

SERFF Tracking Number: CMIC-125688933 State: Arkansas
Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number:
TOI: 04.0 Homeowners Sub-TOI: 04.0005 Other Homeowners
Product Name: Homeowners
Project Name/Number: Homeowners Rate/Rule Changes/

Filing at a Glance

Company: Cameron Mutual Insurance Company

Product Name: Homeowners SERFF Tr Num: CMIC-125688933 State: Arkansas
TOI: 04.0 Homeowners SERFF Status: Closed State Tr Num: EFT \$100
Sub-TOI: 04.0005 Other Homeowners Co Tr Num: State Status: Fees verified and received
Filing Type: Rate/Rule Co Status: Reviewer(s): Becky Harrington, Betty Montesi
Authors: Elizabeth Branum, Darcy Kruse, Barry Korthanke Disposition Date: 07/16/2008
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): 09/01/2008 Effective Date (Renewal): 09/01/2008

State Filing Description:

General Information

Project Name: Homeowners Rate/Rule Changes Status of Filing in Domicile: Pending
Project Number: Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 07/16/2008
State Status Changed: 07/02/2008 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:
Cameron Mutual Insurance Company is proposing to revise rules and rates for the Homeowners Program (including Standard Homeowners, Preferred Homeowners, Home Security, and Mobile Homeowners). The rule changes can be summarized as follows:

- Implement Risk Index

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- Increase minimum amounts of insurance on Mobile Homeowners Coverage A from \$10,000 to \$20,000 (new business only)
- Increase minimum amounts of insurance on Home Security Coverage A from \$40,000 to \$60,000 (new business only)
- Increase minimum amounts of insurance on Standard Homeowners Coverage A from \$75,000 to \$100,000 (new business only)
- Increase minimum amounts of insurance on Preferred Homeowners Coverage A from \$150,000 to \$200,000 (new business only)
- Add Special Form coverage on personal property (Coverage C) to Preferred Plus Endorsement for Preferred Homeowners (endorsement change filed separately)

The rate changes can be summarized as follows:

- Increase base rates for an overall effect of 9.3% or \$301,023
- Implement Risk Index for an average effect of 1.3% or \$40,425
- Combined effect of base rate change plus Risk Index gives an overall average rate increase of 10.7%

We estimate an overall revenue effect of \$345,344; however, the actual increase a policyholder will incur will depend upon their territory and Attract with Claims Non Weather Property score. This rate increase is composed of two parts: a base rate change as well as the implementation of Risk Indexing using Attract with Claims Non Weather Property scoring. Attached you will find confidential documentation of the scoring model, including the variables that were used, and loss experience justifying the use and development of our relativities. This model is not based on catastrophe related experience and complies with NCOIL (and state regulation) requirements that credit NOT be the sole factor in risk selection and rating.

For a detailed description of changes, please see the Summary of Revisions in Supporting Documentation. If you have any questions, please contact me at 816-632-6511 ext. 355 or dkruse@cameron-insurance.com.

Company and Contact

Filing Contact Information

Darcy Kruse, Actuarial Analyst I
214 McElwain Drive
Cameron, MO 64429-1321

dkruse@cameron-insurance.com
(800) 326-6511 [Phone]
(816) 632-1022[FAX]

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Filing Company Information

Cameron Mutual Insurance Company
214 McElwain Drive

CoCode: 15725
Group Code: 532

State of Domicile: Missouri
Company Type: Property &
Casualty

Cameron, MO 64429-1321
(800) 326-6511 ext. [Phone]

Group Name:
FEIN Number: 44-0447850

State ID Number:

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Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: This is a filing of independent rate/rules.
Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|----------------------------------|----------|----------------|---------------|
| Cameron Mutual Insurance Company | \$100.00 | 07/01/2008 | 21196701 |

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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|--------|------------------|------------|----------------|
| Filed | Becky Harrington | 07/16/2008 | 07/16/2008 |

Objection Letters and Response Letters

| Objection Letters | | | | Response Letters | | |
|---------------------------|------------------|------------|----------------|------------------|------------|----------------|
| Status | Created By | Created On | Date Submitted | Responded By | Created On | Date Submitted |
| Pending Industry Response | Becky Harrington | 07/11/2008 | 07/11/2008 | Darcy Kruse | 07/14/2008 | 07/14/2008 |
| Pending Industry Response | Becky Harrington | 07/11/2008 | 07/11/2008 | Darcy Kruse | 07/11/2008 | 07/11/2008 |
| Pending Industry Response | Becky Harrington | 07/07/2008 | 07/07/2008 | Darcy Kruse | 07/09/2008 | 07/09/2008 |
| Pending Industry Response | Becky Harrington | 07/02/2008 | 07/02/2008 | Darcy Kruse | 07/07/2008 | 07/07/2008 |

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Disposition

Disposition Date: 07/16/2008
 Effective Date (New): 09/01/2008
 Effective Date (Renewal): 09/01/2008
 Status: Filed
 Comment:

| Company Name: | Overall % Rate Impact: | Written Premium Change for this Program: | # of Policy Holders Affected for this Program: | Premium: | Maximum % Change (where required): | Minimum % Change (where required): | Overall % Indicated Change: |
|----------------------------------|------------------------|--|--|-------------|------------------------------------|------------------------------------|-----------------------------|
| Cameron Mutual Insurance Company | 10.700% | \$345,344 | 3,889 | \$3,127,179 | % | % | 17.300% |

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| Item Type | Item Name | Item Status | Public Access |
|---------------------|---|-------------|---------------|
| Supporting Document | HPCS-Homeowners Premium Comparison Survey | Filed | Yes |
| Supporting Document | NAIC loss cost data entry document | Filed | Yes |
| Supporting Document | NAIC Loss Cost Filing Document for OTHER than Workers' Comp | | Yes |
| Supporting Document | Uniform Transmittal Document-Property & Casualty | Filed | Yes |
| Supporting Document | Rate Indications | Filed | Yes |
| Supporting Document | Risk Index | Filed | Yes |
| Supporting Document | Confidential - Scoring Algorithm | Filed | No |
| Supporting Document | Summary of Revisions | Filed | Yes |
| Supporting Document | Objection 1 Correction | Filed | Yes |
| Supporting Document | Objection 2 Correction | Filed | Yes |
| Supporting Document | Objection 4 Correction | Filed | Yes |
| Supporting Document | Objection 5 - AR Manual 2-1-96 | Filed | Yes |
| Supporting Document | Confidential - Rate Indications Explained | Filed | No |
| Supporting Document | Exhibit 1 Sheet 4 Corrected | Filed | Yes |
| Supporting Document | Reinsurance Documentation | Filed | No |
| Rate | Homeowners Underwriting Rules | Filed | No |
| Rate | Homeowners Index | Filed | Yes |
| Rate | Homeowners General Rules | Filed | Yes |
| Rate | Homeowners Exception Pages | Filed | Yes |
| Rate | Homeowners Rate Pages | Filed | Yes |
| Rate | Preferred Homeowners Exception Pages | Filed | Yes |
| Rate | Preferred Homeowners Rate Pages | Filed | Yes |
| Rate | Home Security Exception Pages | Filed | Yes |
| Rate | Home Security Rate Pages | Filed | Yes |
| Rate | Mobile Homeowners Exception Pages | Filed | Yes |
| Rate | Mobile Homeowners Rate Pages | Filed | Yes |
| Rate | Exceptions - Grammatical Corrections | | Yes |
| Rate | Revised Summary of Revisions, Revised Exception Page | Filed | Yes |

SERFF Tracking Number: CMIC-125688933 State: Arkansas
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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 07/11/2008

Submitted Date 07/11/2008

Respond By Date

Dear Darcy Kruse,

This will acknowledge receipt of the captioned filing.

Objection 1

No Objections

Comment: Membership in rural fire departments is not dependent upon insurance coverage provided by Cameron or any other insurance company. Therefore, the reciprocal agreement rule allowing Cameron to write in more rural areas leading to increased membership is not an accurate statement, nor acceptable as a positive impact statement under 23-88-104.

Please provide additional information to support the positive impact on the fire departments' ability to collect membership dues or withdraw the rule.

Please feel free to contact me if you have questions.

Sincerely,

Becky Harrington

Response Letter

Response Letter Status Submitted to State

Response Letter Date 07/14/2008

Submitted Date 07/14/2008

Dear Becky Harrington,

Comments:

Response 1

Comments: Dear Ms. Becky Harrington,

Please find a revised Summary of Revisions and homeowners manual page HO-AR-EX-1 in our attached "Revised

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Manual Pages" file. I trust that this complies with ACA 23-88-103. Thank you for alerting us to this matter.

As for legislature passed 23-88-104, Cameron Mutual Insurance Company's reciprocal agreements rule allows us to give our insureds located in rural areas an upgraded public protection class if they have provided proof of payment of assessments, dues, or subscription payments to the fire department serving the district or area in which the insured property is located and if their primary responding fire station has a reciprocal agreement with a class 1 through 8 fire station, given the insured is located within five road miles of a primary responding fire station. This upgraded protection class gives these insureds reduced rates, and this savings can be used to purchase additional fire protection devices such as smoke detectors and fire alarms which can help to earlier alert insureds and therefore fire departments of a fire. This allows fire departments to better and more quickly respond to a fire. We are requiring our insureds to pay dues annually to their local fire department and provide proof of such payment which helps increase local fire department revenue, ultimately providing for better fire protection.

I hope this satisfies your objections. Please let me know if there is anything more I can do for you.

Sincerely,
Darcy Kruse
Actuarial Analyst
CIC Research & Development
816.632.6511 ext. 355

Related Objection 1

Comment:

Membership in rural fire departments is not dependent upon insurance coverage provided by Cameron or any other insurance company. Therefore, the reciprocal agreement rule allowing Cameron to write in more rural areas leading to increased membership is not an accurate statement, nor acceptable as a positive impact statement under 23-88-104.

Please provide additional information to support the positive impact on the fire departments' ability to collect membership dues or withdraw the rule.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

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Rate/Rule Schedule Item Changes

| Exhibit Name | Rule # or Page # | Rate Action | Previous State Filing # |
|--|-------------------------|--------------------|--------------------------------|
| Revised Summary of Revisions, Revised Exception Page | HO-AR-EX-1 | Replacement | |

Sincerely,
Barry Korthanke, Darcy Kruse, Elizabeth Branum

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 07/11/2008
Submitted Date 07/11/2008
Respond By Date
Dear Darcy Kruse,

This will acknowledge receipt of the captioned filing.

Objection 1

No Objections

Comment: Fire departments in Arkansas have used the ISO PPC (Public Protection Classification) system to encourage membership by promising that reductions in homeowners' rates are tied to whether the fire department can obtain a lower PPC number. Exceptions/deviations from the assigned PPC are detrimental to this process and therefore the legislature passed 23-88-104 to discourage exceptions from the PPC system unless they grant some benefit to the responding fire departments ability to attract and retain new members. Therefore, one could conclude that any deviation must give the fire departments some advantage in inducing the homeowners who buy the policy from the company to participate as a member in the responding fire district. The impact statement needed must be a statement regarding the positive impact your classification rule has on responding fire districts ability to better respond to a fire.

Please feel free to contact me if you have questions.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Sincerely,
Becky Harrington

Response Letter

Response Letter Status Submitted to State
Response Letter Date 07/11/2008
Submitted Date 07/11/2008

Dear Becky Harrington,

Comments:

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Product Name: Homeowners
Project Name/Number: Homeowners Rate/Rule Changes/

Response 1

Comments: Dear Ms. Becky Harrington,

Cameron Mutual Insurance Company's Reciprocal Agreements rule allows us to write in more rural areas, leading to increased membership in rural fire departments. This, in turn, leads to more funding for rural fire departments, allowing them to be better able to respond to a fire.

If you need more information to comply with the legislature passed 23-88-104, please let me know.

Sincerely,
Darcy Kruse
Actuarial Analyst
CIC Research & Development
816.632.6511 ext. 355

Related Objection 1

Comment:

Fire departments in Arkansas have used the ISO PPC (Public Protection Classification) system to encourage membership by promising that reductions in homeowners' rates are tied to whether the fire department can obtain a lower PPC number. Exceptions/deviations from the assigned PPC are detrimental to this process and therefore the legislature passed 23-88-104 to discourage exceptions from the PPC system unless they grant some benefit to the responding fire departments ability to attract and retain new members. Therefore, one could conclude that any deviation must give the fire departments some advantage in inducing the homeowners who buy the policy from the company to participate as a member in the responding fire district. The impact statement needed must be a statement regarding the positive impact your classification rule has on responding fire districts ability to better respond to a fire.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Barry Korthanke, Darcy Kruse, Elizabeth Branum

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Product Name: Homeowners
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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 07/07/2008
Submitted Date 07/07/2008

Respond By Date
Dear Darcy Kruse,

This will acknowledge receipt of the captioned filing.

Objection 1

No Objections

Comment: Rule 23, Section 7.A.2 pertains to Supporting Information Required to Supplement a Filing. Provide the statistical documentation to support the development of the factors shown in the columns of Exhibit 1, sheets 1-3. Explain what adjustments were made to each column and/or provide the formulas utilized that explain the derivation of each column. (This same information was requested in your previous homeowner rate filing.) Please find a copy of current Rule 23 at http://www.insurance.arkansas.gov/Legal%20Dataseservices/rulesandregs/rnr23_May_1_2006.pdf

Objection 2

- Objection 5 - AR Manual 2-1-96 (Supporting Document)

Comment: Arkansas Code Annotated § 23-88-104 was implemented in 2003 and while your reciprocal agreement may have been in effect since 1995, companies must comply with the statute. I apologize if this was overlooked in Cameron's filings submitted since 2003.

Objection 3

- Objection 1 Correction (Supporting Document)

Comment: Provide supporting documentation for the reinsurance provision shown on the RF-1.

The selected rate change shown in Exhibit 1, sheet 4 does not agree with the RF-1 information.

Please feel free to contact me if you have questions.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Sincerely,
Becky Harrington

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Product Name: Homeowners
Project Name/Number: Homeowners Rate/Rule Changes/

Response Letter

Response Letter Status Submitted to State
Response Letter Date 07/09/2008
Submitted Date 07/09/2008

Dear Becky Harrington,

Comments:

Response 1

Comments: Dear Ms. Becky Harrington,

In regards to Objection 1, please see the "Confidential - Rate Indications Explained" document.

Objection 2 directs Cameron Mutual to include the impact of our Reciprocal Agreements rule's effect on fire protection in the affected area. Our reciprocal agreement on manual page HO-GR-4 is a liberalization of ISO's public protection classification rules. The impact on any individual policyholder will be to receive an equal to or better public protection class compared with ISO. According to our reciprocal agreement, "properties within five road miles of a primary responding fire station which has a reciprocal agreement... with a class 1 through 8 fire station may be eligible for an upgraded protection class." As you can see, an insured's public protection classification with Cameron Mutual will always be equal to or upgraded from ISO's.

Concerning Objection 3, please see the attached "Exhibit 1 Sheet 4 Corrected" document for a correction to the selected rate change column. Please see the "Reinsurance Documentation" attachment for the requested supporting documentation for our reinsurance provision shown on the RF-1.

Please let me know if you have any further questions.

Sincerely,
Darcy Kruse
Actuarial Analyst
CIC Research & Development
816.632.6511 ext. 355

Related Objection 1

Comment:

Rule 23, Section 7.A.2 pertains to Supporting Information Required to Supplement a Filing. Provide the statistical documentation to support the development of the factors shown in the columns of Exhibit 1, sheets 1-3. Explain

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Project Name/Number: Homeowners Rate/Rule Changes/

what adjustments were made to each column and/or provide the formulas utilized that explain the derivation of each column. (This same information was requested in your previous homeowner rate filing.) Please find a copy of current Rule 23 at http://www.insurance.arkansas.gov/Legal%20Dataservices/rulesandregs/rnr23_May_1_2006.pdf

Related Objection 2

Applies To:

- Objection 5 - AR Manual 2-1-96 (Supporting Document)

Comment:

Arkansas Code Annotated § 23-88-104 was implemented in 2003 and while your reciprocal agreement may have been in effect since 1995, companies must comply with the statute. I apologize if this was overlooked in Cameron's filings submitted since 2003.

Related Objection 3

Applies To:

- Objection 1 Correction (Supporting Document)

Comment:

Provide supporting documentation for the reinsurance provision shown on the RF-1.

The selected rate change shown in Exhibit 1, sheet 4 does not agree with the RF-1 information.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Confidential - Rate Indications Explained

Comment:

Satisfied -Name: Exhibit 1 Sheet 4 Corrected

Comment:

Satisfied -Name: Reinsurance Documentation

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Barry Korthanke, Darcy Kruse, Elizabeth Branum

SERFF Tracking Number: CMIC-125688933 State: Arkansas
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Company Tracking Number:
TOI: 04.0 Homeowners Sub-TOI: 04.0005 Other Homeowners
Product Name: Homeowners
Project Name/Number: Homeowners Rate/Rule Changes/

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 07/02/2008

Submitted Date 07/02/2008

Respond By Date

Dear Darcy Kruse,

This will acknowledge receipt of the captioned filing.

Objection 1

- NAIC loss cost data entry document (Supporting Document)

Comment: Please revise this form to include the expense information.

Objection 2

- Rate Indications (Supporting Document)

Comment: In this filing 7 years' experience is used and the previous filing 8 years and varying weights assigned. ACA 23-67-209 requires the use of 5-years of experience. Given the inconsistency between the filings, please re-calculate the rate indication using only the most recent 5-years' data.

Objection 3

- Rate Indications (Supporting Document)

Comment: Only the rate indications were submitted. Please submit the remaining supporting data required by Arkansas Code Annotated § 23-67-209 and Rule 23, Section 7.A.2.

Objection 4

- Risk Index (Supporting Document)

- Confidential - Scoring Algorithm (Supporting Document)

Comment: Identify your neutral tier. Explain how no-hits/thin files are treated.

Objection 5

- Homeowners General Rules (Rate)

Comment: Reciprocal Agreements Rule appears to be an exception to ISO's public protection classifications. Pursuant to ACA 23-88-104, provide an impact statement concerning the rule's effect on fire protection in the affected areas.

Please feel free to contact me if you have questions.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

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Sincerely,
Becky Harrington

Response Letter

Response Letter Status Submitted to State
Response Letter Date 07/07/2008
Submitted Date 07/07/2008

Dear Becky Harrington,

Comments:

Response 1

Comments: Dear Ms. Becky Harrington,

Please see the following responses to your objections:

Objection 1: Please see the "Objection 1 Correction" file in Supporting Documentation which has been updated to include expense information.

Objection 2: Please see the "Objection 2 Correction" file in Supporting Documentation. Notice that the judgment weights for the years 2001 and 2002 are set to 0.0, leaving the past 5 years as our experience period.

Objection 3: Rule 23, Section 7.A.2. pertains to loss costs filings. This is not a loss cost filing. We believe we have fully complied with Arkansas Code 23-67-209.

Objection 4: Please see the "Objection 4 Correction" attachment in Supporting Documentation for clarification of our neutral tier and our treatment of no hits/thin files.

Objection 5: Our Reciprocal Agreements Rule has been in place since our December 15, 1995 filing with Arkansas. Please see the "Objection 5 - AR Manual 2-1-96" attachment in Supporting Documentation for a copy of the relevant manual pages from our 1995 filing.

Please contact me with any further questions or concerns.

Sincerely,
Darcy Kruse

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Project Name/Number: Homeowners Rate/Rule Changes/

Actuarial Analyst
CIC Research & Development
816.632.6511 ext. 355

Related Objection 1

Applies To:

- NAIC loss cost data entry document (Supporting Document)

Comment:

Please revise this form to include the expense information.

Related Objection 2

Applies To:

- Rate Indications (Supporting Document)

Comment:

In this filing 7 years' experience is used and the previous filing 8 years and varying weights assigned. ACA 23-67-209 requires the use of 5-years of experience. Given the inconsistency between the filings, please re-calculate the rate indication using only the most recent 5-years' data.

Related Objection 3

Applies To:

- Rate Indications (Supporting Document)

Comment:

Only the rate indications were submitted. Please submit the remaining supporting data required by Arkansas Code Annotated § 23-67-209 and Rule 23, Section 7.A.2.

Related Objection 4

Applies To:

- Risk Index (Supporting Document)
- Confidential - Scoring Algorithm (Supporting Document)

Comment:

Identify your neutral tier. Explain how no-hits/thin files are treated.

Related Objection 5

Applies To:

- Homeowners General Rules (Rate)

Comment:

Reciprocal Agreements Rule appears to be an exception to ISO's public protection classifications. Pursuant to ACA 23-88-104, provide an impact statement concerning the rule's effect on fire protection in the affected areas.

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Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Objection 1 Correction

Comment:

Satisfied -Name: Objection 2 Correction

Comment:

Satisfied -Name: Objection 4 Correction

Comment:

Satisfied -Name: Objection 5 - AR Manual 2-1-96

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Barry Korthanke, Darcy Kruse, Elizabeth Branum

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 Sub-TOI: 04.0005 Other Homeowners

Rate Information

Rate data applies to filing.

Filing Method: File & Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 10.300%
Effective Date of Last Rate Revision: 06/01/2007
Filing Method of Last Filing: File & Use

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): |
|----------------------------------|-----------------------------|------------------------|--|--|-------------|------------------------------------|------------------------------------|
| Cameron Mutual Insurance Company | 17.300% | 10.700% | \$345,344 | 3,889 | \$3,127,179 | % | % |

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 Project Name/Number: Homeowners Rate/Rule Changes/

Rate/Rule Schedule

| Review Status: | Exhibit Name: | Rule # or Page #: | Rate Action | Previous State Filing Number: | Filing Attachments |
|----------------|--------------------------------------|---|-------------|-------------------------------|--------------------------|
| Filed | Homeowners Index | HO-INDEX-1, HO-INDEX-5 | Replacement | | Index.pdf |
| Filed | Homeowners General Rules | HO-GR-1, HO-GR-3, HO-GR-4, HO-GR-8, HO-GR-9 | Replacement | | General Rules.pdf |
| Filed | Homeowners Exception Pages | | Replacement | | |
| Filed | Homeowners Rate Pages | HO-AR-1.1 through HO-AR-2.4 | Replacement | 53215725/07/0010 | AR SH.pdf AR Rent.pdf |
| Filed | Preferred Homeowners Exception Pages | PH-UR-EX-1, PH-GR-EX-1, PH-GR-EX-3 | Replacement | | Preferred Exceptions.pdf |
| Filed | Preferred Homeowners Rate Pages | PH-AR-1.1 through PH-AR-1.4 | Replacement | 53215725/07/0010 | AR PH.pdf |
| Filed | Home Security Exception Pages | HS-GR-EX-1 | Replacement | | HS Exceptions.pdf |
| Filed | Home Security Rate Pages | HS-AR-1.1 through HS-AR- | Replacement | 53215725/07/0010 | AR HS.pdf |

SERFF Tracking Number: *CMIC-125688933* *State:* *Arkansas*
Filing Company: *Cameron Mutual Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number:
TOI: *04.0 Homeowners* *Sub-TOI:* *04.0005 Other Homeowners*
Product Name: *Homeowners*
Project Name/Number: *Homeowners Rate/Rule Changes/*

1.4

SERFF Tracking Number: CMIC-125688933 State: Arkansas
 Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number:
 TOI: 04.0 Homeowners Sub-TOI: 04.0005 Other Homeowners
 Product Name: Homeowners
 Project Name/Number: Homeowners Rate/Rule Changes/

| | | | | | |
|-------|--|------------------------------------|-------------|------------------|-----------------------------|
| Filed | Mobile Homeowners Exception Pages | MH-GR-EX-1 | Replacement | | MH Exceptions.pdf |
| Filed | Mobile Homeowners Rate Pages | MH-AR-1.1 through MH-AR- 1.2 | Replacement | 53215725/07/0010 | AR MH.pdf |
| | Exceptions - Grammatical Corrections | HO-AR-EX-1 | Replacement | | Exceptions.pdf |
| Filed | Revised Summary of Revisions, Revised Exception Page | HO-AR-EX-1 | Replacement | | Revised Manual Pages.pdf |

**HOMEOWNERS POLICY PROGRAM MANUAL
GENERAL RULES**

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HOMEOWNERS POLICY PROGRAM MANUAL

1991 EDITION

INTRODUCTION

The Homeowners Policy Program manual contains the rules, classifications and rating provisions for the issuance of the Homeowners Policy. The manual is divided into two sections, GENERAL RULES and STATE PAGES.

The GENERAL RULES section contains rules common to most states. The STATE PAGES section contains any state exceptions to the General Rules, any special state provisions, and the basic premiums and rates for the optional coverages available under the Homeowners Policy Program.

GENERAL RULES

The Homeowners Policy Program provides property and liability coverages, using the forms and endorsements specified in this manual. This manual contains the rules and classifications governing the writing of the Homeowners Policy. The rules, rates, forms and endorsements of the company for each coverage shall govern in all cases not specifically provided for in this manual.

101. LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS

A. The limits of liability required under the Homeowners Policy are as follows:

1. Section I - Property Damage

| Coverage | HO 00 02 or 03 | HO 00 04 or 06 |
|-------------------------------|----------------|--|
| A - Dwelling Minimum Limit | \$100,000 | For HO 00 06 refer to Rule 507.A. |
| B - Other Structures | 10% of A | — |
| C - Personal Property | 50% of A | \$6,000 |
| D - Loss of Use | 20% of A | 20% of C - HO 00 04 40% of C - HO 00 06 |

2. Section II - Liability

All Forms

| | |
|---|---------------------------|
| Coverage E - Personal Liability | \$100,000 Each Occurrence |
| Coverage F - Medical Payments to Others | \$ 1,000 Each Person |

B. All Forms - The limit of liability for Coverages C or D of Section I and E or F of Section II may be increased.

C. Form **HO 00 02** or **HO 00 03** - Under Coverage B of Section I, an additional amount of insurance may be written on a specific structure.

D. Form **HO 00 02** or **HO 00 03** - Under Coverage C of Section I, it is permissible to reduce the limit of liability to an amount not less than 40% of the limit on the dwelling.

E. Form **HO 00 06** - The limit of liability for Coverage A of Section I may be increased.

HOMEOWNERS POLICY PROGRAM MANUAL

2. To the purchaser-occupant(s) who has entered into a long term installment contract for the purchase of the dwelling and who occupies the dwelling but to whom title does not pass from the seller until all the terms of the installment contract have been satisfied. The seller retains title until completion of the payments and in no way acts as a mortgagee. The seller's interest in the building and premises liability may be covered using Endorsement **HO 04 41** - Additional Insured; or
3. To the occupant of a dwelling under a life estate arrangement when the Coverage A amount is at least 80% of the dwelling's replacement cost. The owner's interest in the building and premises liability may be covered using Endorsement **HO 04 41** - Additional Insured; or
4. To cover dwellings in the course of construction provided the policy is issued only in the name of the intended owner-occupant(s) of the dwelling. The policy should be written when construction begins. Construction must be completed prior to the first renewal of the policy.

Use Endorsement **F-004** - Provisional Limit for Building(s) Under Construction.

5. When a two-family dwelling is occupied by co-owners, each occupying distinct living quarters with separate entrances. Given these circumstances, a Homeowners Policy providing building coverage may be issued to only one of the co-owner occupants of the dwelling. The policy may be endorsed to cover the interest of the other co-owner(s) in the building and for premises liability. A separate Homeowners Policy **HO 00 04** may be issued to the co-owner(s) occupying the other apartment in the dwelling.

It is permissible to extend the Homeowners Policy, without additional premium charge, to cover the interest of a non-occupant joint owner in the building and for premises liability.

Use Endorsement **HO 04 41** - Additional Insured.

B. FORM **HO 00 04**

A Homeowners Policy may be issued to:

1. The tenant(s) (non-owner) of a dwelling or an apartment situated in any building; or
2. The owner-occupant(s) of a dwelling, co-operative unit or of a building containing an apartment not otherwise eligible for a Homeowners Policy under General Rule 104.A. above.

provided the residence premises occupied by the insured is used exclusively for residential purposes (except as provided in General Rule 104.F.) and is not occupied by more than one additional family or more than two boarders or roomers.

- C. FORM **HO 00 06** - A Homeowners Policy may be issued to the owner(s) of a condominium or cooperative unit which is used exclusively for residential purposes (except as provided in Rule 104.F.), and is not occupied by more than one additional family or more than two boarders or roomers.
- D. Subject to all other sections of this rule, a Homeowners Policy may be issued to cover a seasonal dwelling.
- E. A Homeowners Policy shall not be issued to cover any single- or double-wide mobile home. Their contents may be covered under Rule 104.B.
- F. Certain business occupancies are permitted, provided:
 1. The premises is occupied principally for private residential purposes; and
 2. There is no other business occupancy on the premises.

When the business is conducted on the residence premises, refer to Rules 509. and 510. for Section I Coverage and Rules 607. and 608. for Section II Coverage. When it is conducted from an Other Residence, only Section II Coverage is available. Refer to Rules 607. and 608.

HOMEOWNERS POLICY PROGRAM MANUAL

GENERAL RULES

G. Farm Property

1. A Homeowners Policy shall not be issued to cover any property to which farm forms or rates apply under the rules of the company. In no event shall a policy be issued to provide Section I property damage coverage to any property situated on premises used for farming purposes except as noted in 2. below.
2. Optional Section I property coverage is available for certain farm property exposures as specified in Rule 523. Use Hobby Farm Endorsement, HO-220.

Optional Section II liability coverage is available for certain farm liability exposures as specified in Rule 615.

Use Endorsement **HO 24 72** Incidental Farming Personal Liability.

105. SECONDARY RESIDENCE PREMISES

- A. Homeowners coverage on a secondary residence premises shall be provided under a separate policy. The rules of this manual apply except that Section II Coverage is not mandatory for the secondary residence policy when the same company insures the initial and secondary residence.
- B. When coverage is provided on the initial and secondary residence premises under separate policies in the same company, the following premium adjustments should be made:
 1. Reduce the BASE PREMIUM for the policy covering the secondary residence by the credit shown on the state rate page; and
 2. Add the charge for Other Insured Location Occupied by Insured, developed from Rule 602., to the policy covering the initial residence.

106. PROTECTION CLASSIFICATION INFORMATION

ISO establishes general classifications applying to all areas within the limits of municipalities and recognized boundaries of protected area fire districts, protected unincorporated communities and rural areas.

To rate each risk, determine the protection class from the ISO Public Protection Classification (PPC) pages.

Primary Response

1. Where classified areas are published with a single classification number, properties within five road miles of the **primary responding** fire station should receive that classification number.
2. Where classified areas are published with a split classification number (e.g. 6/9), properties within five road miles of the **primary responding** fire station should receive the first listed classification number (e.g. 6/9 use class 6).

Reciprocal Agreements

Properties within five road miles of a **primary responding** fire station which has a reciprocal agreement (see definition below) with a class 1 through 8 fire station may be eligible for an upgraded protection class.

1. If the property is within 1,000 feet of a fire hydrant, use the same protection class as the station providing reciprocal fire protection.
2. If the property is over 1,000 feet from a fire hydrant or if no hydrant is present, use the next higher protection classification as the reciprocal station providing the fire protection.

Definition of Reciprocal Agreement - a formal agreement between two fire departments where the alarm would sound, or the fire call goes in simultaneously to both stations. This is not to be confused with a mutual aid agreement which is more informal, and would mean that one department would respond, if called. Reciprocating fire stations must be no more than ten miles apart.

Utilize Public Protection Class 9 in place of Public Protection Class 8B.

Class 10 applies to all areas not listed and to properties which are located more than five road miles from a responding fire department.

**HOMEOWNERS POLICY PROGRAM MANUAL
GENERAL RULES**

301. BASE PREMIUM COMPUTATION

- A.** For the BASE PREMIUM, refer to the state rate pages and use the \$500 deductible rates.
1. All forms except HO 00 04 and HO 00 06
 - a. Select the HO 00 03 premium based upon territory, construction, protection class and limit of liability.
 - b. Apply the applicable form factor for HO 00 02.
 2. Form HO 00 04 or HO 00 06
Select premium from the applicable table based upon territory, construction, protection class and limit of liability.
- B.** When any of the following discounts, charges or options apply, develop the BASE PREMIUM in accordance with the instructions provided in the manual or supplement rules, in the order indicated:
1. Mobile Homeowners Actual Cash Value Loss Settlement option (found in Mobile Homeowners Exceptions).
 2. Special Loss Settlement option - Rule 302.
 3. Mobile Homeowners Seasonal Occupancy option (found in Mobile Homeowners Exceptions).
 4. New Home Discount and Renovation Discount - Rule 110.
 5. Superior Construction - Rule 401.
 6. Townhouse or Row House option - Rule 402.
 7. Multi-Policy Discount - Rule 306.
 8. Risk Index - Rule 307.

These adjustments to the base premium must be completed before any further deductible, discount, charge, or option adjustment can be made.

- C.** When the desired Limit of Liability is not shown, interpolate using the nearest limit above and below the desired limit.

302. SPECIAL LOSS SETTLEMENT - ALL FORMS EXCEPT HO 00 04 and HO 00 06

- A.** The policy provides loss settlement on a replacement cost basis if the Coverage A limit of liability represents at least 80% of replacement value. This percentage amount may be modified to 50%, 60% or 70% of replacement value without affecting the loss settlement provisions. If this option is selected, the Coverage A limit of liability representing 50%, 60% or 70% of replacement value is to be shown in the policy declarations.
- B.** To develop the BASE PREMIUM for the Coverage A limit of liability shown in the policy declarations:
1. Multiply the Coverage A limit of liability by the appropriate factor from the table below and round to the nearest \$1,000.

| % of Replacement Value | Factor |
|-------------------------------|---------------|
| 50% | 1.60 |
| 60% | 1.33 |
| 70% | 1.14 |

2. Develop a BASE PREMIUM in accordance with Rule **301.** for the amount of insurance computed in **B.1.** above.

**HOMEOWNERS POLICY PROGRAM MANUAL
GENERAL RULES**

3. Multiply the premium determined in **B.2.** by the appropriate factor from the table noted below:

| % of Replacement Value | Factor |
|------------------------|--------|
| 50% | .96 |
| 60% | .97 |
| 70% | .98 |

Use Endorsement **HO 04 56** Special Loss Settlement.

303. RULE RESERVED FOR FUTURE USE.

304. RULE RESERVED FOR FUTURE USE.

305. SUPPLEMENTAL WOOD HEATING STOVE

When the Dwelling is equipped with a supplemental wood heating stove, add a flat \$25.00 charge per policy.

306. MULTI-POLICY DISCOUNT

A 10% discount will apply on a Homeowners Policy when the named insured is also the named insured on a Cameron Mutual Personal Auto Policy.

If the Personal Auto Policy is cancelled or not renewed, the 10% Multi-Policy Discount will be removed at the next Homeowners Policy renewal.

307. RISK INDEX

Apply the Risk Index factor to the BASE PREMIUM as per Rule **301.** before any further deductible, discount, charge, or option adjustment is made.

| Tier | Factor |
|------|--------|
| 1 | 0.95 |
| 2 | 0.96 |
| 3 | 0.97 |
| 4 | 0.98 |
| 5 | 0.99 |
| 6 | 1.00 |
| 7 | 1.02 |
| 8 | 1.04 |
| 9 | 1.06 |
| 10 | 1.10 |

ARKANSAS
HOMEOWNERS - FORM HO-3
\$500 Wind or Hail Deductible (\$500 All Other Perils)

Territory 1

| Cov. A Dwelling Amount | Masonry Protection Class | | | | | | | Frame Protection Class | | | | | | |
|------------------------------|-----------------------------|-------|-------|-------|-------|-------|-------|---------------------------|-------|-------|-------|-------|-------|-------|
| | 1-3 | 4-5 | 6 | 7 | 8 | 9 | 10 | 1-3 | 4-5 | 6 | 7 | 8 | 9 | 10 |
| 60,000* | 330 | 363 | 403 | 487 | 657 | 924 | 1,320 | 396 | 413 | 462 | 541 | 668 | 1,059 | 1,518 |
| 65,000* | 347 | 382 | 424 | 512 | 691 | 971 | 1,387 | 416 | 434 | 486 | 569 | 702 | 1,113 | 1,595 |
| 70,000* | 364 | 400 | 444 | 537 | 724 | 1,018 | 1,455 | 436 | 455 | 509 | 596 | 736 | 1,167 | 1,673 |
| 75,000* | 384 | 422 | 469 | 566 | 764 | 1,075 | 1,535 | 461 | 480 | 537 | 629 | 777 | 1,232 | 1,765 |
| 80,000* | 403 | 443 | 492 | 594 | 802 | 1,127 | 1,610 | 483 | 504 | 564 | 660 | 815 | 1,292 | 1,852 |
| 85,000* | 419 | 461 | 512 | 619 | 835 | 1,174 | 1,678 | 503 | 525 | 587 | 688 | 849 | 1,346 | 1,929 |
| 90,000* | 436 | 480 | 533 | 644 | 869 | 1,222 | 1,745 | 524 | 546 | 611 | 715 | 883 | 1,400 | 2,007 |
| 95,000* | 455 | 501 | 556 | 672 | 906 | 1,274 | 1,820 | 546 | 570 | 637 | 746 | 921 | 1,460 | 2,093 |
| 100,000 | 474 | 522 | 579 | 700 | 944 | 1,328 | 1,897 | 569 | 593 | 664 | 777 | 960 | 1,522 | 2,181 |
| 105,000 | 498 | 547 | 608 | 734 | 991 | 1,393 | 1,991 | 597 | 623 | 697 | 816 | 1,007 | 1,597 | 2,289 |
| 110,000 | 520 | 572 | 636 | 768 | 1,036 | 1,457 | 2,082 | 624 | 651 | 729 | 853 | 1,053 | 1,670 | 2,394 |
| 115,000 | 544 | 598 | 664 | 802 | 1,082 | 1,522 | 2,174 | 652 | 680 | 761 | 891 | 1,100 | 1,744 | 2,500 |
| 120,000 | 567 | 623 | 692 | 836 | 1,128 | 1,587 | 2,266 | 680 | 709 | 793 | 929 | 1,147 | 1,818 | 2,606 |
| 125,000 | 587 | 646 | 717 | 867 | 1,169 | 1,645 | 2,350 | 705 | 735 | 822 | 963 | 1,189 | 1,885 | 2,702 |
| 130,000 | 609 | 670 | 744 | 899 | 1,213 | 1,706 | 2,437 | 731 | 762 | 853 | 999 | 1,233 | 1,955 | 2,802 |
| 135,000 | 630 | 693 | 770 | 930 | 1,255 | 1,765 | 2,521 | 756 | 789 | 882 | 1,033 | 1,276 | 2,023 | 2,899 |
| 140,000 | 648 | 713 | 791 | 956 | 1,290 | 1,814 | 2,591 | 777 | 811 | 907 | 1,062 | 1,311 | 2,079 | 2,980 |
| 145,000 | 670 | 737 | 818 | 989 | 1,334 | 1,877 | 2,681 | 804 | 839 | 938 | 1,099 | 1,357 | 2,151 | 3,083 |
| 150,000 | 691 | 760 | 844 | 1,020 | 1,376 | 1,935 | 2,764 | 829 | 865 | 967 | 1,133 | 1,399 | 2,218 | 3,179 |
| 155,000 | 713 | 784 | 871 | 1,052 | 1,420 | 1,997 | 2,853 | 856 | 892 | 998 | 1,169 | 1,444 | 2,288 | 3,280 |
| 160,000 | 734 | 807 | 896 | 1,083 | 1,461 | 2,055 | 2,936 | 881 | 919 | 1,027 | 1,203 | 1,486 | 2,355 | 3,376 |
| 165,000 | 756 | 831 | 923 | 1,115 | 1,505 | 2,116 | 3,023 | 907 | 946 | 1,058 | 1,239 | 1,530 | 2,425 | 3,476 |
| 170,000 | 777 | 855 | 949 | 1,146 | 1,547 | 2,175 | 3,107 | 932 | 972 | 1,088 | 1,274 | 1,572 | 2,493 | 3,573 |
| 175,000 | 799 | 878 | 975 | 1,179 | 1,590 | 2,236 | 3,194 | 958 | 999 | 1,118 | 1,309 | 1,617 | 2,563 | 3,674 |
| 180,000 | 821 | 903 | 1,002 | 1,211 | 1,634 | 2,298 | 3,283 | 985 | 1,027 | 1,149 | 1,345 | 1,661 | 2,634 | 3,775 |
| 185,000 | 843 | 928 | 1,030 | 1,245 | 1,679 | 2,362 | 3,374 | 1,012 | 1,056 | 1,181 | 1,383 | 1,707 | 2,707 | 3,880 |
| 190,000 | 867 | 953 | 1,058 | 1,279 | 1,725 | 2,426 | 3,466 | 1,040 | 1,085 | 1,213 | 1,421 | 1,754 | 2,781 | 3,986 |
| 195,000 | 889 | 978 | 1,086 | 1,312 | 1,771 | 2,490 | 3,557 | 1,067 | 1,113 | 1,245 | 1,458 | 1,800 | 2,854 | 4,091 |
| 200,000 | 912 | 1,004 | 1,114 | 1,347 | 1,817 | 2,555 | 3,650 | 1,095 | 1,142 | 1,277 | 1,496 | 1,847 | 2,928 | 4,197 |
| 205,000 | 934 | 1,027 | 1,140 | 1,378 | 1,859 | 2,615 | 3,736 | 1,121 | 1,169 | 1,307 | 1,531 | 1,890 | 2,997 | 4,296 |
| 210,000 | 955 | 1,051 | 1,167 | 1,410 | 1,902 | 2,675 | 3,821 | 1,146 | 1,196 | 1,337 | 1,566 | 1,934 | 3,066 | 4,395 |
| 215,000 | 977 | 1,074 | 1,193 | 1,442 | 1,945 | 2,735 | 3,907 | 1,172 | 1,222 | 1,368 | 1,601 | 1,977 | 3,135 | 4,493 |
| 220,000 | 998 | 1,098 | 1,219 | 1,473 | 1,987 | 2,795 | 3,993 | 1,198 | 1,249 | 1,398 | 1,637 | 2,021 | 3,203 | 4,592 |
| 225,000 | 1,020 | 1,122 | 1,245 | 1,505 | 2,030 | 2,855 | 4,079 | 1,224 | 1,276 | 1,428 | 1,672 | 2,064 | 3,272 | 4,691 |
| 230,000 | 1,041 | 1,145 | 1,271 | 1,536 | 2,073 | 2,915 | 4,165 | 1,249 | 1,303 | 1,458 | 1,707 | 2,108 | 3,341 | 4,789 |
| 235,000 | 1,063 | 1,169 | 1,298 | 1,568 | 2,116 | 2,975 | 4,250 | 1,275 | 1,330 | 1,488 | 1,742 | 2,151 | 3,410 | 4,888 |
| 240,000 | 1,084 | 1,192 | 1,324 | 1,600 | 2,158 | 3,035 | 4,336 | 1,301 | 1,357 | 1,518 | 1,777 | 2,194 | 3,479 | 4,987 |
| 245,000 | 1,106 | 1,216 | 1,350 | 1,631 | 2,201 | 3,095 | 4,422 | 1,327 | 1,384 | 1,548 | 1,812 | 2,238 | 3,548 | 5,085 |
| 250,000 | 1,127 | 1,240 | 1,376 | 1,663 | 2,244 | 3,155 | 4,508 | 1,352 | 1,410 | 1,578 | 1,848 | 2,281 | 3,616 | 5,184 |

Each Add'l

1,000 add: 4.29 4.72 5.24 6.33 8.54 12.01 17.16 5.15 5.37 6.01 7.03 8.68 13.77 19.73

* Seasonal, secondary or renewal business only.

Premiums include \$100,000 Liability, \$1,000 Medical Payments.

Form 2: Multiply Form 3 rates by 0.95.

A +-\$2 difference vs. system rate may occur.

ARKANSAS
HOMEOWNERS - FORM HO-3
\$500 Wind or Hail Deductible (\$500 All Other Perils)

Territory 2

| Cov. A Dwelling Amount | Masonry Protection Class | | | | | | | Frame Protection Class | | | | | | |
|------------------------------|-----------------------------|-------|-------|-------|-------|-------|-------|---------------------------|-------|-------|-------|-------|-------|-------|
| | 1-3 | 4-5 | 6 | 7 | 8 | 9 | 10 | 1-3 | 4-5 | 6 | 7 | 8 | 9 | 10 |
| 60,000* | 419 | 461 | 511 | 618 | 834 | 1,173 | 1,676 | 503 | 524 | 587 | 687 | 849 | 1,345 | 1,928 |
| 65,000* | 440 | 485 | 537 | 650 | 877 | 1,233 | 1,761 | 529 | 551 | 617 | 722 | 892 | 1,414 | 2,026 |
| 70,000* | 462 | 508 | 563 | 681 | 919 | 1,293 | 1,847 | 554 | 577 | 647 | 757 | 936 | 1,482 | 2,125 |
| 75,000* | 487 | 536 | 594 | 719 | 970 | 1,364 | 1,949 | 585 | 609 | 683 | 799 | 987 | 1,564 | 2,242 |
| 80,000* | 511 | 562 | 623 | 754 | 1,017 | 1,431 | 2,045 | 614 | 639 | 716 | 838 | 1,036 | 1,641 | 2,352 |
| 85,000* | 533 | 586 | 649 | 785 | 1,060 | 1,491 | 2,130 | 639 | 666 | 746 | 873 | 1,079 | 1,709 | 2,450 |
| 90,000* | 554 | 609 | 676 | 817 | 1,103 | 1,551 | 2,216 | 665 | 693 | 776 | 908 | 1,122 | 1,778 | 2,549 |
| 95,000* | 578 | 636 | 705 | 852 | 1,150 | 1,618 | 2,311 | 694 | 723 | 809 | 947 | 1,171 | 1,855 | 2,659 |
| 100,000 | 602 | 662 | 734 | 888 | 1,198 | 1,686 | 2,408 | 723 | 753 | 844 | 987 | 1,220 | 1,933 | 2,771 |
| 105,000 | 632 | 695 | 771 | 932 | 1,258 | 1,769 | 2,527 | 759 | 790 | 885 | 1,036 | 1,280 | 2,028 | 2,907 |
| 110,000 | 661 | 727 | 806 | 975 | 1,315 | 1,850 | 2,643 | 793 | 826 | 926 | 1,083 | 1,339 | 2,121 | 3,040 |
| 115,000 | 690 | 759 | 842 | 1,018 | 1,374 | 1,932 | 2,760 | 828 | 863 | 967 | 1,131 | 1,398 | 2,215 | 3,175 |
| 120,000 | 719 | 792 | 877 | 1,061 | 1,432 | 2,014 | 2,878 | 864 | 900 | 1,008 | 1,180 | 1,458 | 2,309 | 3,310 |
| 125,000 | 746 | 821 | 910 | 1,100 | 1,485 | 2,088 | 2,983 | 895 | 933 | 1,045 | 1,223 | 1,511 | 2,394 | 3,432 |
| 130,000 | 773 | 851 | 943 | 1,141 | 1,540 | 2,165 | 3,094 | 929 | 967 | 1,084 | 1,268 | 1,567 | 2,483 | 3,559 |
| 135,000 | 800 | 881 | 976 | 1,180 | 1,593 | 2,240 | 3,201 | 961 | 1,001 | 1,121 | 1,312 | 1,622 | 2,569 | 3,682 |
| 140,000 | 822 | 905 | 1,003 | 1,213 | 1,637 | 2,303 | 3,290 | 987 | 1,029 | 1,152 | 1,349 | 1,667 | 2,640 | 3,785 |
| 145,000 | 851 | 936 | 1,038 | 1,255 | 1,694 | 2,382 | 3,404 | 1,022 | 1,064 | 1,192 | 1,395 | 1,724 | 2,732 | 3,916 |
| 150,000 | 877 | 965 | 1,070 | 1,294 | 1,746 | 2,456 | 3,510 | 1,053 | 1,097 | 1,229 | 1,439 | 1,778 | 2,816 | 4,037 |
| 155,000 | 905 | 996 | 1,104 | 1,335 | 1,802 | 2,535 | 3,622 | 1,087 | 1,132 | 1,269 | 1,485 | 1,835 | 2,907 | 4,166 |
| 160,000 | 932 | 1,025 | 1,136 | 1,374 | 1,855 | 2,609 | 3,727 | 1,119 | 1,165 | 1,305 | 1,528 | 1,888 | 2,991 | 4,288 |
| 165,000 | 960 | 1,056 | 1,170 | 1,415 | 1,910 | 2,686 | 3,838 | 1,152 | 1,200 | 1,344 | 1,573 | 1,944 | 3,080 | 4,415 |
| 170,000 | 986 | 1,085 | 1,203 | 1,455 | 1,963 | 2,761 | 3,945 | 1,184 | 1,233 | 1,382 | 1,617 | 1,999 | 3,166 | 4,539 |
| 175,000 | 1,014 | 1,116 | 1,237 | 1,496 | 2,018 | 2,839 | 4,056 | 1,217 | 1,268 | 1,421 | 1,663 | 2,055 | 3,255 | 4,666 |
| 180,000 | 1,042 | 1,147 | 1,271 | 1,537 | 2,074 | 2,917 | 4,168 | 1,251 | 1,303 | 1,460 | 1,709 | 2,111 | 3,345 | 4,795 |
| 185,000 | 1,071 | 1,178 | 1,306 | 1,580 | 2,132 | 2,998 | 4,284 | 1,286 | 1,339 | 1,500 | 1,756 | 2,170 | 3,438 | 4,928 |
| 190,000 | 1,100 | 1,211 | 1,342 | 1,623 | 2,190 | 3,080 | 4,401 | 1,321 | 1,376 | 1,541 | 1,804 | 2,229 | 3,532 | 5,063 |
| 195,000 | 1,129 | 1,242 | 1,377 | 1,666 | 2,248 | 3,161 | 4,517 | 1,356 | 1,412 | 1,582 | 1,851 | 2,288 | 3,625 | 5,196 |
| 200,000 | 1,159 | 1,275 | 1,413 | 1,709 | 2,306 | 3,243 | 4,634 | 1,391 | 1,449 | 1,623 | 1,900 | 2,347 | 3,719 | 5,331 |
| 205,000 | 1,186 | 1,305 | 1,446 | 1,749 | 2,360 | 3,320 | 4,743 | 1,423 | 1,483 | 1,661 | 1,944 | 2,403 | 3,806 | 5,456 |
| 210,000 | 1,213 | 1,335 | 1,479 | 1,789 | 2,414 | 3,396 | 4,852 | 1,456 | 1,517 | 1,699 | 1,989 | 2,458 | 3,894 | 5,582 |
| 215,000 | 1,240 | 1,365 | 1,513 | 1,829 | 2,469 | 3,472 | 4,961 | 1,489 | 1,551 | 1,738 | 2,034 | 2,513 | 3,981 | 5,707 |
| 220,000 | 1,267 | 1,395 | 1,546 | 1,869 | 2,523 | 3,548 | 5,070 | 1,522 | 1,585 | 1,776 | 2,078 | 2,568 | 4,069 | 5,832 |
| 225,000 | 1,295 | 1,424 | 1,579 | 1,910 | 2,577 | 3,625 | 5,179 | 1,554 | 1,619 | 1,814 | 2,123 | 2,623 | 4,156 | 5,958 |
| 230,000 | 1,322 | 1,454 | 1,612 | 1,950 | 2,631 | 3,701 | 5,288 | 1,587 | 1,653 | 1,852 | 2,167 | 2,679 | 4,243 | 6,083 |
| 235,000 | 1,349 | 1,484 | 1,645 | 1,990 | 2,685 | 3,777 | 5,397 | 1,620 | 1,687 | 1,890 | 2,212 | 2,734 | 4,331 | 6,208 |
| 240,000 | 1,376 | 1,514 | 1,679 | 2,030 | 2,740 | 3,853 | 5,506 | 1,652 | 1,721 | 1,928 | 2,257 | 2,789 | 4,418 | 6,333 |
| 245,000 | 1,404 | 1,544 | 1,712 | 2,070 | 2,794 | 3,930 | 5,615 | 1,685 | 1,755 | 1,966 | 2,301 | 2,844 | 4,506 | 6,459 |
| 250,000 | 1,431 | 1,574 | 1,745 | 2,110 | 2,848 | 4,006 | 5,724 | 1,718 | 1,789 | 2,005 | 2,346 | 2,899 | 4,593 | 6,584 |

Each Add'l

1,000 add: 5.45 5.99 6.64 8.03 10.84 15.25 21.79 6.54 6.81 7.63 8.93 11.04 17.49 25.06

* Seasonal, secondary or renewal business only.

Premiums include \$100,000 Liability, \$1,000 Medical Payments.
 Form 2: Multiply Form 3 rates by 0.95.

A +-\$2 difference vs. system rate may occur.

ARKANSAS
HOMEOWNERS - FORM HO-3
\$500 Wind or Hail Deductible (\$500 All Other Perils)

Territory 3

| Cov. A Dwelling Amount | Masonry Protection Class | | | | | | | Frame Protection Class | | | | | | |
|------------------------------|-----------------------------|-------|-------|-------|-------|-------|-------|---------------------------|-------|-------|-------|-------|-------|-------|
| | 1-3 | 4-5 | 6 | 7 | 8 | 9 | 10 | 1-3 | 4-5 | 6 | 7 | 8 | 9 | 10 |
| 60,000* | 549 | 604 | 670 | 809 | 1,092 | 1,537 | 2,195 | 659 | 686 | 768 | 900 | 1,111 | 1,762 | 2,524 |
| 65,000* | 577 | 635 | 704 | 850 | 1,148 | 1,615 | 2,307 | 693 | 721 | 807 | 946 | 1,168 | 1,852 | 2,653 |
| 70,000* | 605 | 666 | 738 | 892 | 1,203 | 1,694 | 2,419 | 726 | 756 | 846 | 992 | 1,224 | 1,942 | 2,781 |
| 75,000* | 638 | 702 | 779 | 941 | 1,270 | 1,788 | 2,553 | 766 | 798 | 893 | 1,047 | 1,292 | 2,049 | 2,935 |
| 80,000* | 670 | 737 | 817 | 987 | 1,332 | 1,875 | 2,678 | 804 | 837 | 937 | 1,098 | 1,355 | 2,150 | 3,079 |
| 85,000* | 698 | 768 | 852 | 1,028 | 1,388 | 1,954 | 2,790 | 838 | 872 | 976 | 1,144 | 1,412 | 2,240 | 3,208 |
| 90,000* | 726 | 798 | 886 | 1,069 | 1,444 | 2,032 | 2,902 | 871 | 907 | 1,015 | 1,190 | 1,469 | 2,329 | 3,337 |
| 95,000* | 757 | 833 | 924 | 1,116 | 1,506 | 2,120 | 3,027 | 909 | 946 | 1,059 | 1,241 | 1,532 | 2,430 | 3,481 |
| 100,000 | 789 | 868 | 963 | 1,163 | 1,569 | 2,209 | 3,154 | 947 | 986 | 1,104 | 1,293 | 1,597 | 2,532 | 3,627 |
| 105,000 | 828 | 911 | 1,010 | 1,220 | 1,647 | 2,318 | 3,310 | 994 | 1,034 | 1,158 | 1,357 | 1,675 | 2,657 | 3,806 |
| 110,000 | 866 | 953 | 1,057 | 1,276 | 1,722 | 2,424 | 3,462 | 1,039 | 1,082 | 1,211 | 1,419 | 1,752 | 2,779 | 3,980 |
| 115,000 | 904 | 995 | 1,103 | 1,332 | 1,799 | 2,531 | 3,615 | 1,085 | 1,130 | 1,265 | 1,482 | 1,830 | 2,902 | 4,157 |
| 120,000 | 943 | 1,037 | 1,150 | 1,389 | 1,875 | 2,639 | 3,769 | 1,132 | 1,178 | 1,319 | 1,545 | 1,908 | 3,025 | 4,334 |
| 125,000 | 977 | 1,075 | 1,193 | 1,440 | 1,944 | 2,736 | 3,907 | 1,173 | 1,221 | 1,367 | 1,602 | 1,978 | 3,136 | 4,493 |
| 130,000 | 1,013 | 1,115 | 1,237 | 1,493 | 2,016 | 2,837 | 4,052 | 1,217 | 1,266 | 1,418 | 1,661 | 2,051 | 3,253 | 4,659 |
| 135,000 | 1,049 | 1,154 | 1,280 | 1,545 | 2,086 | 2,936 | 4,192 | 1,259 | 1,310 | 1,467 | 1,719 | 2,122 | 3,365 | 4,821 |
| 140,000 | 1,078 | 1,186 | 1,315 | 1,588 | 2,144 | 3,017 | 4,309 | 1,294 | 1,347 | 1,508 | 1,767 | 2,181 | 3,459 | 4,955 |
| 145,000 | 1,115 | 1,227 | 1,361 | 1,643 | 2,218 | 3,122 | 4,458 | 1,338 | 1,393 | 1,560 | 1,828 | 2,256 | 3,579 | 5,126 |
| 150,000 | 1,150 | 1,265 | 1,403 | 1,694 | 2,287 | 3,218 | 4,596 | 1,380 | 1,436 | 1,608 | 1,885 | 2,326 | 3,690 | 5,285 |
| 155,000 | 1,186 | 1,305 | 1,448 | 1,748 | 2,360 | 3,321 | 4,743 | 1,424 | 1,482 | 1,660 | 1,945 | 2,401 | 3,808 | 5,454 |
| 160,000 | 1,221 | 1,343 | 1,490 | 1,799 | 2,429 | 3,418 | 4,882 | 1,466 | 1,526 | 1,708 | 2,002 | 2,471 | 3,919 | 5,613 |
| 165,000 | 1,257 | 1,383 | 1,534 | 1,853 | 2,501 | 3,520 | 5,027 | 1,509 | 1,571 | 1,759 | 2,061 | 2,544 | 4,035 | 5,780 |
| 170,000 | 1,292 | 1,422 | 1,577 | 1,904 | 2,571 | 3,618 | 5,167 | 1,551 | 1,615 | 1,808 | 2,119 | 2,615 | 4,148 | 5,941 |
| 175,000 | 1,329 | 1,462 | 1,621 | 1,958 | 2,643 | 3,720 | 5,312 | 1,595 | 1,660 | 1,859 | 2,178 | 2,689 | 4,264 | 6,108 |
| 180,000 | 1,365 | 1,502 | 1,666 | 2,012 | 2,716 | 3,823 | 5,459 | 1,639 | 1,706 | 1,910 | 2,238 | 2,763 | 4,382 | 6,277 |
| 185,000 | 1,403 | 1,544 | 1,713 | 2,068 | 2,791 | 3,929 | 5,610 | 1,684 | 1,753 | 1,963 | 2,300 | 2,840 | 4,504 | 6,451 |
| 190,000 | 1,442 | 1,586 | 1,759 | 2,124 | 2,868 | 4,036 | 5,764 | 1,731 | 1,801 | 2,017 | 2,363 | 2,917 | 4,627 | 6,628 |
| 195,000 | 1,480 | 1,628 | 1,806 | 2,180 | 2,943 | 4,142 | 5,916 | 1,776 | 1,849 | 2,070 | 2,426 | 2,994 | 4,749 | 6,802 |
| 200,000 | 1,518 | 1,670 | 1,853 | 2,237 | 3,019 | 4,250 | 6,069 | 1,822 | 1,897 | 2,124 | 2,489 | 3,072 | 4,872 | 6,979 |
| 205,000 | 1,554 | 1,709 | 1,896 | 2,289 | 3,090 | 4,350 | 6,212 | 1,865 | 1,941 | 2,173 | 2,547 | 3,144 | 4,986 | 7,143 |
| 210,000 | 1,589 | 1,749 | 1,940 | 2,342 | 3,161 | 4,450 | 6,355 | 1,908 | 1,986 | 2,223 | 2,606 | 3,216 | 5,101 | 7,307 |
| 215,000 | 1,625 | 1,788 | 1,983 | 2,395 | 3,232 | 4,550 | 6,497 | 1,951 | 2,031 | 2,273 | 2,664 | 3,289 | 5,216 | 7,471 |
| 220,000 | 1,661 | 1,827 | 2,027 | 2,447 | 3,303 | 4,649 | 6,640 | 1,993 | 2,075 | 2,323 | 2,723 | 3,361 | 5,330 | 7,635 |
| 225,000 | 1,696 | 1,866 | 2,070 | 2,500 | 3,374 | 4,749 | 6,783 | 2,036 | 2,120 | 2,373 | 2,781 | 3,433 | 5,445 | 7,799 |
| 230,000 | 1,732 | 1,906 | 2,114 | 2,552 | 3,445 | 4,849 | 6,925 | 2,079 | 2,164 | 2,423 | 2,840 | 3,505 | 5,559 | 7,963 |
| 235,000 | 1,768 | 1,945 | 2,157 | 2,605 | 3,516 | 4,949 | 7,068 | 2,122 | 2,209 | 2,473 | 2,898 | 3,577 | 5,674 | 8,127 |
| 240,000 | 1,803 | 1,984 | 2,201 | 2,658 | 3,587 | 5,049 | 7,211 | 2,165 | 2,254 | 2,523 | 2,957 | 3,650 | 5,788 | 8,291 |
| 245,000 | 1,839 | 2,023 | 2,245 | 2,710 | 3,658 | 5,149 | 7,353 | 2,208 | 2,298 | 2,573 | 3,015 | 3,722 | 5,903 | 8,455 |
| 250,000 | 1,875 | 2,063 | 2,288 | 2,763 | 3,729 | 5,249 | 7,496 | 2,250 | 2,343 | 2,623 | 3,074 | 3,794 | 6,017 | 8,619 |

Each Add'l

1,000 add: 7.14 7.85 8.71 10.52 14.20 19.98 28.54 8.57 8.92 9.98 11.70 14.44 22.91 32.81

* Seasonal, secondary or renewal business only.

Premiums include \$100,000 Liability, \$1,000 Medical Payments.
 Form 2: Multiply Form 3 rates by 0.95.

A +-\$2 difference vs. system rate may occur.

ARKANSAS
HOMEOWNERS - FORM HO-3
\$500 Wind or Hail Deductible (\$500 All Other Perils)

(Reserved for Future Use)

ARKANSAS

TERRITORY 1

TENANT - Form HO-4

\$500 Wind or Hail Deductible (\$500 All Other Perils)

| Cov. C Contents Amount | All Constructions Protection Class | | | | |
|------------------------------|---------------------------------------|-----|-----|-----|-----|
| | 1-4 | 5-6 | 7-8 | 9 | 10 |
| 6,000 | 103 | 110 | 122 | 158 | 186 |
| 8,000 | 116 | 124 | 137 | 178 | 209 |
| 10,000 | 129 | 138 | 152 | 198 | 232 |
| 12,000 | 142 | 152 | 167 | 218 | 255 |
| 14,000 | 156 | 167 | 184 | 240 | 281 |
| 16,000 | 167 | 179 | 197 | 256 | 300 |
| 18,000 | 182 | 195 | 214 | 279 | 327 |
| 20,000 | 195 | 208 | 230 | 299 | 350 |
| 22,000 | 206 | 221 | 243 | 317 | 371 |
| 24,000 | 219 | 235 | 258 | 337 | 394 |
| 26,000 | 232 | 248 | 274 | 356 | 418 |
| 28,000 | 245 | 262 | 289 | 376 | 441 |
| 30,000 | 258 | 276 | 304 | 396 | 464 |
| 35,000 | 290 | 311 | 342 | 446 | 522 |

Each Add'l

1,000 add: 5.81 6.21 6.84 8.91 10.44

CONDOMINIUM - Form HO-6

\$500 Wind or Hail Deductible (\$500 All Other Perils)

| Cov. C Contents Amount | All Constructions Protection Class | | | | |
|------------------------------|---------------------------------------|-----|-----|-----|-----|
| | 1-4 | 5-6 | 7-8 | 9 | 10 |
| 6,000 | 94 | 101 | 111 | 145 | 170 |
| 8,000 | 106 | 113 | 125 | 163 | 191 |
| 10,000 | 118 | 126 | 139 | 181 | 212 |
| 12,000 | 130 | 139 | 153 | 199 | 233 |
| 14,000 | 143 | 152 | 168 | 219 | 257 |
| 16,000 | 153 | 163 | 180 | 234 | 275 |
| 18,000 | 166 | 178 | 196 | 255 | 299 |
| 20,000 | 178 | 190 | 210 | 273 | 320 |
| 22,000 | 189 | 202 | 222 | 290 | 339 |
| 24,000 | 201 | 214 | 236 | 308 | 360 |
| 26,000 | 212 | 227 | 250 | 326 | 382 |
| 28,000 | 224 | 239 | 264 | 344 | 403 |
| 30,000 | 236 | 252 | 278 | 362 | 424 |
| 35,000 | 266 | 284 | 313 | 407 | 477 |

Each Add'l

1,000 add: 3.89 4.16 4.59 5.97 7.00

Premiums include \$100,000 Liability, \$1,000 Medical Payments.

ARKANSAS

TERRITORY 2

TENANT - Form HO-4

\$500 Wind or Hail Deductible (\$500 All Other Perils)

| Cov. C Contents Amount | All Constructions Protection Class | | | | |
|------------------------------|---------------------------------------|-----|-----|-----|-----|
| | 1-4 | 5-6 | 7-8 | 9 | 10 |
| 6,000 | 106 | 114 | 126 | 163 | 191 |
| 8,000 | 120 | 128 | 141 | 184 | 215 |
| 10,000 | 133 | 142 | 157 | 204 | 239 |
| 12,000 | 146 | 156 | 173 | 224 | 263 |
| 14,000 | 161 | 172 | 190 | 247 | 289 |
| 16,000 | 172 | 184 | 203 | 264 | 310 |
| 18,000 | 188 | 200 | 221 | 288 | 337 |
| 20,000 | 201 | 214 | 237 | 308 | 361 |
| 22,000 | 213 | 227 | 251 | 326 | 382 |
| 24,000 | 226 | 241 | 267 | 347 | 406 |
| 26,000 | 239 | 256 | 283 | 367 | 430 |
| 28,000 | 253 | 270 | 298 | 388 | 454 |
| 30,000 | 266 | 284 | 314 | 408 | 478 |
| 35,000 | 299 | 320 | 353 | 459 | 538 |

Each Add'l

1,000 add: 5.99 6.39 7.07 9.18 10.76

CONDOMINIUM - Form HO-6

\$500 Wind or Hail Deductible (\$500 All Other Perils)

| Cov. C Contents Amount | All Constructions Protection Class | | | | |
|------------------------------|---------------------------------------|-----|-----|-----|-----|
| | 1-4 | 5-6 | 7-8 | 9 | 10 |
| 6,000 | 98 | 105 | 116 | 151 | 177 |
| 8,000 | 111 | 118 | 131 | 170 | 199 |
| 10,000 | 123 | 131 | 145 | 189 | 221 |
| 12,000 | 135 | 144 | 160 | 208 | 243 |
| 14,000 | 149 | 159 | 175 | 229 | 267 |
| 16,000 | 159 | 170 | 188 | 245 | 286 |
| 18,000 | 173 | 185 | 204 | 266 | 312 |
| 20,000 | 186 | 198 | 219 | 285 | 334 |
| 22,000 | 197 | 210 | 232 | 302 | 354 |
| 24,000 | 209 | 223 | 247 | 321 | 376 |
| 26,000 | 221 | 236 | 261 | 340 | 398 |
| 28,000 | 234 | 249 | 276 | 359 | 420 |
| 30,000 | 246 | 262 | 290 | 378 | 442 |
| 35,000 | 277 | 295 | 326 | 425 | 497 |

Each Add'l

1,000 add: 4.06 4.32 4.79 6.24 7.29

Premiums include \$100,000 Liability, \$1,000 Medical Payments.

ARKANSAS

TERRITORY 3

TENANT - Form HO-4

\$500 Wind or Hail Deductible (\$500 All Other Perils)

| Cov. C Contents Amount | All Constructions Protection Class | | | | |
|------------------------------|---------------------------------------|-----|-----|-----|-----|
| | 1-4 | 5-6 | 7-8 | 9 | 10 |
| 6,000 | 119 | 127 | 141 | 183 | 214 |
| 8,000 | 134 | 143 | 158 | 206 | 241 |
| 10,000 | 149 | 159 | 176 | 229 | 268 |
| 12,000 | 164 | 175 | 194 | 252 | 295 |
| 14,000 | 180 | 192 | 213 | 277 | 324 |
| 16,000 | 193 | 206 | 228 | 297 | 347 |
| 18,000 | 210 | 224 | 248 | 323 | 378 |
| 20,000 | 225 | 240 | 266 | 346 | 405 |
| 22,000 | 238 | 254 | 282 | 366 | 429 |
| 24,000 | 253 | 270 | 299 | 389 | 456 |
| 26,000 | 268 | 286 | 317 | 412 | 482 |
| 28,000 | 283 | 302 | 334 | 435 | 509 |
| 30,000 | 298 | 318 | 352 | 458 | 536 |
| 35,000 | 335 | 358 | 396 | 515 | 603 |

Each Add'l

1,000 add: 6.71 7.16 7.92 10.31 12.06

CONDOMINIUM - Form HO-6

\$500 Wind or Hail Deductible (\$500 All Other Perils)

| Cov. C Contents Amount | All Constructions Protection Class | | | | |
|------------------------------|---------------------------------------|-----|-----|-----|-----|
| | 1-4 | 5-6 | 7-8 | 9 | 10 |
| 6,000 | 110 | 118 | 130 | 170 | 198 |
| 8,000 | 124 | 132 | 147 | 191 | 223 |
| 10,000 | 138 | 147 | 163 | 212 | 248 |
| 12,000 | 152 | 162 | 179 | 233 | 273 |
| 14,000 | 167 | 178 | 197 | 257 | 300 |
| 16,000 | 179 | 190 | 211 | 275 | 321 |
| 18,000 | 195 | 207 | 230 | 299 | 350 |
| 20,000 | 208 | 222 | 246 | 320 | 374 |
| 22,000 | 221 | 235 | 261 | 339 | 397 |
| 24,000 | 235 | 250 | 277 | 360 | 422 |
| 26,000 | 248 | 265 | 293 | 382 | 446 |
| 28,000 | 262 | 279 | 310 | 403 | 471 |
| 30,000 | 276 | 294 | 326 | 424 | 496 |
| 35,000 | 311 | 331 | 367 | 477 | 558 |

Each Add'l

1,000 add: 4.55 4.85 5.38 7.00 8.18

Premiums include \$100,000 Liability, \$1,000 Medical Payments.

ARKANSAS

TENANT - Form HO-4 \$500 Wind or Hail Deductible (\$500 All Other Perils)

(Reserved for Future Use)

PREFERRED HOMEOWNERS EXCEPTIONS TO HOMEOWNERS POLICY PROGRAM MANUAL

The preferred homeowners program provides the broadest coverage of all of our homeowners programs. With that in mind, only the very best quality of property and liability exposures will be considered for this coverage. The prospective insured must exhibit an outstanding financial history and reputable background that is required to match the excellent coverage the preferred homeowners program provides. The property must show a pride of ownership and maintenance that sets it apart as a superior risk.

EXCEPTIONS TO HOMEOWNERS UNDERWRITING RULES

All references to the term "Homeowners Policy" are construed to mean "Preferred Homeowners Policy."

The Homeowners Program Underwriting Rules that apply to Form HO 00 03 apply to the Preferred Homeowners Policy Program except as follows:

Underwriting Rule 2.

Applications are **not** to be submitted on the following individuals:

Paragraph a. is replaced by the following:

- a. Applicant, spouse, or resident of household who has incurred more than one homeowner loss within the past three years.
Total fire losses are not acceptable.

Underwriting Rule 3.

Applications are **not** to be submitted on the following property:

Paragraph e. is replaced by the following:

- e. Seasonal or secondary dwellings.

The following rules are added:

1. Applications are **not** to be submitted on property located in Protection Class 9 or 10.
2. Smoke detectors must be located on each level of the dwelling. (Base rates include a smoke detector credit.)
3. Applications are not to be submitted on two or more family dwellings.
4. Applications are not to be submitted on property classified as Basic/Economy or Modest/Fair as defined by the e2Value guidelines.

Underwriting Rule 7.

The entire rule is replaced by the following:

Property valuations should be determined by using the current e2Value cost estimator. The amount of insurance on the dwelling and other structures must be 100% of the resulting replacement cost figures. The insured must agree to accept whatever annual increases in value the insurer may deem necessary to keep the coverage at 100% of replacement cost. Construction cost indexing will be applied at each renewal. The insured must notify the insurer within 30 days of completion of any alterations which increased the value of any building on the premises by \$5,000 or more and pay the appropriate premium for the increase.

Underwriting Rule 13.

The entire rule is replaced by the following:

Primary heating source

Dwelling must have a modern heating system consisting of one of the following:

- a. Central heating source consisting of a permanently installed warm air furnace, hot water, or steam source resting on an incombustible base, and vented to a masonry chimney built from the ground, or to a U.L. approved metal pipe.
- b. Warm air furnace fueled by wood that is vented to a tile-lined masonry chimney built from the ground or to a U.L. approved metal pipe.
- c. A permanent modern electric heating system installed by a competent electrician in compliance with building code requirements.

**PREFERRED HOMEOWNERS EXCEPTIONS
TO HOMEOWNERS
POLICY PROGRAM MANUAL**

INTRODUCTION

A Preferred Homeowners Policy consists of Preferred Endorsement HO-200 and Homeowners Form HO 00 03 with a declarations page.

The following exceptions revise the rules in the Homeowners Manual and apply only to the Preferred Homeowners Policy. All references to the term "Homeowners Policy" are construed to mean "Preferred Homeowners Policy."

EXCEPTIONS TO HOMEOWNERS GENERAL RULES

The Homeowners Program General Rules that apply to Form HO 00 03 apply to the Preferred Homeowners Policy Program except as follows:

101. LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS

A. The limits of liability required under the Preferred Homeowners Policy are as follows:

1. Section I - Property Damage

| <u>Coverage</u> | <u>HO 00 03</u> |
|----------------------------|--------------------------------|
| A - Dwelling Minimum Limit | \$200,000 |
| B - Other Structures | 10% of A |
| C - Personal Property | 75% of A (May not be reduced.) |
| D - Loss of Use | 50% of A |

2. Section II - Liability

| | |
|---------------------------------|---------------------------|
| Coverage E - Personal Liability | \$100,000 Each Occurrence |
| Coverage F - Medical Payments | \$1,000 Each Person |

B. The limit of liability for Coverages C or D of Section I and E or F of Section II may be increased.

C. Under Coverage B of Section I, an additional amount of insurance may be written on a specific structure.

102. DESCRIPTION OF COVERAGES

The following additional paragraph applies:

C. Preferred Homeowners additional policy provisions

Section I - Property Damage

1. Excess Dwelling Coverage
2. Replacement Cost Coverage on Coverage C - Personal Property
3. \$500 Refrigerated Personal Property Coverage
4. \$1,000 Credit Card, Forgery and Counterfeit Money Coverage
5. \$1,000 Debris Removal Coverage
6. \$1,000 Arson Reward
7. \$100 Lock Replacement Coverage

**PREFERRED HOMEOWNERS EXCEPTIONS
TO HOMEOWNERS
POLICY PROGRAM MANUAL**

THE FOLLOWING RULES DO NOT APPLY TO PREFERRED HOMEOWNERS POLICIES.

- 302.** Special Loss Settlement
- 403.** Personal Property (Coverage C) Replacement Cost Coverage
- 502.** Building Additions and Alterations - Increased Limit - HO 00 04
- 507.** Form HO 00 06 Coverage A Dwelling Basic and Increased Limits
- 508.** Form HO 00 06 Units Regularly Rented to Others
- 515.E.** Refrigerated Personal Property
- 522.** Excess Dwelling Coverage
- 610.** Personal Injury

THE FOLLOWING RULE APPLIES ONLY TO PREFERRED HOMEOWNERS POLICIES.

PREFERRED PLUS ENDORSEMENT

Coverage under the Preferred Homeowners Policy may be enhanced by attaching the Preferred Plus Endorsement. This endorsement includes the following additional coverages:

1. Jewelry, Watches and Furs Theft Coverage increase to \$2,500.
2. Trees, Shrubs, and Other Plants increased to \$1,000, aggregate increase to 10% of Coverage A.
3. Golf Cart Physical Damage Coverage up to \$3,000.
4. \$1,000 Water Back Up and Sump Overflow Coverage.
5. Refrigerated Personal Property Coverage increased from \$500 to \$750.
6. \$1,000 Accidental Death Coverage.
7. Special Form coverage on personal property (Coverage C).

The premium for the endorsement is \$50.

Use Endorsement **HO-210**, Preferred Plus Endorsement.

ARKANSAS

PREFERRED HOMEOWNERS - FORM HO-3

\$500 Wind or Hail Deductible (\$500 All Other Perils)

Territory 1

| Cov. A Dwelling Amount | Masonry Protection Class | | | | | Frame Protection Class | | | | |
|------------------------------|-----------------------------|-------|-------|-------|-------|---------------------------|-------|-------|-------|-------|
| | 1-3 | 4-5 | 6 | 7 | 8 | 1-3 | 4-5 | 6 | 7 | 8 |
| 100,000* | 544 | 592 | 658 | 783 | 1,055 | 642 | 669 | 750 | 870 | 1,131 |
| 105,000* | 567 | 617 | 686 | 816 | 1,099 | 669 | 697 | 782 | 907 | 1,179 |
| 110,000* | 590 | 642 | 713 | 848 | 1,143 | 696 | 725 | 813 | 942 | 1,225 |
| 115,000* | 612 | 667 | 740 | 881 | 1,187 | 722 | 752 | 844 | 979 | 1,273 |
| 120,000* | 634 | 690 | 766 | 912 | 1,229 | 748 | 779 | 874 | 1,013 | 1,317 |
| 125,000* | 655 | 713 | 792 | 943 | 1,270 | 773 | 805 | 904 | 1,047 | 1,362 |
| 130,000* | 676 | 735 | 817 | 972 | 1,310 | 797 | 830 | 932 | 1,080 | 1,404 |
| 135,000* | 695 | 756 | 840 | 999 | 1,347 | 820 | 854 | 958 | 1,110 | 1,444 |
| 140,000* | 713 | 777 | 863 | 1,026 | 1,383 | 842 | 877 | 984 | 1,140 | 1,483 |
| 145,000* | 733 | 798 | 886 | 1,054 | 1,421 | 865 | 901 | 1,011 | 1,171 | 1,523 |
| 150,000* | 752 | 818 | 909 | 1,081 | 1,457 | 887 | 924 | 1,037 | 1,201 | 1,562 |
| 155,000* | 773 | 842 | 935 | 1,113 | 1,499 | 912 | 951 | 1,067 | 1,236 | 1,608 |
| 160,000* | 794 | 865 | 960 | 1,142 | 1,539 | 937 | 976 | 1,095 | 1,269 | 1,651 |
| 165,000* | 816 | 889 | 987 | 1,174 | 1,583 | 963 | 1,003 | 1,126 | 1,305 | 1,697 |
| 170,000* | 838 | 912 | 1,013 | 1,205 | 1,624 | 988 | 1,029 | 1,155 | 1,339 | 1,741 |
| 175,000* | 863 | 940 | 1,044 | 1,242 | 1,673 | 1,018 | 1,061 | 1,191 | 1,380 | 1,794 |
| 180,000* | 888 | 967 | 1,074 | 1,277 | 1,721 | 1,048 | 1,091 | 1,225 | 1,419 | 1,846 |
| 185,000* | 913 | 994 | 1,104 | 1,313 | 1,769 | 1,077 | 1,122 | 1,259 | 1,459 | 1,897 |
| 190,000* | 938 | 1,021 | 1,135 | 1,350 | 1,819 | 1,107 | 1,153 | 1,294 | 1,500 | 1,950 |
| 195,000* | 964 | 1,049 | 1,166 | 1,386 | 1,868 | 1,137 | 1,185 | 1,329 | 1,541 | 2,004 |
| 200,000 | 990 | 1,078 | 1,198 | 1,424 | 1,919 | 1,168 | 1,217 | 1,366 | 1,583 | 2,059 |
| 205,000 | 1,006 | 1,096 | 1,217 | 1,448 | 1,951 | 1,187 | 1,237 | 1,388 | 1,609 | 2,092 |
| 210,000 | 1,023 | 1,113 | 1,237 | 1,471 | 1,982 | 1,207 | 1,257 | 1,411 | 1,635 | 2,126 |
| 215,000 | 1,039 | 1,131 | 1,256 | 1,494 | 2,013 | 1,225 | 1,276 | 1,432 | 1,660 | 2,159 |
| 220,000 | 1,055 | 1,148 | 1,276 | 1,517 | 2,045 | 1,244 | 1,296 | 1,455 | 1,686 | 2,193 |
| 225,000 | 1,071 | 1,166 | 1,295 | 1,540 | 2,075 | 1,263 | 1,316 | 1,477 | 1,711 | 2,226 |
| 230,000 | 1,087 | 1,183 | 1,314 | 1,563 | 2,107 | 1,282 | 1,336 | 1,499 | 1,737 | 2,259 |
| 235,000 | 1,103 | 1,200 | 1,334 | 1,586 | 2,137 | 1,301 | 1,355 | 1,521 | 1,763 | 2,292 |
| 240,000 | 1,119 | 1,218 | 1,353 | 1,609 | 2,168 | 1,320 | 1,375 | 1,543 | 1,788 | 2,325 |
| 245,000 | 1,134 | 1,235 | 1,372 | 1,632 | 2,199 | 1,338 | 1,394 | 1,565 | 1,813 | 2,358 |
| 250,000 | 1,150 | 1,252 | 1,391 | 1,654 | 2,230 | 1,357 | 1,414 | 1,586 | 1,839 | 2,391 |
| 275,000 | 1,242 | 1,352 | 1,502 | 1,786 | 2,407 | 1,465 | 1,526 | 1,713 | 1,985 | 2,582 |
| 300,000 | 1,333 | 1,452 | 1,612 | 1,918 | 2,585 | 1,573 | 1,639 | 1,839 | 2,131 | 2,772 |
| 325,000 | 1,435 | 1,562 | 1,735 | 2,064 | 2,781 | 1,693 | 1,763 | 1,979 | 2,294 | 2,983 |
| 350,000 | 1,536 | 1,673 | 1,858 | 2,210 | 2,978 | 1,813 | 1,888 | 2,119 | 2,456 | 3,194 |
| 375,000 | 1,638 | 1,783 | 1,981 | 2,356 | 3,175 | 1,932 | 2,013 | 2,259 | 2,618 | 3,405 |
| 400,000 | 1,739 | 1,894 | 2,103 | 2,502 | 3,372 | 2,052 | 2,138 | 2,399 | 2,780 | 3,616 |
| 425,000 | 1,841 | 2,004 | 2,226 | 2,648 | 3,568 | 2,172 | 2,262 | 2,539 | 2,943 | 3,827 |
| 450,000 | 1,942 | 2,115 | 2,349 | 2,794 | 3,765 | 2,292 | 2,387 | 2,679 | 3,105 | 4,038 |

Each Add'l

1,000 add: 4.06 4.42 4.91 5.84 7.87 4.79 4.99 5.60 6.49 8.44

* Seasonal, secondary or renewal business only.

Premiums include \$100,000 Liability, \$1,000 Medical Payments. A +-\$2 difference vs. system rate may occur.

ARKANSAS

PREFERRED HOMEOWNERS - FORM HO-3

\$500 Wind or Hail Deductible (\$500 All Other Perils)

Territory 2

| Cov. A Dwelling Amount | Masonry Protection Class | | | | | Frame Protection Class | | | | |
|------------------------------|-----------------------------|-------|-------|-------|-------|---------------------------|-------|-------|-------|-------|
| | 1-3 | 4-5 | 6 | 7 | 8 | 1-3 | 4-5 | 6 | 7 | 8 |
| 100,000* | 595 | 649 | 721 | 858 | 1,155 | 702 | 732 | 821 | 953 | 1,238 |
| 105,000* | 620 | 676 | 752 | 894 | 1,204 | 732 | 763 | 856 | 993 | 1,291 |
| 110,000* | 645 | 703 | 781 | 929 | 1,252 | 761 | 793 | 890 | 1,032 | 1,342 |
| 115,000* | 670 | 730 | 811 | 965 | 1,300 | 790 | 823 | 924 | 1,072 | 1,393 |
| 120,000* | 693 | 756 | 840 | 999 | 1,346 | 818 | 852 | 957 | 1,110 | 1,442 |
| 125,000* | 717 | 781 | 868 | 1,033 | 1,391 | 846 | 881 | 989 | 1,148 | 1,491 |
| 130,000* | 739 | 805 | 895 | 1,065 | 1,434 | 872 | 909 | 1,020 | 1,183 | 1,538 |
| 135,000* | 760 | 828 | 921 | 1,095 | 1,475 | 897 | 934 | 1,049 | 1,217 | 1,581 |
| 140,000* | 780 | 850 | 945 | 1,124 | 1,515 | 921 | 959 | 1,077 | 1,249 | 1,623 |
| 145,000* | 801 | 874 | 971 | 1,155 | 1,556 | 946 | 986 | 1,106 | 1,283 | 1,668 |
| 150,000* | 822 | 896 | 996 | 1,185 | 1,596 | 970 | 1,011 | 1,135 | 1,316 | 1,710 |
| 155,000* | 846 | 922 | 1,025 | 1,219 | 1,642 | 998 | 1,040 | 1,168 | 1,354 | 1,760 |
| 160,000* | 868 | 947 | 1,052 | 1,252 | 1,686 | 1,025 | 1,068 | 1,199 | 1,391 | 1,807 |
| 165,000* | 893 | 973 | 1,082 | 1,287 | 1,733 | 1,054 | 1,098 | 1,233 | 1,430 | 1,858 |
| 170,000* | 916 | 998 | 1,110 | 1,320 | 1,778 | 1,081 | 1,126 | 1,265 | 1,467 | 1,906 |
| 175,000* | 944 | 1,029 | 1,144 | 1,361 | 1,833 | 1,114 | 1,161 | 1,303 | 1,512 | 1,964 |
| 180,000* | 971 | 1,059 | 1,177 | 1,400 | 1,885 | 1,146 | 1,194 | 1,341 | 1,555 | 2,021 |
| 185,000* | 998 | 1,088 | 1,209 | 1,439 | 1,938 | 1,178 | 1,227 | 1,378 | 1,598 | 2,077 |
| 190,000* | 1,026 | 1,119 | 1,243 | 1,479 | 1,992 | 1,211 | 1,262 | 1,417 | 1,643 | 2,135 |
| 195,000* | 1,054 | 1,149 | 1,277 | 1,519 | 2,046 | 1,244 | 1,296 | 1,455 | 1,688 | 2,194 |
| 200,000 | 1,083 | 1,180 | 1,312 | 1,561 | 2,102 | 1,278 | 1,332 | 1,495 | 1,734 | 2,254 |
| 205,000 | 1,101 | 1,200 | 1,334 | 1,587 | 2,137 | 1,299 | 1,354 | 1,520 | 1,763 | 2,291 |
| 210,000 | 1,118 | 1,219 | 1,355 | 1,612 | 2,171 | 1,320 | 1,375 | 1,544 | 1,791 | 2,328 |
| 215,000 | 1,136 | 1,238 | 1,376 | 1,637 | 2,205 | 1,340 | 1,397 | 1,568 | 1,819 | 2,364 |
| 220,000 | 1,154 | 1,257 | 1,398 | 1,663 | 2,239 | 1,361 | 1,419 | 1,593 | 1,847 | 2,401 |
| 225,000 | 1,171 | 1,276 | 1,419 | 1,688 | 2,273 | 1,382 | 1,440 | 1,616 | 1,875 | 2,437 |
| 230,000 | 1,189 | 1,296 | 1,440 | 1,713 | 2,308 | 1,403 | 1,462 | 1,641 | 1,903 | 2,474 |
| 235,000 | 1,206 | 1,315 | 1,461 | 1,738 | 2,341 | 1,423 | 1,483 | 1,665 | 1,931 | 2,510 |
| 240,000 | 1,223 | 1,333 | 1,482 | 1,763 | 2,375 | 1,444 | 1,504 | 1,689 | 1,959 | 2,546 |
| 245,000 | 1,241 | 1,352 | 1,503 | 1,788 | 2,408 | 1,464 | 1,526 | 1,713 | 1,987 | 2,582 |
| 250,000 | 1,258 | 1,371 | 1,524 | 1,813 | 2,442 | 1,484 | 1,547 | 1,737 | 2,014 | 2,618 |
| 275,000 | 1,358 | 1,481 | 1,646 | 1,958 | 2,637 | 1,603 | 1,670 | 1,875 | 2,175 | 2,827 |
| 300,000 | 1,458 | 1,589 | 1,767 | 2,102 | 2,831 | 1,721 | 1,793 | 2,013 | 2,335 | 3,034 |
| 325,000 | 1,569 | 1,710 | 1,901 | 2,262 | 3,046 | 1,852 | 1,930 | 2,166 | 2,513 | 3,265 |
| 350,000 | 1,680 | 1,831 | 2,036 | 2,422 | 3,262 | 1,983 | 2,066 | 2,320 | 2,690 | 3,496 |
| 375,000 | 1,791 | 1,952 | 2,170 | 2,582 | 3,477 | 2,114 | 2,203 | 2,473 | 2,868 | 3,727 |
| 400,000 | 1,902 | 2,073 | 2,305 | 2,742 | 3,693 | 2,245 | 2,339 | 2,626 | 3,046 | 3,958 |
| 425,000 | 2,013 | 2,194 | 2,439 | 2,902 | 3,908 | 2,376 | 2,476 | 2,779 | 3,224 | 4,189 |
| 450,000 | 2,124 | 2,315 | 2,574 | 3,062 | 4,124 | 2,507 | 2,612 | 2,933 | 3,401 | 4,420 |

Each Add'l

1,000 add: 4.44 4.84 5.38 6.40 8.62 5.24 5.46 6.13 7.11 9.24

* Seasonal, secondary or renewal business only.

Premiums include \$100,000 Liability, \$1,000 Medical Payments. A +-\$2 difference vs. system rate may occur.

ARKANSAS

PREFERRED HOMEOWNERS - FORM HO-3

\$500 Wind or Hail Deductible (\$500 All Other Perils)

Territory 3

| Cov. A Dwelling Amount | Masonry Protection Class | | | | | Frame Protection Class | | | | |
|------------------------------|-----------------------------|-------|-------|-------|-------|---------------------------|-------|-------|-------|-------|
| | 1-3 | 4-5 | 6 | 7 | 8 | 1-3 | 4-5 | 6 | 7 | 8 |
| 100,000* | 761 | 829 | 921 | 1,095 | 1,475 | 898 | 935 | 1,049 | 1,217 | 1,581 |
| 105,000* | 793 | 865 | 960 | 1,141 | 1,538 | 936 | 975 | 1,094 | 1,268 | 1,648 |
| 110,000* | 825 | 899 | 998 | 1,186 | 1,599 | 973 | 1,013 | 1,137 | 1,318 | 1,713 |
| 115,000* | 857 | 933 | 1,036 | 1,232 | 1,660 | 1,010 | 1,053 | 1,181 | 1,369 | 1,779 |
| 120,000* | 887 | 966 | 1,072 | 1,275 | 1,719 | 1,046 | 1,090 | 1,222 | 1,417 | 1,842 |
| 125,000* | 917 | 999 | 1,109 | 1,319 | 1,777 | 1,081 | 1,127 | 1,264 | 1,466 | 1,905 |
| 130,000* | 945 | 1,030 | 1,143 | 1,359 | 1,832 | 1,115 | 1,161 | 1,303 | 1,511 | 1,964 |
| 135,000* | 972 | 1,059 | 1,175 | 1,398 | 1,884 | 1,146 | 1,194 | 1,340 | 1,554 | 2,019 |
| 140,000* | 998 | 1,088 | 1,207 | 1,435 | 1,934 | 1,177 | 1,226 | 1,376 | 1,595 | 2,073 |
| 145,000* | 1,025 | 1,117 | 1,240 | 1,475 | 1,987 | 1,209 | 1,260 | 1,413 | 1,639 | 2,130 |
| 150,000* | 1,051 | 1,146 | 1,272 | 1,512 | 2,038 | 1,240 | 1,292 | 1,449 | 1,681 | 2,184 |
| 155,000* | 1,082 | 1,179 | 1,309 | 1,556 | 2,097 | 1,276 | 1,330 | 1,492 | 1,730 | 2,248 |
| 160,000* | 1,111 | 1,211 | 1,344 | 1,598 | 2,154 | 1,311 | 1,365 | 1,532 | 1,776 | 2,308 |
| 165,000* | 1,142 | 1,245 | 1,382 | 1,643 | 2,214 | 1,347 | 1,404 | 1,575 | 1,826 | 2,373 |
| 170,000* | 1,172 | 1,277 | 1,417 | 1,685 | 2,271 | 1,382 | 1,440 | 1,615 | 1,873 | 2,434 |
| 175,000* | 1,208 | 1,316 | 1,461 | 1,737 | 2,341 | 1,424 | 1,484 | 1,665 | 1,930 | 2,509 |
| 180,000* | 1,242 | 1,354 | 1,502 | 1,787 | 2,408 | 1,465 | 1,527 | 1,712 | 1,986 | 2,581 |
| 185,000* | 1,277 | 1,392 | 1,544 | 1,837 | 2,475 | 1,506 | 1,569 | 1,760 | 2,041 | 2,653 |
| 190,000* | 1,313 | 1,431 | 1,588 | 1,888 | 2,544 | 1,548 | 1,613 | 1,810 | 2,098 | 2,727 |
| 195,000* | 1,348 | 1,470 | 1,631 | 1,940 | 2,614 | 1,591 | 1,657 | 1,859 | 2,156 | 2,801 |
| 200,000 | 1,385 | 1,510 | 1,676 | 1,993 | 2,685 | 1,634 | 1,702 | 1,910 | 2,215 | 2,878 |
| 205,000 | 1,408 | 1,535 | 1,703 | 2,025 | 2,729 | 1,661 | 1,730 | 1,941 | 2,251 | 2,925 |
| 210,000 | 1,431 | 1,559 | 1,731 | 2,058 | 2,773 | 1,688 | 1,758 | 1,972 | 2,287 | 2,972 |
| 215,000 | 1,453 | 1,583 | 1,757 | 2,090 | 2,816 | 1,714 | 1,785 | 2,003 | 2,323 | 3,018 |
| 220,000 | 1,476 | 1,608 | 1,785 | 2,123 | 2,860 | 1,741 | 1,813 | 2,034 | 2,359 | 3,066 |
| 225,000 | 1,498 | 1,632 | 1,812 | 2,154 | 2,903 | 1,767 | 1,841 | 2,065 | 2,394 | 3,112 |
| 230,000 | 1,521 | 1,657 | 1,839 | 2,187 | 2,947 | 1,794 | 1,869 | 2,096 | 2,431 | 3,159 |
| 235,000 | 1,543 | 1,681 | 1,866 | 2,219 | 2,990 | 1,820 | 1,896 | 2,127 | 2,466 | 3,205 |
| 240,000 | 1,565 | 1,705 | 1,893 | 2,251 | 3,033 | 1,846 | 1,923 | 2,157 | 2,502 | 3,251 |
| 245,000 | 1,587 | 1,729 | 1,919 | 2,283 | 3,076 | 1,872 | 1,950 | 2,188 | 2,537 | 3,297 |
| 250,000 | 1,609 | 1,754 | 1,946 | 2,315 | 3,119 | 1,898 | 1,977 | 2,218 | 2,572 | 3,343 |
| 275,000 | 1,738 | 1,894 | 2,102 | 2,499 | 3,368 | 2,050 | 2,135 | 2,395 | 2,778 | 3,610 |
| 300,000 | 1,865 | 2,033 | 2,256 | 2,683 | 3,616 | 2,200 | 2,292 | 2,571 | 2,982 | 3,875 |
| 325,000 | 2,007 | 2,188 | 2,428 | 2,887 | 3,891 | 2,368 | 2,467 | 2,767 | 3,209 | 4,170 |
| 350,000 | 2,149 | 2,342 | 2,600 | 3,092 | 4,166 | 2,535 | 2,641 | 2,963 | 3,436 | 4,465 |
| 375,000 | 2,291 | 2,497 | 2,771 | 3,296 | 4,441 | 2,703 | 2,816 | 3,159 | 3,663 | 4,760 |
| 400,000 | 2,433 | 2,652 | 2,943 | 3,500 | 4,717 | 2,870 | 2,990 | 3,354 | 3,890 | 5,055 |
| 425,000 | 2,575 | 2,807 | 3,115 | 3,704 | 4,992 | 3,038 | 3,165 | 3,550 | 4,117 | 5,350 |
| 450,000 | 2,717 | 2,961 | 3,287 | 3,909 | 5,267 | 3,205 | 3,339 | 3,746 | 4,344 | 5,645 |

Each Add'l

1,000 add: 5.68 6.19 6.87 8.17 11.01 6.70 6.98 7.83 9.08 11.80

* Seasonal, secondary or renewal business only.

Premiums include \$100,000 Liability, \$1,000 Medical Payments. A +-\$2 difference vs. system rate may occur.

ARKANSAS
PREFERRED HOMEOWNERS - FORM HO-3
\$500 Wind or Hail Deductible (\$500 All Other Perils)

(Reserved for Future Use)

**HOME SECURITY EXCEPTIONS
TO HOMEOWNERS
POLICY PROGRAM MANUAL**

INTRODUCTION

A Home Security Policy consists of Homeowners Form HO 00 02 and Actual Cash Value Loss Settlement Form HO 04 82C with a declarations page. Form HO 04 82C replaces the Replacement Cost Loss Settlement Provision in HO 00 02 with an Actual Cash Value Loss Settlement condition.

The following exceptions revise the rules in the Homeowners Manual and apply only to the Home Security Policy. All references to the term "Homeowners Policy" are construed to mean "Home Security Policy."

EXCEPTIONS TO HOMEOWNERS GENERAL RULES

The Homeowners Program General Rules that apply to Form HO 00 02 apply to the Home Security Policy Program except as follows:

101. LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS

A. The limits of liability required under the Home Security Policy are as follows:

1. Section I - Property Damage

| <u>Coverage</u> | <u>HO 00 02</u> |
|----------------------------|-----------------|
| A - Dwelling Minimum Limit | \$60,000 |
| B - Other Structures | 10% of A |
| C - Personal Property | 50% of A |
| D - Loss of Use | 20% of A |

2. Section II - Liability

| | |
|---------------------------------|---------------------------|
| Coverage E - Personal Liability | \$100,000 Each Occurrence |
| Coverage F - Medical Payments | \$1,000 Each Person |

- B.** The limit of liability for Coverages C or D of Section I and E or F of Section II may be increased.
- C.** Under Coverage B of Section I, an additional amount of insurance may be written on a specific structure.
- D.** Under Coverage C of Section I, it is permissible to reduce the limit of liability to an amount not less than 40% of the limit on the dwelling.

THE FOLLOWING RULES DO NOT APPLY TO HOME SECURITY POLICIES

- 110.** New Home Discount and Renovation Discount
- 302.** Special Loss Settlement
- 401.** Superior Construction
- 502.** Building Additions and Alterations - Increased Limit - HO 00 04
- 507.** Form HO 00 06 Coverage A Dwelling
- 508.** Form HO 00 06 Units Regularly Rented to Others
- 520.** Water Back Up and Sump Overflow
- 521.** Builders' Risk Theft
- 522.** Excess Dwelling Coverage

ARKANSAS
HOME SECURITY - Form HO-2
\$500 Wind or Hail Deductible (\$500 All Other Perils)

Territory 1

| Cov. A Dwelling Amount | Masonry Protection Class | | | | | | | Frame Protection Class | | | | | | |
|------------------------|--------------------------|-------|-------|-------|-------|-------|-------|------------------------|-------|-------|-------|-------|-------|-------|
| | 1-3 | 4-5 | 6 | 7 | 8 | 9 | 10 | 1-3 | 4-5 | 6 | 7 | 8 | 9 | 10 |
| 40,000* | 349 | 384 | 426 | 515 | 695 | 978 | 1,397 | 419 | 437 | 488 | 573 | 707 | 1,121 | 1,606 |
| 45,000* | 361 | 397 | 440 | 533 | 718 | 1,011 | 1,444 | 433 | 452 | 505 | 592 | 731 | 1,158 | 1,661 |
| 50,000* | 372 | 410 | 454 | 549 | 741 | 1,043 | 1,489 | 447 | 466 | 521 | 611 | 754 | 1,195 | 1,713 |
| 55,000* | 389 | 429 | 475 | 574 | 775 | 1,090 | 1,557 | 467 | 487 | 545 | 639 | 788 | 1,250 | 1,791 |
| 60,000 | 406 | 447 | 495 | 599 | 808 | 1,137 | 1,624 | 487 | 508 | 568 | 666 | 822 | 1,303 | 1,868 |
| 65,000 | 434 | 478 | 530 | 641 | 865 | 1,217 | 1,738 | 521 | 544 | 608 | 713 | 880 | 1,394 | 1,999 |
| 70,000 | 452 | 498 | 551 | 667 | 900 | 1,267 | 1,809 | 543 | 566 | 633 | 742 | 916 | 1,452 | 2,081 |
| 75,000 | 499 | 550 | 609 | 737 | 994 | 1,399 | 1,998 | 599 | 625 | 699 | 819 | 1,011 | 1,603 | 2,298 |
| 80,000 | 536 | 590 | 653 | 791 | 1,067 | 1,501 | 2,144 | 643 | 671 | 750 | 879 | 1,085 | 1,720 | 2,466 |
| 85,000 | 564 | 621 | 688 | 833 | 1,123 | 1,580 | 2,257 | 677 | 706 | 790 | 926 | 1,143 | 1,811 | 2,597 |
| 90,000 | 593 | 653 | 723 | 875 | 1,180 | 1,660 | 2,371 | 711 | 742 | 829 | 972 | 1,200 | 1,902 | 2,727 |
| 95,000 | 629 | 693 | 767 | 928 | 1,252 | 1,762 | 2,517 | 755 | 787 | 880 | 1,032 | 1,274 | 2,020 | 2,895 |
| 100,000 | 666 | 733 | 812 | 982 | 1,325 | 1,865 | 2,663 | 799 | 833 | 932 | 1,092 | 1,348 | 2,137 | 3,064 |
| 105,000 | 704 | 776 | 859 | 1,039 | 1,402 | 1,973 | 2,818 | 845 | 881 | 985 | 1,156 | 1,426 | 2,261 | 3,241 |
| 110,000 | 743 | 818 | 906 | 1,096 | 1,479 | 2,081 | 2,972 | 891 | 930 | 1,039 | 1,219 | 1,504 | 2,384 | 3,418 |
| 115,000 | 782 | 860 | 953 | 1,153 | 1,555 | 2,189 | 3,126 | 937 | 978 | 1,093 | 1,282 | 1,582 | 2,508 | 3,596 |
| 120,000 | 820 | 903 | 1,000 | 1,210 | 1,632 | 2,297 | 3,280 | 984 | 1,026 | 1,147 | 1,345 | 1,660 | 2,632 | 3,773 |
| 125,000 | 861 | 948 | 1,049 | 1,270 | 1,713 | 2,410 | 3,443 | 1,032 | 1,077 | 1,204 | 1,412 | 1,743 | 2,762 | 3,960 |
| 130,000 | 901 | 992 | 1,099 | 1,330 | 1,794 | 2,524 | 3,605 | 1,081 | 1,128 | 1,261 | 1,479 | 1,825 | 2,893 | 4,147 |
| 135,000 | 940 | 1,035 | 1,146 | 1,387 | 1,871 | 2,632 | 3,760 | 1,127 | 1,176 | 1,315 | 1,542 | 1,903 | 3,016 | 4,324 |
| 140,000 | 978 | 1,077 | 1,193 | 1,444 | 1,947 | 2,740 | 3,914 | 1,174 | 1,224 | 1,369 | 1,605 | 1,981 | 3,140 | 4,502 |
| 145,000 | 1,017 | 1,120 | 1,240 | 1,500 | 2,024 | 2,848 | 4,068 | 1,220 | 1,273 | 1,423 | 1,668 | 2,059 | 3,264 | 4,679 |
| 150,000 | 1,056 | 1,162 | 1,287 | 1,557 | 2,101 | 2,956 | 4,222 | 1,266 | 1,321 | 1,477 | 1,732 | 2,137 | 3,388 | 4,857 |
| 155,000 | 1,091 | 1,202 | 1,331 | 1,610 | 2,172 | 3,056 | 4,365 | 1,309 | 1,366 | 1,527 | 1,790 | 2,210 | 3,502 | 5,021 |
| 160,000 | 1,127 | 1,241 | 1,374 | 1,663 | 2,243 | 3,156 | 4,508 | 1,352 | 1,410 | 1,577 | 1,849 | 2,282 | 3,617 | 5,186 |
| 165,000 | 1,163 | 1,280 | 1,418 | 1,716 | 2,314 | 3,256 | 4,651 | 1,395 | 1,455 | 1,627 | 1,907 | 2,354 | 3,732 | 5,350 |
| 170,000 | 1,199 | 1,320 | 1,461 | 1,768 | 2,385 | 3,356 | 4,794 | 1,438 | 1,500 | 1,677 | 1,966 | 2,427 | 3,846 | 5,514 |
| 175,000 | 1,234 | 1,359 | 1,505 | 1,821 | 2,456 | 3,456 | 4,937 | 1,480 | 1,544 | 1,727 | 2,025 | 2,499 | 3,961 | 5,679 |
| 180,000 | 1,270 | 1,398 | 1,548 | 1,874 | 2,527 | 3,557 | 5,080 | 1,523 | 1,589 | 1,777 | 2,083 | 2,571 | 4,076 | 5,843 |
| 185,000 | 1,306 | 1,438 | 1,592 | 1,926 | 2,599 | 3,657 | 5,223 | 1,566 | 1,634 | 1,827 | 2,142 | 2,644 | 4,190 | 6,007 |
| 190,000 | 1,341 | 1,477 | 1,635 | 1,979 | 2,670 | 3,757 | 5,366 | 1,609 | 1,678 | 1,877 | 2,200 | 2,716 | 4,305 | 6,172 |
| 195,000 | 1,377 | 1,516 | 1,679 | 2,032 | 2,741 | 3,857 | 5,509 | 1,652 | 1,723 | 1,927 | 2,259 | 2,788 | 4,420 | 6,336 |
| 200,000 | 1,413 | 1,556 | 1,723 | 2,085 | 2,812 | 3,957 | 5,652 | 1,695 | 1,768 | 1,977 | 2,318 | 2,861 | 4,534 | 6,501 |
| 205,000 | 1,449 | 1,596 | 1,767 | 2,138 | 2,885 | 4,059 | 5,798 | 1,739 | 1,814 | 2,028 | 2,378 | 2,935 | 4,652 | 6,669 |
| 210,000 | 1,486 | 1,636 | 1,812 | 2,192 | 2,957 | 4,161 | 5,944 | 1,782 | 1,859 | 2,079 | 2,438 | 3,009 | 4,769 | 6,837 |
| 215,000 | 1,523 | 1,676 | 1,856 | 2,246 | 3,030 | 4,264 | 6,090 | 1,826 | 1,905 | 2,130 | 2,498 | 3,083 | 4,886 | 7,005 |
| 220,000 | 1,559 | 1,716 | 1,901 | 2,300 | 3,103 | 4,366 | 6,236 | 1,870 | 1,951 | 2,181 | 2,557 | 3,156 | 5,004 | 7,173 |
| 225,000 | 1,596 | 1,757 | 1,945 | 2,354 | 3,175 | 4,468 | 6,382 | 1,914 | 1,996 | 2,232 | 2,617 | 3,230 | 5,121 | 7,341 |

Each Add'l

1,000 add: 7.31 8.03 8.91 10.78 14.54 20.47 29.23 8.77 9.13 10.22 11.99 14.80 23.45 33.61

* Seasonal, secondary or renewal business only.

Premiums include \$100,000 Liability, \$1,000 Medical Payments.

A +-\$2 difference vs. system rate may occur.

ARKANSAS
HOME SECURITY - Form HO-2
\$500 Wind or Hail Deductible (\$500 All Other Perils)

Territory 2

| Cov. A Dwelling Amount | Masonry Protection Class | | | | | | | Frame Protection Class | | | | | | |
|------------------------|--------------------------|-------|-------|-------|-------|-------|-------|------------------------|-------|-------|-------|-------|-------|-------|
| | 1-3 | 4-5 | 6 | 7 | 8 | 9 | 10 | 1-3 | 4-5 | 6 | 7 | 8 | 9 | 10 |
| 40,000* | 390 | 428 | 476 | 574 | 776 | 1,091 | 1,558 | 468 | 487 | 545 | 639 | 789 | 1,250 | 1,792 |
| 45,000* | 403 | 443 | 492 | 594 | 802 | 1,128 | 1,611 | 484 | 503 | 564 | 661 | 815 | 1,293 | 1,853 |
| 50,000* | 415 | 457 | 507 | 613 | 827 | 1,164 | 1,662 | 499 | 519 | 581 | 681 | 841 | 1,333 | 1,911 |
| 55,000* | 434 | 478 | 530 | 641 | 865 | 1,217 | 1,738 | 522 | 543 | 608 | 713 | 879 | 1,394 | 1,999 |
| 60,000 | 453 | 498 | 553 | 668 | 902 | 1,269 | 1,812 | 544 | 566 | 634 | 743 | 917 | 1,454 | 2,084 |
| 65,000 | 485 | 533 | 592 | 715 | 965 | 1,358 | 1,939 | 582 | 606 | 678 | 795 | 981 | 1,556 | 2,230 |
| 70,000 | 505 | 555 | 616 | 744 | 1,005 | 1,414 | 2,019 | 606 | 631 | 706 | 828 | 1,022 | 1,620 | 2,322 |
| 75,000 | 557 | 613 | 680 | 822 | 1,109 | 1,561 | 2,229 | 669 | 696 | 780 | 914 | 1,128 | 1,788 | 2,563 |
| 80,000 | 598 | 657 | 730 | 882 | 1,191 | 1,675 | 2,392 | 718 | 747 | 837 | 981 | 1,210 | 1,919 | 2,751 |
| 85,000 | 630 | 692 | 769 | 929 | 1,254 | 1,764 | 2,519 | 756 | 787 | 881 | 1,033 | 1,275 | 2,021 | 2,897 |
| 90,000 | 661 | 727 | 807 | 975 | 1,317 | 1,853 | 2,646 | 794 | 826 | 926 | 1,085 | 1,339 | 2,123 | 3,043 |
| 95,000 | 702 | 772 | 857 | 1,035 | 1,398 | 1,967 | 2,809 | 843 | 877 | 983 | 1,152 | 1,421 | 2,254 | 3,230 |
| 100,000 | 743 | 817 | 907 | 1,096 | 1,479 | 2,081 | 2,972 | 892 | 928 | 1,040 | 1,219 | 1,504 | 2,385 | 3,418 |
| 105,000 | 786 | 864 | 959 | 1,159 | 1,565 | 2,202 | 3,144 | 944 | 982 | 1,100 | 1,289 | 1,591 | 2,523 | 3,616 |
| 110,000 | 829 | 911 | 1,012 | 1,222 | 1,651 | 2,322 | 3,316 | 996 | 1,036 | 1,160 | 1,360 | 1,678 | 2,661 | 3,814 |
| 115,000 | 872 | 959 | 1,065 | 1,286 | 1,736 | 2,443 | 3,488 | 1,047 | 1,090 | 1,220 | 1,430 | 1,765 | 2,799 | 4,012 |
| 120,000 | 915 | 1,006 | 1,117 | 1,349 | 1,822 | 2,563 | 3,660 | 1,099 | 1,143 | 1,281 | 1,501 | 1,852 | 2,937 | 4,210 |
| 125,000 | 960 | 1,056 | 1,172 | 1,416 | 1,912 | 2,690 | 3,841 | 1,153 | 1,200 | 1,344 | 1,575 | 1,944 | 3,082 | 4,418 |
| 130,000 | 1,006 | 1,106 | 1,228 | 1,483 | 2,002 | 2,817 | 4,023 | 1,208 | 1,257 | 1,407 | 1,649 | 2,036 | 3,228 | 4,626 |
| 135,000 | 1,049 | 1,153 | 1,280 | 1,546 | 2,088 | 2,938 | 4,195 | 1,259 | 1,310 | 1,468 | 1,720 | 2,123 | 3,366 | 4,824 |
| 140,000 | 1,092 | 1,200 | 1,333 | 1,610 | 2,174 | 3,058 | 4,367 | 1,311 | 1,364 | 1,528 | 1,791 | 2,210 | 3,504 | 5,022 |
| 145,000 | 1,135 | 1,247 | 1,385 | 1,673 | 2,260 | 3,179 | 4,539 | 1,363 | 1,418 | 1,588 | 1,861 | 2,297 | 3,642 | 5,220 |
| 150,000 | 1,178 | 1,295 | 1,438 | 1,737 | 2,345 | 3,299 | 4,711 | 1,414 | 1,472 | 1,648 | 1,932 | 2,384 | 3,780 | 5,418 |
| 155,000 | 1,218 | 1,339 | 1,486 | 1,796 | 2,425 | 3,411 | 4,871 | 1,462 | 1,521 | 1,704 | 1,997 | 2,465 | 3,908 | 5,602 |
| 160,000 | 1,258 | 1,382 | 1,535 | 1,854 | 2,504 | 3,523 | 5,030 | 1,510 | 1,571 | 1,760 | 2,063 | 2,546 | 4,036 | 5,785 |
| 165,000 | 1,297 | 1,426 | 1,584 | 1,913 | 2,583 | 3,634 | 5,190 | 1,558 | 1,621 | 1,816 | 2,128 | 2,626 | 4,164 | 5,969 |
| 170,000 | 1,337 | 1,470 | 1,632 | 1,972 | 2,663 | 3,746 | 5,349 | 1,606 | 1,671 | 1,872 | 2,193 | 2,707 | 4,292 | 6,152 |
| 175,000 | 1,377 | 1,514 | 1,681 | 2,031 | 2,742 | 3,858 | 5,508 | 1,654 | 1,721 | 1,927 | 2,259 | 2,788 | 4,420 | 6,335 |
| 180,000 | 1,417 | 1,558 | 1,730 | 2,090 | 2,821 | 3,969 | 5,668 | 1,702 | 1,770 | 1,983 | 2,324 | 2,868 | 4,548 | 6,519 |
| 185,000 | 1,457 | 1,602 | 1,778 | 2,148 | 2,901 | 4,081 | 5,827 | 1,750 | 1,820 | 2,039 | 2,389 | 2,949 | 4,676 | 6,702 |
| 190,000 | 1,497 | 1,645 | 1,827 | 2,207 | 2,980 | 4,193 | 5,987 | 1,797 | 1,870 | 2,095 | 2,455 | 3,030 | 4,804 | 6,886 |
| 195,000 | 1,537 | 1,689 | 1,876 | 2,266 | 3,060 | 4,304 | 6,146 | 1,845 | 1,920 | 2,151 | 2,520 | 3,110 | 4,932 | 7,069 |
| 200,000 | 1,576 | 1,733 | 1,924 | 2,325 | 3,139 | 4,416 | 6,306 | 1,893 | 1,970 | 2,206 | 2,586 | 3,191 | 5,060 | 7,252 |
| 205,000 | 1,617 | 1,778 | 1,974 | 2,385 | 3,220 | 4,530 | 6,469 | 1,942 | 2,021 | 2,263 | 2,653 | 3,274 | 5,191 | 7,440 |
| 210,000 | 1,658 | 1,823 | 2,024 | 2,445 | 3,301 | 4,645 | 6,632 | 1,991 | 2,072 | 2,320 | 2,719 | 3,356 | 5,322 | 7,627 |
| 215,000 | 1,699 | 1,868 | 2,074 | 2,505 | 3,383 | 4,759 | 6,795 | 2,040 | 2,123 | 2,378 | 2,786 | 3,439 | 5,453 | 7,815 |
| 220,000 | 1,740 | 1,912 | 2,124 | 2,565 | 3,464 | 4,873 | 6,958 | 2,089 | 2,173 | 2,435 | 2,853 | 3,521 | 5,583 | 8,003 |
| 225,000 | 1,780 | 1,957 | 2,173 | 2,625 | 3,545 | 4,987 | 7,121 | 2,138 | 2,224 | 2,492 | 2,920 | 3,604 | 5,714 | 8,190 |

Each Add'l

1,000 add: 8.15 8.96 9.95 12.02 16.24 22.84 32.62 9.79 10.19 11.41 13.37 16.51 26.17 37.51

* Seasonal, secondary or renewal business only.

Premiums include \$100,000 Liability, \$1,000 Medical Payments.

A +-\$2 difference vs. system rate may occur.

ARKANSAS
HOME SECURITY - Form HO-2
\$500 Wind or Hail Deductible (\$500 All Other Perils)

Territory 3

| Cov. A Dwelling Amount | Masonry Protection Class | | | | | | | Frame Protection Class | | | | | | |
|------------------------|--------------------------|-------|-------|-------|-------|-------|-------|------------------------|-------|-------|-------|-------|-------|-------|
| | 1-3 | 4-5 | 6 | 7 | 8 | 9 | 10 | 1-3 | 4-5 | 6 | 7 | 8 | 9 | 10 |
| 40,000* | 485 | 534 | 592 | 716 | 966 | 1,359 | 1,941 | 582 | 606 | 679 | 796 | 983 | 1,557 | 2,232 |
| 45,000* | 501 | 552 | 612 | 740 | 998 | 1,405 | 2,006 | 602 | 627 | 702 | 822 | 1,016 | 1,610 | 2,307 |
| 50,000* | 517 | 569 | 631 | 763 | 1,030 | 1,449 | 2,070 | 621 | 646 | 724 | 848 | 1,048 | 1,661 | 2,380 |
| 55,000* | 541 | 596 | 660 | 798 | 1,077 | 1,515 | 2,164 | 649 | 676 | 758 | 887 | 1,096 | 1,737 | 2,489 |
| 60,000 | 564 | 621 | 688 | 832 | 1,123 | 1,580 | 2,257 | 677 | 705 | 790 | 925 | 1,143 | 1,811 | 2,595 |
| 65,000 | 603 | 664 | 736 | 890 | 1,202 | 1,691 | 2,415 | 724 | 754 | 845 | 990 | 1,223 | 1,938 | 2,777 |
| 70,000 | 628 | 692 | 766 | 927 | 1,251 | 1,760 | 2,514 | 754 | 785 | 880 | 1,030 | 1,273 | 2,017 | 2,891 |
| 75,000 | 694 | 764 | 846 | 1,023 | 1,381 | 1,943 | 2,776 | 833 | 867 | 972 | 1,138 | 1,406 | 2,228 | 3,192 |
| 80,000 | 744 | 820 | 908 | 1,098 | 1,482 | 2,086 | 2,979 | 894 | 931 | 1,043 | 1,221 | 1,509 | 2,391 | 3,425 |
| 85,000 | 784 | 863 | 956 | 1,156 | 1,561 | 2,196 | 3,137 | 941 | 980 | 1,098 | 1,286 | 1,589 | 2,517 | 3,607 |
| 90,000 | 823 | 907 | 1,004 | 1,215 | 1,640 | 2,307 | 3,295 | 988 | 1,029 | 1,153 | 1,351 | 1,669 | 2,644 | 3,789 |
| 95,000 | 874 | 963 | 1,066 | 1,290 | 1,741 | 2,449 | 3,498 | 1,049 | 1,093 | 1,225 | 1,434 | 1,772 | 2,807 | 4,022 |
| 100,000 | 925 | 1,018 | 1,128 | 1,364 | 1,842 | 2,591 | 3,701 | 1,110 | 1,156 | 1,296 | 1,517 | 1,875 | 2,970 | 4,256 |
| 105,000 | 979 | 1,077 | 1,194 | 1,444 | 1,948 | 2,741 | 3,916 | 1,175 | 1,223 | 1,371 | 1,605 | 1,983 | 3,142 | 4,502 |
| 110,000 | 1,032 | 1,136 | 1,259 | 1,523 | 2,055 | 2,891 | 4,130 | 1,239 | 1,290 | 1,446 | 1,693 | 2,092 | 3,314 | 4,749 |
| 115,000 | 1,086 | 1,195 | 1,324 | 1,602 | 2,162 | 3,042 | 4,345 | 1,303 | 1,357 | 1,521 | 1,781 | 2,200 | 3,486 | 4,995 |
| 120,000 | 1,139 | 1,254 | 1,390 | 1,681 | 2,268 | 3,192 | 4,559 | 1,368 | 1,424 | 1,596 | 1,869 | 2,309 | 3,658 | 5,242 |
| 125,000 | 1,196 | 1,317 | 1,459 | 1,764 | 2,381 | 3,350 | 4,785 | 1,435 | 1,495 | 1,675 | 1,961 | 2,423 | 3,839 | 5,501 |
| 130,000 | 1,252 | 1,379 | 1,527 | 1,847 | 2,493 | 3,508 | 5,011 | 1,503 | 1,565 | 1,754 | 2,054 | 2,537 | 4,020 | 5,761 |
| 135,000 | 1,306 | 1,438 | 1,593 | 1,926 | 2,600 | 3,658 | 5,225 | 1,567 | 1,632 | 1,829 | 2,141 | 2,646 | 4,192 | 6,007 |
| 140,000 | 1,359 | 1,497 | 1,658 | 2,005 | 2,706 | 3,808 | 5,439 | 1,632 | 1,699 | 1,904 | 2,229 | 2,755 | 4,365 | 6,254 |
| 145,000 | 1,413 | 1,556 | 1,723 | 2,084 | 2,813 | 3,958 | 5,654 | 1,696 | 1,766 | 1,979 | 2,317 | 2,863 | 4,537 | 6,500 |
| 150,000 | 1,466 | 1,615 | 1,789 | 2,163 | 2,920 | 4,108 | 5,868 | 1,760 | 1,833 | 2,054 | 2,405 | 2,972 | 4,709 | 6,747 |
| 155,000 | 1,516 | 1,669 | 1,849 | 2,236 | 3,019 | 4,247 | 6,067 | 1,820 | 1,895 | 2,124 | 2,486 | 3,072 | 4,868 | 6,975 |
| 160,000 | 1,566 | 1,724 | 1,910 | 2,310 | 3,117 | 4,386 | 6,265 | 1,879 | 1,957 | 2,193 | 2,568 | 3,173 | 5,027 | 7,204 |
| 165,000 | 1,615 | 1,779 | 1,970 | 2,383 | 3,216 | 4,525 | 6,464 | 1,939 | 2,019 | 2,263 | 2,649 | 3,274 | 5,187 | 7,432 |
| 170,000 | 1,665 | 1,833 | 2,031 | 2,456 | 3,315 | 4,664 | 6,663 | 1,999 | 2,081 | 2,332 | 2,731 | 3,374 | 5,346 | 7,660 |
| 175,000 | 1,715 | 1,888 | 2,092 | 2,529 | 3,414 | 4,803 | 6,861 | 2,058 | 2,143 | 2,402 | 2,812 | 3,475 | 5,505 | 7,889 |
| 180,000 | 1,764 | 1,942 | 2,152 | 2,602 | 3,513 | 4,942 | 7,060 | 2,118 | 2,205 | 2,471 | 2,893 | 3,575 | 5,665 | 8,117 |
| 185,000 | 1,814 | 1,997 | 2,213 | 2,676 | 3,612 | 5,081 | 7,259 | 2,177 | 2,267 | 2,541 | 2,975 | 3,676 | 5,824 | 8,346 |
| 190,000 | 1,863 | 2,052 | 2,273 | 2,749 | 3,710 | 5,220 | 7,457 | 2,237 | 2,329 | 2,610 | 3,056 | 3,776 | 5,984 | 8,574 |
| 195,000 | 1,913 | 2,106 | 2,334 | 2,822 | 3,809 | 5,359 | 7,656 | 2,296 | 2,391 | 2,680 | 3,138 | 3,877 | 6,143 | 8,802 |
| 200,000 | 1,963 | 2,161 | 2,394 | 2,895 | 3,908 | 5,498 | 7,854 | 2,356 | 2,453 | 2,749 | 3,219 | 3,978 | 6,302 | 9,031 |
| 205,000 | 2,013 | 2,217 | 2,456 | 2,970 | 4,009 | 5,641 | 8,057 | 2,417 | 2,517 | 2,820 | 3,302 | 4,081 | 6,465 | 9,264 |
| 210,000 | 2,064 | 2,273 | 2,518 | 3,045 | 4,110 | 5,783 | 8,261 | 2,478 | 2,580 | 2,891 | 3,386 | 4,183 | 6,628 | 9,498 |
| 215,000 | 2,115 | 2,329 | 2,580 | 3,120 | 4,211 | 5,925 | 8,464 | 2,539 | 2,644 | 2,963 | 3,469 | 4,286 | 6,791 | 9,731 |
| 220,000 | 2,166 | 2,385 | 2,642 | 3,195 | 4,312 | 6,067 | 8,667 | 2,600 | 2,707 | 3,034 | 3,552 | 4,389 | 6,954 | 9,965 |
| 225,000 | 2,217 | 2,441 | 2,704 | 3,270 | 4,413 | 6,209 | 8,870 | 2,661 | 2,771 | 3,105 | 3,635 | 4,492 | 7,117 | ##### |

Each Add'l

1,000 add: 10.15 11.18 12.38 14.98 20.21 28.44 40.63 12.19 12.69 14.22 16.65 20.57 32.60 46.71

* Seasonal, secondary or renewal business only.

Premiums include \$100,000 Liability, \$1,000 Medical Payments.

A +-\$2 difference vs. system rate may occur.

ARKANSAS
HOME SECURITY - Form HO-2
\$500 Wind or Hail Deductible (\$500 All Other Perils)

(Reserved for Future Use)

**MOBILE HOMEOWNERS EXCEPTIONS
TO HOMEOWNERS
POLICY PROGRAM MANUAL**

INTRODUCTION

A Mobile Homeowners Policy consists of Endorsement MH 04 01 and Homeowners Form HO 00 02 with a declarations page.

The following exceptions revise the rules in the Homeowners Manual and apply only to the Mobile Homeowners Endorsement MH 04 01 when made part of a policy. All references to the term "Homeowners Policy" are construed to mean "Mobile Homeowners Policy" and all references to the term "dwelling" are construed to mean "Mobile Home" for the purposes of this Supplement.

EXCEPTIONS TO HOMEOWNERS GENERAL RULES

The Homeowners Program General Rules that apply to Form HO 00 02 apply to the Mobile Homeowners Exceptions except as follows:

101. LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS

A. The limits of liability required under the Mobile Homeowners Policy are as follows:

1. Section I - Property Damage

| <u>Coverage</u> | <u>HO 00 02</u> |
|-------------------------------|-----------------|
| A - Mobile Home Minimum Limit | \$20,000 |
| B - Other Structures | 10% of A |
| C - Personal Property | 40% of A |
| D - Loss of Use | 20% of A |

2. Section II - Liability

| | |
|---------------------------------|---------------------------|
| Coverage E - Personal Liability | \$100,000 Each Occurrence |
| Coverage F - Medical Payments | \$1,000 Each Person |

B. The limit of liability for Coverages C or D of Section I and E or F of Section II may be increased.

C. Under Coverage B of Section I, an additional amount of insurance may be written on a specific structure.

104. Eligibility

A. Form **HO 00 02**

A Mobile Homeowners Policy may be issued:

1. To the owner-occupant(s) of a mobile home which is used exclusively for private residential purposes (except as provided in General Rule 104.F.) and contains not more than one family and with not more than one boarder or roomer per family; or
2. To the purchaser-occupant(s) who has entered into a long-term installment contract for the purchase of the mobile home and who occupies the mobile home but to whom title does not pass from the seller until all the terms of the installment contract have been satisfied. The seller retains title until completion of the payments and in no way acts as a mortgagee. The seller's interest in the building and premises liability may be covered using Endorsement HO 04 41 - Additional Insured; or
3. To the occupant of a mobile home under a life estate arrangement. The owner's interest in the mobile home and premises liability may be covered using Endorsement HO 04 41 - Additional Insured; or

ARKANSAS

MOBILE HOMEOWNERS - Form HO - 2 \$500 Wind or Hail Deductible (\$500 All Other Perils)

All Territories

| Cov. A Dwelling Amount | Protection Class | | | |
|------------------------------|------------------|-----|-----|-------|
| | 1-6 | 7-8 | 9 | 10 |
| 6,000* | 202 | 222 | 244 | 288 |
| 7,000* | 214 | 236 | 258 | 305 |
| 8,000* | 226 | 249 | 273 | 323 |
| 9,000* | 239 | 262 | 288 | 340 |
| 10,000* | 251 | 276 | 302 | 357 |
| 11,000* | 263 | 289 | 317 | 374 |
| 12,000* | 275 | 302 | 332 | 392 |
| 13,000* | 287 | 316 | 346 | 409 |
| 14,000* | 299 | 329 | 361 | 426 |
| 15,000* | 311 | 342 | 375 | 443 |
| 16,000* | 323 | 355 | 390 | 460 |
| 17,000* | 335 | 369 | 404 | 478 |
| 18,000* | 347 | 382 | 419 | 495 |
| 19,000* | 360 | 395 | 434 | 512 |
| 20,000 | 372 | 409 | 448 | 529 |
| 21,000 | 384 | 422 | 463 | 547 |
| 22,000 | 396 | 435 | 477 | 564 |
| 23,000 | 408 | 449 | 492 | 581 |
| 24,000 | 420 | 462 | 507 | 598 |
| 25,000 | 432 | 475 | 521 | 616 |
| 26,000 | 444 | 489 | 536 | 633 |
| 27,000 | 457 | 502 | 551 | 650 |
| 28,000 | 469 | 515 | 565 | 668 |
| 29,000 | 481 | 529 | 580 | 685 |
| 30,000 | 493 | 542 | 594 | 702 |
| 35,000 | 554 | 609 | 668 | 789 |
| 40,000 | 614 | 675 | 741 | 875 |
| 45,000 | 675 | 742 | 814 | 961 |
| 50,000 | 736 | 809 | 887 | 1,048 |
| 55,000 | 796 | 876 | 960 | 1,134 |

Each Add'l

1,000 add: 12.13 13.34 14.63 17.28

* Seasonal, secondary or renewal business only.

Premiums include \$100,000 Liability, \$1,000 Medical Payments.

ARKANSAS
MOBILE HOMEOWNERS - Form HO - 2
\$1,000 Wind or Hail Deductible (\$500 All Other Perils)

(Reserved for Future Use)

**HOMEOWNERS POLICY PROGRAM MANUAL
EXCEPTION PAGES**

ARKANSAS

EXCEPTIONS TO GENERAL RULES

406. DEDUCTIBLES

Paragraphs A. and B. are replaced by the following:

A. Base Deductible

\$500 deductible

B. Optional Deductibles

1. \$100 deductible and \$250 deductible

To compute the premium for these options, multiply the BASE PREMIUM by a factor of 1.45 for \$100 deductible and 1.15 for \$250 deductible.

2. \$250 Theft deductible - all forms.

- a. This option applies to Coverage C property and is available only when the \$100 deductible is selected.
b. To compute the premium for both these deductibles, multiply the BASE PREMIUM by a factor of 1.34.

SPECIAL STATE REQUIREMENTS

Special Provisions Endorsement - HO 01 03C

Use this endorsement with all Homeowners policies.

No Coverage for Home Day Care Business - HO 04 96

This endorsement details the exclusions and restrictions of the policy with respect to a home day care exposure. Use this endorsement with all Homeowners policies.

Arkansas Personal Lines (Including Farm) Fungus (Including Mold) and Bacteria Amendatory Endorsement – IL 21 99 09 02

This endorsement details the exclusions and restrictions of the policy with respect to fungus and mold. This endorsement applies to all Homeowners policies.

**Summary of Revisions
Arkansas Homeowners Program
Effective September 1, 2008**

| <u>Page No.</u> | <u>Rule No.</u> | |
|----------------------------|-----------------|---|
| HO-UR-1 | 1.c. | Added verbiage regarding an electronic application |
| HO-UR-2 | 3.e. | Added verbiage regarding additional policies be written for seasonal or secondary dwellings to qualify |
| | 6. | Added Modest/Fair listing |
| HO-UR-6 | N/A | Increased Minimum Dwelling Value for Single and Double-Wide Mobile Homes, Home Security, Standard Homeowners and Preferred Homeowners |
| | N/A | Added “Modest/Fair” to Construction Quality of Preferred Homeowners |
| HO-INDEX-1 | 307. | Added “Risk Index” to page number 9 |
| HO-INDEX-5 | 307. | Added “Risk Index” to page number 9 |
| HO-GR-1 | 101.A.1. | Increased Dwelling Minimum Limit for HO 00 02 and HO 00 03 |
| HO-GR-3 | A.4. | Replaced “within six months” with “prior to the first renewal of the policy” |
| HO-GR-4 | 106. | Definition of Reciprocal Agreement – added verbiage regarding Public Protection Class 9 (8B) |
| HO-GR-8 | 301.B.8. | Added “Risk Index – Rule 307” |
| HO-GR-9 | 307. | Added “Risk Index”, Tiers and Factors |
| HO-AR-EX-1 | 106. | Added exception for PROTECTION CLASS INFORMATION |
| HO-AR-1.1 to HO-AR-2.4 | N/A | Rates were revised |
| PH-UR-EX-1 | N/A | The following rules are added: . . . 4. Added “or Modest/Fair” |
| PH-GR-EX-1 | 101.A.1. | Increased Dwelling Minimum Limit |
| PH-GR-EX-3 | N/A | Expanded PREFERRED PLUS ENDORSEMENT to allow additional coverage on personal property |
| PH-AR-1.1 to PH-AR-1.4 | N/A | Rates were revised |
| HS-GR-EX-1 | 101.A.1. | Increased Dwelling Minimum Limit |
| HS-AR-1.1 to HS-AR-1.4 | N/A | Rates were revised |
| MH-GR-EX-1 | 101.A.1. | Increased Mobile Home Minimum Limit |
| MH-AR-1.1 and MH-AR-1.2 | N/A | Rates were revised |

**HOMEOWNERS POLICY PROGRAM MANUAL
EXCEPTION PAGES**

ARKANSAS

EXCEPTIONS TO GENERAL RULES

106. PROTECTION CLASSIFICATION INFORMATION

If a reciprocal agreement is utilized to allow an insured an upgraded protection class, agents must document annual payment of assessments, dues or subscription payments by the insured to the fire department serving the district or area in which the insured property is located. This evidence may be, but is not limited to, a receipt, cancelled check, or other valid proof of payment provided by the insured.

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SERFF Tracking Number: CMIC-125688933 State: Arkansas
Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number:
TOI: 04.0 Homeowners Sub-TOI: 04.0005 Other Homeowners
Product Name: Homeowners
Project Name/Number: Homeowners Rate/Rule Changes/

Supporting Document Schedules

| | | |
|--|--------------------------------|------------|
| Satisfied -Name: HPCS-Homeowners Premium Comparison Survey | Review Status: Filed | 07/16/2008 |
| Comments: | | |
| Attachment: AR survey.xls | | |
| Satisfied -Name: NAIC loss cost data entry document | Review Status: Filed | 07/16/2008 |
| Comments: | | |
| Attachment: AR loss cost data entry.pdf | | |
| Satisfied -Name: Uniform Transmittal Document-Property & Casualty | Review Status: Filed | 07/16/2008 |
| Comments: | | |
| Attachment: AR SERFF Filing Form Complete.pdf | | |
| Satisfied -Name: Rate Indications | Review Status: Filed | 07/16/2008 |
| Comments: | | |
| Attachment: Indicated Need AR.pdf | | |
| Satisfied -Name: Risk Index | Review Status: Filed | 07/16/2008 |
| Comments: | | |
| Attachment: Risk Index AR1.pdf | | |

SERFF Tracking Number: CMIC-125688933 State: Arkansas
Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number:
TOI: 04.0 Homeowners Sub-TOI: 04.0005 Other Homeowners
Product Name: Homeowners
Project Name/Number: Homeowners Rate/Rule Changes/

Review Status:
Satisfied -Name: Summary of Revisions Filed 07/16/2008
Comments:
Attachment:
Summary of Revisions.pdf

Review Status:
Satisfied -Name: Objection 1 Correction Filed 07/16/2008
Comments:
Attachment:
AR Loss Cost Data Entry Corrected.pdf

Review Status:
Satisfied -Name: Objection 2 Correction Filed 07/16/2008
Comments:
Attachment:
5 Year Rate Indications 2008 AR.pdf

Review Status:
Satisfied -Name: Objection 4 Correction Filed 07/16/2008
Comments:
Attachment:
Risk Index AR2.pdf

Review Status:
Satisfied -Name: Objection 5 - AR Manual 2-1-96 Filed 07/16/2008
Comments:
Attachment:
AR Manual 2-1-96.pdf

Review Status:
Satisfied -Name: Exhibit 1 Sheet 4 Corrected Filed 07/16/2008
Comments:

SERFF Tracking Number: *CMIC-125688933* *State:* *Arkansas*
Filing Company: *Cameron Mutual Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number:
TOI: *04.0 Homeowners* *Sub-TOI:* *04.0005 Other Homeowners*
Product Name: *Homeowners*
Project Name/Number: *Homeowners Rate/Rule Changes/*

Attachment:

Exhibit 1 Sheet 4 Corrected.pdf

SERFF Tracking Number: CMIC-125688933 State: Arkansas
Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number:
TOI: 04.0 Homeowners Sub-TOI: 04.0005 Other Homeowners
Product Name: Homeowners
Project Name/Number: Homeowners Rate/Rule Changes/

Satisfied -Name: Reinsurance Documentation **Review Status:** Filed 07/16/2008
Comments:
Attachment:
Reinsurance Documentation.pdf

NAIC Number: 15725
 Company Name: Cameron Mutual Insurance Company
 Contact Person: Darcy Kruse
 Telephone No.: 816.632.6511
 Email Address: dkruse@cameron-insurance.com
 Effective Date: 9/1/2008

**Homeowners Premium Comparison Survey Form
 FORM HP3 - last modified August, 2005**

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
 Telephone: 501-371-2800
 Email as an attachment to: insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a CD

**USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE, LEAVE
 BLANK**

Survey Form for HO3 (Homeowners) - Use \$500 Flat Deductible (Covers risk of direct physical loss for dwelling and other structures; named perils for personal property, replacement cost on dwelling, actual cash value on personal property)

| Public Protection Class | Dwelling Value | Washington | | Baxter | | Craighead | | St. Francis | | Desha | | Union | | Miller | | Sebastian | | Pulaski |
|-------------------------|----------------|------------|------------|------------|------------|------------|------------|-------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick |
| 3 | \$80,000 | \$403.00 | \$483.00 | \$403.00 | \$483.00 | \$670.00 | \$804.00 | \$670.00 | \$804.00 | \$511.00 | \$614.00 | \$511.00 | \$614.00 | \$511.00 | \$614.00 | \$403.00 | \$483.00 | \$511.00 |
| | \$120,000 | \$567.00 | \$680.00 | \$567.00 | \$680.00 | \$943.00 | \$1,132.00 | \$943.00 | \$1,132.00 | \$719.00 | \$864.00 | \$719.00 | \$864.00 | \$719.00 | \$864.00 | \$567.00 | \$680.00 | \$719.00 |
| | \$160,000 | \$734.00 | \$881.00 | \$734.00 | \$881.00 | \$1,221.00 | \$1,466.00 | \$1,221.00 | \$1,466.00 | \$932.00 | \$1,119.00 | \$932.00 | \$1,119.00 | \$932.00 | \$1,119.00 | \$734.00 | \$881.00 | \$932.00 |
| 6 | \$80,000 | \$492.00 | \$564.00 | \$492.00 | \$564.00 | \$817.00 | \$937.00 | \$817.00 | \$937.00 | \$623.00 | \$716.00 | \$623.00 | \$716.00 | \$623.00 | \$716.00 | \$492.00 | \$564.00 | \$623.00 |
| | \$120,000 | \$692.00 | \$793.00 | \$692.00 | \$793.00 | \$1,150.00 | \$1,319.00 | \$1,150.00 | \$1,319.00 | \$877.00 | \$1,008.00 | \$877.00 | \$1,008.00 | \$877.00 | \$1,008.00 | \$692.00 | \$793.00 | \$877.00 |
| | \$160,000 | \$896.00 | \$1,027.00 | \$896.00 | \$1,027.00 | \$1,490.00 | \$1,708.00 | \$1,490.00 | \$1,708.00 | \$1,136.00 | \$1,305.00 | \$1,136.00 | \$1,305.00 | \$1,136.00 | \$1,305.00 | \$896.00 | \$1,027.00 | \$1,136.00 |
| 9 | \$80,000 | \$1,127.00 | \$1,292.00 | \$1,127.00 | \$1,292.00 | \$1,875.00 | \$2,150.00 | \$1,875.00 | \$2,150.00 | \$1,431.00 | \$1,641.00 | \$1,431.00 | \$1,641.00 | \$1,431.00 | \$1,641.00 | \$1,127.00 | \$1,292.00 | \$1,431.00 |
| | \$120,000 | \$1,587.00 | \$1,818.00 | \$1,587.00 | \$1,818.00 | \$2,639.00 | \$3,025.00 | \$2,639.00 | \$3,025.00 | \$2,014.00 | \$2,309.00 | \$2,014.00 | \$2,309.00 | \$2,014.00 | \$2,309.00 | \$1,587.00 | \$1,818.00 | \$2,014.00 |
| | \$160,000 | \$2,055.00 | \$2,355.00 | \$2,055.00 | \$2,355.00 | \$3,418.00 | \$3,919.00 | \$3,418.00 | \$3,919.00 | \$2,609.00 | \$2,991.00 | \$2,609.00 | \$2,991.00 | \$2,609.00 | \$2,991.00 | \$2,055.00 | \$2,355.00 | \$2,609.00 |

Survey Form for HO4 (Renters) - Use \$500 Flat Deductible (Named perils for personal property, actual cash value for loss, liability and medical payments for others included)

| Public Protection Class | Property Value | Washington | | Baxter | | Craighead | | St. Francis | | Arkansas | | Union | | Miller | | Sebastian | | Pulaski |
|-------------------------|----------------|------------|-----------|-----------|-----------|-----------|----------|-------------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick |
| 3 | \$5,000 | | | | | | | | | | | | | | | | | |
| | \$15,000 | \$ 162.00 | \$ 162.00 | \$ 162.00 | \$ 162.00 | \$187.00 | \$187.00 | \$187.00 | \$187.00 | \$167.00 | \$167.00 | \$167.00 | \$167.00 | \$167.00 | \$167.00 | \$ 162.00 | \$ 162.00 | \$167.00 |
| | \$25,000 | \$ 226.00 | \$ 226.00 | \$ 226.00 | \$ 226.00 | \$261.00 | \$261.00 | \$261.00 | \$261.00 | \$233.00 | \$233.00 | \$233.00 | \$233.00 | \$233.00 | \$233.00 | \$ 226.00 | \$ 226.00 | \$233.00 |
| 6 | \$5,000 | | | | | | | | | | | | | | | | | |
| | \$15,000 | \$ 173.00 | \$ 173.00 | \$ 173.00 | \$ 173.00 | \$199.00 | \$199.00 | \$199.00 | \$199.00 | \$ 178.00 | \$ 178.00 | \$ 178.00 | \$ 178.00 | \$ 178.00 | \$ 178.00 | \$ 173.00 | \$ 173.00 | \$ 178.00 |
| | \$25,000 | \$ 242.00 | \$ 242.00 | \$ 242.00 | \$ 242.00 | \$278.00 | \$278.00 | \$278.00 | \$278.00 | \$249.00 | \$249.00 | \$249.00 | \$249.00 | \$249.00 | \$249.00 | \$ 242.00 | \$ 242.00 | \$249.00 |
| 9 | \$5,000 | | | | | | | | | | | | | | | | | |
| | \$15,000 | \$ 248.00 | \$ 248.00 | \$ 248.00 | \$ 248.00 | \$287.00 | \$287.00 | \$287.00 | \$287.00 | \$256.00 | \$256.00 | \$256.00 | \$256.00 | \$256.00 | \$256.00 | \$ 248.00 | \$ 248.00 | \$256.00 |
| | \$25,000 | \$ 347.00 | \$ 347.00 | \$ 347.00 | \$ 347.00 | \$401.00 | \$401.00 | \$401.00 | \$401.00 | \$357.00 | \$357.00 | \$357.00 | \$357.00 | \$357.00 | \$357.00 | \$ 347.00 | \$ 347.00 | \$357.00 |

Survey Form for DP-2 (Dwelling/Fire) - Use \$500 Flat Deductible (Named perils for dwelling and personal property; replacement cost for dwelling, actual cash value for personal property, no liability coverage)

| Public Protection Class | Dwelling Value | Washington | | Baxter | | Craighead | | St. Francis | | Arkansas | | Union | | Miller | | Sebastian | | Pulaski |
|-------------------------|----------------|------------|-------|--------|-------|-----------|-------|-------------|-------|----------|-------|-------|-------|--------|-------|-----------|-------|---------|
| | | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick | Frame | Brick |
| 3 | \$80,000 | | | | | | | | | | | | | | | | | |
| | \$120,000 | | | | | | | | | | | | | | | | | |
| | \$160,000 | | | | | | | | | | | | | | | | | |
| 6 | \$80,000 | | | | | | | | | | | | | | | | | |
| | \$120,000 | | | | | | | | | | | | | | | | | |
| | \$160,000 | | | | | | | | | | | | | | | | | |
| 9 | \$80,000 | | | | | | | | | | | | | | | | | |
| | \$120,000 | | | | | | | | | | | | | | | | | |
| | \$160,000 | | | | | | | | | | | | | | | | | |

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

HO3 and HO4 only

| | | | |
|-------------------|-----|--------------------|----|
| Fire Extinguisher | 0 | Deadbolt Lock | 0 |
| Burglar Alarm | 2-5 | Window Locks | 0 |
| Smoke Alarm | 2 | \$1,000 Deductible | 14 |
| | | Other (specify) | |

EARTHQUAKE INSURANCE

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? no (yes or no)

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

Zone Highest Risk Brick Frame

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE? \$ \$

NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE AUG. 16, 2004)

1. This filing transmittal is part of Company Tracking # _____

2. If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number _____

| | | | | |
|----|----|---|----|---------------------|
| | | Company Name | | Company NAIC Number |
| 3. | A. | Cameron Mutual Insurance Company | B. | 0532-15725 |

| | | | | |
|----|----|--|----|---|
| | | Product Coding Matrix Line of Business (i.e., Type of Insurance) | | Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance) |
| 4. | A. | 04.0 Homeowners | B. | 04.0005 Other Homeowners |

| (A) COVERAGE (See Instructions) | (B) Indicated % Rate Level Change | (C) Requested % Rate Level Change | FOR LOSS COSTS ONLY | | | | |
|---------------------------------------|--|--|-------------------------------|--|--|---|---|
| | | | (D) Expected Loss Ratio | (E) Loss Cost Modification Factor | (F) Selected Loss Cost Multiplier | (G) Expense Constant (If Applicable) | (H) Co. Current Loss Cost Multiplier |
| Mobile Homeowners | 23.9% | 12.9% | | | | | |
| Home Security | 20.0% | 11.9% | | | | | |
| Standard Homeowners | 18.7% | 11.4% | | | | | |
| Preferred Homeowners | 15.8% | 9.9% | | | | | |
| | | | | | | | |
| TOTAL OVERALL EFFECT | 17.3% | 10.7% | | | | | |

| 6. 5 Year History | | Rate Change History | | | | | |
|-------------------|--------------|---------------------|-----------------|----------------------------|-----------------------|------------------|------------------------|
| Year | Policy Count | % of Change | Effective Date | State Earned Premium (000) | Incurred Losses (000) | State Loss Ratio | Countrywide Loss Ratio |
| 2007 | 3941 | 10.3% | 6-1-2007 | 2,965 | 1,350 | 45.5% | 68.5% |
| 2006 | 3922 | -1.54% | 5-1-2005 | 2,620 | 3,279 | 125.2% | 135.4% |
| 2005 | 3592 | 4.7% | 5-1-2004 | 2,385 | 1,697 | 71.1% | 70.2% |
| 2004 | 3547 | 5.2% | 5-1-2003 | 2,234 | 1,567 | 70.1% | 70.2% |
| 2003 | 3606 | 16% | 5-1-2002 | 2,017 | 1,048 | 52.0% | 66.8% |
| | | | | | | | |

| 7. | |
|--|---------------------|
| Expense Constants | Selected Provisions |
| A. Total Production Expense | N/A |
| B. General Expense | N/A |
| C. Taxes, License & Fees | N/A |
| D. Underwriting Profit & Contingencies | N/A |
| E. Other(explain) | N/A |
| F. TOTAL | N/A |

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

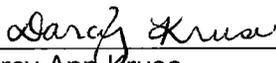
Property & Casualty Transmittal Document

| | | |
|---|---|--|
| 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: | |
| | New Business | |
| | Renewal Business | |
| | f. State Filing #: | |
| g. SERFF Filing #: | | |
| h. Subject Codes | | |

| | | | | | | |
|----------------------------------|-----------------------------|---------------|---------------|----------------|---------------------|------|
| 3. Group Name | Cameron Insurance Companies | | | | Group NAIC # | 0532 |
| 4. Company Name(s) | Domicile | NAIC # | FEIN # | State # | | |
| Cameron Mutual Insurance Company | Missouri | 15725 | 44-0447850 | N/A | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

| | |
|-----------------------------------|--|
| 5. Company Tracking Number | |
|-----------------------------------|--|

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

| | | | | |
|--|--|-----------------------------------|--------------|------------------------------|
| 6. Name and address | Title | Telephone #s | FAX # | e-mail |
| Darcy Kruse 214 McElwain Dr. Cameron, MO 64429 | Actuarial Analyst | 816.632.6511 x355 800.326.6511 | 816.632.1022 | dkruse@cameron-insurance.com |
| 7. Signature of authorized filer |  | | | |
| 8. Please print name of authorized filer | Darcy Ann Kruse | | | |

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

| | |
|---|--|
| 9. Type of Insurance (TOI) | 4.0000 Homeowners |
| 10. Sub-Type of Insurance (Sub-TOI) | 04.0005 Other Homeowners |
| 11. State Specific Product code(s) (if applicable) [See State Specific Requirements] | N/A |
| 12. Company Program Title (Marketing title) | Homeowners Program (includes Standard Homeowners, Preferred Homeowners, Home Security, and Mobile Homeowners) |
| 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: 09-01-2008 Renewal: 09-01-2008 |
| 15. Reference Filing? | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| 16. Reference Organization (if applicable) | N/A |
| 17. Reference Organization # & Title | N/A |
| 18. Company's Date of Filing | 07-01-2008 |
| 19. Status of filing in domicile | <input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved |

Property & Casualty Transmittal Document—

| | | |
|------------|--|--|
| 20. | This filing transmittal is part of Company Tracking # | |
| 21. | Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text] | |

Cameron Mutual Insurance Company is proposing to revise rules and rates for the Homeowners Program. The overall rate impact is 10.7%. We estimate an annual overall revenue effect of \$345,344; however, the actual increase a policyholder will incur will depend upon their territory and Attract with Claims Non Weather Property score.

This rate increase is composed of two parts: a base rate change as well as the implementation of Risk Indexing using Attract with Claims Non Weather Property scoring. Attached you will find confidential documentation of the scoring model, including the variables that were used, and loss experience justifying the use and development of our relativities. This model is not based on catastrophe related experience and complies with NCOIL (and state regulation) requirements that credit NOT be the sole factor in risk selection and rating. The base rate change is an overall increase of 9.3% or \$301,023 while the Risk Index leads to an increase of 1.3% or \$40,425.

The rule changes can be summarized as follows:

- Implement Risk Index
- Add Special Form coverage on personal property (Coverage C) to Preferred Plus Endorsement for Preferred Homeowners (endorsement change filed separately)
- Increase minimum amounts of insurance on Mobile Homeowners Coverage A from \$10,000 to \$20,000 (new business only)
- Increase minimum amounts of insurance on Home Security Coverage A from \$40,000 to \$60,000 (new business only)
- Increase minimum amounts of insurance on Standard Homeowners Coverage A from \$75,000 to \$100,000 (new business only)
- Increase minimum amounts of insurance on Preferred Homeowners Coverage A from \$150,000 to \$200,000 (new business only)

The following is a list of manual changes. For a detailed description of changes, please see the Summary of Revisions in Supporting Documentation.

| Obsolete Pages | Replacement Pages |
|--|---|
| HO-UR-1 (Corr.) 05-01-2004 | HO-UR-1 (Rev.) 09-01-2008 |
| HO-UR-2 (Rev.) 06-01-2007 | HO-UR-2 (Rev.) 09-01-2008 |
| HO-UR-6 (Rev.) 06-01-2007 | HO-UR-6 (Rev.) 09-01-2008 |
| HO-INDEX-1 (Rev.) 11-01-2007 | HO-INDEX-1 (Rev.) 09-01-2008 |
| HO-INDEX-5 (Rev.) 05-01-2004 | HO-INDEX-5 (Rev.) 09-01-2008 |
| HO-GR-1 (Rev.) 07-01-2005 | HO-GR-1 (Rev.) 09-01-2008 |
| HO-GR-3 06-01-97 | HO-GR-3 (Rev.) 09-01-2008 |
| HO-GR-4 (Rev.) 05-01-2004 | HO-GR-4 (Rev.) 09-01-2008 |
| HO-GR-8 (Rev.) 05-01-2002 | HO-GR-8 (Rev.) 09-01-2008 |
| HO-GR-9 (Rev.) 05-01-2004 | HO-GR-9 (Rev.) 09-01-2008 |
| HO-AR-EX-1 (Rev.) 11-01-2007 | HO-AR-EX-1 (Corr.) 09-01-2008 |
| HO-AR-1.1 through HO-AR-2.4 (Corr.) 06-01-2007 | HO-AR-1.1 through HO-AR-2.4 (Rev.) 09-01-2008 |
| PH-UR-EX-1 (Rev.) 10-15-2004 | PH-UR-EX-1 (Rev.) 09-01-2008 |
| PH-GR-EX-1 (Rev.) 06-01-2007 | PH-GR-EX-1 (Rev.) 09-01-2008 |
| PH-GR-EX-3 06-01-97 | PH-GR-EX-3 (Rev.) 09-01-2008 |
| PH-AR-1.1 through PH-AR-1.4 (Corr.) 06-01-2007 | PH-AR-1.1 through PH-AR-1.4 (Rev.) 09-01-2008 |
| HS-GR-EX-1 (Rev.) 05-01-2003 | HS-GR-EX-1 (Rev.) 09-01-2008 |
| HS-AR-1.1 through HS-AR-1.4 (Corr.) 06-01-2007 | HS-AR-1.1 through HS-AR-1.4 (Rev.) 09-01-2008 |
| MH-GR-EX-1 06-01-97 | MH-GR-EX-1 (Rev.) 09-01-2008 |
| MH-AR-1.1 through MH-AR-1.2 (Corr.) 06-01-2007 | MH-AR-1.1 through MH-AR-1.2 (Rev.) 09-01-2008 |

If you have any questions, please contact me at 816-632-6511 ext. 355 or email me at dkruse@cameron-insurance.com.

| | | |
|--|---|--|
| 22. | 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] | |
| Check #: EFT, Amount: \$100 | | |
| Refer to each state's checklist for additional state specific requirements or instructions on calculating fees. | | |

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

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

| | | |
|-----------|--|--|
| 1. | This filing transmittal is part of Company Tracking # | |
|-----------|--|--|

| | | |
|-----------|---|-----|
| 2. | This filing corresponds to form filing number (Company tracking number of form filing, if applicable) | N/A |
|-----------|---|-----|

Rate Increase
 Rate Decrease
 Rate Neutral (0%)

| | | |
|-----------|--|------------|
| 3. | Filing Method (Prior Approval, File & Use, Flex Band, etc.) | File & Use |
|-----------|--|------------|

| 4a. Rate Change by Company (As Proposed) | | | | | | | |
|--|--|-----------------------|---|--|----------------------------------|-----------------------------------|-----------------------------------|
| Company Name | Overall % Indicated Change (when applicable) | Overall % Rate Impact | Written premium change for this program | # of policyholders affected for this program | Written premium for this program | Maximum % Change (where required) | Minimum % Change (where required) |
| Cameron Mutual | 17.3% | 10.7% | \$345,344 | 3,889 | \$3,127,179 | | |

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

| 5. Overall Rate Information (Complete for Multiple Company Filings only) | | | |
|--|---|-------------|-----------|
| | | COMPANY USE | STATE USE |
| 5a | Overall percentage rate indication (when applicable) | | |
| 5b | Overall percentage rate impact for this filing | | |
| 5c | Effect of Rate Filing – Written premium change for this program | | |
| 5d | Effect of Rate Filing – Number of policyholders affected | | |

| | | |
|-----------|---|-------|
| 6. | Overall percentage of last rate revision | 10.3% |
|-----------|---|-------|

| | | |
|-----------|---|----------|
| 7. | Effective Date of last rate revision | 6/1/2007 |
|-----------|---|----------|

| | | |
|-----------|---|------------|
| 8. | Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.) | File & Use |
|-----------|---|------------|

| 9. | Rule # or Page # Submitted for Review | Replacement or withdrawn? | Previous state filing number, if required by state |
|----|---|---|--|
| 01 | HO-UR-1 (Rev.) 09-01-2008 HO-UR-2 (Rev.) 09-01-2008 HO-UR-6 (Rev.) 09-01-2008 HO-INDEX-1 (Rev.) 09-01-2008 HO-INDEX-5 (Rev.) 09-01-2008 HO-GR-1 (Rev.) 09-01-2008 | [] New [x] Replacement [] Withdrawn | |
| 02 | HO-GR-3 (Rev.) 09-01-2008 HO-GR-4 (Rev.) 09-01-2008 HO-GR-8 (Rev.) 09-01-2008 HO-GR-9 (Rev.) 09-01-2008 HO-AR-EX-1 (Corr.) 09-01-2008 HO-AR-1.1 through HO-AR-2.4 (Rev.) 09-01-2008 PH-UR-EX-1 (Rev.) 09-01-2008 | [] New [x] Replacement [] Withdrawn | |
| 03 | PH-GR-EX-1 (Rev.) 09-01-2008 PH-GR-EX-3 (Rev.) 09-01-2008 PH-AR-1.1 through PH-AR-1.4 (Rev.) 09-01-2008 HS-GR-EX-1 (Rev.) 09-01-2008 HS-AR-1.1 through HS-AR-1.4 (Rev.) 09-01-2008 MH-GR-EX-1 (Rev.) 09-01-2008 MH-AR-1.1 through MH-AR-1.2 (Rev.) 09-01-2008 | [] New [x] Replacement [] Withdrawn | |

Cameron Mutual Insurance Company
Rate Level Indications
Homeowners
Arkansas

Exhibit 1
 Sheet 4
 6/2/2008

| Coverage | Full Indicated Change | Credibility | Countrywide Indicated Change | Credibile Indicated Change | Selected Rate Change | 12/31/2007 Inforce Premium |
|----------------------|-----------------------------|-------------|------------------------------------|----------------------------------|----------------------------|----------------------------------|
| Mobile Homes | 10.87% | 0.15 | 26.25% | 23.9% | 10.0% | 63,453 |
| Home Security | -14.40% | 0.15 | 26.25% | 20.0% | 10.0% | 51,711 |
| Standard Homeowners | 18.72% | 1.00 | 26.25% | 18.7% | 10.0% | 1,282,639 |
| Preferred Homeowners | 15.79% | 1.00 | 26.25% | 15.8% | 10.0% | 1,580,466 |
| | 16.42% | | | 17.3% | 10.0% | 2,978,269 |
| | | | | Change in Premium | | 297,827 |

Cameron Mutual Insurance Company
Rate Level Indications
Homeowners
Arkansas

Exhibit 1
Sheet 1
6/2/2008

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|-----------------------------|-----------------------------|--|---------------------------|----------------------------------|----------------------|----------------------------|----------------|
| Year | Direct Earned Premium | Premium at Present Rates Factors | Current AOI Factors | Premium Projection Factors | Adjusted Premium | Case Incurred Losses | IBNR Factor |
| Mobile Homeowners | | | | | | | |
| 2001 | 32,955.60 | 1.117 | 1.291 | 1.090 | 51,800.35 | 6,306.10 | 1.000 |
| 2002 | 32,048.45 | 1.117 | 1.265 | 1.090 | 49,353.96 | 3,905.34 | 1.000 |
| 2003 | 34,891.63 | 1.117 | 1.269 | 1.090 | 53,900.12 | 21,586.83 | 1.001 |
| 2004 | 38,153.49 | 1.118 | 1.169 | 1.090 | 54,331.59 | 86,791.41 | 1.004 |
| 2005 | 42,744.55 | 1.114 | 1.109 | 1.090 | 57,549.53 | 9,421.05 | 1.006 |
| 2006 | 49,089.98 | 1.092 | 1.033 | 1.090 | 60,309.87 | 19,407.58 | 1.014 |
| 2007 | 61,722.37 | 1.081 | 1.000 | 1.090 | 72,693.33 | 14,205.70 | 1.046 |
| Total | 291,606.07 | | | | 399,938.74 | 161,624.01 | |
| Home Security | | | | | | | |
| 2001 | 21,848.25 | 1.584 | 1.137 | 1.050 | 41,333.83 | 9,548.74 | 1.000 |
| 2002 | 22,999.98 | 1.437 | 1.143 | 1.050 | 39,659.97 | 3,334.09 | 1.000 |
| 2003 | 32,554.47 | 1.250 | 1.140 | 1.050 | 48,745.17 | 6,877.59 | 1.001 |
| 2004 | 37,676.03 | 1.117 | 1.087 | 1.050 | 48,061.75 | 9,532.52 | 1.004 |
| 2005 | 36,005.06 | 1.105 | 1.044 | 1.050 | 43,627.90 | 43,087.65 | 1.006 |
| 2006 | 37,998.38 | 1.089 | 1.024 | 1.050 | 44,499.61 | 6,110.46 | 1.014 |
| 2007 | 46,837.76 | 1.081 | 1.000 | 1.050 | 53,162.55 | 28,293.56 | 1.046 |
| Total | 235,919.93 | | | | 319,090.78 | 106,784.61 | |
| Standard Homeowners | | | | | | | |
| 2001 | 858,103.08 | 1.773 | 1.377 | 1.105 | 2,315,975.13 | 843,957.23 | 1.000 |
| 2002 | 878,287.24 | 1.577 | 1.338 | 1.105 | 2,048,313.84 | 954,244.77 | 1.000 |
| 2003 | 943,821.40 | 1.371 | 1.290 | 1.105 | 1,845,268.20 | 412,062.21 | 1.001 |
| 2004 | 1,078,899.29 | 1.195 | 1.236 | 1.105 | 1,761,361.38 | 570,362.54 | 1.004 |
| 2005 | 1,134,210.06 | 1.093 | 1.164 | 1.105 | 1,594,256.23 | 918,202.05 | 1.006 |
| 2006 | 1,208,815.31 | 1.074 | 1.103 | 1.105 | 1,581,689.58 | 1,251,323.70 | 1.014 |
| 2007 | 1,357,240.73 | 1.080 | 1.000 | 1.105 | 1,619,633.55 | 665,954.94 | 1.046 |
| Total | 7,459,377.11 | | | | 12,766,497.91 | 5,616,107.44 | |
| Preferred Homeowners | | | | | | | |
| 2001 | 951,857.22 | 1.671 | 1.438 | 1.105 | 2,528,697.45 | 596,838.59 | 1.000 |
| 2002 | 955,946.81 | 1.515 | 1.388 | 1.105 | 2,222,668.91 | 581,062.77 | 1.000 |
| 2003 | 1,005,606.78 | 1.319 | 1.331 | 1.105 | 1,951,612.87 | 592,739.73 | 1.001 |
| 2004 | 1,079,033.51 | 1.180 | 1.251 | 1.105 | 1,760,938.53 | 1,035,404.76 | 1.004 |
| 2005 | 1,172,303.83 | 1.157 | 1.158 | 1.105 | 1,735,810.31 | 770,720.23 | 1.006 |
| 2006 | 1,324,219.51 | 1.104 | 1.107 | 1.105 | 1,788,225.33 | 1,594,553.88 | 1.014 |
| 2007 | 1,499,618.18 | 1.082 | 1.000 | 1.105 | 1,792,761.03 | 664,788.31 | 1.046 |
| Total | 7,988,585.84 | | | | 13,780,714.42 | 5,836,108.27 | |

Cameron Mutual Insurance Company
Rate Level Indications
Homeowners
Arkansas

Exhibit 1
Sheet 2
6/2/2008

| | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|-----------------------------|-------------|---------------------------------------|----------------------|-------------------------|--|------------------------|----------------------|
| Year | LAE Factors | Direct Incurred Losses w/ibnr and LAE | Current Cost Factors | Cost Projection Factors | Trended Incurred Losses w/ibnr and LAE | Trended Loss/LAE Ratio | Wind/Hail Loss Ratio |
| Mobile Homeowners | | | | | | | |
| 2001 | 1.060 | 6,684.53 | 1.311 | 1.074 | 9,413.49 | 18.17% | 21.37% |
| 2002 | 1.060 | 4,139.70 | 1.287 | 1.074 | 5,722.94 | 11.60% | 7.73% |
| 2003 | 1.060 | 22,905.16 | 1.267 | 1.074 | 31,173.51 | 57.84% | 77.81% |
| 2004 | 1.060 | 92,321.84 | 1.217 | 1.074 | 120,716.04 | 222.18% | 35.41% |
| 2005 | 1.060 | 10,046.33 | 1.144 | 1.074 | 12,338.56 | 21.44% | 2.61% |
| 2006 | 1.060 | 20,860.26 | 1.070 | 1.074 | 23,976.98 | 39.76% | 38.75% |
| 2007 | 1.060 | 15,743.35 | 1.000 | 1.074 | 16,908.44 | 23.26% | 6.57% |
| Total | | 172,701.18 | | | 220,249.97 | 55.07% | |
| Home Security | | | | | | | |
| 2001 | 1.060 | 10,121.77 | 1.311 | 1.074 | 14,251.11 | 34.48% | 29.61% |
| 2002 | 1.060 | 3,534.17 | 1.287 | 1.074 | 4,885.77 | 12.32% | 16.20% |
| 2003 | 1.060 | 7,297.61 | 1.267 | 1.074 | 9,929.83 | 20.37% | 27.39% |
| 2004 | 1.060 | 10,139.94 | 1.217 | 1.074 | 13,258.65 | 27.59% | 12.84% |
| 2005 | 1.060 | 45,947.42 | 1.143 | 1.074 | 56,416.32 | 129.31% | 6.27% |
| 2006 | 1.060 | 6,567.83 | 1.070 | 1.074 | 7,546.68 | 16.96% | 68.92% |
| 2007 | 1.060 | 31,356.10 | 1.000 | 1.074 | 33,676.43 | 63.35% | 14.76% |
| Total | | 114,964.84 | | | 139,964.79 | 43.86% | |
| Standard Homeowners | | | | | | | |
| 2001 | 1.060 | 894,603.88 | 1.312 | 1.074 | 1,260,335.40 | 54.42% | 33.75% |
| 2002 | 1.060 | 1,011,509.88 | 1.288 | 1.074 | 1,399,165.11 | 68.31% | 26.26% |
| 2003 | 1.060 | 437,227.24 | 1.267 | 1.074 | 595,219.45 | 32.26% | 62.73% |
| 2004 | 1.060 | 606,706.59 | 1.218 | 1.074 | 793,497.34 | 45.05% | 31.68% |
| 2005 | 1.060 | 979,144.03 | 1.144 | 1.074 | 1,202,633.89 | 75.44% | 8.95% |
| 2006 | 1.060 | 1,344,986.63 | 1.070 | 1.074 | 1,545,883.36 | 97.74% | 91.84% |
| 2007 | 1.060 | 738,038.85 | 1.000 | 1.074 | 792,686.36 | 48.94% | 15.61% |
| Total | | 6,012,217.10 | | | 7,589,420.92 | 59.45% | |
| Preferred Homeowners | | | | | | | |
| 2001 | 1.060 | 632,655.43 | 1.312 | 1.074 | 891,215.36 | 35.24% | 39.02% |
| 2002 | 1.060 | 615,932.88 | 1.288 | 1.074 | 851,923.68 | 38.33% | 16.78% |
| 2003 | 1.060 | 628,938.90 | 1.268 | 1.074 | 856,310.75 | 43.88% | 46.02% |
| 2004 | 1.060 | 1,101,381.75 | 1.218 | 1.074 | 1,440,650.16 | 81.81% | 28.15% |
| 2005 | 1.060 | 821,873.70 | 1.144 | 1.074 | 1,009,557.28 | 58.16% | 9.87% |
| 2006 | 1.060 | 1,713,907.96 | 1.070 | 1.074 | 1,969,954.31 | 110.16% | 115.56% |
| 2007 | 1.060 | 736,745.94 | 1.000 | 1.074 | 791,310.38 | 44.14% | 16.77% |
| Total | | 6,251,436.56 | | | 7,810,921.92 | 56.68% | |

Cameron Mutual Insurance Company
Rate Level Indications
Homeowners
Arkansas

Exhibit 1
Sheet 3
6/2/2008

| | (15) | (16) | (17) | (18) | (19) | (20) | (21) |
|-----------------------------|-------------------------------|-------------------------------------|-----------------------------|----------------------|---------------------------|------------------------------|-----------------------------|
| Year | Adjusted Loss/LAE Ratio | Adjusted Wind/Hail Loss Ratio | Loaded Loss/LAE Ratio | Judgement Weights | Weighted Loss Ratio | Permissible Loss Ratio | Full Indicated Change |
| Mobile Homeowners | | | | | | | |
| 2001 | -3.20% | 15.74% | 18.17% | 0.143 | 2.60% | | |
| 2002 | 3.86% | 12.68% | 11.60% | 0.143 | 1.66% | | |
| 2003 | -19.97% | 15.74% | 57.84% | 0.143 | 8.26% | | |
| 2004 | 186.78% | 15.74% | 222.18% | 0.143 | 31.74% | | |
| 2005 | 18.83% | 11.29% | 21.44% | 0.143 | 3.06% | | |
| 2006 | 1.00% | 15.74% | 39.76% | 0.143 | 5.68% | | |
| 2007 | 16.69% | 11.52% | 23.26% | 0.143 | 3.32% | | |
| Total | | | | 1.000 | 56.32% | 50.8% | 10.9% |
| Home Security | | | | | | | |
| 2001 | 4.87% | 19.02% | 34.48% | 0.143 | 4.93% | | |
| 2002 | -3.88% | 19.02% | 12.32% | 0.143 | 1.76% | | |
| 2003 | -7.02% | 19.02% | 20.37% | 0.143 | 2.91% | | |
| 2004 | 14.75% | 16.09% | 27.59% | 0.143 | 3.94% | | |
| 2005 | 123.04% | 14.15% | 129.31% | 0.143 | 18.47% | | |
| 2006 | -51.96% | 19.02% | 16.96% | 0.143 | 2.42% | | |
| 2007 | 48.59% | 18.00% | 63.35% | 0.143 | 9.05% | | |
| Total | | | | 1.000 | 43.48% | 50.8% | -14.4% |
| Standard Homeowners | | | | | | | |
| 2001 | 20.67% | 32.78% | 54.42% | 0.143 | 7.77% | | |
| 2002 | 42.05% | 32.39% | 68.31% | 0.143 | 9.76% | | |
| 2003 | -30.47% | 32.78% | 32.26% | 0.143 | 4.61% | | |
| 2004 | 13.37% | 32.78% | 45.05% | 0.143 | 6.44% | | |
| 2005 | 66.49% | 21.54% | 75.44% | 0.143 | 10.78% | | |
| 2006 | 5.89% | 32.78% | 97.74% | 0.143 | 13.96% | | |
| 2007 | 33.34% | 21.74% | 48.94% | 0.143 | 6.99% | | |
| Total | | | | 1.000 | 60.31% | 50.8% | 18.7% |
| Preferred Homeowners | | | | | | | |
| 2001 | -3.78% | 34.89% | 35.24% | 0.143 | 5.03% | | |
| 2002 | 21.55% | 30.15% | 38.33% | 0.143 | 5.48% | | |
| 2003 | -2.14% | 34.89% | 43.88% | 0.143 | 6.27% | | |
| 2004 | 53.66% | 34.89% | 81.81% | 0.143 | 11.69% | | |
| 2005 | 48.29% | 29.59% | 58.16% | 0.143 | 8.31% | | |
| 2006 | -5.40% | 34.89% | 110.16% | 0.143 | 15.74% | | |
| 2007 | 27.37% | 30.14% | 44.14% | 0.143 | 6.31% | | |
| Total | | | | 1.000 | 58.82% | 50.8% | 15.8% |

Jan. 2002 - Sept. 2007 Non Catastrophe Paid Losses - All Homeowners

Risk Index

| Tier Name | decile | loss ratio | Indicated Tier Factor | Selected | Earned premiums | Paid losses | scores | # policies |
|--------------|--------|------------|-----------------------|----------|-----------------|-------------|---------|-------------------|
| 10 | 1 | 127.2% | 2.59 | 1.10 | 7,612,301 | 9,682,172 | 0-568 | 16,142 |
| 9 | 2 | 57.6% | 1.17 | 1.06 | 7,692,922 | 4,430,245 | 569-609 | 15,787 |
| 8 | 3 | 45.0% | 0.92 | 1.04 | 9,002,618 | 4,051,439 | 610-645 | 15,588 |
| 7 | 4 | 38.9% | 0.79 | 1.02 | 6,538,897 | 2,546,019 | 646-680 | 15,867 |
| 6 | 5 | 50.5% | 1.03 | 1.00 | 6,588,278 | 3,329,467 | 681-715 | 15,960 |
| 5 | 6 | 30.0% | 0.61 | 0.99 | 6,811,936 | 2,042,919 | 716-748 | 15,681 |
| 4 | 7 | 44.1% | 0.90 | 0.98 | 6,387,192 | 2,814,283 | 749-782 | 15,799 |
| 3 | 8 | 31.2% | 0.63 | 0.97 | 6,646,065 | 2,070,725 | 783-825 | 15,753 |
| 2 | 9 | 29.5% | 0.60 | 0.96 | 5,135,138 | 1,513,932 | 826-869 | 15,960 |
| 1 | 10 | 23.6% | 0.48 | 0.95 | 5,998,698 | 1,415,834 | 870-997 | 15,925 |
| | | 49.5% | 1.01 | | 68,414,046 | 33,897,036 | | 158,462 |
| | | 42.1% | 0.86 | 1.00 | 4,460,016 | 1,878,696 | 998 | 13,058 (no hits) |
| | | 61.8% | 1.26 | 1.00 | 1,264,591 | 781,136 | 999 | 3,529 (thin file) |
| All Policies | | 49.1% | 1.00 | | 72,874,062 | 35,775,732 | | 175,049 |

Premiums in Force - Risk Indexing & Base Rate Changes Combined

| IF Prem | Rev Eff | % chng |
|-----------|---------|--------|
| 3,227,427 | 345,344 | 10.7% |

**Summary of Revisions
Arkansas Homeowners Program
Effective September 1, 2008**

| <u>Page No.</u> | <u>Rule No.</u> | |
|----------------------------|------------------------|---|
| HO-UR-1 | 1.c. | Added verbiage regarding an electronic application |
| HO-UR-2 | 3.e. | Added verbiage regarding additional policies be written for seasonal or secondary dwellings to qualify |
| | 6. | Added Modest/Fair listing |
| HO-UR-6 | N/A | Increased Minimum Dwelling Value for Single and Double-Wide Mobile Homes, Home Security, Standard Homeowners and Preferred Homeowners |
| | N/A | Added “Modest/Fair” to Construction Quality of Preferred Homeowners |
| HO-INDEX-1 | 307. | Added “Risk Index” to page number 9 |
| HO-INDEX-5 | 307. | Added “Risk Index” to page number 9 |
| HO-GR-1 | 101.A.1. | Increased Dwelling Minimum Limit for HO 00 02 and HO 00 03 |
| HO-GR-3 | A.4. | Replaced “within six months” with “prior to the first renewal of the policy” |
| HO-GR-4 | 106. | Definition of Reciprocal Agreement – added verbiage regarding Public Protection Class 9 (8B) |
| HO-GR-8 | 301.B.8. | Added “Risk Index – Rule 307” |
| HO-GR-9 | 307. | Added “Risk Index”, Tiers and Factors |
| HO-AR-EX-1 | N/A | Grammatical corrections only |
| HO-AR-1.1 to HO-AR-2.4 | N/A | Rates were revised |
| PH-UR-EX-1 | N/A | The following rules are added: . . . 4. Added “or Modest/Fair” |
| PH-GR-EX-1 | 101.A.1. | Increased Dwelling Minimum Limit |
| PH-GR-EX-3 | N/A | Expanded PREFERRED PLUS ENDORSEMENT to allow additional coverage on personal property |
| PH-AR-1.1 to PH-AR-1.4 | N/A | Rates were revised |
| HS-GR-EX-1 | 101.A.1. | Increased Dwelling Minimum Limit |
| HS-AR-1.1 to HS-AR-1.4 | N/A | Rates were revised |
| MH-GR-EX-1 | 101.A.1. | Increased Mobile Home Minimum Limit |
| MH-AR-1.1 and MH-AR-1.2 | N/A | Rates were revised |

NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE AUG. 16, 2004)

1. This filing transmittal is part of Company Tracking # _____

2. If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number _____

| | | | | |
|----|----|---|----|---------------------|
| | | Company Name | | Company NAIC Number |
| 3. | A. | Cameron Mutual Insurance Company | B. | 0532-15725 |

| | | | | |
|----|----|--|----|---|
| | | Product Coding Matrix Line of Business (i.e., Type of Insurance) | | Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance) |
| 4. | A. | 04.0 Homeowners | B. | 04.0005 Other Homeowners |

5.

| (A) COVERAGE (See Instructions) | (B) Indicated % Rate Level Change | (C) Requested % Rate Level Change | FOR LOSS COSTS ONLY | | | | |
|---------------------------------------|--|--|-------------------------------|--|--|---|---|
| | | | (D) Expected Loss Ratio | (E) Loss Cost Modification Factor | (F) Selected Loss Cost Multiplier | (G) Expense Constant (If Applicable) | (H) Co. Current Loss Cost Multiplier |
| Mobile Homeowners | 23.9% | 12.9% | | | | | |
| Home Security | 20.0% | 11.9% | | | | | |
| Standard Homeowners | 18.7% | 11.4% | | | | | |
| Preferred Homeowners | 15.8% | 9.9% | | | | | |
| | | | | | | | |
| TOTAL OVERALL EFFECT | 17.3% | 10.7% | | | | | |

6. 5 Year History Rate Change History

| Year | Policy Count | % of Change | Effective Date | State Earned Premium (000) | Incurred Losses (000) | State Loss Ratio | Countrywide Loss Ratio |
|-------------|--------------|---------------|-----------------|----------------------------|-----------------------|------------------|------------------------|
| 2007 | 3,941 | 10.3% | 6-1-2007 | 2,965 | 1,350 | 45.5% | 68.5% |
| 2006 | 3,922 | -1.54% | 5-1-2005 | 2,620 | 3,279 | 125.2% | 135.4% |
| 2005 | 3,592 | 4.7% | 5-1-2004 | 2,385 | 1,697 | 71.1% | 70.2% |
| 2004 | 3,547 | 5.2% | 5-1-2003 | 2,234 | 1,567 | 70.1% | 70.2% |
| 2003 | 3,606 | 16% | 5-1-2002 | 2,017 | 1,048 | 52.0% | 66.8% |
| | | | | | | | |

7.

| Expense Constants | Selected Provisions |
|--|---------------------|
| A. Total Production Expense | 23.0% |
| B. General Expense | 7.1% |
| C. Taxes, License & Fees | 2.1% |
| D. Underwriting Profit & Contingencies | 3.6% |
| E. Other-Reinsurance Costs | 13.4% |
| F. TOTAL | 49.2% |

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

Cameron Mutual Insurance Company
Rate Level Indications
Homeowners
Arkansas

Exhibit 1
 Sheet 4
 7/3/2008

| Coverage | Full Indicated Change | Credibility | Countrywide Indicated Change | Credibile Indicated Change | Selected Rate Change | 12/31/2007 Inforce Premium |
|----------------------|-----------------------------|-------------|------------------------------------|----------------------------------|----------------------------|----------------------------------|
| Mobile Homes | 43.50% | 0.15 | 28.16% | 30.5% | 10.0% | 63,453 |
| Home Security | 1.41% | 0.15 | 28.16% | 24.0% | 10.0% | 51,711 |
| Standard Homeowners | 17.89% | 1.00 | 28.16% | 17.9% | 10.0% | 1,282,639 |
| Preferred Homeowners | 33.14% | 1.00 | 28.16% | 33.1% | 10.0% | 1,580,466 |
| | 26.24% | | | 26.4% | 10.0% | 2,978,269 |
| | | | | Change in Premium | | 297,827 |

Cameron Mutual Insurance Company
Rate Level Indications
Homeowners
Arkansas

Exhibit 1
Sheet 1
7/3/2008

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|-----------------------------|-----------------------------|--|---------------------------|----------------------------------|---------------------|----------------------------|----------------|
| Year | Direct Earned Premium | Premium at Present Rates Factors | Current AOI Factors | Premium Projection Factors | Adjusted Premium | Case Incurred Losses | IBNR Factor |
| Mobile Homeowners | | | | | | | |
| 2001 | 32,955.60 | 1.117 | 1.291 | 1.090 | 51,800.35 | 6,306.10 | 1.000 |
| 2002 | 32,048.45 | 1.117 | 1.265 | 1.090 | 49,353.96 | 3,905.34 | 1.000 |
| 2003 | 34,891.63 | 1.117 | 1.269 | 1.090 | 53,900.12 | 21,586.83 | 1.001 |
| 2004 | 38,153.49 | 1.118 | 1.169 | 1.090 | 54,331.59 | 86,791.41 | 1.004 |
| 2005 | 42,744.55 | 1.114 | 1.109 | 1.090 | 57,549.53 | 9,421.05 | 1.006 |
| 2006 | 49,089.98 | 1.092 | 1.033 | 1.090 | 60,309.87 | 19,407.58 | 1.014 |
| 2007 | 61,722.37 | 1.081 | 1.000 | 1.090 | 72,693.33 | 14,205.70 | 1.046 |
| Total | 291,606.07 | | | | 399,938.74 | 161,624.01 | |
| Home Security | | | | | | | |
| 2001 | 21,848.25 | 1.584 | 1.137 | 1.050 | 41,333.83 | 9,548.74 | 1.000 |
| 2002 | 22,999.98 | 1.437 | 1.143 | 1.050 | 39,659.97 | 3,334.09 | 1.000 |
| 2003 | 32,554.47 | 1.250 | 1.140 | 1.050 | 48,745.17 | 6,877.59 | 1.001 |
| 2004 | 37,676.03 | 1.117 | 1.087 | 1.050 | 48,061.75 | 9,532.52 | 1.004 |
| 2005 | 36,005.06 | 1.105 | 1.044 | 1.050 | 43,627.90 | 43,087.65 | 1.006 |
| 2006 | 37,998.38 | 1.089 | 1.024 | 1.050 | 44,499.61 | 6,110.46 | 1.014 |
| 2007 | 46,837.76 | 1.081 | 1.000 | 1.050 | 53,162.55 | 28,293.56 | 1.046 |
| Total | 235,919.93 | | | | 319,090.78 | 106,784.61 | |
| Standard Homeowners | | | | | | | |
| 2001 | 858,103.08 | 1.773 | 1.377 | 1.105 | 2,315,975.13 | 843,957.23 | 1.000 |
| 2002 | 878,287.24 | 1.577 | 1.338 | 1.105 | 2,048,313.84 | 954,244.77 | 1.000 |
| 2003 | 943,821.40 | 1.371 | 1.290 | 1.105 | 1,845,268.20 | 412,062.21 | 1.001 |
| 2004 | 1,078,899.29 | 1.195 | 1.236 | 1.105 | 1,761,361.38 | 570,362.54 | 1.004 |
| 2005 | 1,134,210.06 | 1.093 | 1.164 | 1.105 | 1,594,256.23 | 918,202.05 | 1.006 |
| 2006 | 1,208,815.31 | 1.074 | 1.103 | 1.105 | 1,581,689.58 | 1,251,323.70 | 1.014 |
| 2007 | 1,357,240.73 | 1.080 | 1.000 | 1.105 | 1,619,633.55 | 665,954.94 | 1.046 |
| Total | 7,459,377.11 | | | | 12,766,497.91 | 5,616,107.44 | |
| Preferred Homeowners | | | | | | | |
| 2001 | 951,857.22 | 1.671 | 1.438 | 1.105 | 2,528,697.45 | 596,838.59 | 1.000 |
| 2002 | 955,946.81 | 1.515 | 1.388 | 1.105 | 2,222,668.91 | 581,062.77 | 1.000 |
| 2003 | 1,005,606.78 | 1.319 | 1.331 | 1.105 | 1,951,612.87 | 592,739.73 | 1.001 |
| 2004 | 1,079,033.51 | 1.180 | 1.251 | 1.105 | 1,760,938.53 | 1,035,404.76 | 1.004 |
| 2005 | 1,172,303.83 | 1.157 | 1.158 | 1.105 | 1,735,810.31 | 770,720.23 | 1.006 |
| 2006 | 1,324,219.51 | 1.104 | 1.107 | 1.105 | 1,788,225.33 | 1,594,553.88 | 1.014 |
| 2007 | 1,499,618.18 | 1.082 | 1.000 | 1.105 | 1,792,761.03 | 664,788.31 | 1.046 |
| Total | 7,988,585.84 | | | | 13,780,714.42 | 5,836,108.27 | |

Cameron Mutual Insurance Company
Rate Level Indications
Homeowners
Arkansas

Exhibit 1
Sheet 2
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| | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|-----------------------------|-------------|---------------------------------------|----------------------|-------------------------|--|------------------------|----------------------|
| Year | LAE Factors | Direct Incurred Losses w/ibnr and LAE | Current Cost Factors | Cost Projection Factors | Trended Incurred Losses w/ibnr and LAE | Trended Loss/LAE Ratio | Wind/Hail Loss Ratio |
| Mobile Homeowners | | | | | | | |
| 2001 | 1.060 | 6,684.53 | 1.311 | 1.074 | 9,413.49 | 18.17% | 21.37% |
| 2002 | 1.060 | 4,139.70 | 1.287 | 1.074 | 5,722.94 | 11.60% | 7.73% |
| 2003 | 1.060 | 22,905.16 | 1.267 | 1.074 | 31,173.51 | 57.84% | 77.81% |
| 2004 | 1.060 | 92,321.84 | 1.217 | 1.074 | 120,716.04 | 222.18% | 35.41% |
| 2005 | 1.060 | 10,046.33 | 1.144 | 1.074 | 12,338.56 | 21.44% | 2.61% |
| 2006 | 1.060 | 20,860.26 | 1.070 | 1.074 | 23,976.98 | 39.76% | 38.75% |
| 2007 | 1.060 | 15,743.35 | 1.000 | 1.074 | 16,908.44 | 23.26% | 6.57% |
| Total | | 172,701.18 | | | 220,249.97 | 55.07% | |
| Home Security | | | | | | | |
| 2001 | 1.060 | 10,121.77 | 1.311 | 1.074 | 14,251.11 | 34.48% | 29.61% |
| 2002 | 1.060 | 3,534.17 | 1.287 | 1.074 | 4,885.77 | 12.32% | 16.20% |
| 2003 | 1.060 | 7,297.61 | 1.267 | 1.074 | 9,929.83 | 20.37% | 27.39% |
| 2004 | 1.060 | 10,139.94 | 1.217 | 1.074 | 13,258.65 | 27.59% | 12.84% |
| 2005 | 1.060 | 45,947.42 | 1.143 | 1.074 | 56,416.32 | 129.31% | 6.27% |
| 2006 | 1.060 | 6,567.83 | 1.070 | 1.074 | 7,546.68 | 16.96% | 68.92% |
| 2007 | 1.060 | 31,356.10 | 1.000 | 1.074 | 33,676.43 | 63.35% | 14.76% |
| Total | | 114,964.84 | | | 139,964.79 | 43.86% | |
| Standard Homeowners | | | | | | | |
| 2001 | 1.060 | 894,603.88 | 1.312 | 1.074 | 1,260,335.40 | 54.42% | 33.75% |
| 2002 | 1.060 | 1,011,509.88 | 1.288 | 1.074 | 1,399,165.11 | 68.31% | 26.26% |
| 2003 | 1.060 | 437,227.24 | 1.267 | 1.074 | 595,219.45 | 32.26% | 62.73% |
| 2004 | 1.060 | 606,706.59 | 1.218 | 1.074 | 793,497.34 | 45.05% | 31.68% |
| 2005 | 1.060 | 979,144.03 | 1.144 | 1.074 | 1,202,633.89 | 75.44% | 8.95% |
| 2006 | 1.060 | 1,344,986.63 | 1.070 | 1.074 | 1,545,883.36 | 97.74% | 91.84% |
| 2007 | 1.060 | 738,038.85 | 1.000 | 1.074 | 792,686.36 | 48.94% | 15.61% |
| Total | | 6,012,217.10 | | | 7,589,420.92 | 59.45% | |
| Preferred Homeowners | | | | | | | |
| 2001 | 1.060 | 632,655.43 | 1.312 | 1.074 | 891,215.36 | 35.24% | 39.02% |
| 2002 | 1.060 | 615,932.88 | 1.288 | 1.074 | 851,923.68 | 38.33% | 16.78% |
| 2003 | 1.060 | 628,938.90 | 1.268 | 1.074 | 856,310.75 | 43.88% | 46.02% |
| 2004 | 1.060 | 1,101,381.75 | 1.218 | 1.074 | 1,440,650.16 | 81.81% | 28.15% |
| 2005 | 1.060 | 821,873.70 | 1.144 | 1.074 | 1,009,557.28 | 58.16% | 9.87% |
| 2006 | 1.060 | 1,713,907.96 | 1.070 | 1.074 | 1,969,954.31 | 110.16% | 115.56% |
| 2007 | 1.060 | 736,745.94 | 1.000 | 1.074 | 791,310.38 | 44.14% | 16.77% |
| Total | | 6,251,436.56 | | | 7,810,921.92 | 56.68% | |

Cameron Mutual Insurance Company
Rate Level Indications
Homeowners
Arkansas

Exhibit 1
Sheet 3
7/3/2008

| | (15) | (16) | (17) | (18) | (19) | (20) | (21) |
|------|-------------------------------|-------------------------------------|-----------------------------|----------------------|---------------------------|------------------------------|-----------------------------|
| Year | Adjusted Loss/LAE Ratio | Adjusted Wind/Hail Loss Ratio | Loaded Loss/LAE Ratio | Judgement Weights | Weighted Loss Ratio | Permissible Loss Ratio | Full Indicated Change |

Mobile Homeowners

| | | | | | | | |
|-------|---------|--------|---------|-------|--------|-------|-------|
| 2001 | -3.20% | 15.74% | 18.17% | 0.000 | 0.00% | | |
| 2002 | 3.86% | 12.68% | 11.60% | 0.000 | 0.00% | | |
| 2003 | -19.97% | 15.74% | 57.84% | 0.200 | 11.57% | | |
| 2004 | 186.78% | 15.74% | 222.18% | 0.200 | 44.44% | | |
| 2005 | 18.83% | 11.29% | 21.44% | 0.200 | 4.29% | | |
| 2006 | 1.00% | 15.74% | 39.76% | 0.200 | 7.95% | | |
| 2007 | 16.69% | 11.52% | 23.26% | 0.200 | 4.65% | | |
| Total | | | | 1.000 | 72.90% | 50.8% | 43.5% |

Home Security

| | | | | | | | |
|-------|---------|--------|---------|-------|--------|-------|------|
| 2001 | 4.87% | 19.02% | 34.48% | 0.000 | 0.00% | | |
| 2002 | -3.88% | 19.02% | 12.32% | 0.000 | 0.00% | | |
| 2003 | -7.02% | 19.02% | 20.37% | 0.200 | 4.07% | | |
| 2004 | 14.75% | 16.09% | 27.59% | 0.200 | 5.52% | | |
| 2005 | 123.04% | 14.15% | 129.31% | 0.200 | 25.86% | | |
| 2006 | -51.96% | 19.02% | 16.96% | 0.200 | 3.39% | | |
| 2007 | 48.59% | 18.00% | 63.35% | 0.200 | 12.67% | | |
| Total | | | | 1.000 | 51.52% | 50.8% | 1.4% |

Standard Homeowners

| | | | | | | | |
|-------|---------|--------|--------|-------|--------|-------|-------|
| 2001 | 20.67% | 32.78% | 54.42% | 0.000 | 0.00% | | |
| 2002 | 42.05% | 32.39% | 68.31% | 0.000 | 0.00% | | |
| 2003 | -30.47% | 32.78% | 32.26% | 0.200 | 6.45% | | |
| 2004 | 13.37% | 32.78% | 45.05% | 0.200 | 9.01% | | |
| 2005 | 66.49% | 21.54% | 75.44% | 0.200 | 15.09% | | |
| 2006 | 5.89% | 32.78% | 97.74% | 0.200 | 19.55% | | |
| 2007 | 33.34% | 21.74% | 48.94% | 0.200 | 9.79% | | |
| Total | | | | 1.000 | 59.88% | 50.8% | 17.9% |

Preferred Homeowners

| | | | | | | | |
|-------|--------|--------|---------|-------|--------|-------|-------|
| 2001 | -3.78% | 34.89% | 35.24% | 0.000 | 0.00% | | |
| 2002 | 21.55% | 30.15% | 38.33% | 0.000 | 0.00% | | |
| 2003 | -2.14% | 34.89% | 43.88% | 0.200 | 8.78% | | |
| 2004 | 53.66% | 34.89% | 81.81% | 0.200 | 16.36% | | |
| 2005 | 48.29% | 29.59% | 58.16% | 0.200 | 11.63% | | |
| 2006 | -5.40% | 34.89% | 110.16% | 0.200 | 22.03% | | |
| 2007 | 27.37% | 30.14% | 44.14% | 0.200 | 8.83% | | |
| Total | | | | 1.000 | 67.63% | 50.8% | 33.1% |

Jan. 2002 - Sept. 2007 Non Catastrophe Paid Losses - All Homeowners

Risk Index

| Tier Name | decile | loss ratio | Indicated Tier Factor | Selected | Earned premiums | Paid losses | scores | # policies |
|--------------|--------|------------|-----------------------|----------|-----------------|-------------|---------|-------------------|
| 10 | 1 | 127.2% | 2.59 | 1.10 | 7,612,301 | 9,682,172 | 0-568 | 16,142 |
| 9 | 2 | 57.6% | 1.17 | 1.06 | 7,692,922 | 4,430,245 | 569-609 | 15,787 |
| 8 | 3 | 45.0% | 0.92 | 1.04 | 9,002,618 | 4,051,439 | 610-645 | 15,588 |
| 7 | 4 | 38.9% | 0.79 | 1.02 | 6,538,897 | 2,546,019 | 646-680 | 15,867 |
| 6 | 5 | 50.5% | 1.03 | 1.00 | 6,588,278 | 3,329,467 | 681-715 | 15,960 |
| 5 | 6 | 30.0% | 0.61 | 0.99 | 6,811,936 | 2,042,919 | 716-748 | 15,681 |
| 4 | 7 | 44.1% | 0.90 | 0.98 | 6,387,192 | 2,814,283 | 749-782 | 15,799 |
| 3 | 8 | 31.2% | 0.63 | 0.97 | 6,646,065 | 2,070,725 | 783-825 | 15,753 |
| 2 | 9 | 29.5% | 0.60 | 0.96 | 5,135,138 | 1,513,932 | 826-869 | 15,960 |
| 1 | 10 | 23.6% | 0.48 | 0.95 | 5,998,698 | 1,415,834 | 870-997 | 15,925 |
| | | 49.5% | 1.01 | | 68,414,046 | 33,897,036 | | 158,462 |
| | | 42.1% | 0.86 | 1.00 | 4,460,016 | 1,878,696 | 998 | 13,058 (no hits) |
| | | 61.8% | 1.26 | 1.00 | 1,264,591 | 781,136 | 999 | 3,529 (thin file) |
| All Policies | | 49.1% | 1.00 | | 72,874,062 | 35,775,732 | | 175,049 |

Premiums in Force - Risk Indexing & Base Rate Changes Combined

| IF Prem | Rev Eff | % chng |
|-----------|---------|--------|
| 3,227,427 | 345,344 | 10.7% |

Tier 6 is our neutral tier with a relativity of 1.0. No hits and thin files are both treated neutrally. As seen above in the gray box, no hits and thin files receive a relativity of 1.0.

HOMEOWNERS POLICY MANUAL GENERAL RULES

- C. **FORM HO 00 06** - A Homeowners Policy may be issued to the owner(s) of a condominium or cooperative unit which is used exclusively for residential purposes (except as provided in Rule 104.F.), and is not occupied by more than one additional family or more than two boarders or roomers.
- D. Subject to all other sections of this rule, a Homeowners Policy may be issued to cover a seasonal dwelling.
- E. A Homeowners Policy shall not be issued to cover any single wide mobile home, trailer home, or housetrailer. Their contents may be covered under Rule 104.B.
- F. Certain business occupancies are permitted, provided:
 - 1. The premises is occupied principally for private residential purposes; and
 - 2. There is no other business occupancy on the premises.

When the business is conducted on the residence premises, refer to Rules 509. and 510. for Section I Coverage and Rules 607. and 608. for Section II Coverage. When it is conducted from an Other Residence, only Section II Coverage is available. Refer to Rules 607. and 608.

- G. A Homeowners Policy shall not be issued to cover any property to which farm forms or rates apply under the rules of the company. In no event shall a policy be issued to provide Section I property damage coverage to any property situated on premises used for farming purposes. Optional Section II liability coverage is available for certain farm liability exposures as specified in the Rule 615.

105. SECONDARY RESIDENCE PREMISES

- A. Homeowners coverage on a secondary residence premises shall be provided under a separate policy. The rules of this manual apply except that Section II Coverage is not mandatory for the secondary residence policy when the same company insures the initial and secondary residence.
- B. When coverage is provided on the initial and secondary residence premises under separate policies in the same company, the following premium adjustments should be made:
 - 1. Reduce the BASE PREMIUM for the policy covering the secondary residence by the credit shown on the state rate page; and
 - 2. Add the charge for Other Insured Location Occupied by Insured, developed from Rule 602., to the policy covering the initial residence.

106. PROTECTION CLASSIFICATION INFORMATION

I.S.O. establishes general classifications applying to all areas within limits of municipalities and recognized boundaries of protected area fire districts, protected unincorporated communities and rural areas.

To rate each risk, determine the protection class from the I.S.O. Public Protection (P.P.C.) pages:

- 1. Where classified areas are published with a single classification number, properties within five road miles of the responding fire station should receive that classification number.
- 2. Where classified areas are published with a split classification number (e.g. 6/9), properties within five road miles of the responding fire station should receive the first listed classification number (e.g. 6/9 use class 6.)

HOMEOWNERS POLICY MANUAL GENERAL RULES

3. Properties within five road miles of a responding fire station which has a reciprocal agreement (see definition below) with a class 1 through 8 fire station may be eligible for an upgraded protection class.
 - (a) If the property is within 1,000 feet of a fire hydrant, use the same protection class as the station providing reciprocal fire protection.
 - (b) If the property is over 1,000 feet from a fire hydrant or if no hydrant is present, use the next higher protection classification as the reciprocal station providing fire protection.
4. Class 10 applies to all areas not listed and to properties which are located more than five road miles from a responding fire department.

Definition of reciprocal agreement:

A formal agreement between two fire departments where the alarm would sound, or the fire call goes in to both stations. This is not to be confused with a mutual aid agreement which is more informal, and would mean that one department would respond, if called. Reciprocating fire stations must be no more than 10 miles apart.

NOTE: If the property is within a platted subdivision, a part of which is located within the five mile limit, the entire subdivision will be considered to be within the five mile limit.

107. CONSTRUCTION DEFINITIONS

- A. **Frame** - exterior wall of wood or other combustible construction, including wood ironclad, stucco on wood or plaster on combustible supports. (Use Construction Code 1.)

Aluminum or plastic siding over frame. (Use Construction Code 5.)
- B. **Masonry Veneer** - exterior walls of combustible construction veneered with brick or stone. (Use Construction Code 2.)
- C. **Masonry** - exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and floors and roof of combustible construction (disregarding floors resting directly on the ground). (Use Construction Code 3.)
- D. **Superior Construction.**
(Use Construction Code 4.)
 1. Non-Combustible - exterior walls and floors and roof constructed of, and supported by metal, gypsum, or other non-combustible materials.
 2. Masonry Non-Combustible - exterior walls constructed of masonry materials (as described in C. above) and floors and roof of metal or other non-combustible materials.
 3. Fire Resistive - exterior walls and floors and roof constructed of masonry or other fire resistive materials.

Note: **Mixed (Masonry/Frame)** - a combination of both frame and masonry construction shall be classed and coded as frame when the exterior walls of frame construction (including gables) exceed 33 1/3 % of the total exterior wall area; otherwise class and code as masonry.

108. SEASONAL DWELLING DEFINITION

A seasonal dwelling is a dwelling with continuous unoccupancy of three or more consecutive months during any one year period.

Cameron Mutual Insurance Company
Rate Level Indications
Homeowners
Arkansas

Exhibit 1
 Sheet 4
 7/8/2008

| Coverage | Full Indicated Change | Credibility | Countrywide Indicated Change | Credibile Indicated Change | Selected Rate Change | 12/31/2007 Inforce Premium |
|----------------------|-----------------------------|-------------|------------------------------------|----------------------------------|----------------------------|----------------------------------|
| Mobile Homes | 43.50% | 0.15 | 28.16% | 30.5% | 12.9% | 63,453 |
| Home Security | 1.41% | 0.15 | 28.16% | 24.0% | 11.9% | 51,711 |
| Standard Homeowners | 17.89% | 1.00 | 28.16% | 17.9% | 11.4% | 1,282,639 |
| Preferred Homeowners | 33.14% | 1.00 | 28.16% | 33.1% | 9.9% | 1,580,466 |
| | 26.24% | | | 26.4% | 10.7% | 2,978,269 |
| | | | | Change in Premium | | 317,026 |