

SERFF Tracking Number: CLBA-125713464 State: Arkansas
Filing Company: Columbia National Insurance Company State Tracking Number: EFT \$25
Company Tracking Number: CNI-FMP-08-R01
TOI: 03.0 Personal Farmowners Sub-TOI: 03.0000 Personal Farmowners
Product Name: Farmowners - Preferred
Project Name/Number: Equipment Breakdown Coverage/CNI-FMP-08-R01

Filing at a Glance

Company: Columbia National Insurance Company

Product Name: Farmowners - Preferred	SERFF Tr Num: CLBA-125713464	State: Arkansas
TOI: 03.0 Personal Farmowners	SERFF Status: Closed	State Tr Num: EFT \$25
Sub-TOI: 03.0000 Personal Farmowners	Co Tr Num: CNI-FMP-08-R01	State Status: Fees verified and received
Filing Type: Rule	Co Status:	Reviewer(s): Becky Harrington, Betty Montesi
	Authors: Dennis McVay, Christina Walker, DeeDee Williams	Disposition Date: 07/02/2008
	Date Submitted: 07/01/2008	Disposition Status: Filed
Effective Date Requested (New): 09/01/2008		Effective Date (New): 09/01/2008
Effective Date Requested (Renewal): 10/01/2008		Effective Date (Renewal): 10/01/2008

State Filing Description:

General Information

Project Name: Equipment Breakdown Coverage	Status of Filing in Domicile: Pending
Project Number: CNI-FMP-08-R01	Domicile Status Comments:
Reference Organization: N/A	Reference Number: N/A
Reference Title: N/A	Advisory Org. Circular: N/A
Filing Status Changed: 07/02/2008	
State Status Changed: 07/02/2008	Deemer Date:
Corresponding Filing Tracking Number: CNI-FMP-08-F01	

Filing Description:

We are filing revised manual pages TC-1, TC-2, GR-6, UR-3, AR-1/AR-31, Supplemental AR-2/Supplemental AR-4 and added new manual pages AR-32/AR-34, as well as removed manual pages Supplemental AR-5 thru AR-7, which we propose to use in our Preferred Farmowners Policy Program. In addition to some format changes, please note that we have added equipment breakdown as an embedded coverage in our Farmowners program. This will be included automatically at no additional cost to the insured. These changes will have no premium effect.

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We are also filing the corresponding forms filing under separate cover.

Company and Contact

Filing Contact Information

DeeDee Williams, Asst. Analyst dwilliams@colinsgrp.com
 2102 White Gate Drive (573) 474-6193 [Phone]
 Columbia, MO 65205 (800) 836-5713[FAX]

Filing Company Information

Columbia National Insurance Company CoCode: 19640 State of Domicile: Nebraska
 2102 White Gate Drive Group Code: 807 Company Type: Stock
 P O Box 618
 Columbia, MO 65205 Group Name: Columbia Insurance State ID Number: 03
 Group
 (573) 474-6193 ext. [Phone] FEIN Number: 47-0685688

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Columbia National Insurance Company	\$25.00	07/01/2008	21183000

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	07/02/2008	07/02/2008

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Disposition

Disposition Date: 07/02/2008

Effective Date (New): 09/01/2008

Effective Date (Renewal): 10/01/2008

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty		Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		Yes
Rate	Revised table of contents	Filed	Yes
Rate	Revised manual page	Filed	Yes
Rate	Revised manual page	Filed	Yes
Rate	Revised manual pages	Filed	Yes
Rate	Added new manual pages	Filed	Yes
Rate	Revised manual pages	Filed	Yes

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Rate Information

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Revised table of contents	TC-1 & TC-2	Replacement	TC 1-2.pdf
Filed	Revised manual page	GR-6	Replacement	GR-6.pdf
Filed	Revised manual page	UR-3	Replacement	UR-3.pdf
Filed	Revised manual pages	AR-1 thru AR-31	Replacement	AR 1-31.pdf
Filed	Added new manual pages	AR-32 thru AR-34	New	AR 32-34.pdf
Filed	Revised manual pages	Supplemental AR-2 thru Supplemental AR-4	Replacement	Supplemental AR 2-4.pdf

FARMOWNERS POLICY PROGRAM

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FARMOWNERS POLICY PROGRAM

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FARMOWNERS POLICY PROGRAM

Commercial Liability Coverage (Farm Premises and Operations)

Form GL-610 covers the commercial liability exposures that arise out of farming activities on the insured premises and related operations. It includes the principal coverages described below. Coverage for the personal liability exposures of individuals can be provided by a separate policy; or at the option of the company, Form GL-610 can be extended by endorsement to cover the personal liability of specific individuals.

Coverage L - Bodily Injury Liability, Property Damage Liability

Coverage L pays on behalf of the insured for damages due to bodily injury or property damage caused by an occurrence that involves the insured premises or related operations.

Coverage M - Medical Payments

Coverage M pays medical expenses incurred by persons who are not insureds if bodily injury occurs in connection with the insured premises or related operations.

Coverage O - Fire Legal Liability

Coverage O pays for property damage liability to buildings, including attached fixtures, which are rented or loaned to an insured if the damage is caused by fire and the insured is legally liable for the fire damage.

EXTRA COVERAGES - COLUMBIA INSURANCE GROUP FARMOWNERS PROGRAM

The Columbia Insurance Group Farmowners Program automatically includes the following option without additional premium charge:

Equipment Breakdown Enhancement Endorsement

ELIGIBILITY

Forms FO-1, FO-2 and FO-3

Occupancy

The principal farm residence must be either:

-occupied by the farmowner;

-occupied by a farm manager if the farm is operated under the terms of a management contract; or

-occupied by a co-owner of the farm if that co-owner has an equal or controlling financial interest in the farming venture and is primarily responsible for the farm operations. See Eligibility rule for Incorporated Farms if named insured is a partnership or corporation.

Principal Residence not located on Farm Premises

The Farmowners Policy may also be written to cover a farm which includes an owner occupied primary residence not located on the farm premises, providing the owner actively operates the farm.

Number of Families

The principal farm residence must contain facilities for housing not more than two families and no more than two roomers or boarders per family.

Residential Use

Except for those incidental business occupancies that are permitted by this manual, the principal farm residence must be used exclusively for residential purposes. When a permitted incidental business occupancy exists, it must be declared and the appropriate premium charge must be made.

Hobby Farm

A Standard Farmowners policy may be written to cover an owner occupied primary residence on a farm premises where the owner does not derive 50% or more of their income from a farming venture.

FARMOWNERS POLICY PROGRAM

BINDER RULES

- A binder may not be back-dated.
- The property is to be inspected by the agent and the application completed in full before binding.
- Mail bound applications within (7) calendar days of the effective hour of the binder.
- Unbound Applications - The Non-binder section of the application must be signed by the applicant. Write "Not Effective" across the binder section and do not insert date.

DWELLING AGE

While the Farmowners package concept was designed for new dwellings, older homes may be written if they have been exceptionally well maintained and if the roof, wiring, heating and plumbing systems are in good condition and meet today's electrical and building codes. Do not confuse redecorating or room additions with updating of the basic dwelling conditions.

AGENTS BINDING AUTHORITY

	<u>Maximum</u>	<u>Maximum</u>
	<u>PC 1 – 8</u>	<u>PC 9 - 10</u>
Coverage A – FO-1, FO-2 & FO-3	<u>\$ 600,000</u>	\$ 300,000
Coverage C – FO-4	\$ 75,000	\$ 50,000
Coverage E – Any one structure	\$ 200,000	\$ 100,000
Coverage F – Scheduled FPP		
Any one animal of livestock	\$ 5,000	\$ 5,000
Total inventory of livestock	\$ 100,000	\$ 100,000
Any one item of machinery	\$ 125,000	\$ 125,000
Coverage G – Blanket		
Any one animal of livestock	\$ 2,500	\$ 2,500
Total inventory of livestock	\$ 100,000	\$ 100,000
Any one item of machinery	\$ 125,000	\$ 125,000
Total Blanket Limit (excluding livestock)	\$ 500,000	\$ 500,000
Farm Machinery Open Perils – Any one item	\$ 125,000	\$ 125,000
	<u>Per Occurrence</u>	
Coverage L – Liability	<u>\$1,000,000</u>	
	<u>Per Person</u>	<u>Per Accident</u>
Coverage M – Medical Payments to Others	\$ 5,000	\$ 25,000

PHOTOGRAPH AND DIAGRAM REQUIREMENTS

Dwellings and Personal Property (Household): A minimum of two (2) photographs of the dwelling is required, including dwellings containing personal property insured under Form FO-4. The photos must be taken from diagonally opposite corners of the dwelling so that all sides, including the roof and foundation, will be shown.

- Appurtenant Structures: One photo for each structure that services the dwelling, including detached garages.
- Other Buildings and Structures: Only one (1) photo of other buildings, mobile homes or structures containing contents to be insured is required unless requested on an individual basis.
- A diagram or plat is also required and must show all dwellings, appurtenant structures and buildings on the farm whether covered or not, properly identified, and with the location, size of building and the distance in feet between buildings.
- New photographs are required when there is a substantial increase in coverage or where there is a material change in the risk.

FARMOWNERS POLICY PROGRAM

RATES

CALCULATION OF PREMIUM

Dwelling and Farm Personal Liability Coverages

- Step 1 Determine the basic policy premium based on the amount of Coverage A or Coverage C, as applicable.
- Step 2 Adjust the premium determined in Step 1 to reflect the elimination of or revised limits for Coverages B or C.
- Step 3 If Form GL-2 is not used to provide farm personal liability coverage or if the limit that applies to farm personal liability cov. is reduced, subtract the appropriate credit from the result of Step 2.
- Step 4 Multiply the result of Step 3 by the deductible factor
- Step 5 Multiply the result of Step 4 by any premium modifications factors that apply.
- Step 6 Multiply the result of Step 5 by the factors for any other mandatory or optional coverages that apply.
- Step 7 Add the result of Step 6 to the premiums or charges for any other mandatory or optional coverages that apply.

Farm Coverages

If the deductible option, premium modifications, or coverage options vary by item or class of property, calculate the premium for each item or class separately.

- Step 1 Multiply the blanket limit and or the amount of insurance for each scheduled item by the appropriate rate.
- Step 2 Multiply the result of Step 1 by the deductible factor
- Step 3 Multiply the result of Step 2 by any premium modification factors that apply.
- Step 4 Multiply the result of Step 3 by the factors for any other mandatory or optional coverages that apply.
- Step 5 Add the result of Step 4 to the premiums or charges for any other mandatory or optional coverages that apply.

Commercial Liability Coverage - Form GL 610

- Step 1 Determine the commercial liability premium based on the Cov. L limit and the initial farm acreage.
- Step 2 If the limit that applies to farm commercial liability coverage is reduced, subtract the appropriate credit from the result of Step 1.
- Step 3 If the General Aggregate Limit or the Products/Complete Work Hazard Aggregate Limit is increased, multiply the result of Step 2 by the appropriate factor.
- Step 4 Add the result of Step 3 to the premiums or charges for any other mandatory or optional coverages that apply.

Supplemental Insurance contracts

Determine the premium for other applicable coverage written by endorsement to this policy which are not otherwise provided for in this manual. Classify and rate such coverages in accordance with the company manual for other lines of insurance.

Total Farmowners Policy Premium

The total farmowners policy premium is determined by adding the amounts calculated in the four sections of the CALCULATION OF PREMIUM Rule.

FARMOWNERS POLICY PROGRAM

ARKANSAS TERRITORIES

TERRITORY DEFINITIONS

Territory 3	Baxter	Faulkner	Madison	Searcy
	Benton	Franklin	Marion	Sebastian
	Boone	Fulton	Newton	Sharp
	Carroll	Independence	Perry	Stone
	Cleburne	Izard	Pope	Van Buren
	Conway	Johnson	Randolph	Washington
	Crawford	Logan	Scott	Yell
Territory 4	Ashley	Desha	Jefferson	Ouachita
	Bradley	Drew	Lafayette	Pike
	Calhoun	Garland	Lincoln	Polk
	Chicot	Grant	Little River	Pulaski
	Clark	Hempstead	Miller	Saline
	Cleveland	Hot Springs	Montgomery	Sevier
	Columbia	Howard	Nevada	Union
	Dallas			
Territory 5	Arkansas	Greene	Mississippi	Prairie
	Clay	Jackson	Monroe	Saint Francis
	Craighead	Lawrence	Phillips	White
	Crittenden	Lee	Poinsett	Woodruff
	Cross	Lonoke		

**FARMOWNERS POLICY PROGRAM
BASE PREMIUM TABLE
TERRITORY 3**

\$500 Deductible/ All Perils

Annual Premium

Amount of Insurance	Frame			Masonry		
	FO-1	FO-2	FO-3	FO-1	FO-2	FO-3
Premium Group	2	2	2	1	1	1
\$20,000	605	638				
\$22,000	616	650				
\$24,000	628	662				
\$26,000	639	674				
\$28,000	650	686				
\$30,000	661	698				
\$32,000	672	709				
\$34,000	684	721				
\$36,000	695	733				
\$38,000	706	745				
\$40,000	717	757	797	610	643	677
\$42,000	729	769	809	619	653	688
\$44,000	740	780	822	629	663	699
\$46,000	751	792	834	638	673	709
\$48,000	762	804	847	648	684	720
\$50,000	773	816	859	657	694	730
\$55,000	802	846	890	681	719	757
\$60,000	830	875	921	705	744	783
\$65,000	870	918	966	739	780	821
\$70,000	911	961	1,012	775	817	861
\$75,000	952	1,004	1,057	809	853	899
\$80,000	1,005	1,060	1,117	854	901	949
\$85,000	1,059	1,117	1,176	900	950	1,000
\$90,000	1,113	1,174	1,236	946	998	1,051
\$95,000	1,166	1,230	1,295	991	1,046	1,101
\$100,000	1,220	1,287	1,355	1,037	1,094	1,152
\$110,000	1,318	1,390	1,463	1,120	1,182	1,244
\$120,000	1,427	1,506	1,585	1,213	1,280	1,348
\$130,000	1,525	1,609	1,694	1,296	1,368	1,440
\$140,000	1,647	1,737	1,829	1,400	1,477	1,555
\$150,000	1,769	1,866	1,965	1,504	1,586	1,670
\$160,000	1,891	1,995	2,100	1,607	1,696	1,786
\$170,000	2,013	2,124	2,236	1,711	1,805	1,901
For Each Add'l						
\$10,000 add:	122.00	128.70	135.50	103.70	109.40	115.20

For optional deductible factors, see the Deductibles section of this manual.
Note: - Type 1 amounts for less than \$40,000 apply only to Coverage A mobile homes.

**FARMOWNERS POLICY PROGRAM
BASE PREMIUM TABLE
TERRITORY 4**

\$500 Deductible/ All Perils

Annual Premium

Amount of Insurance	Frame			Masonry		
	FO-1	FO-2	FO-3	FO-1	FO-2	FO-3
Premium Group	8	8	8	7	7	7
\$20,000	637	673				
\$22,000	649	685				
\$24,000	660	698				
\$26,000	672	710				
\$28,000	684	722				
\$30,000	696	735				
\$32,000	708	747				
\$34,000	720	760				
\$36,000	731	772				
\$38,000	743	785				
\$40,000	755	797	839	642	678	713
\$42,000	767	810	852	652	689	724
\$44,000	779	822	865	662	699	736
\$46,000	790	835	878	672	710	747
\$48,000	802	847	892	682	720	758
\$50,000	814	860	905	692	731	769
\$55,000	844	891	938	717	758	797
\$60,000	873	922	970	742	784	825
\$65,000	915	967	1,017	778	822	865
\$70,000	959	1,013	1,066	815	861	906
\$75,000	1,002	1,058	1,113	851	899	946
\$80,000	1,058	1,117	1,176	899	950	1,000
\$85,000	1,115	1,177	1,239	947	1,001	1,053
\$90,000	1,171	1,237	1,301	995	1,052	1,106
\$95,000	1,228	1,296	1,364	1,043	1,102	1,160
\$100,000	1,284	1,356	1,427	1,091	1,153	1,213
\$110,000	1,387	1,464	1,541	1,178	1,245	1,310
\$120,000	1,502	1,587	1,670	1,276	1,349	1,419
\$130,000	1,605	1,695	1,784	1,364	1,441	1,516
\$140,000	1,733	1,831	1,926	1,473	1,557	1,638
\$150,000	1,862	1,966	2,069	1,582	1,672	1,759
\$160,000	1,990	2,102	2,212	1,691	1,787	1,880
\$170,000	2,119	2,237	2,355	1,800	1,902	2,001
For Each Add'l						
\$10,000 add:	128.40	135.60	142.70	109.10	115.30	121.30

For optional deductible factors, see the Deductibles section of this manual.

Note: - Type 1 amounts for less than \$40,000 apply only to Coverage A mobile homes.

**FARMOWNERS POLICY PROGRAM
BASE PREMIUM TABLE
TERRITORY 5**

\$500 Deductible/ All Perils

Annual Premium

Amount of Insurance	Frame			Masonry		
	FO-1	FO-2	FO-3	FO-1	FO-2	FO-3
Premium Group	14	14	14	13	13	13
\$20,000	669	706				
\$22,000	681	719				
\$24,000	693	732				
\$26,000	706	745				
\$28,000	718	758				
\$30,000	731	771				
\$32,000	743	784				
\$34,000	755	797				
\$36,000	768	811				
\$38,000	780	824				
\$40,000	793	837	881	674	711	749
\$42,000	805	850	895	684	723	760
\$44,000	817	863	908	695	734	772
\$46,000	830	876	922	705	745	784
\$48,000	842	889	936	716	756	795
\$50,000	855	902	950	727	767	807
\$55,000	886	935	984	753	795	836
\$60,000	917	968	1,019	779	823	866
\$65,000	961	1,015	1,068	817	863	908
\$70,000	1,007	1,063	1,119	856	904	951
\$75,000	1,051	1,110	1,168	894	944	993
\$80,000	1,111	1,173	1,234	944	997	1,049
\$85,000	1,170	1,235	1,300	995	1,050	1,105
\$90,000	1,229	1,298	1,366	1,045	1,104	1,161
\$95,000	1,289	1,360	1,432	1,096	1,157	1,217
\$100,000	1,348	1,423	1,498	1,146	1,210	1,273
\$110,000	1,456	1,537	1,618	1,238	1,307	1,375
\$120,000	1,577	1,665	1,753	1,341	1,416	1,489
\$130,000	1,685	1,779	1,873	1,433	1,513	1,591
\$140,000	1,820	1,921	2,022	1,547	1,634	1,719
\$150,000	1,955	2,063	2,172	1,662	1,755	1,846
\$160,000	2,089	2,206	2,322	1,776	1,876	1,973
\$170,000	2,224	2,348	2,472	1,891	1,997	2,100
For Each Add'l						
\$10,000 add:	134.80	142.30	149.80	114.60	121.00	127.30

For optional deductible factors, see the Deductibles section of this manual.

Note: - Type 1 amounts for less than \$40,000 apply only to Coverage A mobile homes.

**FARMOWNERS POLICY PROGRAM
BASE PREMIUM TABLE**

FO-4

\$500 Deductible/ All Perils

Annual Premium

Amount of Insurance	Territory 3		Territory 4		Territory 5	
	Frame	Masonry	Frame	Masonry	Frame	Masonry
Premium Group	2	1	8	7	14	13
\$10,000	171	145	180	153	189	161
\$11,000	180	152	189	161	198	169
\$12,000	188	160	198	168	208	177
\$13,000	192	163	203	172	213	181
\$14,000	197	167	207	176	217	185
\$15,000	207	175	218	185	229	195
\$16,000	217	184	228	194	240	204
\$17,000	222	188	234	199	245	209
\$18,000	227	192	239	203	251	213
\$19,000	234	199	247	210	259	221
\$20,000	242	205	255	216	267	228
\$21,000	252	214	266	226	279	238
\$22,000	263	223	277	235	291	248
\$23,000	272	230	286	243	300	256
\$24,000	280	238	295	251	310	264
\$25,000	287	243	302	256	317	270
\$26,000	293	248	308	262	324	276
\$27,000	300	255	316	269	332	283
\$28,000	308	261	324	275	340	290
\$29,000	316	268	333	283	350	298
\$30,000	325	276	342	291	359	306
\$31,000	333	283	351	298	369	314
\$32,000	342	290	360	306	378	322
\$33,000	351	297	369	314	387	330
\$34,000	359	305	378	321	397	338
\$35,000	368	312	387	329	406	346
\$36,000	377	320	397	337	417	355
\$37,000	386	327	406	345	427	363
\$38,000	395	335	416	354	437	372
\$39,000	404	343	426	362	447	381
\$40,000	414	351	435	370	457	389
\$50,000	503	426	529	450	556	473
For Each Add'l						
\$5,000 add:	41.05	34.80	43.20	36.70	45.35	38.65

For optional deductible factors, see the Deductibles section of this manual.

FARMOWNERS POLICY PROGRAM

PREMIUM MODIFICATIONS

The basic policy rating information shown in this manual contemplates coverage for the principal farm residence and farm personal liability exposures. Unless farm personal liability coverage is deleted, coverage for the following exposures is required if they exist. Use the rating information shown in the Liability Coverage section of this manual.

- All additional or secondary residence premises where the named insured or spouse maintains a residence or farm.
- All domestic employees of the named insured or spouse not covered or not required to be covered by Workers' Compensation Insurance. A charge is required for each domestic employee in excess of two.
- Incidental office, professional, private school, or studio occupancies by the named insured on residential premises of the named insured.
- Total farm acreage in excess of 160 acres.
- Each separate set of farm buildings

The initial farm exposure includes

- The initial farm premises
- All additional farm premises without buildings maintained by the named insured or spouse which are operated in conjunction with the initial farm premises.

Rate other dwellings located on the initial farm premises as additional residence premises.

Each additional farm includes any additional farm locations with outbuildings, whether owned and operated by the insured or rented to others, and all vacant farm land used in conjunction with it. Rate other dwellings located on the additional farm as additional residence premises.

DEDUCTIBLES

A deductible amount is subtracted from all covered property losses, except the Incidental Property Coverages provided for Emergency Removal, Fire Department Service Charge, and if applicable, Refrigerated Food Spoilage, Extra Expense, Signs, Glass Breakage in Cabs, and Farm Operations Record Expense.

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

Flat Deductibles - All Perils/All Coverages

The policy may be issued with a single deductible amount that applies to all perils and all coverages that are subject to the deductible provision. Show the deductible amount on the declarations page. For the deductible options available use the factors shown below:

Split Deductible Amounts

The policy may be issued with a split deductible. This means the deductible options selected for property covered under Coverages A, B, and C differs from that selected for property covered under Coverages E, F, and G. When an occurrence affects two or more items at the same location with different deductible amounts, only the highest deductible applies. For the deductible options available use the factors shown below:

Attach endorsement FO-342 Deductible Amounts

FARMOWNERS POLICY PROGRAM

Deductible Options

<u>Deductible Amount</u>	<u>Factor</u>
500	1.00
1,000	0.93
2,500	0.88
5,000	0.84
10,000	0.81

Windstorm or Hail Deductibles

The following deductible options are used in conjunction with the Flat Deductible All Perils/All Coverages or the Split Deductible Amounts. A separate amount for a Flat or Split Deductible and the Windstorm or Hail deductible will be shown on the Declarations.

For both percentage and higher fixed-dollar deductibles, use Endorsement ML-405.

Percentage Deductibles

- A percentage deductible of 1%, 2%, or 5% of the Coverage A limit of liability is available when the dollar amount of the percentage deductible selected exceeds the amount of the deductible applicable to Coverage A, B, C, and D.
- In the event of a Windstorm or Hail loss to covered property, the dollar amount is deducted from the total of the loss for all coverages.

Factors

The factors displayed below incorporate the factors for the All Perils Deductibles. Do not use the factors for the All Perils Deductibles when rating a policy with a higher Windstorm or Hail deductible.

Deductible Factors

To compute the premium for this provision, multiply the adjusted BASE PREMIUM by the factor listed below for the deductible amounts selected:

All Other Perils Deductible Amt.	Percentage Windstorm or Hail Deductible Coverage A Limit	
	\$100,000 to \$199,999	\$200,000 and over
	1%	
\$ 500	.97	.90
\$ 1,000	.92	.86
\$ 2,500	-	-
	2%	
\$ 500	.90	.84
\$ 1,000	.86	.81
\$ 2,500	-	.78
	5%	
\$ 500	.83	.80
\$ 1,000	.80	.76
\$ 2,500	.77	.74

FARMOWNERS POLICY PROGRAM

Higher Fixed-Dollar Deductibles

- Deductible amounts of \$1,000, \$2,000 and \$5,000 are available when the dollar amount of the higher fixed-dollar deductible selected exceeds the amt. of the deductible applicable to Cov. A, B, C & D.
- Factors
The factors displayed below incorporate the factors for the All Perils Deductibles. Do not use the factors for the All Perils Deductible when rating a policy with a higher Windstorm or Hail deductible.
- Deductible Factors
To compute the premium for this provision, multiply the adjusted BASE PREMIUM by the factor listed below for the deductible amounts selected:

All Other Perils Deductible Amt.	Flat Windstorm or Hail Deductible		
	\$1,000	\$2,000	\$5,000
\$ 500	.97	.90	.83
\$1,000		.86	.80
\$2,500			.77

DELETION OF COVERAGE C - FORMS FO-1, FO-2, AND FO-3

Coverage C - Personal Property can be deleted when the policy is issued to cover the farmowner who does not occupy the principal farm residence. Use the factor .80 to adjust the premium. Make an entry on the declarations page to show that coverage C does not apply.

DELETION OF FARM PERSONAL LIABILITY COVERAGE

Use the credit of \$60.00 to adjust the premium for the deletion of farm personal liability coverage when:

- Farm personal liability coverage is omitted and replaced by commercial liability coverage;
- Coverage for farm personal liability is not provided by the company. Make an entry on the declarations to show that farm personal liability coverage does not apply.

The credit for the deletion of farm personal liability coverage also applies to the premium developed for an additional or secondary farm location if coverage for an additional residence premises occupied by the insured has been added to the policy that covers the primary location.

FARMOWNERS POLICY PROGRAM

FARMOWNERS PREMIUM SIZE PLAN

All farmowner accounts that develop a manual premium in excess of \$5,000 are subject to this plan. This modification will occur only on the farmowner policy's anniversary date and may not be changed during the term of the policy.

Should a change occur during the policy term and result in the premium falling below the \$5,000 annual qualifying amount, or being raised to another premium category level, the modification will not change from the level established at the inception date of the current policy term.

These modification factors are applied before any IRPM or Experience plan.

<u>Annual Premium</u>	<u>Modification</u>
0 - \$ 4,999	1.00
\$ 5,000 - \$ 7,500	.95
\$ 7,501 - \$10,000	.90
\$10,001 - \$15,000	.88
\$15,001 - \$20,000	.85
\$20,001 - \$30,000	.80
\$30,001 and over	.75

FIRE PROTECTION

The location of the building(s) determines its fire protection classification. Use the fire protection factors shown below to adjust Coverage A, B and C premiums for the appropriate protection location.

		Factor	
Protected	Building is located within 1,000 feet of a fire hydrant and within five road miles of a responding fire department.		
		Class 1 - 7	.75
		Class 8	.80
Partially Protected	Building is located over 1,000 feet from a fire hydrant but within five road miles of a responding fire department.		
	Class 9	.90	
Unprotected	All others	1.00	

FARMOWNERS POLICY PROGRAM

NEW HOME CREDIT (Not available on FO-4)

A new home credit is to be applied to the basic policy premium in accordance with the following schedule:

<u>Age</u>	<u>Factors</u>
<1 Year	.80
1 Year	.82
2 Years	.84
3 Years	.86
4 Years	.88
5 Years	.90
6 Years	.92
7 Years	.94
8 Years	.96
9 Years	.98

The proper credit will be applied automatically each succeeding year in accordance with the above schedule. The exact age (month and year of construction) of the dwelling must be shown on the application. This discount does not apply to mobile homes or modular homes.

PROTECTIVE DEVICES

Use the protective device factors shown below to adjust Coverage A, B and C premiums for the installation of the following approved and properly maintained alarm and/or sprinkler systems. Apply the single lowest qualifying factor only.

	Factor
Central station burglary alarm systems	.95
Central station fire alarm systems	.95
Fire department alarm systems	.97
Police department alarm systems	.97
Local burglary & smoke/fire alarm systems	.98
Sprinkler systems	.97

Attach Endorsement FO-216 Premises Alarm or Fire Protection System

FARMOWNERS POLICY PROGRAM

ADDITIONAL COVERAGE PREMIUMS DWELLING

The optional property coverages described in this section can be added when Form FO-1, FO-2, FO-3, or FO-4 is used to provide coverage for the principal farm residence.

ADDITIONAL LIVING COSTS AND LOSS OF RENT

The Coverage D limit can be increased. The rate per \$1,000 of insurance is \$5.90. Show the Coverage D limit on the declarations page.

BUSINESS PROPERTY - BUSINESS OCCUPANCY ON THE PREMISES

A separate internal limit can apply to the property used in conjunction with a business occupancy on the insured premises. The rate per \$1000 of insurance is \$18.00. Describe the business and make an entry to show the limit that applies. The internal limit that applies to business property will not apply to the property covered by Endorsement FO-69.

Attach Endorsement FO-69 Business Property - Business Occupancy on the Insured Premises

COLLISION OR UPSET

Coverage for direct physical loss caused by collision or upset can be added for a mobile home covered under Coverage A. The charge is \$16.00 per policy. Coverage applies while the mobile home is on the insured premises. Coverage for loss by collision or upset that occurs while the mobile home is away from the premises applies only if the company has given its written consent to move the mobile home.

Attach Endorsement FO-26 Collision or Upset

COMPUTERS

Coverage for computer data processing equipment and software can be provided for all risks of direct physical loss, with certain exceptions. The rate per \$1,000 of insurance for Data Processing Equipment is \$18.00. The rate per \$1,000 of insurance for Software is \$18.00. Describe the covered property. A \$250 deductible applies to this coverage.

Attach Endorsement FO-170 Computers

CONSENT TO MOVE MOBILE HOME

The coverage provided for mobile home covered under Coverage A can be extended to apply while the mobile home is away from the insured premises. The charge is \$11.00 per policy. Make an entry to show whether coverage applies during the policy period or for a specific 30 day period.

Attach Endorsement FO-25 Consent to Move Mobile Home

DWELLING UNDER CONSTRUCTION -THEFT

Coverage can be provided for theft or attempted theft in or to a residence being built or a newly constructed residence before it is occupied. Coverage also applies to theft of materials and supplies used in construction of the residence. The rate is \$25.00 for the first \$1,000 of coverage. The rate for each additional \$1,000 of coverage is \$6.15. Make entries to show the effective date of the coverage and the limits that applies.

Attach Endorsement FO-125 Dwelling Under Construction - Theft

FARMOWNERS POLICY PROGRAM

EARTHQUAKE

Coverage A - Dwelling

Coverage for direct physical loss caused by earthquake can only be added for property covered under Coverage A. The limit for this coverage must be the same as the Coverage A limit. The base deductible is 10% of the limit of liability and is subject to a \$250 minimum. This deductible may be increased for a premium credit. Use the rating information shown below. If coverage is provided for exterior masonry veneer, make an entry to show that the masonry veneer exclusion does not apply.

Attach Endorsement EQ-50 Earthquake

Premium for Base Deductible

Develop the premium as follows:

- Step 1 Determine the Earthquake Zone
- Step 2 Select the rate per \$1,000 according to the appropriate coverage form and construction.
- Step 3 Apply the rate to the Coverage A limit

Rates are per \$1,000 of Insurance

<u>Forms</u>	<u>Zones</u>	<u>Frame</u>	<u>Masonry</u>
FO-1, FO-2, FO-3	1	\$0.70	\$1.35
	2	\$0.40	\$1.01

Premium for Higher Deductibles

Develop the premium as follows:

- Step 1 Determine the premium for the Base Deductible.
- Step 2 Select the credit factor for the percentage deductible desired from the table below.
- Step 3 Multiply the premium in Step 1 by the factor selected in Step 2.

DEDUCTIBLE PERCENTAGE	FACTOR	
	FRAME	MASONRY
15%	.83	.88
20%	.66	.76
25%	.49	.64

Zone Definition

Zone 1	Baxter	Clay	Craighead	Crittenden	Cross
	Fulton	Greene	Independence	Izard	Jackson
	Lawrence	Mississippi	Poinsett	Randolph	Sharp
Zone 2	Balance of the State				

Coverage C - Personal Property

Earthquake Coverage for Coverage C - Personal Property is available for a minimum flat charge of \$15.00 per policy. The maximum per policy limit of liability for this endorsement is the lesser of \$10,000 or the Coverage C limit of liability. A mandatory deductible of \$1,000 will apply.

Use Endorsement EQ-70 Earthquake - Personal Property

FARMOWNERS POLICY PROGRAM

EXPANDED ORDINANCE OR LAW

The limitation that applies to ordinance or law coverage (25% of the limit that applies to the damaged property) can be removed. When the limitation is removed, the limit that applies to covered property includes coverage for the increased cost, which results from the enforcement of a code, ordinance, or law, which regulates the use, construction, repair, demolition, or removal of property following a covered loss. Use the factor 1.10 to adjust the premium.

Attach Endorsement FO-70 Ordinance or Law

IDENTITY FRAUD EXPENSE COVERAGE

This coverage is available to pay for expenses incurred by an insured as the direct result of identity fraud. Identity fraud occurs when an individual's personal identifying information is used without his or her permission to purchase goods or services, obtain credit, borrow money, or otherwise violate federal, state, or local laws.

Coverage is provided for expenses resulting from identity fraud that occurs at any time prior to the end of the policy period and is discovered by the insured during the policy period or during the one-year period that follows. In the event that the insured obtains replacement identity fraud expense coverage, the one-year extended discovery period terminates as of the date the replacement coverage takes effect.

As an added benefit, our company has contracted with a vendor to provide identity fraud resolution services including: unlimited access to a dedicated, personal advocate; proactive assistance for victims of wallet and purse theft; systematic notification to credit bureaus, creditors and collectors, government agencies, and relevant parties; all phone calls and documentation needed to resolve an identity theft; comprehensive case file creation to assist law enforcement and insurance; a 3-in-1 credit report and credit monitoring for all victims; fraud monitoring for victims of true identity theft.

<u>Limit</u>	<u>Premium Per Policy</u>
\$ 5,000	\$15.00 annual premium
\$10,000	\$20.00 annual premium
\$15,000	\$30.00 annual premium
\$25,000	\$45.00 annual premium

Attach Endorsement FO 0794 Identity Fraud Expense Coverage

FARMOWNERS POLICY PROGRAM

INCIDENTAL COVERAGES - INCREASED LIMITS (FORMS FO-1, FO-2, FO-3 & FO-4)

The limits that apply to the following Incidental Coverages can be increased. Use the rating information shown below.

<u>Incidental Coverages - Increased Limits</u>	<u>Basic Policy Limits</u>	<u>Rate</u>	<u>Maximum Limits</u>
Fire Department Service Charge	\$500	\$1.76 per \$100	\$1,000
Outdoor Antennas	\$1500	\$1.76 per \$100	\$5,000
*Well Pumps (main dwelling only)	\$1500	\$1.76 per \$100	\$5,000
Private Power and Light Poles	\$1500	\$1.76 per \$100	\$2,500
Refrigerated Food Spoilage	\$500	\$1.76 per \$250	\$1,000
Tenant's Improvements (FO-4 only)	10% of Cov. C	\$3.53 per \$100	\$1,000

<u>Credit Card, Forgery, & Counterfeit Money</u>	<u>Basic Policy Limits</u>	<u>Charge</u>	<u>Aggregate Limit</u>
	\$1500	\$2.00	\$2,500
		\$3.00	\$5,000
		\$4.00	\$7,500
		\$5.00	\$10,000

* Pump houses need to be covered using rates for "Barns and Outbuildings".

Attach Endorsement FO-30 Incidental Property Coverages - Higher Limits

LIMITATIONS OF CERTAIN PROPERTY

The internal limits under Coverage C that apply to the following classes of property can be increased. Use the rating information shown below.

<u>Limitations on Certain Property</u>	<u>Basic Policy Limits</u>	<u>Rate</u>	<u>Maximum Limits</u>
Money	\$250	7.05 per \$100	\$500
Securities	\$1,500	3.53 per \$100	\$3000
Jewelry, Watches, and Furs	\$2,500	9.40 per \$500	\$5000
Silverware, Goldware & Pewterware	\$2,500	0.65 per \$100	\$10,000
Guns and Gun Accessories	\$2,500	1.76 per \$100	\$5,000
Motorized Vehicles	\$2,500	0.54 per \$100	\$10,000
Business Property	\$2,500	1.76 per \$100	\$10,000

Attach Endorsement FO-65 Coverage C - Higher Limit of Liability on Certain Property

PERSONAL PROPERTY

Increased Limit - The Coverage C limit can be increased. The rate per \$1,000 is \$2.00.

Reduced Limit - For one or two family dwellings, the Coverage C limit can be reduced to not less than 40% of the Coverage A limit. The rate per \$1,000 of insurance is a \$1.00 credit. This option is not permitted when Endorsement FO-69 is used to provide a separate limit for the property of a business conducted on premises.

PRIVATE STRUCTURES - INCREASED LIMITS FOR SPECIFIC STRUCTURES

An additional amount of insurance can be provided for specific private structures that are covered under Coverage B. The rate per \$1,000 of insurance is \$3.80. Describe the covered structures and make an entry to show the additional amount of coverage that applies to each structure.

Attach Endorsement FO-48 Related Private Structures

FARMOWNERS POLICY PROGRAM

REPLACEMENT VALUE - PERSONAL PROPERTY

The loss settlement provisions that apply to personal property and various miscellaneous items can be converted from actual cash value coverage to replacement cost coverage. Replacement cost coverage on personal property may be written without providing replacement cost coverage on the primary dwelling. Use the rating information shown below.

<u>Form</u>	<u>Factor</u>
FO-1, FO-2, and FO-3	1.08
FO-4	1.25

Attach Endorsement FO-55 Replacement Value

REPLACEMENT VALUE - WELL PUMPS

The loss settlement provisions that apply to well pumps can be converted from actual cash value coverage to replacement cost coverage. The rate is \$16.00 per pump.

Attach Endorsement FO-364 Replacement Cost Provision For Well Pumps

SCHEDULED PERSONAL PROPERTY

Coverage for scheduled personal property can be provided against all risks of direct physical loss with certain exceptions. See Personal Inland Marine Manual for rating information. Describe the covered property and make entries to show the limits that apply.

Attach Endorsement FO-61 Scheduled Personal Property

SECURED PARTY'S INTEREST - ADDITIONAL COVERAGE

The interest of the lien holder may be covered for direct loss resulting from:

Collision, Upset, Conversion, Embezzlement, or Secretion. The rate is \$11.00 per policy, or Flood, Earthquake, Collision, Upset, Conversion, Embezzlement, or Secretion. Use the factor 1.15 to adjust the premium.

Make an entry to show whether coverage for flood and earthquake applies or does not apply.

Attach Endorsement FO-27 Secured Party's Interest - Additional Coverage

SPRINKLER LEAKAGE

When a premium credit has been allowed for the installation of an approved and properly maintained sprinkler system, coverage can be added for direct physical loss to property covered under Coverages A, B, or C resulting from the accidental leakage of the sprinkler system. Use the rating information shown below. Describe the covered property. Make entries to show the limits that apply.

Rates are per \$1,000 of insurance.

Building	\$ 4.70
Contents	\$16.45

Attach Endorsement FO-307 Sprinkler Leakage

FARMOWNERS POLICY PROGRAM

SUPPLEMENTAL FLOATER COVERAGE

Inland marine coverages on farm personal property, agricultural machinery, livestock and other property may be provided. See Personal Inland Marine Manual for rating information.

Attach appropriate endorsements as indicated in the Personal Inland Marine Manual.

WATER DAMAGE - SEWERS, DRAINS, AND SUMPS

Coverage for direct physical loss caused by water that backs up through sewers or drains or overflows from a sump can be added for property covered under Coverages A, B, and C for an additional premium of \$31.00. Coverage for such loss is limited to \$5,000; a \$250 deductible applies.

Attach Endorsement FO-208 Water Damage - Sewers, Drains, and Sumps

FARMOWNERS POLICY PROGRAM

ADDITIONAL COVERAGE PREMIUMS FARM

The optional property coverages described in this section can be added when Form FO-6 is used to provide coverages for farm buildings and/or farm personal property.

COVERAGE E, F, and G - RATING INFORMATION

Annual Rates per \$1000 of Insurance

\$500 Loss Deductible

	<u>Territory</u> 3	<u>Territory</u> 4	<u>Territory</u> 5
<u>Coverage E -Farm Barns, Buildings, and Structures</u>			
(Also see Heating and Insulation Charges)			
Barns and Outbuildings			
Type 1 - No Open Sheds	\$8.31	\$8.73	\$9.14
Type 2			
Type 2A - No Open Sheds	11.66	12.26	12.86
Type 2B – No Open Sheds	12.45	13.09	13.75
Type 3 (Buildings not eligible for Type 1, Type 2A, or Type 2B)	15.37	16.16	16.94
Boat Docks	27.06	28.47	29.91
Fences (Not field or pasture fences)	16.53	17.38	18.22
Outdoor Antennas			
Satellite Dish Antennas (Must be anchored)	14.93	15.73	16.53
Other Antennas, Masts and Towers	47.44	49.94	52.44
Private Power and Light Poles and Wiring (Use total value of all poles and wiring owned)	16.53	17.38	18.22
Windmills and Wind Chargers	47.44	49.94	52.44
Mobile Homes	20.88	21.97	23.07
Dwellings			
Type 1 Dwelling - 30,000 minimum	8.55	9.01	9.48

FARMOWNERS POLICY PROGRAM

	<u>Territory</u> 3	<u>Territory</u> 4	<u>Territory</u> 5
<u>Coverage F - Scheduled Farm Personal Property</u>			
Household Contents			
Mobile Home	20.88	21.97	23.07
Type 1 Dwelling	9.19	9.69	10.19
Combines and Cotton Pickers	10.44	10.99	11.53
Grain (covered only for loss by fire while in the open)	7.89	8.29	8.69
Hay, Straw and Fodder - In Building	19.47	20.48	21.52
Hay, Straw and Fodder - In the Open	7.74	8.14	8.54
Irrigation Equipment			
Self Propelled or Upright Type Including Non-Submersible Pumps and Motors			
5 Towers or Less	8.44	8.99	9.54
6 or More Towers	10.44	10.99	11.53
All Other Type Systems	6.44	7.00	7.54
Livestock & Poultry	7.14	7.49	7.89
Machinery, Vehicles and Equipment:			
Specifically Described and Not Otherwise Rated	6.74	7.09	7.44
Undescribed (Including Tools & Supplies) (Limited to \$2,500 on Any One Item)	7.14	7.49	7.89
Borrowed, Rented or Leased	7.14	7.49	7.89
Portable Buildings and Portable Structures	16.53	17.38	18.22
Submersible Pumps	26.02	27.37	28.71
Tobacco in Barns	8.94	9.39	9.83
Other Farm Personal Property (Excludes windstorm or hail loss to farm produce in stacks, shocks or swaths)	7.89	8.29	8.69
<u>Coverage G - Unscheduled Farm Personal Property</u>			
(Limit on Livestock not to exceed \$2,500 on any one head)			
Minimum Amount - \$50,000 - 100% Coinsurance			
\$50,000 to \$100,000	6.24	6.60	6.94
\$100,001 to 200,000	5.80	6.09	6.39
Over \$200,000	5.24	5.49	5.80

When Coverage G inventory does not include any livestock, grain or feed, a notation will be made on the policy declarations to show the additional excluded property.

FARMOWNERS POLICY PROGRAM

4-H AND F.F.A. ANIMALS

Coverage for loss resulting from the death of animals raised or kept as 4-H or F.F.A. projects can be provided for all risks of direct physical loss, with certain exceptions. The rate per \$1000 of insurance is \$10.58. Describe the covered animals and make entries to show the original cost and the limit that applies to each animal.

Attach Endorsement FO-346 4-H and F.F.A. Animals

ADDITIONAL PERILS - LIVESTOCK

Coverage for livestock covered under Coverage F and G can be extended to include loss resulting from death caused by accidental shooting, drowning, attack by dogs or wild animals, and collapse of a building. The limit for this coverage must be the same as the policy limit for the covered property. Describe the type of livestock covered and make an entry to show that coverage does not apply to sheep. Use the rating information shown below. Higher deductible credits apply to this coverage.

Rate per \$1,000 of insurance	
Excluding Sheep	Included at no charge
Including Sheep	N/A

Attach Endorsement FO-356 Added Animal Perils

ANIMAL COLLISION

Coverage may be provided for death of farm animals caused by collision with a vehicle not owned or operated by the insured or his employees. This coverage is subject to a limit of \$400 per animal and should not be used when livestock is covered under Coverage F and G. The premium charges are shown below.

Estimated Number of Head

1 but not more than	100
101 but not more than	250
251 but not more than	500
501 but not more than	1,000
1,001 or more	



Premium

\$11.00
\$21.00
\$32.00
\$42.00
Submit for Rating

Attach Endorsement ML-337 Animal Collision

BUILDING UNDER CONSTRUCTION - COVERAGE E

Farm barns, buildings and structures insured under Coverage E may be insured during the course of construction subject to the forms and rates applying to the risk when completed. Coverage must be written prior to start of construction for a provisional amount of insurance equal to the full completed value. Theft coverage is included subject to a deductible based upon the greatest of \$1,000, 1% of the provisional amount of insurance or the Coverage E deductible at the same location. Failure to maintain the proper amount of insurance may cause the insured to share proportionately in a loss. To determine rates, multiply the completed building rates by .65. Pro rata cancellation is permitted upon completion of construction.

Attach Endorsement FM-82 Buildings Under Construction

FARMOWNERS POLICY PROGRAM

EARTHQUAKE

Coverage for direct physical loss caused by earthquake can only be added for buildings covered under Coverage E. The limit per building for this coverage must be the same as specified in the Coverage E limit. The base deductible is 10% of the limit of liability and is subject to a \$250 minimum. This deductible may be increased for a premium credit. Use the rating information shown below. If coverage is provided for exterior masonry veneer, make an entry to show that the masonry veneer exclusion does not apply.

Attach Endorsement EQ-60 Earthquake

Premium for Base Deductible

Develop the premium as follows:

- Step 1 Determine the Earthquake Zone
- Step 2 Select the rate per \$1,000 according to the appropriate coverage form and construction.
- Step 3 Apply the rate to the Coverage E limit

Rates are per \$1,000 of Insurance

<u>Forms</u>	<u>Zones</u>	<u>Frame</u>	<u>Masonry</u>
FO-6	1	\$0.70	\$1.35
	2	\$0.40	\$1.01

Premium for Higher Deductibles

Develop the premium as follows:

- Step 1 Determine the premium for the Base Deductible.
- Step 2 Select the credit factor for the percentage deductible desired from the table below.
- Step 3 Multiply the premium in Step 1 by the factor selected in Step 2.

DEDUCTIBLE PERCENTAGE	FACTOR	
	FRAME	MASONRY
15%	.83	.88
20%	.66	.76
25%	.49	.64

Zone Definition

Zone 1	Baxter	Clay	Craighead	Crittenden	Cross
	Fulton	Greene	Independence	Izard	Jackson
	Lawrence	Mississippi	Poinsett	Randolph	Sharp

Zone 2 Balance of the State

FARMOWNERS POLICY PROGRAM

FARM EXTRA EXPENSE

Coverage can be added for the expenses incurred in order to resume or continue normal farming operations that were interrupted as the result of direct physical loss by a peril insured against to property covered under Coverages E, F, or G. The rate per \$1000 of insurance is \$38.78. Make an entry on the declarations page or a schedule to show the limit for the extra expense coverage in Form FO-6.

FARM MACHINERY COVERAGE - OPEN PERILS

Coverage for farm machinery can be provided for all risks of direct physical loss, with exceptions. A 100% coinsurance requirement applies to all covered property. Use the rating information shown below. If coverage applies on an unscheduled basis, make an entry to show the limit for blanket coverage. If coverage applies on a scheduled basis, describe the covered property and make entries to show the limits that apply. Higher deductible credits apply to this coverage.

Rate per \$1,000 of insurance with \$500 deductible

	<u>Territory</u> 3	<u>Territory</u> 4	<u>Territory</u> 5
<u>Scheduled Farm Personal Property</u>			
Combines, Cotton Pickers	11.43	11.99	12.54
Machinery, Vehicles and Equipment:			
Specifically Described and Not Otherwise Rated	7.24	7.59	7.94
Undescribed (Including tools & supplies)			
(Limited to \$2,500 on Any One Item)	7.64	7.99	8.39
Borrowed, Rented or Leased	7.64	7.99	8.39
Irrigation Equipment			
Self Propelled or Upright Type			
Including Non-Submersible Pumps & Motors			
5 Towers or Less	9.44	9.99	10.54
6 or More Towers	11.43	11.99	12.54
All Other Type Systems	7.44	7.99	8.54

Attach Endorsement FO-560 Farm Machinery

HEATING CHARGES

Heating Charges – Additional Dwellings, Farm Barns and Outbuildings

Heating charges apply to both building and contents. Charges are not cumulative. If more than one kind of heat is used, use the higher charge only.

Gas or Electric: Gas or electric brooders and heating stoves or gas or portable electric heating devices of any description (other than electric light or heat bulbs): \$0.13 per \$100 of insurance.

Other: Wood, coal or oil burning brooder or heating stoves: \$0.94 per \$100 of insurance.

NOTE: No charge if building is unheated or if heated by permanently installed warm air furnace, hot water or steam heating plant set on an incombustible base and venting to standard chimney and with no other type of heating device in the building.

FARMOWNERS POLICY PROGRAM

INCIDENTAL COVERAGES - INCREASED LIMITS (FORM FO-6)

The limits that apply to the following Incidental Coverages can be increased. Use the rating information shown below. Make entries to show the amount of each increase and the total limits that apply.

Incidental Coverages - <u>Increased Limits</u>	<u>Basic Policy Limits</u>	<u>Rate</u>	<u>Maximum Limits</u>
Fire Department Service Charge	\$500	\$1.76 per \$100	\$1,000
Property in Care of Common/Contract Carrier	\$1,500	\$1.71 per \$100	\$10,000
Signs	\$500		\$1,000
Electric		\$5.41 per \$100	
all Other		\$3.53 per \$100	
Glass Breakage in Cabs	\$500	\$1.76 per \$100	\$5,000
Farm Operations Records	\$2,500	\$1.76 per \$1,000	\$5,000

Attach Endorsement FO-330 Incidental Property Coverages - Higher Limits

FARMOWNERS POLICY PROGRAM

LOSS OF FARMING INCOME COVERAGE

When an operation located in an insured farm building cannot continue if the building is damaged or destroyed by a Covered Farm Peril the loss of income from the suspended farming operation can be covered by this endorsement.

Farming income means:

- The net income (net profit or loss before income taxes) that would have been earned or incurred from normal farming operations in the insured building; and,
- Continuing normal operating expenses incurred, including payroll.

Additional Coverages

The loss of Farming Income Endorsement also affords coverage for:

- Two consecutive weeks of suspended operations due to action by a civil authority;
- New buildings and buildings being remodeled which have been damaged by a Covered Farm Peril resulting in a delay in the start of operations; and
- Operations that have resumed after a loss and are not back to normal during 30 consecutive days after resumption of operations.

Limit of Insurance

- The Loss of Farming Income Limit of Insurance for each building should be no less than the estimated farming income for the period of time operations in that building is expected to be suspended. A separate limit of insurance will be shown for each building.
- Payment for Loss of Farming Income during any one month is limited to the 30 day fraction, shown in the Schedule of the endorsement, times the Limit of Insurance.

Rates

The rate for this endorsement is determined by multiplying the applicable Coverage E base rate times the appropriate factor for the 30 day fraction selected. The resulting Loss of Farming Income rate is then multiplied times the amount of coverage desired.

<u>30 Day Fraction</u>	<u>Factor</u>
1/3	1.00
1/4	.90
1/6	.75

Attach Endorsement FM-95 Loss of Farming Income

FARMOWNERS POLICY PROGRAM

PEAK SEASON INVENTORY - FARM PERSONAL PROPERTY

Coverage for farm personal property covered under Coverage F can be increased for specific monthly periods. Prorate the increased amount of coverage. Describe the covered property and make entries to show the amount of increase and the applicable time period.

Attach Endorsement FO-352 Peak Season Inventory - Farm Personal Property

POLLUTANT CLEAN-UP AND REMOVAL - HIGHER AGGREGATE LIMIT

The annual aggregate limit that applies to pollutant clean up and removal expense can be supplemented with an additional aggregate limit. A separate deductible amount applies to the additional aggregate limit for each covered occurrence. The rate per \$1,000 of insurance is \$11.28. Make entries to show the deductible amount and the additional aggregate limit. Higher deductible credits apply to this coverage.

Attach Endorsement FO-123 Pollutant Clean Up and Removal

PRIVATE STRUCTURES - RENTED TO OTHERS

Coverage for private structures on the insured premises rented or held for rental to others as a residence for no more than two families can be provided by scheduling the structures under Coverage E. Use the Coverage E rating information for dwellings shown in this manual.

PRIVATE STRUCTURES - WITH INCIDENTAL OCCUPANCIES

Coverage for private structures on the insured premises with office, professional, private school, day care, or studio occupancies can be provided by scheduling the structures under Coverage E. Use the Coverage E rating information for barns shown in this manual.

PROPERTY IN TRANSIT

Coverage for farm personal property in transit can be provided for all risks of direct physical loss, subject to certain exceptions. Coverage does not include property in transit by or in the custody of a common or contract carrier. Higher deductible credits apply to this coverage.

<u>Limit</u>	<u>Premium Per Policy</u>
\$ 5,000	\$15.00 annual premium
\$10,000	\$30.00 annual premium
\$15,000	\$45.00 annual premium
\$20,000	\$60.00 annual premium
\$25,000	\$75.00 annual premium

Attach Endorsement FO-568 Property in Transit - Coverages F and G

RENTED OR BORROWED EQUIPMENT

Coverage for direct physical loss to farm machinery and equipment that is rented or borrowed from others can be provided by the policy. Use the rating information in the COVERAGE E, F, AND G - RATING INFORMATION section of this manual. Make an entry on the declarations page or a schedule to show the limit for the rented or borrowed equipment coverage in Form FO-6.

FARMOWNERS POLICY PROGRAM

REPLACEMENT COST PROVISIONS - CENTER PIVOT IRRIGATION SYSTEMS

The actual cash value loss settlement provisions that apply to Center Pivot Irrigation Systems can be converted to replacement cost coverage which provides for like kind and quality without deduction for depreciation. Eligible items must be insured for 100% of their replacement value and be 8 years old or less and in good repair. These items must be scheduled under Coverage F or scheduled on the FO-560 and be identified by year, make and model. Additional premium charge is \$1.20 per \$1,000.

A completed and signed Center Pivot Replacement Cost Worksheet (SPA-6) is required.

Attach Endorsement FO-561 Replacement Cost Terms - Center Pivot Irrigation Systems

REPLACEMENT COST PROVISION - FARM BARN, BUILDINGS, AND STRUCTURES

The loss settlement provisions that apply to farm barns, buildings, and structures covered under Coverage E can be converted from actual cash value coverage to replacement cost coverage. Eligible buildings must be insured for 100% of their replacement value. Available only by specific request on a per building or per structure basis, subject to company approval. No buildings of "Open Construction" may be considered.

Attach Endorsement FO-341 Replacement Cost Terms - Farm Barns, Buildings, and Structures

SPECIAL FORM COVERAGE - FARM BARN, BUILDINGS, AND STRUCTURES

The named-perils coverage that applies to farm barns, buildings, and structures covered under Coverage E can be converted to cover all risks of direct physical loss, with certain exceptions, for specific structures. Use the rate of \$1.88 per \$1000 of coverage. Available only by specific request on a per building or per structure basis, subject to company approval. No buildings of "Open Construction" may be considered. Higher deductible credits apply to this coverage.

Attach Endorsement FO-362 Special Form Coverage - Farm Barns, Buildings, and Structures

SPRINKLER LEAKAGE

When a premium credit has been allowed for the installation of an approved and properly maintained sprinkler system, coverage can be added for direct physical loss to property covered under Coverages E, F, or G resulting from the accidental leakage of the sprinkler system. Use the rating information shown below.

Rates per \$1,000 of insurance	
Building	\$4.70
Contents	\$16.45

Attach Endorsement FO-307 Sprinkler Leakage

FARMOWNERS POLICY PROGRAM

SUFFOCATION OF LIVESTOCK

Coverage for livestock covered under Coverage F can be extended to include death caused by suffocation in confinement operations. The suffocation must result from the breakdown of or the interruption of power to equipment that controls the temperature, atmosphere, or movement of air within a building that confines the covered livestock. Ten percent (10%) of the amount of each loss will be applied as a deductible, subject to \$1,000 minimum deductible. The limit for this coverage must be the same as the policy limit for the covered livestock. Use the factor 1.30 to adjust the premium. Describe the building and type of livestock covered.

Attach Endorsement FO-349 Suffocation of Livestock



THEFT OF BUILDING MATERIALS

Coverage for loss resulting from theft of building materials and supplies can be added for structures covered under Coverage E. Use the factor 1.25 to adjust the premium

Attach Endorsement FO-345 Theft of Building Materials - Farm Barns, Buildings, and Structures

WEIGHT OF ICE, SNOW, OR SLEET

Coverage for direct physical loss caused by the weight of ice, snow, or sleet can be added for property covered under coverage E, F, or G. The limit for this coverage must be the same as the policy limit for the covered property. The rate per \$1,000 of insurance is \$1.65. Higher deductible credits apply to this coverage.

Attach Endorsement FO-323 Weight of Ice, Snow, or Sleet

WINTER PERILS - LIVESTOCK

Coverage for livestock covered under Coverages F or G can be extended to include loss resulting from death caused by freezing or smothering in snowstorms or ice storms and falling through ice. This coverage is subject to a coinsurance provision. Use the rate of \$.94 per \$1,000. Describe the livestock covered.

Attach Endorsement FO-324 Winter Perils Livestock

FARMOWNERS POLICY PROGRAM

LIABILITY COVERAGE OPTIONS

The optional liability coverages described in this rule can be added when Form GL-2 is used to provide farm personal liability coverage or when Form GL- 610 is used to provide commercial liability coverage. Many of these optional liability coverages can also be added when the commercial liability coverage provided by Form GL-610 has been extended to include coverage for the personal liability exposures of individuals through the use of Endorsement GL-9. The description of each option indicates how it should be applied. The basic liability limits are \$100,000 for Coverage L and \$1,000 for Coverage M. See COVERAGE L and M – RATING INFORMATION section for rates.

ADDITIONAL FARM PREMISES RENTED TO OTHERS

Coverage for liability arising out of additional farm premises rented or held for rental to others can be added to policies that include farm personal or commercial liability coverage. Describe the rented premises.

Attach Endorsement GL-73 Additional Residences or Farms - Rented to Others

ADDITIONAL INTERESTS - Occupying a Separate Residence on the Farm Premises

The policy can be endorsed to cover both the personal liability exposures of co-owners or partners who reside in a separate residence on the farm, as well as their interest in the farm premises and operations. Make entries on the endorsement to show the location of the premises, the names of the additional insureds, and the extent of their interests.

Attach Endorsement GL-71 Additional Insured - Partners or Co-owners

ADDITIONAL INTERESTS - Other Residents of the Named Insured's Household

The policy can be endorsed to provide personal liability coverage for other residents of the named insured's household who are not related to the named insured and who would not otherwise be covered as an insured under the policy. Make entries on the endorsement to show the names of the additional insureds.

Attach Endorsement GL-72 Additional Insureds

ADDITIONAL RESIDENCE RENTED TO OTHERS

Coverage for liability arising out of one to two family dwellings owned by the insured and rented or held for rental to others can be added to policies that include personal or farm personal liability coverage. Describe the rented premises.

Attach Endorsement GL-73 Additional Residences or Farms - Rented to Others

FARMOWNERS POLICY PROGRAM

BUSINESS ACTIVITIES - BUSINESS NOT OWNED BY THE INSURED

Coverage for liability arising out of an insured's business activities, other than activities related to a business of which the insured is the sole owner or a partner, can be added to policies that include personal or farm personal liability coverage. Eligible business activities are classified as shown below. Make the appropriate charge for each covered person. If applicable, make an entry to show that coverage for corporal punishment is included.

Business Activities

- Clerical Office Employees
- Salespersons, Collectors, or Messengers-
No installation, demonstration, or service operations
- Salespersons, Collectors, or Messengers-
Including installation, demonstration, or service operations
- Teachers- athletic, laboratory, manual training, physical training
or swimming instruction, excluding corporal punishment of pupils
- Teachers - Not otherwise classified, excluding corporal
punishment of pupils
- Corporal Punishment of pupils (Does not include medical payments)

Attach Endorsement GL-74 Business Activities

CARE PROVIDED FOR OTHERS

Coverage for liability arising out of the care provided for others as a business conducted on the premises can be added to policies that include personal or farm personal liability coverage. Eligible operations are limited to those that involve the care of no more than three persons. The limit for this coverage applies on an annual aggregate basis. Describe the covered business and make entries to show the limit that applies and the number of persons receiving care.

Attach Endorsement GL-84 Care Provided for Others

CUSTOM FARMING

Coverage for liability arising out of custom farm work that:

- exceeds \$5,000 in annual receipts; and
- does not involve the application of pesticides or herbicides

can be added to policies that include farm personal or commercial liability coverage. Describe the custom farming activities. Make entries to show estimated receipts and advance premium amount.

Attach Endorsement GL-75 Custom Farm Work

FARMOWNERS POLICY PROGRAM

EMPLOYER'S LIABILITY - FARM EMPLOYEES

Liability and medical payments coverage for injuries sustained by farm employees during the course of their employment may be added to policies that include farm personal or commercial liability coverage. Employees subject to the Worker's Compensation Act are not eligible.

For Farm Personal Liability: Attach Endorsement GL-76 Employer's Liability - Farm Employees

For Commercial Liability: Attach Endorsement GL-872 Farm Employers Liability Coverage
(GL-610 Only)

EXCLUSION OF THE PRODUCTS/COMPLETED WORK HAZARD – (GL-610 only)

Coverage for liability arising out of the Products/Completed Work Hazard can be omitted from policies that include GL-610 commercial liability coverage. Use the rating information provided below.

Limit of Liability	Credit
\$100,000	\$13
\$300,000	\$16
\$500,000	\$19

Attach Endorsement GL-615 Exclusion of Products/Completed Work Coverage

FARM CHEMICAL LIMITED LIABILITY

Coverage for liability arising out of the release of farm chemicals on the insured premises can be added to policies that include coverage for farm personal or commercial liability coverage. This coverage is limited to physical injury of property. The limit applies on an annual aggregate basis with a maximum \$100,000 limit of liability. Use the rating information shown below.

	<u>\$50,000 limit</u>	<u>\$100,000 limit</u>
1 - 160 acres	\$15.00	\$16.00
161 - 500 acres	\$20.00	\$22.00
501 - 1500 acres	\$27.00	\$29.00
1501 - 3000 acres	\$35.00	\$38.00
Over 3000 acres	\$43.00	\$47.00

Attach Endorsement GL-614 Farm Chemicals Limited Liability

FARMER'S MEDICAL PAYMENTS - NAMED INSURED

Coverage may be provided for the named insured, the named insured's spouse, the relatives of either, and any other person under the age of 21 in the care of the insured, providing all such individuals are residents of the named insured's household and are between the ages of 10 and 70. Add the following premium charge for each person included under this coverage.

Limit of Liability	Premium per Person \$50 Deductible
\$1,000	\$73
\$500	\$63
\$250	\$56

Attach Endorsement FMP-50 Farmer's Medical Payments Insurance

FARMOWNERS POLICY PROGRAM

INCIDENTAL BUSINESS PURSUITS

Coverage for liability arising out of an incidental business conducted on or from the insured premises by the insured can be added to policies that include personal or farm personal liability coverage. Describe the covered business. Make entries to show the names of the insured, estimated receipts, and whether coverage for liability arising out of products and completed work is included or excluded.

Incidental Business Pursuits

- Blacksmithing, Welding and Farm Machinery Repair Shop - No Farm Implement Dealers-No Employees
- Hay, Grain, Feed, Fertilizer, or Seed Dealers
- Kennels - Breeding, Boarding, or Sales
- Road Side Stands
- Tailoring or Dressmaking
- Snow Removal with Farm Equipment Only
- Woodworking, Crafts, or Upholstery

Attach Endorsement GL-90 Incidental Business Pursuits

OFFICE, PROFESSIONAL, PRIVATE SCHOOL, OR STUDIO OCCUPANCY

Coverage for liability arising out of an incidental office, professional, private school, or studio occupancy in the principal farm residence, a private structure on the premises, or an additional residence premises can be added to policies that include personal or farm personal liability coverage, when:

- The premises are occupied principally for residential and/or farming purposes; and
- There is no other business conducted on the premises.

Attach Endorsement GL-80 Office, Professional, Private School, or Studio Occupancy

OWNED ALL TERRAIN VEHICLES - OFF PREMISES

Coverage for liability arising out of the off-premises use of ATV's owned by an insured who resides in the named insured's household can be added to policies that include farm personal liability coverage. A separate charge applies for each covered ATV. Only standard factory ATV's with at least four (4) wheels and engines of 500 cc or less which are used to service the insured's premises or for recreational purposes are eligible. Risks with operators under the age of 12, operators with multiple accidents and/or violations or alcohol related offenses and ATV's used in any racing or competitive events should not be written. Describe each covered ATV.

Attach Endorsement L-371 All Terrain Vehicles

FARMOWNERS POLICY PROGRAM

OWNED SNOWMOBILES - OFF PREMISES

Coverage for liability arising out of the off-premises use of snowmobiles owned by an insured who resides in the named insured's household can be added to policies that includes personal or farm personal liability coverage. A separate charge applies for each covered snowmobile. Describe each covered snowmobile.

Attach Endorsement GL-83 Snowmobile

PERSONAL AND ADVERTISING INJURY - COMMERCIAL LIABILITY

Coverage P - Personal and Advertising Injury Liability can be added to policies that include commercial liability coverage. Coverage applies to offenses of personal injury and advertising injury that arise out of the conduct of the insured's business. Does not include medical payments.

Attach Endorsement GL-904 Personal and Advertising Injury Liability Coverage (GL-610 Only)

PERSONAL INJURY - PERSONAL AND FARM PERSONAL LIABILITY

Personal and farm personal liability coverage can be extended to include coverage for personal injury. Personal injury means damages for which the insured is liable for offenses such as false arrest, libel, slander, and invasion of privacy of another. Does not include medical payments.

Attach Endorsement GL-81 Personal Injury

PERSONAL LIABILITY COVERAGE

The commercial liability coverage provided by Form GL-610 can be extended to include coverage for the personal liability exposures of individuals. Identify the individual named insureds.

Attach Endorsement GL-9 Personal Liability Coverage

STRUCTURES RENTED TO OTHERS

Coverage for liability arising out of structures on the premises rented or held for rental to others can be added to policies that include farm personal or commercial liability coverage. Describe the rented premises.

Attach Endorsement GL-40 Structures Rented to Others

WATERCRAFT

Coverage for liability arising out of the use of certain types watercraft can be added to policies that include personal or farm personal liability coverage. For rating purposes, combine the horse power of all outboard motors used together with any single watercraft owned by the insured. Classify sailboats that are 26 to 40 feet (inclusive) in length and equipped with auxiliary power as inboard motor boats. Describe each covered watercraft.

Attach Endorsement GL-82 Watercraft

FARMOWNERS POLICY PROGRAM

COVERAGE L and M – RATING INFORMATION

The respective limits of liability for Coverage L and for Coverage M must be uniform for all exposures covered under the policy. Maximum limit of liability per person for Coverage M is \$5,000.

All rates anticipate a \$250 deductible for property damage liability.

Coverages	Liability Limits				Each add'l \$1,000 Med
	\$100,000	\$300,000	\$500,000	\$1,000,000	
Farm Personal Liability – GL-2					
Initial Farm Exposure					
1 - 160 Acres	Included	20.00	29.00	49.00	6.50
161-500 Acres	20.00	47.00	60.00	87.00	6.50
501-1500 Acres	45.00	80.00	96.00	134.00	6.50
1501-3000 Acres	67.00	120.00	139.00	186.00	6.50
Over 3000 Acres	83.00	167.00	188.00	234.00	6.50
Each Additional Farm Premises with Buildings	25.00	27.00	31.00	37.00	2.50
Domestic Employees (In excess of 2)	7.00	8.00	9.00	11.00	2.50
Additional Residence Premises					
Occupied by Insured	8.00	11.00	12.00	15.00	2.50
Commercial Liability – GL-610					
Initial Farm Exposure					
1 - 160 Acres	61.00	81.00	85.00	111.00	6.50
161 - 500 Acres	81.00	108.00	122.00	148.00	6.50
501 - 1500 Acres	107.00	142.00	152.00	196.00	6.50
1501 - 3000 Acres	128.00	182.00	200.00	247.00	6.50
Over 3000 Acres	144.00	223.00	250.00	295.00	6.50
Each Additional Farm Premises with Buildings	25.00	27.00	31.00	37.00	2.50
Personal Liability GL-9 (Per Named Insured)	31.00	41.00	45.00	56.00	6.50
Additional Interests – Occupying Separate Residence on the Farm Premises (Per add'l partner or co-owner)					
Additional Interests – Other Residents of the Named. Insured's Household (Per add'l Insured)	31.00	41.00	45.00	56.00	6.50
Insured's Household (Per add'l Insured)	6.68	8.00	9.00	11.00	2.50
Additional Residence Rented to Others					
Charge per Family Unit	11.00	15.00	16.00	19.00	2.50
Additional Farm Premises Rented to Others (Per Location)	25.00	27.00	31.00	37.00	2.50
Structures Rented to Others (Per Structure)	11.00	15.00	16.00	19.00	2.50
Care Provided for Others.					
For 1 to 3 Persons only	134.00	178.00	199.00	240.00	6.50
Business Activities - Business not Owned by the Insured					
Clerical Office Employees	4.00	7.00	8.00	9.00	2.50
Salespersons - No Installation	4.00	7.00	8.00	9.00	2.50
Salespersons - With Installation	8.00	11.00	12.00	15.00	2.50
Teachers - Athletic, Laboratory, Manual Training, Physical Training, or Swimming Instruction, Excluding Corporal Punishment of Pupils					
Teachers - Not Otherwise Classified	12.00	16.00	19.00	23.00	2.50
Excluding Corporal Punishment of Pupils	7.00	8.00	9.00	11.00	2.50
Corporal Punishment - Does not include Medical Pmts.	4.00	7.00	8.00	9.00	N/A
Office, Professional, Priv. School, or Studio Occupancy	19.00	24.00	29.00	41.00	2.50
Owned Snowmobiles - Off Premises	84.00	105.00	126.00	155.00	9.50
Owned All Terrain Vehicles - Off Premises	92.00	116.00	138.00	162.00	9.50

FARMOWNERS POLICY PROGRAM

Coverages	Liability Limits					Each add'l \$1,000 Med
	\$100,000	\$300,000	\$500,000	\$1,000,000		
Wa ☰ aft						
Each Outboard Motor						
Up to 15 feet	25 or less HP	Included	Included	Included	Included	Included
	26 to 50 HP	17.00	21.00	24.00	25.00	5.50
	51 to 100 HP	29.00	37.00	41.00	43.00	6.50
	101 to 150 HP	43.00	53.00	60.00	61.00	8.00
	over 150 HP	59.00	69.00	80.00	81.00	9.50
16 to 26 feet	25 or less HP	Included	Included	Included	Included	Included
	26 to 50 HP	28.00	35.00	39.00	40.00	6.50
	51 to 100 HP	40.00	51.00	56.00	59.00	8.00
	101 to 150 HP	52.00	65.00	73.00	76.00	9.50
	Over 150 HP	64.00	80.00	90.00	98.00	11.00
Inboard or In/Outboard Motor						
Boats and Sailboats (charges do not apply to sailboats under 26 feet)						
Up to 15 feet	up to 50 HP	35.00	44.00	48.00	51.00	5.50
	51 to 100 HP	59.00	73.00	83.00	85.00	9.50
	101 to 150 HP	84.00	105.00	118.00	121.00	20.00
	151 to 200 HP	110.00	137.00	152.00	172.00	31.00
	over 200 HP	137.00	172.00	186.00	206.00	41.00
16 to 26 feet	up to 50 HP	55.00	69.00	76.00	79.00	6.50
	51 to 100 HP	79.00	99.00	111.00	115.00	14.50
	101 to 150 HP	104.00	131.00	146.00	151.00	29.00
	151 to 200 HP	129.00	162.00	181.00	188.00	46.00
	over 200 HP	153.00	186.00	205.00	225.00	61.00
Sailboats - No Auxiliary Power						
26 to 40 ft		35.00	44.00	48.00	51.00	6.50
over 40 feet		53.00	63.00	67.00	69.00	9.50
Personal Injury - Personal and Farm Personal Liability						
Does Not Include Medical Payments		13.00	17.00	21.00	31.00	N/A
Personal and Advertising Injury - Commercial Liability						
Does Not Include Medical Payments		13.00	17.00	21.00	31.00	N/A
Employers Liability - Farm Employees						
Full Time - 180 Days or More Per Year						
Each Employee Charge		37.00	49.00	56.00	68.00	2.50
Part Time - 41 to 179 Days Per Year						
Each Employee Charge		19.00	24.00	27.00	33.00	2.50
Part Time - 40 Days or Less Per Year						
Rate Per 100 Man-Days or Fraction Thereof		9.00	12.00	15.00	15.00	2.50
Annual Minimum Premium		33.00	40.00	47.00	59.00	Included
Custom Farming per \$1000 of Receipts w/o p'cides/hb'cides		10.68	12.00	15.00	21.00	6.50
Incidental Business Pursuits - Per \$1000 of Receipts Unless Otherwise Noted						
Blacksmithing, Welding and Farm Machinery						
Repair Shops - No Farm Implement Dealers						
No Employees		12.02	15.00	19.00	21.00	5.50
Hay, Grain Feed, Fertilizer, or Seed Dealers		5.34	7.00	8.00	11.00	5.50
Kennels - Breeding, Boarding, or Sales (Rate Per Kennel)		12.02	15.00	18.00	21.00	5.50
Road Side Stands		12.02	15.00	18.00	21.00	5.50
Tailoring or Dressmaking		12.02	15.00	18.00	21.00	5.50
Snow Removal With Farm Equipment Only		16.02	20.00	24.00	28.00	5.50
Woodworking, Crafts, or Upholstery		16.02	20.00	24.00	28.00	5.50
Excl. of The Prod./Completed Work Hazard - Comm Liab. Cov.					Credit-21.00	N/A

FARMOWNERS POLICY PROGRAM

SUPPLEMENT

VACANCY PERMIT

The penalty that applies to buildings and their contents at vacant or unoccupied location can be waived for a specified period of time. Use the factors shown below to adjust the premium. Describe the vacant or unoccupied location. Make an entry to show the period permitted for vacancy or unoccupancy.

Vacancy permit	Factor
Up to 30 days vacant	1.10
31 to 60 days vacant	1.20
61 to 90 days vacant	1.30
Each add'l 30 day period of vacancy, add to factor	.10

Attach Endorsement FO-75 Amendment of Vacancy or Unoccupancy

WINDSTORM OR HAIL - FARM PRODUCTS IN THE OPEN

Coverage for farm products covered under Coverage F can be extended to include loss to property in the open caused by windstorm or hail. A minimum \$500 deductible applies. Use the factor 1.30 to adjust the premium.

Attach Endorsement FO-347 Windstorm or Hail Dairy and Farm Products in the Open

INSULATION CHARGE - Farm Barns and Outbuildings

For exposed urethane or styrene insulation use the following factor to increase the premium: 2.00



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INDIVIDUAL RISK PREMIUM MODIFICATIONS

The individual risk premium modifications (IRPM's) shown below may be applied to recognize special characteristics of the risk that are not fully reflected in the rates.

In the case of multiple locations, risk characteristics at all locations must be considered in determining the applicable credit or debit modification. A Completed Rating Worksheet is required.

The total premium modification shall not exceed the percentage shown in the following table:

<u>Annual Premium</u>	<u>Maximum Adjustment</u>
\$ 0 to \$ 499.	Not Eligible for Adjustment
\$500. to \$2,000.	15%
over \$2,000.	25%

<u>Risk Variations</u>	<u>Range of Modifications</u>		
	<u>Credit</u>	to	<u>Debit</u>
1. Care and condition of equipment and premises	10%	to	10%
2. Classification variations	10%	to	10%
3. Cooperation of owners or operators with insurer's recommendations with respect to structural features, segregation, and control of hazards and maintenance of protective equipment	10%	to	10%
4. Damage susceptibility	10%	to	10%
5. Dispersion or concentration	5%	to	5%
6. Employees: selection, training, supervision, experience	5%	to	5%
7. Location: accessibility, congestion, and exposures	10%	to	10%
8. Miscellaneous protective features or hazards	10%	to	10%
9. Roof condition and other windstorm exposures	10%	to	10%
10. Storage practices and hazardous operations	5%	to	5%
11. Superior or inferior structural features	10%	to	10%
12. Past losses relative to number of exposure units and subsequent preventive measures.	10%	to	10%

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EXPERIENCE RATING PLAN

Experience rating indicates whether a risk's premium should be increased or decreased based on the historical loss ratio for the risk. All accounts which have premium in excess of \$1,000.00 may be subject to the Experience Rating Plan.

In determining the experience modification, the loss ratio used should reflect earned premium compared to incurred losses.

Use the Columbia Insurance Group earned to incurred experience for the risk. If the risk has not been insured with Columbia Insurance Group, use of prior company's 3-year hard copy loss and premium runs submitted to Columbia Insurance Group will be given credence according to its apparent credibility.

The maximum total experience credit or debit allowable is 25%.

Modify the adjusted base premium by the following schedule.

<u>Loss Ratio</u>	<u>Experience Factor</u>
0% to 20%	.75
21% to 30%	.80
31% to 40%	.85
41% to 50%	.90
51% to 60%	1.00
61% to 70%	1.05
71% to 80%	1.15
81% & up	1.25

EXPENSE REDUCTION PLAN

Expense reduction credits up to and including 10% may be applied to accounts which for reasons not otherwise considered in a specific rating plan cause or create a direct reduction in the company's expense of issuing or servicing the account.

All accounts which have premiums in excess of \$500.00 may be subject to this plan.

Justification for the use of this plan will be documented in the policy file.