

SERFF Tracking Number: RFIC-125684961 State: Arkansas
Filing Company: Ranchers and Farmers Insurance Company State Tracking Number: #2569 \$125
Company Tracking Number: AR MHP (08.05) R
TOI: 04.0 Homeowners Sub-TOI: 04.0002 Mobile Homeowners
Product Name: Mobile Home Package
Project Name/Number: /

Filing at a Glance

Company: Ranchers and Farmers Insurance Company

Product Name: Mobile Home Package	SERFF Tr Num: RFIC-125684961	State: Arkansas
TOI: 04.0 Homeowners	SERFF Status: Closed	State Tr Num: #2569 \$125
Sub-TOI: 04.0002 Mobile Homeowners	Co Tr Num: AR MHP (08.05) R	State Status: Fees verified and received
Filing Type: Rate/Rule	Co Status: Filed	Reviewer(s): Becky Harrington, Betty Montesi
	Author: Martin Bobek	Disposition Date: 06/09/2008
	Date Submitted: 06/06/2008	Disposition Status: Filed
Effective Date Requested (New): On Approval		Effective Date (New):
Effective Date Requested (Renewal): On Approval		Effective Date (Renewal):

State Filing Description:

General Information

Project Name:	Status of Filing in Domicile: Not Filed
Project Number:	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 06/09/2008	
State Status Changed: 06/09/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
This is the initial filing for Ranchers and Farmers Insurance Company - Mobile Home Package program. This filing is being re-submitted as requested by AR DOI. The original filing # RFIC-125666127 was rejected.	

Company and Contact

Filing Contact Information

Martin Bobek, VP mbobek@ssuga.com

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PO Box 3730 (409) 924-8200 [Phone]
Beaumont, TX 77704-3730 (409) 924-8282[FAX]

Filing Company Information

Ranchers and Farmers Insurance Company CoCode: 11853 State of Domicile: Texas
PO Box 3730 Group Code: 3497 Company Type: Stock Property and
Casualty
Beaumont, TX 77704-3730 Group Name: Mirage Interests, Inc. State ID Number:
(409) 924-8200 ext. 732[Phone] FEIN Number: 20-0505287

SERFF Tracking Number: RFIC-125684961 State: Arkansas
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Filing Fees

Fee Required? Yes
Fee Amount: \$125.00
Retaliatory? No
Fee Explanation: Filing fee submitted under SERFF #125666127
Per Company: No

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	06/09/2008	06/09/2008

SERFF Tracking Number: RFIC-125684961 State: Arkansas
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Disposition

Disposition Date: 06/09/2008

Effective Date (New):

Effective Date (Renewal):

Status: Filed

Comment: INITIAL FILING FOR THIS PROGRAM

Arkansas Code Annotated §23- 67-211(a)(1) requires every authorized insurer to file with the Commissioner all rates and supplementary rate information and all changes and amendments made by it for use in this State at least twenty (20) days before they become effective. Your filing was completed on the date above and cannot be effective for 20 days after that date.

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Ranchers and Farmers Insurance Company	0.000%	\$0	0	\$0	0.000%	0.000%	0.000%

SERFF Tracking Number: RFIC-125684961 State: Arkansas
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 Company Tracking Number: AR MHP (08.05) R
 TOI: 04.0 Homeowners Sub-TOI: 04.0002 Mobile Homeowners
 Product Name: Mobile Home Package
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	No
Supporting Document	Actuarial Memorandum	Filed	Yes
Supporting Document	2008 Expense Exhibits	Filed	Yes
Rate	Countrywide Mobile Home Package Manual	Filed	Yes
Rate	State Manual - AR	Filed	Yes

SERFF Tracking Number:	RFIC-125684961	State:	Arkansas
Filing Company:	Ranchers and Farmers Insurance Company	State Tracking Number:	#2569 \$125
Company Tracking Number:	AR MHP (08.05) R		
TOI:	04.0 Homeowners	Sub-TOI:	04.0002 Mobile Homeowners
Product Name:	Mobile Home Package		
Project Name/Number:	/		

Rate Information

Rate data applies to filing.

Filing Method:	Prior Approval
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	06/06/2008
Filing Method of Last Filing:	NA

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Ranchers and Farmers Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

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 Product Name: Mobile Home Package
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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Countrywide Mobile Home Package Manual		New	CW MH Package Manual 05.08.pdf
Filed	State Manual - AR		New	AR MHP (08.05) R State Manual.pdf

RANCHERS AND FARMERS INSURANCE COMPANY
PACKAGE MOBILE HOME PROGRAM
COUNTRYWIDE MANUAL

**This manual contains copyrighted information of
AMERICAN ASSOCIATION OF INSURANCE SERVICES**

COUNTRYWIDE

This manual sets forth the countrywide rules and definitions for writing package mobile home policies using AAIS and Company forms and endorsements. Refer to the applicable state manual pages for exceptions to these rules and definitions, and rating information.

RULE 1 – ELIGIBILITY

1.1 General Requirements

All Programs

- Only single-family mobile homes, fully installed and connected to utilities
- Flood and Earthquake Coverage is excluded
- Residence must be tied down
- Residence should be in good repair and show pride of ownership.
- No existing damage is acceptable
- Maximum property exposure for any risk is \$175,000. (Add Cov A, B, C and D)
- Attached structures must be added to value of residence
- If Replacement Cost loss settlement applies to the Residence it must be insured to 100% of Replacement Cost.
- Specific state and regional rules may apply

Multi-Sectional Program

- Must be a multi-sectional mobile home
- Must be 10 years or newer
- Must be primary and owner occupied

Standard Program

- May be single or multi-sectional
- Must be 20 years or newer
- Must be primary and owner occupied

1.6 Other Occupancies

At the option of the company, a policy may be issued to:

- an occupant of a one family dwelling under a life estate arrangement;
or
- an occupant of a one family dwelling who is purchasing the dwelling under a long-term contract. The seller, who retains title until the contract is satisfied, must not act as mortgagee.

The dwelling must be used only for private residential purposes must be occupied by no more than one family.

RULE 2 -- PROGRAM DESCRIPTION

The following is a general description of the coverages provided by the applicable policy forms. The policy forms state the complete conditions.

2.1 Policy Forms

Package Programs

Multi-Sectional: HO 0002 -- Broad Form
Standard: HO 0002 -- Broad Form

2.2 Principal Property Coverages

The Package programs provide all of the principal coverages described below.

2.2.1 Coverage A -- Residence

Coverage A covers the residence on the described location, including additions and built-in components.

2.2.2 Coverage B -- Related Private Structures

Coverage B covers unattached structures on the described location that are related to the residence, other than structures:

- rented to person who is not a tenant of the residence (unless used solely for private garage purposes);
- used in whole or part for the direction or operation of a business; or
- used in whole or part for the storage of business property.

Coverage also applies to fences, driveways, sidewalks, and other permanently installed outdoor fixtures on the described location.

2.2.3 Coverage C -- Personal Property

Coverage C covers personal property owned or used by an insured. Coverage for an insured's personal property usually at a residence other than the described location is limited.

2.2.4 Coverage D -- Additional Living Costs And Loss Of Rent

Coverage D covers increased living costs and/or loss of fair rental value that occur when a covered loss makes the described location unfit for use as a residence.

2.3 Loss Settlement Provisions

2.3.1 Coverages A and B

Subject to eligibility, Replacement Cost on Coverage A and B is available. Otherwise, losses are settled at Actual Cash Value.

2.3.2 Coverage C

Loss to property covered under Coverage C is settled on an actual cash value basis.

2.4 Perils Insured Against

Form HO 0002 insures property covered under Coverages A, B, and C and the related costs covered under Coverage D against risks of direct physical loss by the perils indicated below.

Perils Covered	HO 0002
Fire Or Lightning	X
Windstorm Or Hail	X
Explosion	X
Riot Or Civil Commotion	X
Aircraft	X
Vehicles	X
Smoke	X
Sinkhole Collapse	X
Volcanic Eruption	X
Vandalism Or Malicious Mischief	X
Theft	X
Burglary Damage	X
Falling Objects	X
Weight Of Ice, Snow, Or Sleet	X
Sudden And Accidental Tearing Apart, Burning, Or Bulging	X
Accidental Discharge Of Water Or Steam	X
Freezing	X
Sudden And Accidental Damage From Artificially Generated Electrical Currents	X

2.5 Principal Liability Coverages

Under Form HO 0002, Coverages L and M are included.

2.5.1 Coverage L -- Personal Liability -- Coverage L pays on behalf of the insured for damages due to bodily injury or property damage caused by an occurrence related to an insured premises or the insured's personal activities.

2.5.2 Coverage M -- Medical Payments To Others -- Coverage M pays medical expenses incurred by persons who are not insureds if bodily injury occurs in connection with an insured premises or an insured's personal activities.

2.6 Basic Limits

The following basic limits apply:

Multi-Sectional Package Programs

- Minimum Residence Coverage (A) \$25,000
- Base Private Structures Coverage (B) 10% of Residence
- Base Personal Property Coverage (C) 30% of Residence
- Additional Living Expense (D) 10% of Residence
- Base Personal Liability Coverage (L&M) \$25,000/\$500

Standard Package Programs

- Minimum Residence Coverage (A) \$15000
- Base Private Structures Coverage (B) 5% of Residence
- Base Personal Property Coverage (C) 30% of Residence
- Additional Living Expense (D) 10% of Residence
- Base Personal Liability Coverage (L&M) \$25,000/\$500

Show all limits for Coverages A, B, C, and D on the declarations.

RULE 3 -- POLICYWRITING INSTRUCTIONS

3.1 Inception Time

The policy will be issued to take effect at 12:01 A.M. on the inception date.

3.2 Policy Term

3.2.1 Annual

The state manual pages show rating information for annual policies. Policies may not be written for terms of less than one year except as specified in Rule 3.2.4.

It is permissible to extend a policy for successive annual terms by extension certificate using the rating information, forms, and endorsements in effect on the renewal date.

3.2.2 Three-Year Prepaid

A policy may be written for a period of three years and the premium paid at the inception of the three-year period.

Premium Determination -- Multiply the annual premium by 3.

3.2.3 Three-Year Deferred

A policy may be written for a period of three years and the premiums paid in annual installments.

Premium Determination -- The premium for each installment is based on the rules and rating information in effect on the anniversary date.

Endorsement -- Attach endorsement HO 6581.

3.2.4 Less Than One Year Or Less Than Three Years

A policy may be written for a term of less than one year or less than three years.

It is permissible to extend a policy for successive terms by extension certificate using the rating information, forms, and endorsements in effect on the renewal date.

Premium Determination -- Prorate the premium based upon the amount of time the policy will be in effect.

3.3 Policy and Billing Fees

Policy Fee

An annual policy fee of \$35.00 is charged for each location in addition to the individual coverage premiums.

Installment Plans and Billing Related Fees

The following installment plans are offered as alternatives to full-pay.

4-Pay

The minimum down payment is 25% of the policy premium, plus 100% of the policy fee. The remainder due will be billed in 3 equal installments. There will be a charge of \$5 per installment.

9-Pay

The minimum down payment is 15% of the policy premium, plus 100% of the policy fee. The remainder due will be billed in eight equal monthly installments. There will be a charge of \$5 per installment.

Monthly Pay

After 1/12 down-payment, the premium will be deducted from the insured's checking or savings account in 11 monthly installments. There are no installment fees.

NSF Fee

A charge of \$25 is assessed if a check for premium payment is returned due to non-sufficient funds in the billed account.

3.4 Premium Rounding

Premiums shown on the declarations and any applicable endorsements are to be rounded to the nearest whole dollar. Premiums of fifty cents (\$.50) or more are to be rounded to the next higher whole dollar.

3.5 Waiver Of Premium

An additional or return premium due when a policy is endorsed after its inception may be waived if the amount is \$5 or less. However, return premiums must be refunded at the request of the insured.

3.6 Interpolation

Rating information for a limit that is between two limits for which amount of insurance relativities are shown in the state manual pages can be developed by interpolation.

3.7 Endorsement Entries

Information called for as entries on endorsements can instead be shown on the declarations or a supplemental schedule.

3.8 Additional Interests

A policy can be endorsed to cover the interests of co-owners, executors, administrators, trustees, or beneficiaries in the described location or the interests of other residents of the described location.

3.9 Restriction Of Coverage

If a policy would not be issued because of unusual exposures, the applicant may request a restriction of coverage at no reduction of premium. The request, signed by the applicant, must be referred to the company.

3.11 Cancellation Or Reduction In Limits Or Coverages

Policies must be canceled in accordance with the terms of all applicable cancellation provisions.

Mandatory coverages may not be canceled unless the entire policy is canceled.

Premium Determination -- If a policy is canceled or the limits are reduced, calculate the amount of any return premium due on a pro rata basis, subject to any minimum premium requirement.

3.12 Increase In Limits Or Addition Of Coverages

Policy limits may be increased and/or coverages may be added during the policy term.

Premium Determination -- Compute the additional premium due on a pro rata basis using the same forms, endorsements, rules, and rating information in effect when the current policy premiums were calculated.

3.13 Manual Revisions

Revised forms, endorsements, rules, and rating information will be implemented as indicated in the announcement of the revisions. Unless specified in the announcement, a revision will not affect:

- the premium for an in-force policy paid in annual installments until the next policy anniversary date; or
- the forms, endorsements, or premiums for all other in-force policies until the policy is renewed.

3.14 Refer To Company

Each company is responsible for complying with all applicable regulatory or statutory filing requirements for policies written under rules in this manual that instruct the user to refer to the company.

RULE 4 -- PREMIUM DETERMINATION

The basic policy rating information shown in the state manual pages contemplates the property and liability coverages described in Rule 2.

4.1 Calculation Of Premium

Refer to the rating information shown in the state manual pages.

4.2 Loss Settlement Terms -- Coverages A and B

4.2.1 Actual Cash Value

Loss settlement terms that apply to buildings covered under Coverages A and B can be at Actual Cash Value.

Premium Determination -- Use the rating information shown in the state manual pages.

Endorsement -- Attach endorsement RMC 0084 03 08

4.2.4 Replacement Cost

Unless otherwise endorsed, Loss settlement terms that apply to buildings covered under Coverages A and B are at Replacement Cost.

Endorsement -- Attach endorsement RMC 0082 03 08

RULE 5 -- DEDUCTIBLES

A deductible amount is subtracted from all covered property losses, except those losses covered by the following incidental property coverages: Fire Department Service Charge, or Refrigerated Property.

The deductible amount is subtracted only once per occurrence at each location, regardless of the number of covered items affected.

5.1 Flat Deductibles -- All Perils Other Than Earthquake

A policy may be issued with a single deductible amount that applies to all perils other than earthquake.

Show the deductible amount on the declarations.

Premium Determination -- Use the rating information shown in the state manual pages.

5.3 Higher Windstorm Or Hail Deductibles

A policy can be issued with a deductible applicable to loss caused by windstorm or hail that is higher than the deductible that applies to loss caused by other perils.

Show the deductible amounts on the declarations.

Premium Determination -- Use the rating information shown in the state manual pages.

RULE 6 -- PREMIUM MODIFICATIONS

6.4 Replacement Cost Loss Settlement Terms -- Personal Property

The loss settlement terms that apply to personal property and various miscellaneous items can be converted from actual cash value coverage to replacement cost coverage.

When this option is provided on a policy, the Coverage C limit is increased to 60% of the Coverage A.

Premium Determination -- Use the rating information shown in the state manual pages.

Endorsement -- Attach endorsement HO 4855.

6.9 Owned Land Credit

Insureds who own the land upon which the insured mobile home is fully installed are eligible for a credit.

Premium Determination -- Use the rating information shown in the state manual pages.

RULE 7 -- OPTIONAL PROPERTY COVERAGES

7.2 Water Back Up And Sump Discharge Or Overflow

Coverage for direct physical loss caused by water or matter present in water that backs up through sewers or drains or overflows or discharges from a sump, sump pump, or related equipment can be added.

Coverage is limited to \$5,000. A \$250 deductible applies to the total of all loss, other than loss covered under Coverage D.

Premium Determination -- Use the rating information shown in the state manual pages.

Endorsement – Attach endorsement HO 2708

7.8 Related Private Structures

7.8.1 Increased Limit

An additional amount of insurance can be provided for private structures adjacent to the covered dwelling for an additional charge. Coverage applies on a blanket basis and cannot exceed 80% of the Coverage A limit. To be eligible for coverage under this rule, a private structure cannot be:

- used for business purposes; or
- rented or held for rental to anyone other than a tenant of the residence, except for use solely as a private garage.

Premium Determination -- Use the rating information shown in the state manual pages.

7.9 Personal Property

7.9.1 Increased Limit

The Coverage C limit can be increased not to exceed 70% of the Coverage A limit. Show the (total) Coverage C limit on the declarations.

Premium Determination -- Use the rating information shown in the state manual pages.

7.15 Incidental Property Coverages

7.20 Limited Bacteria, Fungi, Wet Rot, Or Dry Rot Coverage

Coverage for loss or damage caused by bacteria, fungi, wet rot, or dry rot is limited.

With respect to the property coverages, an aggregate limit of \$3,500 applies to the total of all loss covered under the principal property coverages and the incidental property coverages caused by bacteria, fungi, wet rot, or dry rot.

The aggregate limit also applies to any:

- cost or expense to clean up bacteria, fungi, wet rot, or dry rot;
- cost or expense to remove and replace those parts of covered property necessary to gain access to bacteria, fungi, wet rot, or dry rot; and
- cost or expense to test for bacteria, fungi, wet rot, or dry rot, however, such cost or expense is covered only when there is reason to believe that bacteria, fungi, wet rot, or dry rot is present.

Coverage applies only when the bacteria, fungi, wet rot, or dry rot result from a peril insured against that occurs during the policy period. Coverage for bacteria, fungi, wet rot, or dry rot that result from fire or lightning is not subject to the aggregate limit.

Endorsement -- Attach endorsement HO 2089 and make an entry to show the aggregate property limit that applies.

RULE 8 -- OPTIONAL LIABILITY COVERAGES

All mandatory and optional liability coverages must be written at the same Coverage L and Coverage M limits, except as noted in Rule 8.16.

8.1 Coverage L and Coverage M -- Basic, Increased, Or Reduced Limits

The basic limits that apply to Coverage L and Coverage M are shown in Rule 2.6. The rating information shown in the state manual pages contemplates these basic limits for the liability exposure associated with a one family residence at the described location.

The basic limits that apply to Coverage L can be increased

Show the Coverage L and Coverage M limits on the declarations.

8.1.1 Described Location -- Increased Coverage L Limit

The limit that applies to Coverage L can be increased above the basic limit shown in Rule 2.6.

Premium Determination -- Use the rating information shown in the state manual pages.

8.16 Limited Bacteria, Fungi, Wet Rot, Or Dry Rot Coverage

A policy can be endorsed to limit liability coverage for injury or damage caused by bacteria, fungi, wet rot, or dry rot when property coverage for loss or damage caused by bacteria, fungi, wet rot, or dry rot is also limited.

With respect to the liability coverages, an annual aggregate sub-limit applies to the total of all sums payable under Coverage L for bodily injury and property damage that arise from bacteria, fungi, wet rot, or dry rot. However, the sub-limit does not apply to:

- bodily injury that results from fungi cultivated or harvested for human consumption;
- bodily injury that results from food-borne or beverage-borne bacteria that cause illness commonly known as food poisoning;
- bodily injury to a farm employee, to the extent that the policy provides coverage for bodily injury to farm employees; or
- bodily injury or property damage that results from a slip, fall, or loss of footing attributable to a surface made slippery by the presence of bacteria, fungi, wet rot, or dry rot.

When the Coverage L limit is \$100,000 or greater, annual aggregate sub-limits of \$50,000 and \$100,000 are available. When the Coverage L limit is less than \$100,000, an annual aggregate sub-limit that is equal to the Coverage L limit is available.

The rule requiring that all mandatory and optional liability coverages be written at the same limit does not apply to this coverage.

Premium Determination -- Use the rating information shown in the state manual pages. The rating information applies on a per policy basis.

Endorsement -- Attach endorsement HO 2089 and make an entry to show the Coverage L annual aggregate sub-limit that applies.

FIRE PROTECTION DEFINITIONS

The location of the building(s) determines its fire protection classification as defined below:

Protected

Buildings located within five road miles of a responding fire department and:

- within 1,000 feet of a fire hydrant; or
- within 1,000 feet of a year-round water source of at least 3,500 gallons and the responding fire department is equipped to respond with pumper truck capabilities; or
- the responding fire department is equipped to respond with pumper/tanker truck capabilities of at least 3,500 gallons;

are to be classified as Protected.

Partially Protected

Buildings located within five road miles of a responding fire department but that do not otherwise qualify for the Protected classification are to be classified as Partially Protected.

Unprotected

Buildings that do not qualify for the Protected or Partially Protected classifications are to be classified as Unprotected.

TERRITORIAL DEFINITIONS

Refer to the applicable state manual pages for territorial definitions.

**ARKANSAS – STATE MANUAL PAGES
RANCHERS AND FARMERS INSURANCE COMPANY
PACKAGE MOBILE HOME PROGRAMS**

TERRITORY DEFINITIONS

Territory 530

Remainder of
State

Territory 531

Ashley
Chicot
Clay
Crittenden
Cross
Desha
Greene
Jackson
Lawrence
Lee
Mississippi
Phillips
Poinsett
Randolph
St. Francis
Woodruff

**New Page
Revision**

X

Page Number

1

Effective Date

Upon Approval

**ARKANSAS – STATE MANUAL PAGES
RANCHERS AND FARMERS INSURANCE COMPANY
PACKAGE MOBILE HOME PROGRAMS**

PREMIUM CALCULATION

1. Determine the value of the Residence.
2. Multiply: Base Rate
Territory Relativity
Surcharge/Discount Relativities
Location Factor
Age of Insured Factor
Owned Land Credit
Deductible Factor
Amount of Insurance Relativity
= SUB TOTAL 1 (round to nearest penny)
3. Multiply: SUB TOTAL 1
Loss Settlement Factor (if applicable)
4. Multiply: SUB TOTAL 1
Replacement Cost Personal Property Factor (if applicable)
5. SUB TOTAL 1
Subtract: Product of Step 3
Add: Product of Step 4
= SUB TOTAL 2 (round to nearest penny)
6. Add: SUB TOTAL 2
Optional Coverages
= SUB TOTAL 3
7. Multiply: SUB TOTAL 3
Age of Home Factor
= TOTAL PREMIUM (round to nearest penny)
8. Add: \$35 Policy Fee
9. Add: Any additional State fees (if applicable)
= TOTAL DUE

**ARKANSAS – STATE MANUAL PAGES
RANCHERS AND FARMERS INSURANCE COMPANY
PACKAGE MOBILE HOME PROGRAMS**

MULTI-SECTIONAL Program

Internal Package Limits		
Private Structures	Personal Property	Personal Liability
10%	30%	\$25,000

Code	Base Rate	Coverage Increment	Base Rate per Incr.	Min Rate Value	Base Ded.
-	\$310.50	-	-	\$20,000	\$500

Territory Relativity Table					
530	531	-	-	-	-
1.00	1.66				

Location Factor				
In Park	Out of Park	Protected	Partially Prot.	Unprotected
-	-	1.00	1.05	1.24

Age of Insured Surcharge/Discount Factor	
Age of Insured	Factor
18-22	1.08
23-49	1.03

Age of Residence Surcharge/Discount Factor	
Age of Residence	Factor
New - 5	1.00
6 - 10	1.05
11 - 15	1.07
16 - 20	1.12
21 +	1.18

Owned Land Discount Factor
.95

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**ARKANSAS – STATE MANUAL PAGES
RANCHERS AND FARMERS INSURANCE COMPANY
PACKAGE MOBILE HOME PROGRAMS**

SENIOR MULTI-SECTIONAL Program

Internal Package Limits		
Private Structures	Personal Property	Personal Liability
10%	30%	\$25,000

Code	Base Rate	Coverage Increment	Base Rate per Incr.	Min Rate Value	Base Ded.
-	\$279.00	-	-	\$20,000	\$500

Territory Relativity Table					
530	531	-	-	-	-
1.00	1.66				

Location Factor				
In Park	Out of Park	Protected	Partially Prot.	Unprotected
-	-	1.00	1.05	1.24

Age of Insured Surcharge/Discount Factor	
Age of Insured	Factor
50-59	.98
60+	.95

Age of Residence Surcharge/Discount Factor	
Age of Residence	Factor
New - 5	1.00
6 - 10	1.05
11 - 15	1.07
16 - 20	1.12
21 +	1.18

Owned Land Discount Factor
.95

New Page	X	Page Number	Effective Date
Revision		4	Upon Approval

**ARKANSAS – STATE MANUAL PAGES
RANCHERS AND FARMERS INSURANCE COMPANY
PACKAGE MOBILE HOME PROGRAMS**

STANDARD Program

Internal Package Limits		
Private Structures	Personal Property	Personal Liability
10%	30%	\$25,000

Code	Base Rate	Coverage Increment	Base Rate per Incr.	Min Rate Value	Base Ded.
-	\$340.92	-	-	\$7,000	\$500

Territory Relativity Table					
530	531	-	-	-	-
1.00	1.66				

Location Factor				
In Park	Out of Park	Protected	Partially Prot.	Unprotected
-	-	1.00	1.05	1.24

Age of Insured Surcharge/Discount Factor	
Age of Insured	Factor
18-22	1.12
23-49	1.05
50-59	.98
60+	.93

Age of Residence Surcharge/Discount Factor	
Age of Residence	Factor
New - 5	1.00
6 - 10	1.05
11 - 15	1.07
16 - 20	1.12
21 +	1.18

Owned Land Discount Factor
.95

New Page	X	Page Number	Effective Date
Revision		5	Upon Approval

**ARKANSAS – STATE MANUAL PAGES
RANCHERS AND FARMERS INSURANCE COMPANY
PACKAGE MOBILE HOME PROGRAMS**

Deductible Factors

All Other Perils Deductible	Flat Windstorm Or Hail Deductible				
	\$0	\$500	\$1,000	\$2,000	\$5,000
\$250	1.12	1.11	1.09	1.07	1.04
\$500	1.00	N/A	.98	.96	.93
\$1,000	.88	N/A	N/A	.85	.83
\$2,500	.81	N/A	N/A	N/A	.79

Loss Settlement Factor

Actual Cash Value loss settlement on Mobile Homes and Related Private Structures

Factor: .05

Attach: RMC 0086

Replacement Cost for Personal Property Factor

Factor: 0.15 (Minimum \$20 premium)

Attach: HO 4855

New Page	X	Page Number	Effective Date
Revision		6	Upon Approval

**ARKANSAS – STATE MANUAL PAGES
RANCHERS AND FARMERS INSURANCE COMPANY
PACKAGE MOBILE HOME PROGRAMS**

Amount of Insurance Relativity

Value	Factor	Value	Factor	Value	Factor
1000	0.501	35000	1.406	69000	2.132
2000	0.547	36000	1.426	70000	2.155
3000	0.593	37000	1.446	71000	2.178
4000	0.639	38000	1.466	72000	2.201
5000	0.685	39000	1.486	73000	2.224
6000	0.731	40000	1.507	74000	2.247
7000	0.777	41000	1.526	75000	2.270
8000	0.824	42000	1.545	76000	2.293
9000	0.866	43000	1.564	77000	2.316
10000	1.000	44000	1.583	78000	2.339
11000	1.920	45000	1.603	79000	2.362
12000	1.946	46000	1.622	80000	2.385
13000	1.972	47000	1.641	81000	2.408
14000	1.987	48000	1.660	82000	2.431
15000	1.000	49000	1.679	83000	2.454
16000	1.014	50000	1.695	84000	2.477
17000	1.028	51000	1.718	85000	2.500
18000	1.045	52000	1.741	86000	2.523
19000	1.062	53000	1.764	87000	2.546
20000	1.078	54000	1.787	88000	2.569
21000	1.100	55000	1.810	89000	2.592
22000	1.122	56000	1.833	90000	2.615
23000	1.144	57000	1.856	91000	2.638
24000	1.166	58000	1.879	92000	2.661
25000	1.189	59000	1.902	93000	2.684
26000	1.211	60000	1.925	94000	2.707
27000	1.233	61000	1.948	95000	2.730
28000	1.255	62000	1.971	96000	2.753
29000	1.277	63000	1.994	97000	2.776
30000	1.301	64000	2.017	98000	2.799
31000	1.322	65000	2.040	99000	2.822
32000	1.343	66000	2.063	100000	2.837
33000	1.364	67000	2.086	Each Addl'	
34000	1.385	68000	2.109	1000	0.015

**New Page
Revision**

X

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Effective Date

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ARKANSAS – STATE MANUAL PAGES RANCHERS AND FARMERS INSURANCE COMPANY PACKAGE MOBILE HOME PROGRAMS
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OPTIONAL LIMITS AND COVERAGE

Related Private Structures and Personal Property

All Programs	All Territories
1. For each \$100 of Additional Private Structures Coverage, add:	\$0.40
2. For each \$100 of Personal Property Coverage, add:	\$0.25

Note: These rates apply to additional limits beyond those included in the Package programs.

Water Backup and Sump Overflow

Rate: \$30 per home per year

Attach: HO 2708

Scheduled Personal Property

Annual Rate per \$100

Art, ceramics, china, antiques, and heirlooms	\$0.35
Books, tickets, photographs, stamps, card, comic collections	\$0.45
Cameras, audio or video recording devices, DVDs, CDs	\$1.85
Coin Collections	\$1.90
Computers, software, equipment and accessories	\$2.00
Furs	\$0.50
Golf clubs, shoes or bags	\$1.00
Jewelry, watches, precious and semi-precious stones	\$1.50
Musical instruments, their equipment and accessories	\$0.55
Silverware, goldware, pewter and precious metals	\$0.35
All Other	\$2.00

Attach: HO 3063

New Page	X	Page Number	Effective Date
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**ARKANSAS – STATE MANUAL PAGES
RANCHERS AND FARMERS INSURANCE COMPANY
PACKAGE MOBILE HOME PROGRAMS**

Personal Liability

All Programs / All Territories

\$25,000	\$50,000	\$100,000	\$300,000
Included	\$15.00	\$25.00	\$50.00

OTHER RULES

Countrywide Mobile Home Package manual (RFIC CW MH Package), Rule 8.16 – Limited Bacteria, Fungi, Wet Rot, Or Dry Rot Coverage, is not applicable in Arkansas.

New Page	X	Page Number	Effective Date
Revision		9	Upon Approval

**ARKANSAS – STATE MANUAL PAGES
RANCHERS AND FARMERS INSURANCE COMPANY
PACKAGE MOBILE HOME PROGRAMS**

FORM AND ENDORSEMENT LISTING

Form Number

Title

HO 0002 01 06*

Broad Form

Mandatory Endorsements

HO 0803 01 06*

Amendatory Endorsement - Arkansas

HO 1323 01 06*

Liability Exclusions - Lead

HO 1335 01 06*

Liability Exclusions – Pollutants, Bacteria, Fungi, Wet Rot, and Dry Rot

HO 1347 01 06*

Punitive or Exemplary Damages Exclusion

RMC 0482 03 08

Mobile Home Endorsement (Include for Replacement Cost loss settlement on Residence)

RMC 0084 03 08

Mobile Home Endorsement (Included for Actual Cash Value loss settlement on Residence)

RHO 0006 10 06**

Pool, Spa or Pond Liability Exclusion

RHO 0008 10 06**

Animal Liability Limitation

RHO 0010 10 06**

Trampoline Exclusion

Optional Endorsements

HO 2708 01 06*

Water Backup and Sump Discharge or Overflow

HO 4855 01 06*

Replacement Coat Loss Settlement Terms – Personal Property

RHO 0014 10 06**

Animal Liability Exclusion

RHO 0424 05 07**

Roof Coverage Exclusion

RHO 0026 06 07**

Asbestos Liability Exclusion

RHO 0028 06 07**

Uninsurable Building Exclusion

(*) asterisk identifies AAIS forms approved for use by affiliated companies in this state.

(**) Double asterisk identifies company forms previously approved for use in this state.

**New Page
Revision**

X

Page Number

10

Effective Date

Upon Approval

SERFF Tracking Number: RFIC-125684961 State: Arkansas
Filing Company: Ranchers and Farmers Insurance Company State Tracking Number: #2569 \$125
Company Tracking Number: AR MHP (08.05) R
TOI: 04.0 Homeowners Sub-TOI: 04.0002 Mobile Homeowners
Product Name: Mobile Home Package
Project Name/Number: /

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty
Review Status: Filed 06/09/2008

Comments:

Attachment:

AR MHP (08.05) R Transmittal v.2.pdf

Satisfied -Name: Actuarial Memorandum
Review Status: Filed 06/09/2008

Comments:

Attachment:

AR MHP (08.05) R Actuarial Memo v.2.pdf

Satisfied -Name: 2008 Expense Exhibits
Review Status: Filed 06/09/2008

Comments:

Attachment:

2008 Expense Exhibit.pdf

Property & Casualty Transmittal Document (Revised 1/1/06)

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: f. State Filing #: g. SERFF Filing #:
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3. Group Name	Group NAIC #
Mirage Interests, Inc	3497

4. Company Name(s)	Domicile	NAIC #	FEIN #
Ranchers and Farmers Insurance Company	TX	11853	20-0505287

5. Company Tracking Number	AR MHP (08.05) R
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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
	Martin Bobek PO Box 3730 Houston, TX 77094-0327	VP	800-554-3301	800-222-2329	mbobek@ssuga.com
7.	Signature of authorized filer				
8.	Please print name of authorized filer		Martin Bobek		

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

9.	Type of Insurance (TOI)	4.0 Homeowners
10.	Sub-Type of Insurance (Sub-TOI)	4.0002 Mobile Homeowners
11.	State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12.	Company Program Title (Marketing title)	Package Mobile Home
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: Upon Approval Renewal: : N/A
15.	Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16.	Reference Organization (if applicable)	
17.	Reference Organization # & Title	
18.	Company's Date of Filing	Effective 5/28/2008
19.	Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document

20. This filing transmittal is part of Company Tracking #	AR MHP (08.05) R
---	------------------

21.	<p>Filing Description [This area should be similar to the body of a cover letter and is free-form text]</p> <p>This is RFIC's first mobile home-specific program. As such, we do not have state or countrywide company experience with which to base our rates. Our program structure and rates are based on judgment and comparisons with other established programs in Arkansas.</p> <p>This filing includes 'countrywide' and State-specific manuals.</p>
-----	---

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

Check #:

Amount: 1 rate/rule filing x \$125

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.)**

PC TD-1 pg 2 of 2

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.)

1.	This filing transmittal is part of Company Tracking #	AR MHP (08.05) R
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	AR MHP (08.05) F
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	Rate Increase	Rate Decrease	Rate Neutral (0%)
3.	Overall percentage rate impact for this filing		Initial Filing
4.	Effect of Rate Filing – Written premium change for this program		\$-0-
5.	Effect of Rate Filing – Number of policyholders		0
6.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)		Prior Approval
7.	Rate Change by Company		
	Company Name	Percentage Change for this program	# of policyholders for this program
	Ranchers & Farmers Ins.Co.	0%	0
			Written premium for this program
			-0-

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

11.	Exhibit Name/Description /Synopsis	Rule # or Page #	Replacement or withdrawn?	Previous state filing number, if required by state
1.	Countrywide Rule Manual RFIC CW MH PACKAGE 05.08 Initial filing		<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither	
2.	State Manual Pages – AR Initial Filing		<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither	
			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	
			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	
			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	

To be complete, a rate/rule filing must include the following:

1. A completed Rate/Rule Filing Transmittal document (PC RRFS-1) (Do not refer to the body of the filing for the component/exhibit listing.) and,
2. A completed Property & Casualty Transmittal Document (PC TD-1) and,
3. One copy of all rate/rule components/exhibits submitted with the filing, and
4. The appropriate state review requirements, if required, and
5. The appropriate filing fees, if required, and
6. A postage-paid, self-addressed envelope large enough to accommodate the return
7. You should refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

PC RRFS-1

ACTUARIAL MEMORANDUM

*Ranchers and Farmers Insurance Company (NAIC #11853)
Package Mobile Home Program
Company Filing # AR MHP (08.05) R
Requested Effective Date: upon approval*

Ranchers and Farmers Insurance Company (RFIC) is making the initial rate filing for our Package Mobile Home program. As the State manual shows, Package Mobile Home consists of three separate programs: Multi Sectional Program, Senior Multi Sectional Program and the Standard Program. Each of these programs include rates which contemplate a package of coverages including coverage for the Residence, Related Private Structures, Personal Property, Additional Living Expense, and liability coverage.

This is RFIC's first mobile home-specific program. As such, we do not have state or countrywide company experience with which to base our rates. Our program structure and rates are based on judgment and comparisons with other established programs in Arkansas.

Please let us know if you require any additional information.

Ranchers and Farmers Insurance Company

Annual Statement Page 14 and
Insurance Expense Exhibit

Homeowners and Dwelling Property

Countrywide

	<u>Selected</u>	<u>Average</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>
Direct Written Premium		5,262,332	6,218,325	5,800,822	3,767,848
Direct Earned Premium		4,617,043	6,200,358	4,745,028	2,905,743
Direct Commissions	33.00	1,760,796	2,042,405	1,971,061	1,268,923
% of Written Premium		33.46%	32.84%	33.98%	33.68%
Direct Other Acquisition	0.00		0	0	0
% of Earned Premium		0.00%	0.00%	0.00%	0.00%
Direct General Expenses		167,670	199,011	256,002	47,996
Net Direct General Expenses	3.60	167,670	199,011	256,002	47,996
% of Earned Premium		3.63%	3.21%	5.40%	1.65%
Direct Taxes, Licenses & Fees	2.90	153,517	166,188	214,127	80,237
% of Written Premium		2.92%	2.67%	3.69%	2.13%
Direct Policyholder Dividends			0	0	0
% of Written Premium		0.00%	0.00%	0.00%	0.00%
Reinsurance Cost	5.51				
Underwriting Profit+Contingencies	5.31%				
Total Expense Provisions	50.32%				
Permissible Loss Ratio	49.68%				

Ranchers and Farmers Insurance Company
Discounting of Reserves and Rate of Return Per \$1 of Reserves
Homeowners and Dwelling Property

(1)	(2)	(3)	(4)	(5)	(6)
Year i	Paid L&DCC Development Factor	Cumulative Paid L&DCC 1/(2)	Paid During Year (3)i -(3)i'	Present Value Factor from Midpoint	Present Value of Payments (4)(5)
0		0.0000			
1	1.2195	0.8200	0.8200	0.9833	0.8063
2	1.0117	0.9884	0.1684	0.9506	0.1601
3	1.0029	0.9971	0.0087	0.9191	0.0080
4	1.0005	0.9995	0.0024	0.8885	0.0021
5	1.0000	1.0000	0.0005	0.8590	0.0004
6	1.0000	1.0000	0.0000	0.8305	0.0000
7	1.0000	1.0000	0.0000	0.8029	0.0000
8	1.0000	1.0000	0.0000	0.7763	0.0000
9	1.0000	1.0000	0.0000	0.7505	0.0000
10	1.0000	1.0000	0.0000	0.7256	0.0000
Ultimate	1.0000	1.0000	0.0000	0.7015	
				Sum of Present Value of Payments	0.9769
				Present Value of Investment Income	2.31%

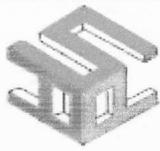
NOTES: Investment Return % on Assets Before Federal Taxes = 3.43%
 Let i' indicate age i-1
 Discount Factor = $1 / [1 + \text{Investment Rate}] = 0.9668$
 $(5)i = [\text{Discount Factor}^{(i - 0.5)}]$

Ranchers and Farmers Insurance Company
Calculation of Investment Income and Federal Taxes
Return on Invested Assets
3 Year Average

Assets	Before Tax Investment Distribution	Percent Taxable	Net Tax Rate	After Tax Investment Distribution
1. Bonds - Tax Exempt	0	15.00%	5.25%	0
2. - Affiliated	0	0.00%	0.00%	0
3. - All Other	175,580	100.00%	35.00%	114,127
4. Stocks - Affiliated	0	0.00%	0.00%	0
5. - Non-Affiliated	76,229	40.50%	14.17%	65,424
6. Mortgage Loans	0	100.00%	35.00%	0
7. Real Estate	0	100.00%	35.00%	0
8. Collateral Loans	0	100.00%	35.00%	0
9. Short-term Investments	10,213	100.00%	35.00%	6,638
10. minus Investment Expenses	49,601	100.00%	35.00%	32,241
11. Realized Capital Gains	42,615	100.00%	35.00%	27,700
12. Other Income	16,839	100.00%	35.00%	10,945
13. minus Service Charge Offsets	0	100.00%	35.00%	0
<hr/>				
14. Total Investment & Other Income	271,875		29.16%	192,593
15. Average Assets (Ex. Balances)	7,937,297			
16. Realized Return on Assets	3.43%	= (14)/(15) =		2.43%
17. Policyholder Surplus	5,463,790			
18. + Prepaid Expenses & Deposits	0			
19. - Deferred Tax on Unrealized Capital Gains/Losses	10,607			
20. + Nonadmitted Data Processing	0			
21. + Nonadmitted Furniture and Equipment	0			
22. + Unauthorized Reinsurance Balances	0			
<hr/>				
23. Net Worth	5,453,183	= (17) +(18) -(19) +(20) +(21)		
24. Return on Net Worth	4.99%	= (14)/(23) =		3.53%

Ranchers and Farmers Insurance Company
Calculation of Investment Income and Federal Taxes
Leverage Ratios

17. Policyholder Surplus - ending	6,307,575	
23. Net Worth - ending	6,307,575	
25. Ending Reserves for : Losses	331,041	
26. :LAE	103,622	
27. :UEP	1,504,807	{Supporting surplus not needed}
28. Latest Year's Net W. Premium	3,737,027	
29. Anticipated Annual % Growth	25.00	
Percentage of Surplus/Net Worth		
30. to Support New Written Premium	91.49%	= (28)[1+(29)]/((25)+(26)+(28)[1+(29)])
31. Premium to Surplus Ratio	0.81	= (28)[1+(29)]/((30)+[ending (17)])
32. Net Worth Leverage Ratio	0.81	= (28)[1+(29)]/((30)+[ending (23)])
33. Underwriting Profit Tax Rate	35.00%	
34. Average Agent Balance to UEP	33.00%	20.00 = Selected %



- 21.1 Private Passenger Auto Physical Damage
- 21.2 Commercial Auto Physical Damage
- 22. Aircraft
- 23. Fidelity
- 24. Surety
- 26. Burglary and Theft
- 27. Boiler and Machinery

Countrywide ▼ Select State

Exhibit 3	Exhibit Number/Label
2007	Latest Experience Year
3	Number of Years Included in Average
Access	Experience Files Previously Entered and Available
IEE	Insurance Expense Exhibit <input type="text" value="2005"/>
Page 14	Annual Statement - Page 14 <input type="text" value="2005"/>
Assets	Annual Statement - Assets/Investments <input type="text" value="2007"/>
Loss Dev	Annual Statement - Loss Development <input type="text" value="2007"/>

Sheet 1	Comm	OA	GE	TLF	Div	Reins
	33.00%	0.00%	3.60%	2.90%		5.51%
Sheet 2	RONW	Undw.Profit	PLR	IRS Discount Factors		
	6.00%	5.31%	49.68%	<input checked="" type="radio"/> Excl. Cost	<input type="radio"/> Incl. Cost	
Sheet 3	Inv.Rate	Disc.Factor	PV \$1 Res	IRS \$1 Res		
	3.43%	0.9668	2.31%	0.00%		
Sheet 5	Service Charges				Unrealized Gain	
	<input type="radio"/> Use to offset expenses <input checked="" type="radio"/> No offset				<input type="checkbox"/> Show	
Sheet 6	WP Growth	Agent Balances/UEP				
	25.00%	20.00%				

	Homeowners and Dwelling Property									
Sheet 4	1-2	2-3	3-4	4-5	5-6	6-7	7-8	8-9	9-10	10-
Selected	1.2054	1.0088	1.0024	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	1.2195	1.0117	1.0029	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

File Location

c: [HP_PAVILION]

- c:\
- Program Files
- ASAP
- Expenses
- BackupData
- Misc
- Sample-Files

- C11853AS.txt
- C11853IEE.txt
- C11853LD2005.txt
- C11853LD2006.txt

Delta Lloyds Insurance Company of Houston Tex
 Xample Assurance Company
 Ranchers and Farmers Mutual Insurance Compar
Ranchers and Farmers Insurance Company

Source

- New File Add Company
- Retrieve File Remove Company

Analysis Completed

Sample of Stock Insurer Return on Equity as of 4/10/08

<u>Stock Symbol</u>	<u>Company</u>	<u>Return on Equity</u>
ACE	Ace Limited	16.64
ALL	Allstate	22.74
AIG	American International Group	6.70
AIZ	Assurant Inc.	16.95
CB	Chubb Corp.	20.15
CINF	Cincinnati Financial	23.50
CAN	CNA Financial	8.85
ERIE	Erie Indemnity	17.61
HIG	Hartford Financial Services Group	15.87
HCC	HCC Insurance Holdings	17.50
MKL	Markel Corp	19.83
MCY	Mercury General	13.56
ORI	Old Republic	6.16
PGR	Progressive Corp.	22.18
RGA	Reinsurance Group of America	10.70
RLI	RLI	26.12
SAF	Safeco	22.56
SIGI	Selective Insurance Group	14.74
TRV	Travelers	17.22
BER	WR Berkley Corp	21.15
	Average	17.04