:** Marketing title, if applicable.
- 13. Filing Type:** Choices are Rate/Loss Cost; Rules; Rates/Rules; Forms; Withdrawal; Other.

**14. Effective Date Requested:** This is the effective date the company requested when they made the filing. It is not necessarily the date the filing officially becomes effective. This is also where the company can indicate the different effective dates for new or renewal business.

**15. Reference Filing:** Yes/No

**16. Reference Organization (if applicable):** The name of the advisory organization—i.e. ISO, NCCI, AAIS, etc. or an Insurance Company name if “me too filing” is permitted. Some states allow companies to reference another company’s filing. A “me too” filing is when one company adopts another company’s filing. Usually they are not part of the same group. You should check with each state to determine their rules on these filings. If permitted, use this area to indicate either an advisory organization name or “me too” company name.

**17. Reference Organization Number & Title (if applicable):** This is the unique number that the reference organization gives to the filing. It is generally not the same number as the circular number.

**18. Company’s Date of filing:** The date the company sends the filing.

**19. Status of filing in domicile:** Place for the company to show if filing has been filed in domicile and its status.

**20. This filing transmittal is part of Company Tracking #:** This ties all of the pages of the transmittal to the same filing. It is helpful for the state.

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

**22. Filing Fees:** Please refer to each state’s checklist for additional state specific requirements or instructions on calculating fees.

**SHELTER MUTUAL INSURANCE COMPANY  
ARKANSAS FARM FIRE AND ALLIED LINES  
EXPLANATORY MEMORANDUM**

**SUMMARY**

The Farm manual has been reformatted in an effort to make it more user friendly. Rates and rules for premium adjustments as well as optional coverages available are combined in General Rules (GR) pages, allowing the use of separate Supplemental Rate (SR) pages to be discontinued. Rules and rates have been added and revised. A detailed description of these changes follows. **No change in revenue is being made.**

**GENERAL RULE (GR) PAGES**

- GR-15 Rule 5. Construction Theft Coverage** – has been revised. The previous 180 day limit for coverage has been removed. The coverage is now available for both a 6 month and a 12 month policy term.
- GR-19 Rule 15. Repair or Replacement Cost Coverage - Contents** – is a new coverage option being offered.

**Rate (R) Pages**

These pages have a new look. Rather than print premiums at multiple limits of coverage, base rates are given with a curve number indication. Instructions on applying this method to obtain the necessary premium are included in the Premium Determination Rule.