

SERFF Tracking Number: TRGR-125640254 State: Arkansas  
Filing Company: Republic Underwriters Insurance Company State Tracking Number: #7791933 \$100  
Company Tracking Number: 08-109  
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)  
Product Name: Standard Dwelling  
Project Name/Number: Initial Filing of Rates and Rules/08-109

## Filing at a Glance

Company: Republic Underwriters Insurance Company

Product Name: Standard Dwelling

SERFF Tr Num: TRGR-125640254 State: Arkansas

TOI: 01.0 Property

SERFF Status: Closed

State Tr Num: #7791933 \$100

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

Co Tr Num: 08-109

State Status: Fees verified and received

Filing Type: Rate/Rule

Co Status: Submitted

Reviewer(s): Becky Harrington, Betty Montesi

Author: William Bradford

Disposition Date: 07/07/2008

Date Submitted: 06/02/2008

Disposition Status: Filed

Effective Date Requested (New): 08/01/2008

Effective Date (New): 08/01/2008

Effective Date Requested (Renewal): 08/01/2008

Effective Date (Renewal): 08/01/2008

State Filing Description:

## General Information

Project Name: Initial Filing of Rates and Rules

Status of Filing in Domicile: Authorized

Project Number: 08-109

Domicile Status Comments: A similar program is approved in Texas

Reference Organization: N/A

Reference Number: N/A

Reference Title: N/A

Advisory Org. Circular: N/A

Filing Status Changed: 07/07/2008

State Status Changed: 06/12/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

This is our initial filing of rates and rules. Forms and endorsements were filed under SERFF Tracking Number TRGR-125620610; Arkansas DOI Number 7791629. We are using competitive information for rates in this initial filing. The rules are based substantially on the ISO DW 2002 program rules found in ISO Filing DP-2003-R02RU.

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## Company and Contact

### Filing Contact Information

William Bradford, Senior Products Filing Specialist  
 5525 LBJ Freeway  
 Dallas, TX 75240  
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 (972) 788-6022[FAX]

### Filing Company Information

Republic Underwriters Insurance Company  
 5525 LBJ Freeway  
 Dallas, TX 75240-6241  
 (972) 788-6001 ext. [Phone]  
 CoCode: 24538  
 Group Code: 3489  
 Group Name: The Republic Group  
 FEIN Number: 75-1221537  
 State of Domicile: Texas  
 Company Type:  
 State ID Number:  
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? No  
 Fee Explanation: 1 company X \$100  
 Per Company: No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
pending	\$100.00	

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## Correspondence Summary

### Dispositions

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

### 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	06/04/2008	06/04/2008	William Bradford	07/03/2008	07/03/2008

### Amendments

Item	Schedule	Created By	Created On	Date Submitted
Complete manual	Rate	William Bradford	06/23/2008	06/23/2008

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## Disposition

Disposition Date: 07/07/2008  
 Effective Date (New): 08/01/2008  
 Effective Date (Renewal): 08/01/2008  
 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:
Republic Underwriters Insurance Company	0.000%	\$0	0	\$0	0.000%	0.000%	0.000%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Credit Support	Filed	No
Supporting Document (revised)	Underwriting Guidelines	Filed	No
Supporting Document	Underwriting Guidelines		No
Supporting Document	Tiers and Tiering Support	Filed	No
Supporting Document	Actuarial/Filing Memorandum	Filed	Yes
Supporting Document	Actuarial Support	Filed	Yes
Supporting Document	Form H-1	Filed	Yes
Supporting Document	Form RF-1	Filed	Yes
Supporting Document	Form HPCS	Filed	Yes
Supporting Document	Support for Response to Question Two	Filed	Yes
Rate (revised)	Complete manual	Filed	Yes
Rate	Complete manual		Yes

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 06/04/2008  
Submitted Date 06/04/2008

Respond By Date

Dear William Bradford,

This will acknowledge receipt of the captioned filing.

### Objection 1

- Underwriting Guidelines (Supporting Document)

Comment: The Department does not allow mandatory minimum earthquake deductibles in excess of 15%. You may offer 20% as an option. Please amend your guidelines for masonry construction.

### Objection 2

- Complete manual (Rate)

Comment: The application of the liability and all other loss experience factors is unclear. Explain why both factors are applied in the computation of the fire premium as indicated in Rule 301, A.

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 07/03/2008  
Submitted Date 07/03/2008

Dear Becky Harrington,

### Comments:

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## Response 1

Comments: Please see the revised guidelines attached.

### Related Objection 1

Applies To:

- Underwriting Guidelines (Supporting Document)

Comment:

The Department does not allow mandatory minimum earthquake deductibles in excess of 15%. You may offer 20% as an option. Please amend your guidelines for masonry construction.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Underwriting Guidelines

Comment: Our underwriting guidelines are attached. This information is confidential.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

## Response 2

Comments: Republic's personal property experience suggests that those insureds with a prior liability loss are also more likely to incur another claim, including non-liability losses, than are insureds without a liability loss. The data used in this study consists of Republic's homeowner's data in Texas from 2000 – 2008. The study demonstrates that the group of policyholders with a liability loss over this time period also carry a non-liability, non-weather claim frequency that is nearly double that of the group of policyholders that have not incurred a liability loss. While the connection between the liability and non-liability loss propensity is not entirely understood, we believe that a liability loss indicates some degree of carelessness or negligence that could carry over into other types of losses. For this reason, we are proposing a claim surcharge be applied to both EC and Fire if the insured incurs a liability loss within the prior three years.

### Related Objection 1

Applies To:

- Complete manual (Rate)

Comment:

The application of the liability and all other loss experience factors is unclear. Explain why both factors are applied in the computation of the fire premium as indicated in Rule 301, A.

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**Changed Items:**

**Supporting Document Schedule Item Changes**

Satisfied -Name: Support for Response to Question Two

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,  
William Bradford

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**Amendment Letter**

Amendment Date:  
Submitted Date: 06/23/2008

**Comments:**

We are adding a new territory for Hot Springs Village. This will be territory 39. The base fire rate is 210 and the base EC rate 145. The territory and rate pages are repaginated from adding the additional territory.

**Changed Items:**

**Rate/Rule Schedule Item Changes:**

<b>Exhibit Name:</b>	<b>Rule # or Page #:</b>	<b>Rate Action:</b>	<b>Previous State Filing Numbers:</b>	<b>Attach Document:</b>
Complete manual All		New		DP-3.pdf

SERFF Tracking Number: TRGR-125640254  
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 Product Name: Standard Dwelling  
 Project Name/Number: Initial Filing of Rates and Rules/08-109

State: Arkansas  
 State Tracking Number: #7791933 \$100  
 Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)

## Rate Information

Rate data applies to filing.

**Filing Method:** File and Use 20 Days Prior  
**Rate Change Type:** Neutral  
**Overall Percentage of Last Rate Revision:** 0.000%  
**Effective Date of Last Rate Revision:**  
**Filing Method of Last Filing:** N/A

## 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):
Republic Underwriters Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

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## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Complete manual	All	New	DP-3.pdf

**ARKANSAS DWELLING POLICY  
PROGRAM MANUAL**

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**PART I****COVERAGE AND DEFINITION TYPE RULES****RULE 100. INTRODUCTION****A. About the Dwelling Manual**

The Dwelling Policy Program provides property and related coverages using the forms and endorsements referred to in this Manual. The rates, rules, forms and endorsements of the company shall apply in all cases not provided for in this Manual. This program does not apply to Farm Property. Refer to the company for its method of insuring farm property.

**B. Manual Structure****1. Contents**

The Dwelling Policy Program Manual contains the rules, classifications and rating provisions for the issuance of the Dwelling Policy. The Manual is divided into two sections, Arkansas general rules and company rules and rates. The Arkansas general rules section contains rules common to most states and those departures, additions, etc. to these rules, unique to Arkansas. Departures, additions, etc., that are unique to this company or group of companies or state exceptions that do not fall into the categories of the General Rules are contained in the company rules and rates section.

**2. General Rules**

These rules are grouped into the following categories:

- a. Part I - Coverage And Definition Type Rules,
- b. Part II - Servicing Type Rules,
- c. Part III - Base Premium Computation Rules,
- d. Part IV – Additional Base Premium Computation Rules, and
- e. Part V - Additional Coverages and Increased Limits Rules.

**3. Company Rules and Rates**

These rules are grouped into the following categories:

- a. Exceptions and Additional Rules,
- b. Special State Requirements,
- c. Territory Definitions, and
- d. Key Premium/Key Factor Tables.

**RULE 101. FORMS, COVERAGES, MINIMUM LIMITS OF LIABILITY****A. Forms**

The Arkansas Dwelling Policy Program makes available the following policy form: Dwelling Property 3 Special Form **DP 00 03**.

**B. Coverages**

Form **DP 00 03** provides the following coverages. These coverages are written as separate items in the policy:

1. Coverage **A** - Dwelling
2. Coverage **B** - Other Structures
3. Coverage **C** - Personal Property
4. Coverage **D** - Fair Rental Value
5. Coverage **E** - Additional Living Expense

**C. Minimum Limits Of Liability**

The following coverages are subject to a minimum limit of liability:

Coverages	Minimum Limit
Coverage <b>A</b> - Dwelling	\$15,000
Coverage <b>C</b> – Personal Property	\$4,000 without Coverage <b>A</b>

**Table 101.C. Minimum Limits Of Liability**

**RULE 102. PERILS INSURED AGAINST**

The following is a general description of the coverages provided by the individual Dwelling Policy Forms. The policy should be consulted for exact contract conditions.

**Perils Insured Against**

Perils	DP 00 03 Special Form
Fire or Lightning, Internal Explosion	Yes
Extended Coverage meaning Windstorm or Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles, Smoke, Volcanic Eruption	Yes
Vandalism or Malicious Mischief	Yes
Damage by Burglars, Falling objects, Weight of ice, snow or sleet, Accidental discharge of water or steam, Sudden cracking of a steam or hot water heating system, Freezing, Sudden damage from artificial electric currents	Yes
Additional risks with certain exceptions (Special Coverage)	Yes, Coverages <b>A</b> and <b>B</b>

**Table 102. Perils Insured Against****RULE 103. ELIGIBILITY**

A Dwelling Policy may be issued to provide insurance under:

**A. Coverage A - on a dwelling building:**

1. Used solely for residential purposes except that certain incidental occupancies or up to 5 roomers or boarders are permitted;
2. Containing not more than four apartments; or
3. Which may be in a townhouse or rowhouse structure.

**B. Coverage A - on a mobile or trailer home:**

This option is not available in the Arkansas Dwelling Program

**C. Coverage B:**

1. At the same location as the dwelling eligible for insurance under Coverage **A**;
2. Not used for business purposes except when rented for use as a private garage;
3. At a separate location when used in connection with the insured location but not for business purposes.

**D. Coverage C in:**

1. A dwelling eligible under Coverage **A**; or
2. A dwelling with rental apartments including furnishings, equipment and appliances in halls or utility rooms; or
3. Any apartment, cooperative or condominium unit used as private living quarters of the insured or rented to others.

**E. Coverage D for the loss of the fair rental value of:**

1. A building eligible for insurance under Coverage **A** or **B**; or
2. Private living quarters eligible under Coverage **C**.

**F. Coverage E for the additional living expenses incurred to maintain the insured's household.****RULE 104. PROTECTION CLASSIFICATION INFORMATION**

The Protection Class listings in the Community Mitigation Classification Manual apply to risks insured under Dwelling Program policies.

**A. The protection class indicated applies in a municipality or classified area where a single class of fire protection is available throughout (8, 7, 6, etc.).****B. For jurisdictions listed with multiple classification numbers (e.g. 6/9), known as a "split classification", the classification number applicable to individual properties is determined as follows:**

1. Split classification shown as "X/9 or "X/8B" (e.g. 6/9 or 6/8B):
  - a. For properties located five road miles or less from a responding fire station of a designated recognized fire department indicated in the listing for the jurisdiction, and within 1,000 feet of a fire hydrant, the first listed classification number applies (e.g. 6/9, use Class 6).
  - b. For properties located five road miles or less from a responding fire station of a designated recognized fire department indicated in the listing for the jurisdiction, and with a fire hydrant more than 1,000 feet, Class 9 or Class 8B applies.
  - c. For properties not qualifying for **1.a** or **1.b**, Class 10 applies.

**RULE 104. PROTECTION CLASSIFICATION INFORMATION, (cont.)**

2. Split classifications displayed as "X/10" where no hydrants are installed (e.g. 9/10); or where hydrant distance does not apply due to an alternate creditable water supply (e.g. 7/10):
  - a. For properties located within five road miles or less (unless otherwise indicated in the footnote) from a responding fire station of a designated recognized fire department indicated in the listing for the jurisdiction, the first listed classification applies (e.g. 7/10, use Class 7).
  - b. For properties not qualifying for 2.a above, Class 10 applies.
- C. Subscription-type fire departments are identified by a footnote in the Community Mitigation Classification Manual. Class 10 applies to properties which are not subscribers or which are located over 5 road miles from the nearest recognized fire station of the listed fire department.
- D. All other properties are Class 10.

**RULE 105. SEASONAL DWELLING DEFINITION**

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

**RULE 106. CONSTRUCTION DEFINITIONS****A. Frame**

Exterior wall of wood or other combustible construction, including wood iron-clad, stucco on wood or plaster on combustible supports or aluminum or plastic siding over frame.

**B. Masonry Veneer**

Exterior walls of combustible construction veneered with brick or stone.

**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).

**D. Superior Construction****1. Non-Combustible**

Exterior walls and floors and roof constructed of, and supported by metal, asbestos, gypsum, or other noncombustible materials.

**2. Masonry Non-Combustible**

Exterior walls constructed of masonry materials (as described in Paragraph C.) 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.

**E. 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 as masonry.

**RULE 107. SINGLE AND SEPARATE BUILDINGS DEFINITION****A. Single Building**

All buildings or sections of buildings which are accessible through unprotected openings shall be considered as a single building.

**B. Separate Building**

1. Buildings which are separated by space shall be considered separate buildings.
2. Buildings or sections of buildings which are separated by:
  - a. A 6 inch reinforced concrete or an 8 inch masonry party wall; or
  - b. A documented minimum two hour non-combustible wall which has been laboratory tested for independent structural integrity under fire conditions; which pierces or rises to the underside of the roof and which pierces or extends to the inner-side of the exterior wall shall be considered separate buildings. Accessibility between buildings with independent walls or through masonry party walls described above shall be protected by at least a Class A Fire Door installed in a masonry wall section.

**RULE 108. - 150. RESERVED FOR FUTURE USE**

**RULE 151. ADDITIONAL INSURED**

- A.** A dwelling policy may be issued:
- 1.** 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 may be covered using Additional Insured Endorsement - **DP 04 41**; or
  - 2.** 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 may be covered using Additional Insured Endorsement DP 04 41; or
  - 3.** When two or more apartment units in a 2, 3 or 4 family dwelling are occupied by co-owners, each occupying distinct living quarters with separate entrances. Given these circumstances, a Dwelling 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. Use Additional Insured Endorsement **DP 04 41**.
- B.** It is permissible to extend the Dwelling Policy, without additional premium charge, to cover the interest of a non-occupant joint owner in the building. Use Additional Insured Endorsement **DP 04 41**.
- C.** In addition to the mortgagee(s) shown in the Declarations or elsewhere in the policy, other persons or organizations may have an insurable interest in the residence premises. It is permissible to extend the Dwelling Policy, without additional premium charge, to cover these interests. Use Additional Insured Endorsement **DP 04 41**.

**RULE 152. - 200. RESERVED FOR FUTURE USE**

**PART II****SERVICING TYPE RULES****RULE 201. POLICY PERIOD**

The policy may be written for a period of one year and may be extended for successive policy periods based upon the forms, premiums and endorsements then in effect for the company.

For maintaining common anniversary dates, a policy may be written for a period less than one year on a pro rata basis.

**RULE 202. CHANGES OR CANCELLATIONS**

If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a pro rata basis, subject to the minimum premium.

**RULE 203. MANUAL PREMIUM REVISION**

A manual premium revision shall be made in accordance with the following procedures:

- A. The effective date of such revision shall be as announced.
- B. The revision shall apply to any policy or endorsement in the manner outlined in the announcement of the revision.
- C. Unless otherwise provided at the time of the announcement of the premium revision, the revision shall not affect in-force policy forms, endorsements or premiums, until the policy is renewed.

**RULE 204. MULTIPLE LOCATIONS**

A policy may be issued to provide insurance at more than one described location in the same state provided:

- A. The same form and deductible applies at each location; and
- B. A separate policy declarations page is completed for each location.

**RULE 205. MULTIPLE POLICIES**

This option is not available in the Arkansas Dwelling Program.

**RULE 206. MINIMUM PREMIUM**

- A. For prepaid policies a minimum **annual** premium shall be charged for each policy.
- B. When policies are written under a premium payment plan, no payment shall be less than the minimum premium for each annual period.
- C. The minimum premium may include all chargeable endorsements or coverages for Fire or Fire and Allied Lines if written at inception of the policy.
- D. The minimum annual premium shall **not** include charges for Theft or Earthquake Coverage, except when Earthquake is the only peril covered under the policy.
- E. The minimum premium is \$200.

**RULE 207. TRANSFER OR ASSIGNMENT**

Subject to the consent of the company, all rules of this Manual and any necessary adjustments of premium, a policy may be endorsed to effect:

- A. Transfer to another location within the same state; or
- B. Assignment from one insured to another in the event of transfer of title of the dwelling.

**RULE 208. WAIVER OF PREMIUM**

This option is not available in the Arkansas Dwelling Program. When a policy is endorsed after the inception date, the full amount of the additional or return premium is to be used.

**RULE 209. WHOLE DOLLAR PREMIUM RULE**

Each premium shown on the policy and endorsements shall be rounded to the nearest whole dollar. A premium of fifty cents (\$.50) or more shall be rounded to the next higher whole dollar. In the event of cancellation by the company, the return premium may be carried to the next higher whole dollar.

**RULE 210. REFER TO COMPANY**

Whenever a risk is rated on a refer to company basis each company is responsible for complying with regulatory or statutory rate filing requirements.

**RULE 211. - 300. RESERVED FOR FUTURE USE**

**PART III****BASE PREMIUM COMPUTATION RULES****RULE 301. BASE PREMIUM COMPUTATION**

To compute the Base Premium, use the Key Premiums and Key Factors that are displayed in Rule **301**. Refer to state company rates.

**A. Fire for Coverage A - Dwelling/Coverage; C - Personal Property**

1. From the Key Premium Table in this Manual, select the Key Premium for the classifications or coverages that apply to the risk.
2. From the Classification Tables in this Manual, select the Protection - Construction Classification Factors, the Occupancy Factors, the Seasonal-Secondary Factors, and the Number of Family Factors that apply.
3. Multiply the Key Premium. by the Protection - Construction Classification Factor and round to the nearest whole dollar.
4. Multiply the result of Paragraph **3**. by the Occupancy Factor and round to the nearest whole dollar.
5. Multiply the result of Paragraph **4**. by the Seasonal-Secondary Factor and round to the nearest whole dollar.
6. Multiply the result of Paragraph **5**. by the Number of Family Factor and round to the nearest whole dollar.
7. From the Key Factor Table in this Manual, select the Key Factor for the desired limit of liability. If the limit of liability is not shown in the tables, interpolate as illustrated in Paragraph **C**. of this rule.
8. Multiply the premium from Paragraph **6**. by the Key Factor and round to the nearest whole dollar.
9. Ordinance or Law Factor
  - a. Coverage **A** - Multiply the premium in Paragraph **9**. by the Ordinance or Law Factor from Table **303.B.3.a.(1)**. and round to the nearest whole dollar.
  - b. Coverage **C** – Use a factor of 1.00.
10. Multiply the premium in Paragraph **9**. by the Superior Construction Factor from **Table 401.C.** and round to the nearest whole dollar.
11. Multiply the premium in Paragraph **10**. by the Rowhouse Factor from **Table 405.B.** and round to the nearest whole dollar.
12. Multiply the premium in Paragraph **11**. by the new home discount factor in Rule **A5.B.2.** and round to the nearest whole dollar.
13. Multiply the premium in Paragraph **12**. by the Tier Factor from Rule **A6.** and round to the nearest whole dollar.
14. Multiply the Premium in Paragraph **13**. by the Liability Loss Experience Factor from Rule **A7.E.2.b.** and round to the nearest whole dollar.
15. Multiply the Premium in Paragraph **14**. by the All Other Loss Experience Factor from Rule **A7.E.2.c.** and round to the nearest whole dollar
16. Multiply the premium in Paragraph **15**. by the deductible factor from Rule **406.B.1** to arrive at the Base Premium.

**B. Special Form (DP 00 03) For Coverage A - Dwelling/Coverage; C - Personal Property**

1. From the Key Premium Table in this Manual, select the Key Premium for the classifications or coverages that apply to the risk.
2. From the Classification Tables in this Manual, select the Occupancy Factors that apply.
3. Multiply the result of Paragraph **1**. by the Occupancy Factor and round to the nearest whole dollar.
4. From the Key Factor Table in this Manual, select the Key Factor for the desired limit of liability. If the limit of liability is not shown in the tables, interpolate as illustrated in Paragraph **C**. of this rule.
5. Multiply the premium from Paragraph **3**. by the Key Factor and round to the nearest whole dollar.
6. Ordinance or Law Factor
  - a. Coverage **A** - Multiply the premium in Paragraph **5**. by the Ordinance or Law Factor from Table **303.B.3.a.(1)**. and round to the nearest whole dollar.
  - b. Coverage **C** – Use a factor of 1.00.
7. Multiply the premium in Paragraph **6**. by the Superior Construction Factor from **Table 401.C.** and round to the nearest whole dollar.
8. Multiply the premium in Paragraph **7**. by the new home discount factor in Rule **A5.B.2.** and round to the nearest whole dollar.
9. Multiply the premium in Paragraph **8**. by the Tier Factor from Rule **A6.** and round to the nearest whole dollar.
10. Multiply the Premium in Paragraph **9**. by the Liability Loss Experience Factor from Rule **A7.E.2.b.** and round to the nearest whole dollar.
11. Multiply the Premium in Paragraph **10**. by the All Other Loss Experience Factor from Rule **A7.E.2.c.** and round to the nearest whole dollar
12. Multiply the premium in Paragraph **11**. by the deductible factor from Rule **406.** to arrive at the Base Premium.

**RULE 301. BASE PREMIUM COMPUTATION, (cont.)****C. Interpolation Example**

1. When the desired limit of liability is **less** than the highest limit shown, interpolate the Key Factors using the nearest limit above and below the desired limit, for example:
  - a. \$25,500 desired limit; the nearest limits are \$25,000 and \$26,000.
  - b. For \$25,000 the Key Factor is 1.082; for \$26,000 the Key Factor is 1.098. Figure the difference between the two Key Factors and divide by 10. This provides a factor per \$100.
 
$$\begin{array}{r} 1.098 \\ -1.082 \\ \hline .016/10 = .0016 \end{array}$$
  - c. Multiply the factor per \$100 times five, and add 1.082: the Key Factor for \$25,000:
 
$$\begin{array}{r} .0016 \\ \times 5 \\ \hline .0080 + 1.082 = 1.090 \end{array}$$
  - d. The result, 1.090, is the Key Factor for this example.
2. The factors shown in the interpolation example are for illustration only and are not necessarily the factors shown in the Key Factor Table of this Manual.

**RULE 302. VANDALISM AND MALICIOUS MISCHIEF**

This coverage is included in form **DP 00 03**.

**RULE 303. ORDINANCE OR LAW COVERAGE****A. Applicability**

A limited amount of coverage is automatically included at each Described Location to pay for the increased costs necessary to comply with the enforcement of an ordinance or law. This amount is equal to 10% of the limit of liability that applies to:

1. Coverage **A** or Unit-Owner Building Items if the insured is an owner of a Described Location; or
2. Coverage **B** if the insured is an owner of a Described Location which is not insured for Coverage **A** or Unit-Owner Building Items; or
3. Improvements, Alterations and Additions if the insured is a tenant of a Described Location.

This amount may be increased by endorsement. See Paragraph **B**. for rating instructions.

**B. New or Increased Coverage****1. Ordinance or Law Coverage**

The policy may be endorsed to increase basic Ordinance or Law Coverage to accommodate the increased costs known or estimated by the insured for material and labor to repair or replace the damaged property and to demolish the undamaged portion of damaged property and clear the site of resulting debris according to the ordinance or law.

**2. Endorsement**

Use Ordinance or Law - Increased Amount of Coverage Endorsement **DP 04 71**.

**3. Premium Determination****a. Described Location Including Coverage A**

Refer to Rule **301**. and use the appropriate factor selected from the following table:

Percentage Of Coverage A		
Increase in Amount	Total Amount	Factors
0%	10%	1.00
15%	25%	1.10

**Table 303.B.3.a. Factors**

**RULE 303. ORDINANCE OR LAW COVERAGE, (cont.)****b. Described Location Not Including Coverage A, but Including Coverage B - Specific Structures, Unit-Owner Building Items, and/or Improvements, Alterations and Additions**

This option is not available in the Arkansas Dwelling Program.

**RULE 304. RESERVED FOR FUTURE USE****RULE 305. LOSS SETTLEMENT OPTIONS**

This option is not available in the Arkansas Dwelling Program.

RULE 306. - 400. RESERVED FOR FUTURE USE

**PART IV****ADDITIONAL BASE PREMIUM COMPUTATION RULES****RULE 401. SUPERIOR CONSTRUCTION****A. Introduction**

Refer to the Construction Definition rule in this Manual for details.

**B. Extended Coverage Rating Classification**

For Extended Coverage rating purposes a dwelling classified as:

1. Fire Resistive is considered Wind Resistive.
2. Masonry Non-Combustible is considered Semi-Wind Resistive.

**C. Premium Computation**

In Rule 301., use the appropriate factor selected from the following table:

Classifications	Fire	Special Form
Fire Resistive & Masonry Non-Combustible	.50	.50
Non-Combustible	.50	1.00
All other Constructions	1.00	1.00

**Table 401.C. Superior Construction Factors****RULE 402. COVERAGE C - PERSONAL PROPERTY IN BUILDINGS SUBJECT TO COMMERCIAL CLASS RATES OR SPECIFIC RATES; RULE 403. DWELLING UNDER CONSTRUCTION; and RULE 404. MOBILE OR TRAILER HOMES**

These options are not available in the Arkansas Dwelling Program.

**RULE 405. TOWNHOUSE OR ROWHOUSE****A. Individual Family Units**

Determine the total number of individual family units within a Fire Division. For example, a two family dwelling attached to a one family dwelling is considered **three** individual family units within a Fire Division if both dwellings are not separated by a fire wall. Four attached two family dwellings are considered **eight** individual family units within a Fire Division if they are not separated by fire walls. A policy may be issued for:

1. Coverage **A** when the dwelling contains one, two, three or four individual family units within a Fire Division.
2. Coverage **C** in a dwelling with one or more individual family units within a Fire Division.

**B. Premium Computation**

The premium for an eligible 1, 2, 3 or 4 family dwelling in a town or row house structure is computed in Rule 301. by using the appropriate factor selected from the following table:

**Townhouse and Row House Factors**

Total No. Of Individual Family Units Within The Fire Division	Protection Class	
	1-8	9 & Over
<b>1 Or 2 Family Dwelling</b>		
1 & 2	1.00	1.00
3 & 4	1.20	1.20
5 & Over	not available	not available
<b>3 Or 4 Family Dwelling</b>		
This option is not available in the Arkansas Dwelling Program.		

**Table 405.B. Townhouse or Rowhouse****RULE 406. DEDUCTIBLES**

All policies are subject to a deductible that applies to loss from all perils except Earthquake. A separate deductible type applies to Earthquake Coverage as described in Rule 509. If Theft Coverage is selected, the deductible amount will be identical to the deductible amount that applies to Fire and Allied Lines perils. Refer to the Earthquake and Theft Coverage rules for the applicable deductible provision and factors.

**A. Base Deductible**

\$500 Deductible.

**RULE 406. DEDUCTIBLES, (cont.)****B. Optional Deductibles****1. Optional Fire Deductibles**

Multiply the Fire Base Premium by the appropriate factors selected from the following table:

Coverage A Limit	Deductible Amounts				
	\$250	\$500	\$1,000	\$2,500	\$5,000
\$0 to \$19,999	1.07	1.00	0.96	0.88	0.78
\$20,000 to \$29,999	1.07	1.00	0.96	0.88	0.79
\$30,000 to \$39,999	1.06	1.00	0.96	0.89	0.79
\$40,000 to \$49,999	1.06	1.00	0.96	0.89	0.80
\$50,000 to \$59,999	1.06	1.00	0.97	0.89	0.80
\$60,000 to \$69,999	1.05	1.00	0.97	0.90	0.80
\$70,000 to \$79,999	1.05	1.00	0.97	0.90	0.81
\$80,000 to \$89,999	1.05	1.00	0.97	0.90	0.81
\$90,000 to \$99,999	1.05	1.00	0.97	0.90	0.81
\$100,000 to \$119,999	1.04	1.00	0.98	0.91	0.82
\$120,000 to \$139,999	1.04	1.00	0.98	0.91	0.82
\$140,000 to \$159,999	1.04	1.00	0.98	0.91	0.82
\$160,000 to \$179,999	1.04	1.00	0.98	0.91	0.82
\$180,000 to \$199,999	1.04	1.00	0.98	0.91	0.83
\$200,000 to \$249,999	1.03	1.00	0.99	0.92	0.83
\$250,000 to \$299,999	1.03	1.00	0.99	0.92	0.83
\$300,000 to \$349,999	1.03	1.00	0.99	0.92	0.84
\$350,000 to \$399,999	1.03	1.00	0.99	0.92	0.84
\$400,000 to \$449,999	1.03	1.00	0.99	0.92	0.84
\$450,000 to \$499,999	1.02	1.00	0.99	0.93	0.85
\$500,000 +	1.02	1.00	0.99	0.93	0.85

**Table 406.B.1, Fire Deductible Factors****2. Optional Special Form Deductibles- No Wind or Hail Deductible**

Multiply the Fire Base Premium by the appropriate factors selected from the following tables:

Coverage A Limit	Deductible Amounts				
	\$250	\$500	\$1,000	\$2,500	\$5,000
\$0 to \$19,999	1.25	1.00	0.82	0.60	0.50
\$20,000 to \$29,999	1.25	1.00	0.82	0.60	0.50
\$30,000 to \$39,999	1.23	1.00	0.83	0.60	0.50
\$40,000 to \$49,999	1.23	1.00	0.83	0.60	0.50
\$50,000 to \$59,999	1.22	1.00	0.84	0.60	0.50
\$60,000 to \$69,999	1.22	1.00	0.84	0.60	0.50
\$70,000 to \$79,999	1.22	1.00	0.84	0.60	0.50
\$80,000 to \$89,999	1.20	1.00	0.85	0.60	0.50
\$90,000 to \$99,999	1.20	1.00	0.85	0.61	0.50
\$100,000 to \$119,999	1.18	1.00	0.86	0.62	0.50
\$120,000 to \$139,999	1.18	1.00	0.87	0.64	0.50
\$140,000 to \$159,999	1.17	1.00	0.88	0.66	0.51
\$160,000 to \$179,999	1.17	1.00	0.88	0.67	0.52
\$180,000 to \$199,999	1.15	1.00	0.89	0.69	0.53
\$200,000 to \$249,999	1.13	1.00	0.90	0.70	0.56
\$250,000 to \$299,999	1.12	1.00	0.91	0.74	0.59
\$300,000 to \$349,999	1.12	1.00	0.92	0.76	0.62
\$350,000 to \$399,999	1.10	1.00	0.93	0.78	0.64
\$400,000 to \$449,999	1.08	1.00	0.93	0.79	0.67
\$450,000 to \$499,999	1.08	1.00	0.94	0.82	0.69
\$500,000 +	1.08	1.00	0.94	0.82	0.70

**Table 406.B.2., Special Form Deductibles**

**RULE 406. DEDUCTIBLES, (cont.)****3. Windstorm or Hail Deductibles**

The following deductible option is used in conjunction with a deductible applicable to all other perils covered under the Special Form.

**a. Deductible Amounts**

This option provides for higher Windstorm or Hail deductibles \$1,000, \$2,000 and \$5,000 when the dollar amount of the higher fixed-dollar deductible selected exceeds the amount of the All Other Perils deductible. This option is not available for policies covering only personal property.

**b. Endorsement**

An endorsement is not required.

**c. Declarations Instructions**

Separately enter, on the policy declarations, the deductible amounts that apply to Windstorm or Hail and All Other Perils.

**d. Deductible Application**

In the event of a Windstorm or Hail loss to covered property, the dollar amount is deducted from the total of the loss for all coverages. For example:

Coverage	Limit of Liability	\$1000 Deductible	Amount Of Loss	
			Before Deductible	After Deductible
A	\$ 100,000	\$1,000	\$7,500	--
B	--	--	--	--
C	35,000	--	3,000	--
D	18,500	--	660	--
E	--	--	--	--
<b>Total</b>			<b>\$11,160</b>	<b>\$10,160</b>

**Table 406.B.3.d. Example****e. Use of Factors**

The factors displayed in Paragraph f. incorporate the factors for the All Perils Deductibles shown in Paragraph B.2. above. Do **not** use the factors for the All Perils Deductibles when rating a policy with a higher Windstorm or Hail deductible.

**f. Deductible Factors**

Use the factors selected from the following tables for calculating the Base Premium in Rule 301:

**(1) \$1,000 Wind or Hail Deductible**

Coverage A Limit	All Other Peril Deductible Amounts				
	\$250	\$500	\$1,000	\$2,500	\$5,000
\$0 to \$19,999	0.96	0.88	n/a	n/a	n/a
\$20,000 to \$29,999	0.96	0.88	n/a	n/a	n/a
\$30,000 to \$39,999	0.96	0.89	n/a	n/a	n/a
\$40,000 to \$49,999	0.96	0.89	n/a	n/a	n/a
\$50,000 to \$59,999	0.97	0.89	n/a	n/a	n/a
\$60,000 to \$69,999	0.97	0.89	n/a	n/a	n/a
\$70,000 to \$79,999	0.97	0.89	n/a	n/a	n/a
\$80,000 to \$89,999	0.97	0.90	n/a	n/a	n/a
\$90,000 to \$99,999	0.97	0.90	n/a	n/a	n/a
\$100,000 to \$119,999	0.97	0.91	n/a	n/a	n/a
\$120,000 to \$139,999	0.97	0.91	n/a	n/a	n/a
\$140,000 to \$159,999	0.98	0.92	n/a	n/a	n/a
\$160,000 to \$179,999	0.98	0.92	n/a	n/a	n/a
\$180,000 to \$199,999	0.97	0.92	n/a	n/a	n/a
\$200,000 to \$249,999	0.97	0.93	n/a	n/a	n/a
\$250,000 to \$299,999	0.98	0.94	n/a	n/a	n/a
\$300,000 to \$349,999	0.98	0.94	n/a	n/a	n/a
\$350,000 to \$399,999	0.99	0.95	n/a	n/a	n/a
\$400,000 to \$449,999	0.98	0.95	n/a	n/a	n/a
\$450,000 to \$499,999	0.99	0.96	n/a	n/a	n/a
\$500,000 +	0.99	0.96	n/a	n/a	n/a

**Table 406.B.3.f.(1), \$1,000 Wind or Hail Deductible Factors**

**RULE 406. DEDUCTIBLES, (cont.)****(2) \$2,000 Wind or Hail Deductible**

Coverage A Limit	All Other Peril Deductible Amounts				
	\$250	\$500	\$1,000	\$2,500	\$5,000
\$0 to \$19,999	0.86	0.78	0.72	n/a	n/a
\$20,000 to \$29,999	0.86	0.78	0.72	n/a	n/a
\$30,000 to \$39,999	0.86	0.78	0.73	n/a	n/a
\$40,000 to \$49,999	0.86	0.78	0.73	n/a	n/a
\$50,000 to \$59,999	0.86	0.78	0.73	n/a	n/a
\$60,000 to \$69,999	0.86	0.78	0.73	n/a	n/a
\$70,000 to \$79,999	0.86	0.78	0.73	n/a	n/a
\$80,000 to \$89,999	0.85	0.79	0.74	n/a	n/a
\$90,000 to \$99,999	0.86	0.79	0.74	n/a	n/a
\$100,000 to \$119,999	0.86	0.80	0.75	n/a	n/a
\$120,000 to \$139,999	0.87	0.81	0.77	n/a	n/a
\$140,000 to \$159,999	0.88	0.82	0.78	n/a	n/a
\$160,000 to \$179,999	0.88	0.83	0.79	n/a	n/a
\$180,000 to \$199,999	0.89	0.84	0.80	n/a	n/a
\$200,000 to \$249,999	0.89	0.84	0.81	n/a	n/a
\$250,000 to \$299,999	0.90	0.86	0.83	n/a	n/a
\$300,000 to \$349,999	0.91	0.87	0.85	n/a	n/a
\$350,000 to \$399,999	0.92	0.89	0.86	n/a	n/a
\$400,000 to \$449,999	0.92	0.89	0.87	n/a	n/a
\$450,000 to \$499,999	0.93	0.90	0.88	n/a	n/a
\$500,000 +	0.93	0.90	0.88	n/a	n/a

**Table 406.B.3.f.(2), \$2,000 Wind or Hail Deductible Factors****(3) \$5,000 Wind or Hail Deductible**

Coverage A Limit	Deductible Amounts				
	\$250	\$500	\$1,000	\$2,500	\$5,000
\$0 to \$19,999	0.75	0.67	0.61	0.53	n/a
\$20,000 to \$29,999	0.75	0.67	0.61	0.53	n/a
\$30,000 to \$39,999	0.74	0.67	0.61	0.53	n/a
\$40,000 to \$49,999	0.74	0.67	0.61	0.53	n/a
\$50,000 to \$59,999	0.74	0.67	0.61	0.53	n/a
\$60,000 to \$69,999	0.74	0.67	0.61	0.53	n/a
\$70,000 to \$79,999	0.74	0.67	0.61	0.53	n/a
\$80,000 to \$89,999	0.73	0.67	0.62	0.53	n/a
\$90,000 to \$99,999	0.73	0.67	0.62	0.54	n/a
\$100,000 to \$119,999	0.72	0.67	0.62	0.54	n/a
\$120,000 to \$139,999	0.72	0.67	0.62	0.55	n/a
\$140,000 to \$159,999	0.72	0.67	0.63	0.56	n/a
\$160,000 to \$179,999	0.73	0.68	0.64	0.57	n/a
\$180,000 to \$199,999	0.73	0.68	0.65	0.58	n/a
\$200,000 to \$249,999	0.75	0.71	0.67	0.61	n/a
\$250,000 to \$299,999	0.76	0.72	0.69	0.64	n/a
\$300,000 to \$349,999	0.79	0.75	0.72	0.67	n/a
\$350,000 to \$399,999	0.79	0.76	0.74	0.69	n/a
\$400,000 to \$449,999	0.80	0.78	0.75	0.71	n/a
\$450,000 to \$499,999	0.82	0.79	0.77	0.73	n/a
\$500,000 +	0.83	0.80	0.78	0.74	n/a

**Table 406.B.3.f.(3), \$5,000 Wind or Hail Deductible Factors****RULE 407. - RULE 499. RESERVED FOR FUTURE USE**

**PART V****ADDITIONAL COVERAGES AND INCREASED LIMITS RULES****RULE 500. MISCELLANEOUS RATES**

This rule is reserved to provide rates for various rating rules in this Manual. Refer to the table below:

<b>Fire PPC</b>	<b>All Territories Rate per \$1,000</b>	<b>Special Form All Territories Rate per \$1,000</b>
1-6	\$2.00	\$2.00
7	\$2.50	
8	\$3.00	
9	\$3.50	
10	\$4.00	

**Table 500 – Miscellaneous Rates**

**RULE 501. COVERAGE B - OTHER STRUCTURES****A. Coverage Description**

Coverage for other structures described as covered under Coverage **B** is automatically provided on a blanket basis for up to 10% of the Coverage **A** limit. This limit is additional insurance.

The blanket limit may not be increased.

**B. Specific Structures Coverage**

Coverage may be purchased for specific structures. See Paragraph **C**.

**C. Premium Computation****1. Structure Rented To Others for Dwelling Purposes**

Rate each structure separately as a Coverage **A** Dwelling, Non-Owner-Occupied under Rule **301**.

**2. Structure Not Rented To Others for Dwelling Purposes.**

Enter the limit of liability and description of each structure in the Coverages Declarations of the policy at inception or by amendment of the Coverages Declarations after policy inception.

- a. Policy includes Coverage **A** or is at same described location as the dwelling: Refer to Rule **500**. Miscellaneous Rates.
- b. Policy does not include Coverage **A** or is not at same described location as the dwelling: Rate each structure separately as a Coverage **A** item under Rule **301**. using the one Family Key Premium.

**RULE 502. COVERAGE D - FAIR RENTAL VALUE; COVERAGE E - ADDITIONAL LIVING EXPENSE****A. Introduction**

Coverage is provided in the forms on a limited basis as follows: Coverage **D** and **E** combined - Up to 20% of the Coverage **A** limit is available for Coverage **D** and Coverage **E** combined as additional insurance.

**B. Coverage Description****1. Coverage D**

- a. The amount recoverable each month under this coverage shall be based on the lost rental income less any expenses that do not continue during untenability.
- b. Coverage may not be increased or added.

**2. Coverage E**

- a. Always show "up to 25% per month" in the policy or endorsement declarations.
- b. Coverage may not be increased or added.

**RULE 503. ORDINANCE OR LAW COVERAGE FOR COVERAGE B - SPECIFIC STRUCTURES, BUILDING ITEMS AND IMPROVEMENTS, ALTERATIONS AND ADDITIONS**

This option is not available in the Arkansas Dwelling Program.

**RULE 504. IMPROVEMENTS, ALTERATIONS AND ADDITIONS TENANT AND CO-OP UNIT-OWNER**

Coverage is automatically provided for up to 10% of the Coverage **C** limit. This limit is additional insurance. Increased limits are not available.

**RULE 505. BUILDING ITEMS CONDO UNIT-OWNER**

This option is not available in the Arkansas Dwelling Program.

**RULE 506. LOSS ASSESSMENT PROPERTY COVERAGE DWELLING BUILDING OWNER****A. Coverage Description**

1. Coverage for property loss assessment, for which the insured may be liable, is not included in the forms.
2. Coverage is available for an additional premium for all insured perils.
3. When coverage is desired for the peril of Earthquake, refer to Rule **509.C.** for policy writing and rating instructions.

**B. Stand Alone Coverage**

This option is not available in the Arkansas Dwelling Program.

**C. Endorsement**

Use Loss Assessment Property Coverage Endorsement **DP 04 63.**

**D. Premium Computation - Fire and Special Forms**

1. If the policy includes Coverage **A, B, C, D** or **E**, refer to the table below.

Perils	Rate per \$1,000
Fire	\$0.50
Special Form	\$0.50

**Table 506.D.1., Loss Assessment Rates**

2. Stand Alone Coverage - This option is not available in the Arkansas Dwelling Program.

**RULE 507. FIRE DEPARTMENT SERVICE CHARGE**

The limit of \$500 may be increased subject to the rules and rates of the company.

**RULE 508. TREES, SHRUBS AND OTHER PLANTS**

Up to 5% of the Coverage A limit is available in the form (subject to a \$500 per item maximum) for specified perils as additional insurance. Additional limits are not available.

**RULE 509. EARTHQUAKE COVERAGE****A. Coverage Description**

The policy may be endorsed to provide coverage against a loss resulting from the peril of Earthquake. This peril shall apply to all Property Coverages for the same limits provided in the policy. When added to the Fire policy, this peril shall apply to the same coverages and for the same limits that apply to the peril of Fire. Use Earthquake Endorsement **DP 04 69.**

**B. Earthquake Only Coverage**

This option is not available in the Arkansas Dwelling Program.

**C. Loss Assessment Coverage**

This option is not available in the Arkansas Dwelling Program.

**D. Deductible**

Deductible percentage amounts of 5%, 10%, 15%, 20% and 25% of the limit of liability for Coverage **A** and Coverage **C** are included in this rule. In the event of an Earthquake loss to covered property, the dollar amount is deducted from the total of the loss for Coverages **A, B** and **C**. Earthquake rates are displayed for the 5% deductible in Paragraph **E.** below. Credit factors for deductible percentage amounts of 10%, 15%, 20% and 25% are provided in Paragraph **F.** Premium for Higher Deductibles of this rule.

**E. Premium for Base Deductible**

Develop the Base Premium as follows:

1. Determine the Earthquake territory according to the county of the residence premises from the State Territory Definitions section in this Manual.
2. Add the results of the following three steps:
  - a. Multiply the Coverage **A** limit by the rate per \$1,000 found in Table **A**;
  - b. Multiply the Coverage **C** limit by the rate per \$1,000 found in Table **B**; and
  - c. Multiply the sum of the Additional Coverage **D** limits by the rate per \$1,000 found in Table **C**.

**RULE 509. EARTHQUAKE COVERAGE, (cont.)**

## d. Rate Tables

## (1) Table A

Earthquake Territory	Construction		
	Frame	Masonry	Superior
1	\$1.96	\$2.22	\$2.25
2	\$1.96	\$2.22	\$2.25
3	\$1.96	\$2.22	\$2.25
4	\$0.90	\$1.20	\$1.12
5	\$0.90	\$1.20	\$1.12
6	\$0.90	\$1.20	\$1.12
7	\$0.26	\$0.70	\$0.26

Table 509.E.2.d.(1), Coverage A Earthquake Rates

## (2) Table B

Earthquake Territory	Construction		
	Frame	Masonry	Superior
1	\$1.27	\$1.44	\$1.46
2	\$1.27	\$1.44	\$1.46
3	\$1.27	\$1.44	\$1.46
4	\$0.58	\$0.78	\$0.73
5	\$0.58	\$0.78	\$0.73
6	\$0.58	\$0.78	\$0.73
7	\$0.17	\$0.46	\$0.17

Table 509.E.2.d.(2), Coverage C Earthquake Rates

## (3) Table C

Earthquake Territory	Construction		
	Frame	Masonry	Superior
1	\$1.00	\$1.24	\$1.06
2	\$0.98	\$1.24	\$1.06
3	\$0.86	\$1.24	\$1.06
4	\$0.74	\$1.24	\$1.00
5	\$0.58	\$1.14	\$0.60
6	\$0.26	\$0.64	\$0.46
7	\$0.14	\$0.38	\$0.16

Table 509.E.2.d.(3), Additional Coverage D Earthquake Rates

## 3. For Building or Non-Building Structure Items:

Multiply the state company rates in Table D by the appropriate limit of liability for Other Building Coverage options (for example, Bldg. Items Coverage; Improvements, Alterations and Additions – Increased Limits and Other Personal Property Coverage - Merchandise in Storage).

## Table D

Earthquake Territory	Construction		
	Frame	Masonry	Superior
1	\$1.32	\$1.44	\$1.20
2	\$1.20	\$1.44	\$1.20
3	\$1.20	\$1.44	\$1.20
4	\$1.16	\$1.44	\$1.16
5	\$0.84	\$1.18	\$0.72
6	\$0.42	\$0.66	\$0.48
7	\$0.18	\$0.40	\$0.16

Table 509.E.3., Building or Non-Building Structure Earthquake Rates

## 4. For Ordinance or Law - Basic and Increased Limit:

Multiply the state company rates determined in E.2.a. by the Ordinance or Law total amount of insurance. This includes basic and, if applicable, increased amounts.

## 5. Veneer Exclusion

If veneer is excluded, rate as frame. If veneer is included, rate as masonry.

**RULE 509. EARTHQUAKE COVERAGE, (cont.)****F. Premium for Higher Deductibles**

Multiply the Base Premium determined in Paragraph E. by a factor from the following table:

Deductible Percentage	Frame	Masonry	Superior
10%	0.86	0.90	0.85
15%	0.69	0.77	0.64
20%	0.56	0.63	0.51
25%	0.43	0.54	0.38

**Table 509.F. Higher Deductibles Factors****G. Building Code Effectiveness Grading**

This option is not available in the Arkansas Dwelling Program.

**RULE 510. THEFT COVERAGE****A. Introduction**

A Fire policy insuring Coverage A or C may be extended, for an additional premium, to provide On and Off-Premises Coverage for the perils of Theft and Vandalism and Malicious Mischief (V.&M.M.) resulting from theft.

**1. Owner-Occupied Dwellings, Co-Op or Condo Units; and Apartments Occupied By Tenant (Named Insured)****a. Coverage Description**

The policy may be extended to provide On or Off-Premises Coverage.

**b. Minimum Limit of Liability**

The minimum limit of liability is \$1,000 each for On and Off-Premises Coverage.

**c. Off-Premises Coverage**

Off-Premises Coverage is **only** available when On-Premises Coverage is purchased. The limit of liability shall not be greater than that selected for On-Premises Coverage.

**d. Endorsement**

Use Broad Theft Coverage Endorsement **DP 04 72**.

**2. Non-Owner-Occupied Dwellings, Co-op or Condo Units; and Apartments Occupied By Tenant (Other Than Named Insured)**

This option is not available in the Arkansas Dwelling Program.

**B. Premium Computation**

Compute the premiums separately for each premises in the manner and sequence that follows:

**1. Theft and Vandalism and Malicious Mischief****a. Owner-Occupied Dwellings**

Compute the premiums for the desired limit of liability separately for On and Off-Premises Coverage.

(1) On premises – Charge \$30 per \$1,000 of coverage.

(2) Off premises – Charge \$12 per \$1,000 of coverage.

**b. Non-Owner-Occupied Dwellings, (On-Premises Only)**

This option is not available in the Arkansas Dwelling Program.

**2. Burglar Alarm Discount (On-Premises Only)**

a. Approved and properly maintained installations of burglar alarms in the dwelling may be recognized for a premium credit - developed by applying the selected factors to the premiums computed in Paragraph B.1.a.

Type Of Installation*	Discount Factor
Central Station Reporting Burglar Alarm	0.05
Police Station Reporting Burglar Alarm	0.03
Local Burglar Alarm	0.02

\*Refer to company for eligibility, types of systems and devices, installations and available credits.

**Table 510.B.2.a. Factors****b. Endorsement**

Use Premises Alarm or Fire Protection System Endorsement **DP 04 70**.

**RULE 510. THEFT COVERAGE, (cont.)****c. Multiple Devices**

- (1) Only one credit for each category should be applied.
- (2) If there are multiple devices in differing categories, only the largest credit applies

**C. Deductibles****1. Base Deductible**

\$500 Deductible.

**2. Deductibles**

- a. The theft deductible will be identical to the deductible amount that applies to Fire and Allied Lines perils.
- b. To compute the premium for this provision, multiply the premium for the Base Deductible computed in Paragraph **B.1.** by the factor listed in the following table:

Deductible	Factor
\$250	1.05
\$500	1.00
\$1,000	0.85
\$2,500	0.70
\$5,000	0.60

**Table 510.C.2 Factors****RULE 511. SINKHOLE COLLAPSE COVERAGE**

This option is not available in the Arkansas Dwelling Program.

**RULE 512. WINDSTORM OR HAIL COVERAGE - OUTDOOR RADIO AND TELEVISION EQUIPMENT****A. Coverage Description**

The peril of Windstorm or Hail does **not** cover Outdoor Radio and Television Equipment in **DP 00 03**; whether or not attached to a Dwelling Building or Other Structure.

**B. Premium Computation**

Charge the rate per \$1,000 from the table below:

Coverage	Territory	Rate per \$1,000
Awnings	All	\$40.00
Signs	All	\$40.00
Outdoor Radio And TV Equipment	All	\$40.00

**Table 512.B. Premium Computation****C. Endorsement**

Use Windstorm or Hail - Radio and Television Antennas, Awnings and Signs Endorsement **DP 04 19**.

**RULE 513. WATER BACK UP AND SUMP OVERFLOW****A. Coverage Description**

The policy forms exclude coverage for loss resulting from water or water-borne material which backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment.

**B. Coverage Option**

The policy may be endorsed to provide such coverage for a limit of liability of \$5,000 subject to a \$250 deductible. No other deductible option is available.

**C. Premium Computation**

The additional charge is \$30.

**D. Endorsement**

Use Water Back Up And Sump Discharge Or Overflow Endorsement **RD 04 95**.

**RULE 514. ASSISTED LIVING CARE COVERAGE**

This option is not available in the Arkansas Dwelling Program.

**RULE 515. MOTORIZED GOLF CART - PHYSICAL LOSS COVERAGE****A. Coverage Description**

The policy may be endorsed to provide coverage for physical loss to a motorized golf cart, including permanently installed accessories, equipment and parts, owned by an insured. Also covered, for an amount equal to 10% of the limit of the highest scheduled cart, are accessories, equipment or parts designed or made solely for the cart that are **not** permanently installed provided such property is at an insured's residence or in or upon the cart off the insured's residence at the time of loss. Coverage for loss caused by collision is optional and only applies if declared on the schedule of the endorsement.

**RULE 515. MOTORIZED GOLF CART - PHYSICAL LOSS COVERAGE, (cont.)****B. Eligibility**

To be eligible for coverage, the motorized golf cart shall be of the type designed to carry up to four people on a golf course for the purpose of playing golf and shall not have been built, or modified after manufacture, to exceed a speed of 25 m.p.h. on level ground. Read the endorsement for all conditions of coverage.

**C. Limit of Liability**

The limit of liability shall be selected by the insured. However, that limit should be representative of the actual cash value of the motorized golf cart including any permanently installed accessories, etc.

**D. Deductible**

A deductible amount of \$500 applies separately to each involved golf cart and, separately to Property Coverages if not in or upon a golf cart at the time of loss. The \$500 deductible replaces any other deductible in the policy with respect to property covered under the endorsement.

**E. Premium Computation**

Rate each cart separately using the rate per \$500 of insurance.

1. Without collision - \$12.00
2. With collision - \$21.00

**F. Endorsement**

Use Owned Motorized Golf Cart - Physical Loss Coverage Endorsement **DP 05 28**.

**RULE 516. - RULE 550. RESERVED FOR FUTURE USE****RULE 551. PROTECTIVE DEVICES****A. Protective Devices Factors**

Approved and properly maintained installations of fire alarms and automatic sprinklers in the dwelling may be recognized for a premium credit - computed by multiplying the Fire Base Premium by the selected factors below:

**Protective Devices Factors**

Type Of Installation*	Discount Factor
Central Station Reporting Fire Alarm	0.10
Fire Department Reporting Fire Alarm	0.07
Local Fire Alarm	0.05
Automatic Sprinklers In All Areas Including Attics, Bathrooms, Closets, Attached Structures	0.15
Automatic Sprinklers In All Areas Except Attic, Bathroom, Closet And Attached Structure Areas That Are Protected By A Fire Detector	0.10

\*Refer to company for eligibility, types of systems and devices, installations, and available credits.

**Table 408.A. Protective Devices Factors****B. Endorsement**

Use Premises Alarm or Fire Protection System Endorsement **DP 04 70**.

**C. Multiple Devices**

1. Only one credit for each category should be applied.
2. If there are multiple devices in differing categories, only the largest credit applies.

**RULE 552. ACTUAL CASH VALUE LOSS SETTLEMENT - LOSSES TO ROOF SURFACING and RULE 553. PERMITTED INCIDENTAL OCCUPANCIES**

These options are not available in the Arkansas Dwelling Program.

**RULE 553. - RULE 599. RESERVED FOR FUTURE USE**

**ADDITIONAL RULES****RULE A1. SPECIAL STATE REQUIREMENTS****A. Required Endorsements**

1. **Special Provisions Endorsement DP 01 03**  
This endorsement provides Arkansas specific policy modifications.
2. **Amendatory Mandatory Endorsement – Arkansas Endorsement RH 313 AR**  
This endorsement clarifies the flood exclusion.
3. **Amendatory Mandatory Asbestos and Lead Exclusion Endorsement RD 954**  
This endorsement details the restrictions for lead and asbestos.

**B. Required Notices**

1. Attach the following notices to all Homeowners policies.
  - a. **IL N 016**, Fraud Statement
  - b. **PR-2001**, Important Notice About The Protection Of Your Privacy
2. Attach **PHAR 100**, Notice to Policyholders, to all renewal policies.

**RULE A2. IDENTITY RECOVERY COVERAGE****A. Coverage Description**

When the Identity Recovery Coverage endorsement is attached to the policy, both indemnity coverage for expenses and a significant service component to help the insured identity theft victim are added to the policy.

1. Services include:
  - a. A toll-free identity recovery help line provides advice and assistance to insureds who think they may be victims of identity theft or who just have questions about the issue.
  - b. Insureds who are victims of covered identity thefts are assigned a case manager who provides a wide range of identity recovery services on behalf of the insured victim. Services include letter writing, phone calls, credit report requests, follow up and record keeping.
2. Expense Coverage  
Coverage is available to pay for expenses incurred by an insured as a direct result of any one identity fraud first discovered or learned of during the policy period. Such expenses include the costs for notarizing fraud affidavits or similar documents; certified mail sent to law enforcement, financial institutions and credit agencies; lost income resulting from time taken off work to meet with or talk to law enforcement or credit agencies; loan application fees for re-applying for a loan when the application is rejected solely because the lender received incorrect credit information; and reasonable attorney's fees incurred to defend lawsuits brought against the insured and to remove criminal or civil judgments.
3. Help line assistance and case management services do not reduce the limit available for insurance recovery.

**B. Limits of Liability**

Up to \$15,000 coverage will be provided for the identity fraud of an insured discovered or first learned of during the policy period.

**C. Premium Computation**

The additional charge is \$28.

**D. Endorsements**

1. Use Identity Recovery Coverage Endorsement **RD 150**.
2. This endorsement provides complete details on coverages, definitions and additional policy conditions applicable to this coverage.

**RULE A3. TYPE OF ROOF SURFACINGS – RESIDENCE PREMISES****A. Hail Resistive Roofs (U. L. Standard 2218, Class 4)**

1. Residential roof surfacing meeting the impact resistance of the Underwriters' Laboratories testing criteria of U. L. Standard 2218, Class 4 is eligible for a credit.
2. Compute the credit by multiplying the Special Form Base Premium by a factor of .15

**B. Metal Roofs (not U. L. Standard 2218, Class 4)**

1. Metal roof surfacing not meeting the impact resistance of Underwriters' Laboratories testing criteria, U. L. Standard 2218, Class 4, is eligible for a credit.
2. Compute the credit by multiplying the Special Form Base Premium by a factor of .05

**RULE A3. TYPE OF ROOF SURFACINGS – RESIDENCE PREMISES, (cont.)****C. Wood Roofs**

If the dwelling has wood roof surfacing, a premium surcharge is added to recognize the increased costs of replacing wood roof surfacing. Compute the surcharge by multiplying the Special Form Base Premium by a factor of .40.

**D. All Other Roofs**

All other roof surfacing and types are not eligible for credits or surcharges

**E. Endorsement**

Attach endorsement **RD 122** Exclusion of Cosmetic Damage to Roof Surfacing Caused by Hail to all policies with metal residential roof surfacing.

**RULE A4. MATURE HOMOWNER DISCOUNT****A. Introduction**

The Mature Homeowner Discount recognizes the reduced loss exposures of older insureds.

**B. Applicability**

The Mature Homeowner Discount applies only to owner occupied dwellings.

**C. Premium Computation**

To determine the credit, multiply the Fire and Special Form Base Premium by the appropriate discount factor from the following table:

Age of Named Insured	Discount Factor
Less than 50	0.00
Between 50 and 54	0.02
Between 55 and 59	0.05
Between 60 and 64	0.07
65 or More	0.10

**Table A4.B. Mature Homeowner Premium Computation**

**RULE A5. NEW HOME DISCOUNT****A. Introduction**

This credit recognizes the loss experience of newer homes.

**B. Premium Computation**

1. The New Home Discount is included in the Base Premium.
2. Use the factors in the following table for calculating the Fire and Special Form Base Premium (refer to Rule **301** for additional information):

Age of Primary Residence	Factor	Age of Primary Residence	Discount Factor
0	.90	6	.96
1	.91	7	.97
2	.92	8	.98
3	.93	9	.99
4	.94	10	.00
5	.95		

**Table A5.B.2 New Home Discount Premium Computation**

**RULE A6. TIER FACTORS**

Apply the following factor as designated in Rule **301**. Rules for determining tier placement can be found in Republic's underwriting guidelines.

**Tier Factors**

Tier	Factor	Tier	Factor	Tier	Factor
1	0.80	6	0.96	11	1.16
2	0.83	7	1.00	12	1.20
3	0.86	8	1.04	13	1.25
4	0.89	9	1.08	14	1.30
5	0.92	10	1.12	15	1.35

**Table A6., Tier Factors**

**RULE A7. LOSS FREE DISCOUNT AND EXPERIENCE RATING PLAN****A. Introduction**

The Loss Free Discount and Experience Rating Plan recognize the loss history of an insured or applicant, for property and liability coverages, in determining the appropriate premium for a new or renewal policy.

**B. Eligibility**

A loss shall be considered eligible for rating under this section if:

1. The loss occurred during the three years immediately preceding the date of application for a new policy or the preparation of the renewal policy;
2. The loss occurred with respect to a risk eligible for coverage under the Dwelling Policy Program;
3. The loss was sustained with respect to the property or liability of an insured under the policy being rated; and
4. The combined claim payments generated for the loss equal or exceed \$250.

**C. Exceptions**

The following shall not be considered eligible for rating under this section:

1. A loss resulting from a natural occurrence (losses that are the result of an incident which is due directly to forces of nature, and is without human intervention).
2. A loss resulting from identity theft.
3. A loss for which payment occurred only with respect to Medical Payments to Others.
4. A loss to a dwelling currently owned by an insured or applicant which occurred prior to ownership.

**D. Administration of Loss Free Credit and Experience Rating Plan**

Information necessary to determine the loss history of the named insured or applicant shall be obtained from any one or combination of the following:

1. An application signed by the applicant.
2. A loss history or claims history database.
3. A company's internal records.

**E. Premium Computation**

## 1. Loss Free Discount

To determine the credit, multiply the Base Premium by the appropriate factor from the following table:

Insured Term (in years)	Factor
0-3	.95
4-8	.93
9+	.90

**Table A7.E.1 Loss Free Discount Premium Computation**

## 2. Experience Rating Plan

- a. Liability loss (does not include medical payments only losses – see exception **C.3**)

Apply the factor from the following table in accordance with Rule **301**:

Insured Term (in years)	Number of Paid Losses				
	0	1*	1	2	3+
0-1	1.00	1.20	1.20	1.50	2.00
2-3	1.00	1.05	1.15	1.50	2.00
4+	1.00	1.03	1.10	1.50	2.00

\* Except for the loss being considered, there are no other paid losses of any type in the past 3 years

**Table A7.E.2.b. Experience Rating Plan Premium Computation –Liability Losses**

- c. All other losses (does not include identity theft losses – see exception **C.2**)

Apply the factor from the following table in accordance with Rule **301**:

Insured Term (in years)	Number of Paid Losses				
	0	1*	1	2	3+
0-1	1.00	1.30	1.30	1.50	1.85
2-3	1.00	1.00	1.25	1.45	1.80
4+	1.00	1.00	1.20	1.35	1.60

\* Except for the loss being considered, there are no other paid losses of any type in the past 3 years

**Table A7.E.2.c. Experience Rating Plan Premium Computation –All Other Losses**

**RULE A8. COMPANION POLICY DISCOUNT****A. Description**

When the insured has both a Dwelling policy for the primary residence and a Personal Automobile policy with Republic Underwriters, Southern, or Republic Fire and Casualty, a discount will be given.

**B. Premium Computation**

To determine the credit, multiply the Base Premium by .10.

**C. Policy Inception Date**

The companion policy credit will be applied if the Personal Automobile policy inception date is any date within the effective dates of the current policy term.

**D. Occupancy**

This credit only applies if the insured dwelling is an owner occupied primary residence.

**RULE A9. PAYMENT PLANS AND OTHER PAYMENT INFORMATION****A. Payment Plans**

1. Annual Payment Plan (New and Renewal)
  - a. No service fees.
  - b. Policy is required to be paid in full either with application or annual billing statement.
2. Two Payment Plan (New and Renewal)
  - a. 50% down payment plus one installment payment
  - b. Installment: billed 150 days from effective date
  - c. Service fee is \$5.00 per installment.
3. Four Payment Plan (New and Renewal)
  - a. 25% down payment plus three installment payments
  - b. Installments
    - (1) First installment due 60 days from effective date
    - (2) Remaining installment due every 90 days
  - c. Service fee is \$5.00 per installment.
4. Ten Fixed Bill Payment Plan (New and Renewal)
  - a. 16.67% down payment for new business
  - b. Installments
    - (1) Renewal Installments will be 10% each
    - (2) Installments are due on the effective day each month (example - if policy is effective 1/15, each installment will be due on the 15<sup>th</sup>)
  - c. Service fee is \$3.00 per installment.
5. Eleven Payment Plan (New Business)
  - a. 6.67% down payment
  - b. Installments
    - (1) First installment billed 10 days after the effective date
    - (2) Remaining installments due on the effective day each month
  - c. Service fee is \$3.00 per installment.
6. Eleven Payment Plan (Renewals)
  - a. 9.1% down payment
  - b. Installments
    - (1) First installment billed 10 days from effective date
    - (2) Remaining installments due on the effective day each month
  - c. Service fee is \$3.00 per installment.

**RULE A9. PAYMENT PLANS AND OTHER PAYMENT INFORMATION, (cont.)**

7. Electronic Fund Transfer (New and Renewal)
  - a. Down Payment
    - (1) 16.67% down payment for new business
    - (2) 8.34% down payment for renewals
  - b. Installments  
Monthly withdrawal from the 1<sup>st</sup>-28th
  - c. No service fees.
8. A service fee is not applied to a down payment.

**B. Other Billing Information**

1. Non-Sufficient Fund Charges  
When a check is returned to the company marked as "Non-Sufficient Funds" or "Insufficient Funds" a \$25 charge will be applied to the next bill for the returned check.
2. Web and IVR Payments
  - a. Payments under all billing plans may be paid by Internet or IVR (Interactive Voice Recording) systems
  - b. There is no service charge added for using these options; however, the third party vendors that provide these services may charge a convenience fee for these transactions. Republic does not set these fees nor receive any portion of the fee.

**TERRITORY DEFINITIONS****1. TERRITORY ASSIGNMENT**

Applies only to territories defined by ZIP codes,, and is thus not applicable to this program.

**2. TERRITORY DEFINITIONS – (FOR ALL COVERAGES AND PERILS OTHER THAN EARTHQUAKE)****A. Territory Descriptions**

<b>Territory</b>	<b>Description</b>
001	Benton and Washington Counties
002	Carroll and Madison Counties
003	Baxter, Boone and Marion Counties
004	Fulton, Independence, Izard and Sharp Counties
005	Lawrence County
006	Clay, Greene and Randolph Counties
007	Crawford and Sebastian Counties
008	Conway, Franklin, Johnson, Newton and Pope Counties
009	Cleburne, Searcy, Stone and Van Buren Counties
010	Jackson and Woodruff Counties
011	Craighead County
012	Mississippi County
013	Logan County
014	Yell County
015	Faulkner County
016	White County
017	Cross, Lee, Poinsett and St. Francis Counties
018	Crittenden County
019	Montgomery, Polk and Scott Counties
020	Remainder of Garland, Hot Spring and Perry Counties
021	Grant and Remainder of Saline Counties
022	Remainder of Pulaski County
023	Lonoke County
024	Prairie County
025	Monroe County
026	Jefferson County
027	Arkansas County
028	Phillips County
029	Clark, Howard, Pike and Sevier Counties
030	Bradley, Calhoun, Cleveland, Dallas and Lincoln Counties
031	Desha County
032	Little River and Miller Counties
033	Hempstead and LaFayette Counties
034	Nevada and Ouachita Counties
035	Columbia County
036	Union County
037	Ashley, Chicot and Drew Counties

**2. TERRITORY DEFINITIONS – (FOR ALL COVERAGES AND PERILS OTHER THAN EARTHQUAKE), (cont.)**

<b>Territory</b>	<b>Description</b>
038	Cities of Little Rock and North Little Rock (Pulaski County)
039	Hot Springs Village (Garland and Saline Counties)

**B. Territory Name****1. Cities**

<b>City</b>	<b>County of</b>	<b>Territory</b>
Hot Springs Village	Garland and Saline	39
Little Rock	Pulaski	38
North Little Rock	Pulaski	38

**2. Other Than Cities**

<b>County</b>	<b>Territory</b>	<b>County</b>	<b>Territory</b>	<b>County</b>	<b>Territory</b>
Arkansas	27	Garland (b)	20	Newton	8
Ashley	37	Grant	21	Ouachita	34
Baxter	3	Greene	6	Perry	20
Benton	1	Hempstead	33	Phillips	28
Boone	3	Hot Spring	20	Pike	29
Bradley	30	Howard	29	Poinsett	17
Calhoun	30	Independence	4	Polk	19
Carroll	2	Izard	4	Pope	8
Chicot	37	Jackson	10	Prairie	24
Clark	29	Jefferson	26	Pulaski (a)	22
Clay	6	Johnson	8	Randolph	6
Cleburne	9	LaFayette	33	Saline (b)	21
Cleveland	30	Lawrence	5	Scott	19
Columbia	35	Lee	17	Searcy	9
Conway	8	Lincoln	30	Sebastian	7
Craighead	11	Little River	32	Sevier	29
Crawford	7	Logan	13	Sharp	4
Crittenden	18	Lonoke	23	St. Francis	17
Cross	17	Madison	2	Stone	9
Dallas	30	Marion	3	Union	36
Desha	31	Miller	32	Van Buren	9
Drew	37	Mississippi	12	Washington	1
Faulkner	15	Monroe	25	White	16
Franklin	8	Montgomery	19	Woodruff	10
Fulton	4	Nevada	34	Yell	14

(a) That part of Pulaski County not in Little Rock or North Little Rock

(b) That part of Garland and Saline counties not in Hot Springs Village

**3. Territory Definitions – Earthquake**

<b>County</b>	<b>Territory</b>	<b>County</b>	<b>Territory</b>	<b>County</b>	<b>Territory</b>
Arkansas	7	Garland	7	Newton	7
Ashley	7	Grant	7	Ouachita	7

**3. Territory Definitions – Earthquake (cont.)**

<b>County</b>	<b>Territory</b>	<b>County</b>	<b>Territory</b>	<b>County</b>	<b>Territory</b>
Baxter	7	Greene	3	Perry	7
Benton	7	Hempstead	7	Phillips	5
Boone	7	Hot Spring	7	Pike	7
Bradley	7	Howard	7	Poinsett	3
Calhoun	7	Independence	6	Polk	7
Carroll	7	Izard	6	Pope	7
Chicot	7	Jackson	3	Prairie	5
Clark	7	Jefferson	7	Pulaski	7
Clay	3	Johnson	7	Randolph	6
Cleburne	7	LaFayette	7	Saline	7
Cleveland	7	Lawrence	6	Scott	7
Columbia	7	Lee	5	Searcy	7
Conway	7	Lincoln	7	Sebastian	7
Craighead	3	Little River	7	Sevier	7
Crawford	7	Logan	7	Sharp	6
Crittenden	2	Lonoke	6	St. Francis	4
Cross	3	Madison	7	Stone	6
Dallas	7	Marion	7	Union	7
Desha	7	Miller	7	Van Buren	7
Drew	7	Mississippi	1	Washington	7
Faulkner	7	Monroe	5	White	6
Franklin	7	Montgomery	7	Woodruff	4
Fulton	7	Nevada	7	Yell	7

**BASE PREMIUM COMPUTATION****A. Fire - Coverage A – Dwelling and Coverage C – Personal Property****1. Owner-Occupied Key Rates****a. Coverage A - Dwelling**

<b>Territory</b>	<b>Description</b>	<b>Fire Key Factor</b>
001	Benton and Washington Counties	220
002	Carroll and Madison Counties	225
003	Baxter, Boone and Marion Counties	225
004	Fulton, Independence, Izard and Sharp Counties	225
005	Lawrence County	235
006	Clay, Greene and Randolph Counties	245
007	Crawford and Sebastian Counties	220
008	Conway, Franklin, Johnson, Newton and Pope Counties	225
009	Cleburne, Searcy, Stone and Van Buren Counties	220
010	Jackson and Woodruff Counties	235
011	Craighead County	220
012	Mississippi County	245
013	Logan County	225
014	Yell County	225
015	Faulkner County	220
016	White County	235
017	Cross, Lee, Poinsett and St. Francis Counties	245
018	Crittenden County	245
019	Montgomery, Polk and Scott Counties	225
020	Garland, Hot Spring and Perry Counties	220
021	Grant and Saline Counties	220
022	Remainder of Pulaski County	215
023	Lonoke County	225
024	Prairie County	235
025	Monroe County	235
026	Jefferson County	235
027	Arkansas County	245
028	Phillips County	245
029	Clark, Howard, Pike and Sevier Counties	225
030	Bradley, Calhoun, Cleveland, Dallas and Lincoln Counties	245
031	Desha County	245
032	Little River and Miller Counties	220
033	Hempstead and LaFayette Counties	235
034	Nevada and Ouachita Counties	235
035	Columbia County	225
036	Union County	225
037	Ashley, Chicot and Drew Counties	245
038	Cities of Little Rock and North Little Rock (Pulaski County)	215
039	Hot Springs Village	210

**Table 301.A.1.a., Coverage A Fire Key Rates**

## b. Coverage C – Personal Property

Territory	Description	Fire Key Factor
All	All counties	35

Table 301.A.1.b., Coverage C Fire Key Rates

## 2. Classification Tables

## a. Protection-Construction Classification Factors

Protection Class	Construction		Protection Class	Construction	
	Frame	Masonry		Frame	Masonry
1	0.85	0.67	7	1.36	1.06
2	0.85	0.67	8	1.55	1.18
3	0.90	0.70	8B	2.90	2.24
4	0.90	0.70	9	2.90	2.24
5	1.00	0.78	10	3.72	2.72
6	1.09	0.83			

Table 301.A.2.a., Protection-Construction Factors

## b. Occupancy Classification Factors

Occupancy	Factor
Owner Occupied	1.000
Tenant Occupied	1.110

Table 301.A.2.b., Occupancy Factors

## c. Seasonal-Secondary Classification Factors

Occupancy	Factor
Not seasonal or secondary	1.000
Seasonal or secondary	1.200

Table 301.A.2.c., Seasonal-Secondary Factors

## d. Number of Family Classification Factors

Number of Families	Factor
One Family	1.000
Two Families	1.200
Three or Four Families	1.500

Table 301.A.2.c., Number of Family Factors

## 3. Key Factor Table (Rule 301.A.7.)

## a. Coverage A - Dwelling

Amount of Insurance	Factor						
\$30,000	0.592	\$73,000	0.982	\$116,000	1.370	\$159,000	1.759
\$31,000	0.601	\$74,000	0.991	\$117,000	1.379	\$160,000	1.767
\$32,000	0.610	\$75,000	1.000	\$118,000	1.388	\$161,000	1.776
\$33,000	0.619	\$76,000	1.009	\$119,000	1.397	\$162,000	1.786
\$34,000	0.628	\$77,000	1.018	\$120,000	1.406	\$163,000	1.794
\$35,000	0.637	\$78,000	1.027	\$121,000	1.415	\$164,000	1.804
\$36,000	0.646	\$79,000	1.036	\$122,000	1.424	\$165,000	1.812
\$37,000	0.656	\$80,000	1.045	\$123,000	1.433	\$166,000	1.822
\$38,000	0.664	\$81,000	1.054	\$124,000	1.443	\$167,000	1.831
\$39,000	0.673	\$82,000	1.063	\$125,000	1.451	\$168,000	1.840
\$40,000	0.683	\$83,000	1.072	\$126,000	1.460	\$169,000	1.848
\$41,000	0.692	\$84,000	1.081	\$127,000	1.469	\$170,000	1.857
\$42,000	0.701	\$85,000	1.090	\$128,000	1.478	\$171,000	1.867
\$43,000	0.710	\$86,000	1.099	\$129,000	1.488	\$172,000	1.875
\$44,000	0.719	\$87,000	1.108	\$130,000	1.496	\$173,000	1.885

**BASE PREMIUM COMPUTATION, (cont.)**

Amount of Insurance	Factor	Amount of Insurance	Factor	Amount of Insurance	Factor	Amount of Insurance	Factor
\$45,000	0.728	\$88,000	1.118	\$131,000	1.505	\$174,000	1.894
\$46,000	0.738	\$89,000	1.126	\$132,000	1.514	\$175,000	1.903
\$47,000	0.746	\$90,000	1.135	\$133,000	1.523	\$176,000	1.912
\$48,000	0.756	\$91,000	1.144	\$134,000	1.532	\$177,000	1.921
\$49,000	0.765	\$92,000	1.153	\$135,000	1.541	\$178,000	1.930
\$50,000	0.774	\$93,000	1.162	\$136,000	1.550	\$179,000	1.939
\$51,000	0.783	\$94,000	1.171	\$137,000	1.559	\$180,000	1.948
\$52,000	0.792	\$95,000	1.180	\$138,000	1.569	\$181,000	1.957
\$53,000	0.801	\$96,000	1.189	\$139,000	1.578	\$182,000	1.966
\$54,000	0.810	\$97,000	1.199	\$140,000	1.587	\$183,000	1.975
\$55,000	0.819	\$98,000	1.207	\$141,000	1.596	\$184,000	1.984
\$56,000	0.828	\$99,000	1.217	\$142,000	1.605	\$185,000	1.993
\$57,000	0.837	\$100,000	1.226	\$143,000	1.613	\$186,000	2.002
\$58,000	0.847	\$101,000	1.234	\$144,000	1.623	\$187,000	2.011
\$59,000	0.855	\$102,000	1.244	\$145,000	1.632	\$188,000	2.020
\$60,000	0.864	\$103,000	1.253	\$146,000	1.641	\$189,000	2.029
\$61,000	0.874	\$104,000	1.262	\$147,000	1.650	\$190,000	2.038
\$62,000	0.882	\$105,000	1.271	\$148,000	1.658	\$191,000	2.047
\$63,000	0.891	\$106,000	1.280	\$149,000	1.668	\$192,000	2.056
\$64,000	0.900	\$107,000	1.289	\$150,000	1.677	\$193,000	2.065
\$65,000	0.909	\$108,000	1.298	\$151,000	1.686	\$194,000	2.074
\$66,000	0.919	\$109,000	1.307	\$152,000	1.695	\$195,000	2.083
\$67,000	0.928	\$110,000	1.316	\$153,000	1.704	\$196,000	2.092
\$68,000	0.936	\$111,000	1.325	\$154,000	1.713	\$197,000	2.101
\$69,000	0.946	\$112,000	1.334	\$155,000	1.723	\$198,000	2.110
\$70,000	0.955	\$113,000	1.343	\$156,000	1.731	\$199,000	2.119
\$71,000	0.964	\$114,000	1.352	\$157,000	1.740	\$200,000	2.128
\$72,000	0.973	\$115,000	1.361	\$158,000	1.749		
Each Additional \$1,000			0.009				

Table 301.A.3.a., Dwelling Key Factors (Fire)

**b. Coverage C – Personal Property**

Amount of Insurance	Factor						
1,000	0.245	39,000	3.244	76,000	6.103	113,000	8.983
2,000	0.334	40,000	3.320	77,000	6.181	114,000	9.061
3,000	0.421	41,000	3.395	78,000	6.259	115,000	9.139
4,000	0.506	42,000	3.472	79,000	6.337	116,000	9.216
5,000	0.591	43,000	3.547	80,000	6.414	117,000	9.294
6,000	0.674	44,000	3.623	81,000	6.492	118,000	9.372
7,000	0.756	45,000	3.699	82,000	6.570	119,000	9.450
8,000	0.838	46,000	3.775	83,000	6.648	120,000	9.528
9,000	0.919	47,000	3.851	84,000	6.726	121,000	9.606
10,000	1.000	48,000	3.926	85,000	6.803	122,000	9.684
11,000	1.080	49,000	4.003	86,000	6.881	123,000	9.761
12,000	1.160	50,000	4.079	87,000	6.959	124,000	9.839
13,000	1.239	51,000	4.158	88,000	7.037	125,000	9.917
14,000	1.318	52,000	4.236	89,000	7.115	126,000	9.995
15,000	1.396	53,000	4.314	90,000	7.193	127,000	10.073

**BASE PREMIUM COMPUTATION, (cont.)**

Amount of Insurance	Factor	Amount of Insurance	Factor	Amount of Insurance	Factor	Amount of Insurance	Factor
16,000	1.475	54,000	4.392	91,000	7.270	128,000	10.151
17,000	1.553	55,000	4.469	92,000	7.348	129,000	10.229
18,000	1.631	56,000	4.547	93,000	7.426	130,000	10.306
19,000	1.709	57,000	4.625	94,000	7.504	131,000	10.384
20,000	1.787	58,000	4.703	95,000	7.582	132,000	10.462
21,000	1.864	59,000	4.781	96,000	7.660	133,000	10.540
22,000	1.941	60,000	4.858	97,000	7.737	134,000	10.618
23,000	2.019	61,000	4.936	98,000	7.815	135,000	10.696
24,000	2.096	62,000	5.014	99,000	7.893	136,000	10.774
25,000	2.173	63,000	5.092	100,000	7.971	137,000	10.851
26,000	2.250	64,000	5.169	101,000	8.049	138,000	10.929
27,000	2.327	65,000	5.247	102,000	8.127	139,000	11.007
28,000	2.403	66,000	5.325	103,000	8.204	140,000	11.085
29,000	2.480	67,000	5.403	104,000	8.282	141,000	11.163
30,000	2.557	68,000	5.481	105,000	8.360	142,000	11.241
31,000	2.633	69,000	5.558	106,000	8.438	143,000	11.319
32,000	2.710	70,000	5.636	107,000	8.516	144,000	11.397
33,000	2.786	71,000	5.714	108,000	8.594	145,000	11.474
34,000	2.862	72,000	5.792	109,000	8.672	146,000	11.552
35,000	2.938	73,000	5.870	110,000	8.749	147,000	11.630
36,000	3.015	74,000	5.947	111,000	8.827	148,000	11.708
37,000	3.091	75,000	6.025	112,000	8.905	149,000	11.786
38,000	3.167					150,000	11.864
Each Additional \$1,000			0.078				

**Table 301.A.3.a., Personal Property Key Factors (Fire)****B. Special Form (DP 00 03) For Coverage A – Dwelling and Coverage C – Personal Property****1. Owner-Occupied Key Rates****a. Coverage A - Dwelling**

Territory	Special Form Key Factor	
001	Benton and Washington Counties	155
002	Carroll and Madison Counties	185
003	Baxter, Boone and Marion Counties	185
004	Fulton, Independence, Izard and Sharp Counties	185
005	Lawrence County	215
006	Clay, Greene and Randolph Counties	245
007	Crawford and Sebastian Counties	155
008	Conway, Franklin, Johnson, Newton and Pope Counties	185
009	Cleburne, Searcy, Stone and Van Buren Counties	155
010	Jackson and Woodruff Counties	215
011	Craighead County	155
012	Mississippi County	245
013	Logan County	185
014	Yell County	185
015	Faulkner County	155
016	White County	215
017	Cross, Lee, Poinsett and St. Francis Counties	245
018	Crittenden County	245

**BASE PREMIUM COMPUTATION. (cont.)**

<u>Territory</u>		<u>Special Form Key Factor</u>
019	Montgomery, Polk and Scott Counties	185
020	Garland, Hot Spring and Perry Counties	155
021	Grant and Saline Counties	155
022	Remainder of Pulaski County	150
023	Lonoke County	185
024	Prairie County	215
025	Monroe County	215
026	Jefferson County	215
027	Arkansas County	245
028	Phillips County	245
029	Clark, Howard, Pike and Sevier Counties	185
030	Bradley, Calhoun, Cleveland, Dallas and Lincoln Counties	245
031	Desha County	245
032	Little River and Miller Counties	155
033	Hempstead and LaFayette Counties	215
034	Nevada and Ouachita Counties	215
035	Columbia County	185
036	Union County	185
037	Ashley, Chicot and Drew Counties	245
038	Cities of Little Rock and North Little Rock (Pulaski County)	150
039	Hot Springs Village	145

**Table 301.B.1.a., Coverage A Special Form Key Rates****b. Coverage C – Personal Property**

<u>Territory</u>	<u>Description</u>	<u>Special Form Key Factor</u>
All	All counties	40

**Table 301.B.1.b., Coverage C Special Form Key Rates****2. Classification Tables****a. Occupancy Classification Factors**

<b>Occupancy</b>	<b>Factor</b>
Owner Occupied	1.000
Tenant Occupied	1.110

**Table 301.B.2.a., Occupancy Factors****b. Reserved for future use.****3. Key Factor Table (Rule 301.B.6.)****a. Coverage A - Dwelling**

<b>Amount of Insurance</b>	<b>Factor</b>						
\$30,000	0.592	\$73,000	0.982	\$116,000	1.370	\$159,000	1.759
\$31,000	0.601	\$74,000	0.991	\$117,000	1.379	\$160,000	1.767
\$32,000	0.610	\$75,000	1.000	\$118,000	1.388	\$161,000	1.776
\$33,000	0.619	\$76,000	1.009	\$119,000	1.397	\$162,000	1.786
\$34,000	0.628	\$77,000	1.018	\$120,000	1.406	\$163,000	1.794
\$35,000	0.637	\$78,000	1.027	\$121,000	1.415	\$164,000	1.804
\$36,000	0.646	\$79,000	1.036	\$122,000	1.424	\$165,000	1.812
\$37,000	0.656	\$80,000	1.045	\$123,000	1.433	\$166,000	1.822
\$38,000	0.664	\$81,000	1.054	\$124,000	1.443	\$167,000	1.831
\$39,000	0.673	\$82,000	1.063	\$125,000	1.451	\$168,000	1.840

**BASE PREMIUM COMPUTATION, (cont.)**

Amount of Insurance	Factor	Amount of Insurance	Factor	Amount of Insurance	Factor	Amount of Insurance	Factor
\$40,000	0.683	\$83,000	1.072	\$126,000	1.460	\$169,000	1.848
\$41,000	0.692	\$84,000	1.081	\$127,000	1.469	\$170,000	1.857
\$42,000	0.701	\$85,000	1.090	\$128,000	1.478	\$171,000	1.867
\$43,000	0.710	\$86,000	1.099	\$129,000	1.488	\$172,000	1.875
\$44,000	0.719	\$87,000	1.108	\$130,000	1.496	\$173,000	1.885
\$45,000	0.728	\$88,000	1.118	\$131,000	1.505	\$174,000	1.894
\$46,000	0.738	\$89,000	1.126	\$132,000	1.514	\$175,000	1.903
\$47,000	0.746	\$90,000	1.135	\$133,000	1.523	\$176,000	1.912
\$48,000	0.756	\$91,000	1.144	\$134,000	1.532	\$177,000	1.921
\$49,000	0.765	\$92,000	1.153	\$135,000	1.541	\$178,000	1.930
\$50,000	0.774	\$93,000	1.162	\$136,000	1.550	\$179,000	1.939
\$51,000	0.783	\$94,000	1.171	\$137,000	1.559	\$180,000	1.948
\$52,000	0.792	\$95,000	1.180	\$138,000	1.569	\$181,000	1.957
\$53,000	0.801	\$96,000	1.189	\$139,000	1.578	\$182,000	1.966
\$54,000	0.810	\$97,000	1.199	\$140,000	1.587	\$183,000	1.975
\$55,000	0.819	\$98,000	1.207	\$141,000	1.596	\$184,000	1.984
\$56,000	0.828	\$99,000	1.217	\$142,000	1.605	\$185,000	1.993
\$57,000	0.837	\$100,000	1.226	\$143,000	1.613	\$186,000	2.002
\$58,000	0.847	\$101,000	1.234	\$144,000	1.623	\$187,000	2.011
\$59,000	0.855	\$102,000	1.244	\$145,000	1.632	\$188,000	2.020
\$60,000	0.864	\$103,000	1.253	\$146,000	1.641	\$189,000	2.029
\$61,000	0.874	\$104,000	1.262	\$147,000	1.650	\$190,000	2.038
\$62,000	0.882	\$105,000	1.271	\$148,000	1.658	\$191,000	2.047
\$63,000	0.891	\$106,000	1.280	\$149,000	1.668	\$192,000	2.056
\$64,000	0.900	\$107,000	1.289	\$150,000	1.677	\$193,000	2.065
\$65,000	0.909	\$108,000	1.298	\$151,000	1.686	\$194,000	2.074
\$66,000	0.919	\$109,000	1.307	\$152,000	1.695	\$195,000	2.083
\$67,000	0.928	\$110,000	1.316	\$153,000	1.704	\$196,000	2.092
\$68,000	0.936	\$111,000	1.325	\$154,000	1.713	\$197,000	2.101
\$69,000	0.946	\$112,000	1.334	\$155,000	1.723	\$198,000	2.110
\$70,000	0.955	\$113,000	1.343	\$156,000	1.731	\$199,000	2.119
\$71,000	0.964	\$114,000	1.352	\$157,000	1.740	\$200,000	2.128
\$72,000	0.973	\$115,000	1.361	\$158,000	1.749		
Each Additional \$1,000			0.009				

Table 301.B.3.a., Dwelling Key Factors (Special Form)

**b. Coverage C – Personal Property**

Amount of Insurance	Factor						
1,000	0.209	39,000	3.721	76,000	7.079	113,000	10.365
2,000	0.292	40,000	3.816	77,000	7.168	114,000	10.454
3,000	0.377	41,000	3.911	78,000	7.257	115,000	10.542
4,000	0.464	42,000	4.005	79,000	7.346	116,000	10.631
5,000	0.551	43,000	4.101	80,000	7.435	117,000	10.720
6,000	0.640	44,000	4.196	81,000	7.524	118,000	10.809
7,000	0.729	45,000	4.291	82,000	7.612	119,000	10.897
8,000	0.819	46,000	4.387	83,000	7.701	120,000	10.986
9,000	0.909	47,000	4.482	84,000	7.790	121,000	11.075
10,000	1.000	48,000	4.577	85,000	7.879	122,000	11.164

**BASE PREMIUM COMPUTATION, (cont.)**

Amount of Insurance	Factor	Amount of Insurance	Factor	Amount of Insurance	Factor	Amount of Insurance	Factor
11,000	1.091	49,000	4.672	86,000	7.968	123,000	11.253
12,000	1.183	50,000	4.767	87,000	8.056	124,000	11.341
13,000	1.275	51,000	4.859	88,000	8.145	125,000	11.430
14,000	1.368	52,000	4.947	89,000	8.234	126,000	11.519
15,000	1.461	53,000	5.036	90,000	8.323	127,000	11.608
16,000	1.553	54,000	5.125	91,000	8.412	128,000	11.696
17,000	1.646	55,000	5.214	92,000	8.500	129,000	11.785
18,000	1.739	56,000	5.303	93,000	8.589	130,000	11.874
19,000	1.833	57,000	5.392	94,000	8.678	131,000	11.963
20,000	1.926	58,000	5.481	95,000	8.767	132,000	12.052
21,000	2.020	59,000	5.569	96,000	8.855	133,000	12.140
22,000	2.114	60,000	5.658	97,000	8.944	134,000	12.229
23,000	2.207	61,000	5.747	98,000	9.033	135,000	12.318
24,000	2.301	62,000	5.836	99,000	9.122	136,000	12.407
25,000	2.396	63,000	5.925	100,000	9.211	137,000	12.495
26,000	2.490	64,000	6.014	101,000	9.299	138,000	12.584
27,000	2.584	65,000	6.102	102,000	9.388	139,000	12.673
28,000	2.679	66,000	6.191	103,000	9.477	140,000	12.762
29,000	2.773	67,000	6.280	104,000	9.566	141,000	12.850
30,000	2.868	68,000	6.369	105,000	9.655	142,000	12.939
31,000	2.962	69,000	6.458	106,000	9.743	143,000	13.028
32,000	3.057	70,000	6.547	107,000	9.832	144,000	13.117
33,000	3.152	71,000	6.635	108,000	9.921	145,000	13.206
34,000	3.247	72,000	6.724	109,000	10.010	146,000	13.294
35,000	3.341	73,000	6.813	110,000	10.098	147,000	13.383
36,000	3.436	74,000	6.902	111,000	10.187	148,000	13.472
37,000	3.531	75,000	6.991	112,000	10.276	149,000	13.561
38,000	3.626					150,000	13.649
Each Additional \$1,000			0.089				

**Table 301.B.3.a., Personal Property Key Factors (Special Form)**

SERFF Tracking Number: TRGR-125640254 State: Arkansas  
Filing Company: Republic Underwriters Insurance Company State Tracking Number: #7791933 \$100  
Company Tracking Number: 08-109  
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)  
Product Name: Standard Dwelling  
Project Name/Number: Initial Filing of Rates and Rules/08-109

## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-Property & Casualty **Review Status:** Filed 07/07/2008

**Comments:**

**Attachment:**

pctransAR RUICDW.pdf

**Bypassed -Name:** NAIC Loss Cost Filing Document for OTHER than Workers' Comp **Review Status:** Filed 07/07/2008

**Bypass Reason:** Not adopting loss costs

**Comments:**

**Satisfied -Name:** Actuarial/Filing Memorandum **Review Status:** Filed 07/07/2008

**Comments:**

**Attachment:**

Filing Memorandum AR DP-3.pdf

**Satisfied -Name:** Actuarial Support **Review Status:** Filed 07/07/2008

**Comments:**

**Attachment:**

Filing Exhibit AR DP-3 (2).pdf

**Satisfied -Name:** Form H-1 **Review Status:** Filed 07/07/2008

**Comments:**

**Attachment:**

FORM H-1 Homewoner's abstract (AR DP-3).pdf

SERFF Tracking Number: TRGR-125640254 State: Arkansas  
Filing Company: Republic Underwriters Insurance Company State Tracking Number: #7791933 \$100  
Company Tracking Number: 08-109  
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)  
Product Name: Standard Dwelling  
Project Name/Number: Initial Filing of Rates and Rules/08-109

**Review Status:**  
**Satisfied -Name:** Form RF-1 Filed 07/07/2008  
**Comments:**  
**Attachment:**  
FORM RF-1 Rate Filing Abstract (AR DP-3).pdf

**Review Status:**  
**Satisfied -Name:** Form HPCS Filed 07/07/2008  
**Comments:**  
**Attachment:**  
DP3 Survey FORM HPCS 02-01-2007.xls

**Review Status:**  
**Satisfied -Name:** Support for Response to Question Two Filed 07/07/2008  
**Comments:**  
**Attachment:**  
Response to AR DOI.pdf

## Property & Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b> a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: New Business Renewal Business f. State Filing #: g. SERFF Filing #: h. Subject Codes
---	---

<b>3. Group Name</b>	<b>Group NAIC #</b>

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #

<b>5. Company Tracking Number</b>	
-----------------------------------	--

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

6.	Name and address	Title	Telephone #s	FAX #	e-mail

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

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

9. Type of Insurance (TOI)	
10. Sub-Type of Insurance (Sub-TOI)	
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input 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: <input type="text"/> Renewal: <input type="text"/>
15. Reference Filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

## Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #

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

22. Filing Fees (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 #:  
Amount:

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

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

PC TD-1 pg 2 of 2

## FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)  
 (Do not refer to the body of the filing for the forms listing, unless allowed by state.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	
-----------	--	--

<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> (Company tracking number of rate/rule filing, if applicable)	
-----------	---	--

3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

## RATE/RULE FILING SCHEDULE

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

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

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	
-----------	--	--

<b>2.</b>	<b>This filing corresponds to form filing number</b> (Company tracking number of form filing, if applicable)	
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Rate Increase     
  Rate Decrease     
  Rate Neutral (0%)

<b>3.</b>	<b>Filing Method (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	
-----------	--	--

<b>4a.</b>	<b>Rate Change by Company (As Proposed)</b>
------------	---

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)

<b>4b.</b>	<b>Rate Change by Company (As Accepted) For State Use Only</b>
------------	--

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

<b>5.</b>	<b>Overall Rate Information (Complete for Multiple Company Filings only)</b>
-----------	--

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

<b>6.</b>	<b>Overall percentage of last rate revision</b>	
-----------	---	--

<b>7.</b>	<b>Effective Date of last rate revision</b>	
-----------	---	--

<b>8.</b>	<b>Filing Method of Last filing (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	
-----------	---	--

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

**FILING MEMORANDUM**  
**Arkansas Dwelling Fire DP-3**  
**Republic Underwriters Insurance Company (RUIC)**

Republic group of companies is filing a new dwelling fire insurance program in Arkansas. The policy form is based on an ISO form 3 with several endorsements developed by Republic. Our new DP-3 product will be written in Republic Underwriters Insurance Company (RUIC). The proposed effective date for implementing this new program is September 1<sup>st</sup>, 2008.

Since this is a new program filing, RUIC currently has no written premiums for this line of business in AR. The following exhibits provide our competitive analysis and proposed territories, rates and factors:

<b>Exhibits 1 – 2</b>	Territory Definitions and Map
<b>Exhibits 3 – 5</b>	Territorial Rates
<b>Exhibit 6</b>	Coverage A Amount of Insurance Curve
<b>Exhibit 7</b>	Coverage C Amount of Insurance Curve – Fire Coverage
<b>Exhibit 8</b>	Coverage C Amount of Insurance Curve – EC
<b>Exhibit 9</b>	Protection/Construction Factors
<b>Exhibit 10</b>	Deductible Factors
<b>Exhibit 11</b>	Earthquake Zones
<b>Exhibit 12</b>	Earthquake Rates
<b>Exhibit 13</b>	Loss Free Discount & Experience Rating Plan Factors
<b>Exhibits 14 – 15</b>	Other Factors, Credits, and Charges
<b>Exhibits 16 – 19</b>	Miscellaneous Endorsement Pricing

Rates and rating factors were determined by reviewing five major competitor filings, manuals, and forms, along with current Republic rating in other states (MS, OK, TX).

*Territory Definitions and Map*

Republic's proposed territory definitions are listed by county in exhibit 1. A territory map is provided in exhibit 2. These territory definitions are used for all Republic's property products in Arkansas.

*Territorial Rates*

Rate comparisons are based on the following standard risk:

- \$75,000 Coverage A amount of insurance
- Frame construction
- Protection class 5
- \$500 All-Peril Deductible
- Age of home is 15 years.
- Loss free in the last 3 years.
- Tier 7

*Coverage A Amount of Insurance Curve*

Exhibit 6 provides the coverage A curve for each of the competitors considered and the proposed curve. The base factor is set at \$75,000 amount of insurance.

**FILING MEMORANDUM**  
**Arkansas Dwelling Fire DP-3**  
**Republic Underwriters Insurance Company (RUIC)**

Coverage C Amount of Insurance Curve – Fire Coverage

Exhibit 7 provides the coverage C proposed curve for fire coverage. The base factor is set at \$10,000 amount of insurance. This curve is based on the internal structure and factors used in Republic's other operating states as well as competitors' factors in Arkansas.

Coverage C Amount of Insurance Curve – Extended Coverage

Exhibit 8 provides the coverage C proposed curve for extended coverage. The base factor is set at \$10,000 amount of insurance. This curve is based on the internal structure and factors used in Republic's other operating states as well as competitors' factors in Arkansas.

Protection/Construction Factors

Exhibit 9 shows the protection/construction factors for each of the competitors considered and our proposed factors. The base classification is frame, protection class 5. While the protection/construction factors used in the Republic program apply to the fire premium only, the competitors' factors used in this analysis were for a combined Fire and EC premium; therefore a weighted Republic all coverage factor is shown in a separate column for the sake of comparison.

Deductible Factors

Exhibit 10 shows our proposed deductible factors and structure. These factors are based on Republic's internal structure and factors as well as competitor factors. The base deductible in all territories is \$500 for both fire and extended coverage.

Earthquake Zones

Republic's earthquake zone definitions are based on a combination of ISO's most recent Loss Cost filing and competitor boundaries. While ISO defined their newest boundaries at a zip code level, Republic's definitions are at a county level. This was done to keep maintenance costs and effort to a minimum.

Earthquake Rates

Exhibit 12 provides the Republic proposed EQ rates by zone, along with optional higher deductible rating factors. These rates were based on the rates of several major competitors in Arkansas along with consideration of the most recent ISO loss costs.

Other Factors, Credits, and Charges

Proposed rating factors are provided for Republic's Loss Free Discount, Experience Rating Plan, Tier Underwriting Factors, Protective Device Credits, New Home Discount, Mature Homeowner Discount, and several Miscellaneous other credits/surcharges. These rating factors are based on offerings by the five major competitors reviewed, along with Republic's standard offerings in other states (MS, OK, TX).

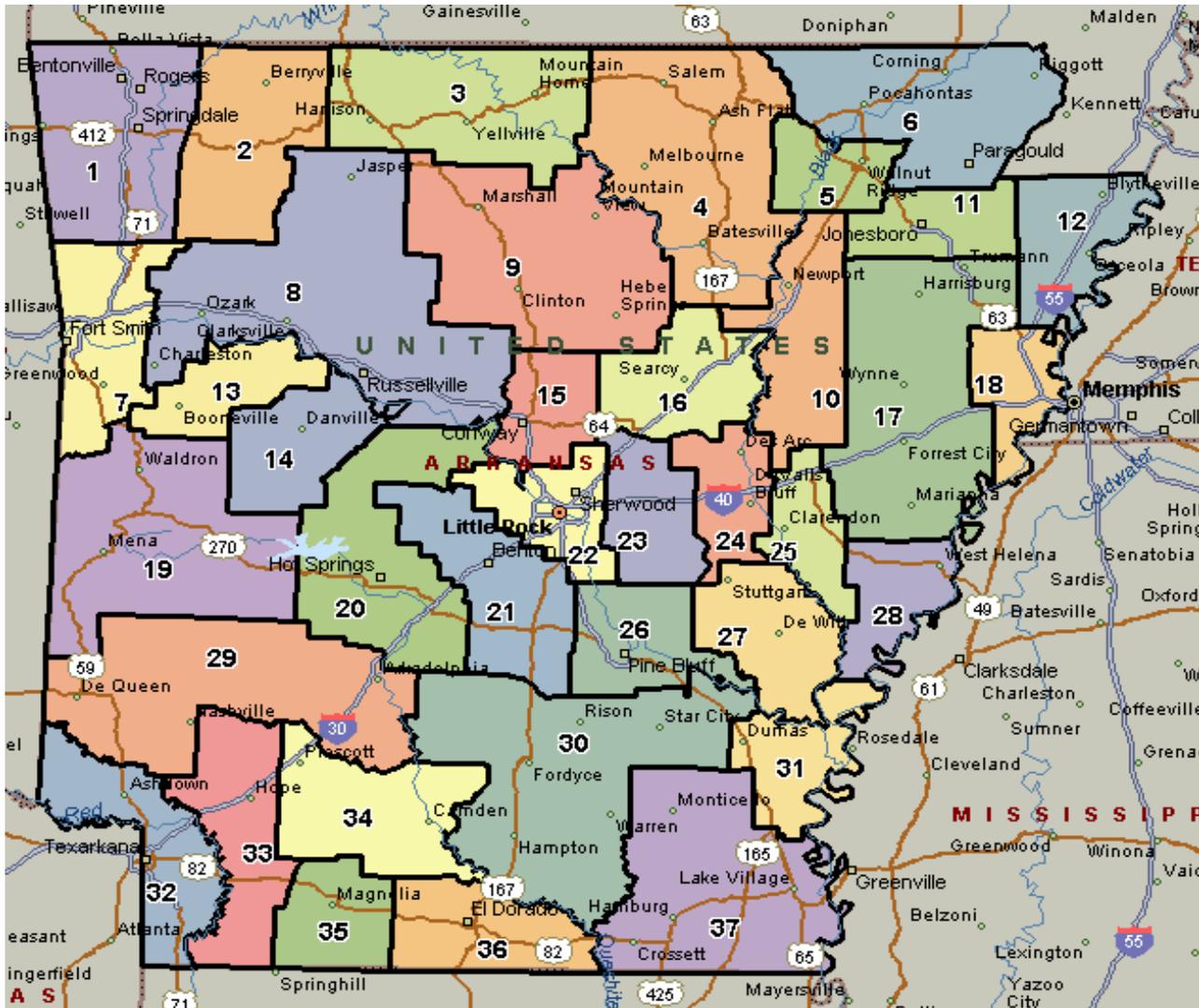
**FILING MEMORANDUM**  
**Arkansas Dwelling Fire DP-3**  
**Republic Underwriters Insurance Company (RUIC)**

*Optional Endorsement Pricing*

Rates for the various optional endorsements in this exhibit are based on Republic's standard offerings in other states (MS, OK, TX).

**REPUBLIC UNDERWRITERS INSURANCE COMPANY  
ARKANSAS DWELLING FIRE DP-3  
TERRITORY DEFINITIONS**

<b>County</b>	<b>Republic Territory</b>	<b>County</b>	<b>Republic Territory</b>
Arkansas	27	Little River	32
Ashley	37	Logan	13
Baxter	3	Lonoke	23
Benton	1	Madison	2
Boone	3	Marion	3
Bradley	30	Miller	32
Calhoun	30	Mississippi	12
Carroll	2	Monroe	25
Chicot	37	Montgomery	19
Clark	29	Nevada	34
Clay	6	Newton	8
Cleburne	9	Ouachita	34
Cleveland	30	Perry	20
Columbia	35	Phillips	28
Conway	8	Pike	29
Craighead	11	Poinsett	17
Crawford	7	Polk	19
Crittenden	18	Pope	8
Cross	17	Prairie	24
Dallas	30	Remainder of Pulaski	22
Desha	31	Randolph	6
Drew	37	Saline	21
Faulkner	15	Scott	19
Franklin	8	Searcy	9
Fulton	4	Sebastian	7
Garland	20	Sevier	29
Grant	21	Sharp	4
Greene	6	St. Francis	17
Hempstead	33	Stone	9
Hot Spring	20	Union	36
Howard	29	Van Buren	9
Independence	4	Washington	1
Izard	4	White	16
Jackson	10	Woodruff	10
Jefferson	26	Yell	14
Johnson	8		
LaFayette	33		
Lawrence	5		
Lee	17		
Lincoln	30		
		<b>Cites within Pulaski County</b>	
		Little Rock	38
		N. Little Rock	38



<u>Territory</u>	<u>Description</u>	<u>Territory</u>	<u>Description</u>
1	Benton, Washington	20	Garland, Hot Spring, Perry
2	Carroll, Madison	21	Grant, Saline
3	Baxter, Boone, Marion	22	Remainder of Pulaski
4	Fulton, Independence, Izard, Sharp	23	Lonoke
5	Lawrence	24	Prairie
6	Clay, Greene, Randolph	25	Monroe
7	Crawford, Sebastian	26	Jefferson
8	Conway, Franklin, Johnson, Newton, Pope	27	Arkansas
9	Cleburne, Searcy, Stone, Van Buren	28	Phillips
10	Jackson, Woodruff	29	Clark, Howard, Pike, Sevier
11	Craighead	30	Bradley, Calhoun, Cleveland, Dallas, Lincoln
12	Mississippi	31	Desha
13	Logan	32	Little River, Miller
14	Yell	33	Hempstead, LaFayette
15	Faulkner	34	Nevada, Ouachita
16	White	35	Columbia
17	Cross, Lee, Poinsett, St. Francis	36	Union
18	Crittenden	37	Ashley, Chicot, Drew
19	Montgomery, Polk, Scott	38	Cities of Little Rock and North Little Rock (Pulaski County)

**REPUBLIC UNDERWRITERS INSURANCE COMPANY  
 ARKANSAS DWELLING FIRE DP-3  
 AVERAGE RATES BY TERRITORY  
 COMPETITIVE COMPARISON AND PROPOSAL**

Competitor	Republic Territory											
	1	2	3	4	5	6	7	8	9	10	11	12
Competitor 1	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459
Competitor 2	\$491	\$491	\$491	\$491	\$491	\$491	\$491	\$491	\$491	\$491	\$491	\$491
Competitor 3	\$510	\$510	\$510	\$510	\$510	\$510	\$510	\$510	\$510	\$510	\$510	\$510
Competitor 4	\$515	\$515	\$515	\$515	\$515	\$515	\$515	\$515	\$515	\$515	\$515	\$515
Competitor 5	\$398	\$398	\$398	\$398	\$398	\$398	\$398	\$398	\$398	\$398	\$398	\$398
<b>Republic Proposed*</b>	<b>\$375</b>	<b>\$410</b>	<b>\$410</b>	<b>\$410</b>	<b>\$450</b>	<b>\$490</b>	<b>\$375</b>	<b>\$410</b>	<b>\$375</b>	<b>\$450</b>	<b>\$375</b>	<b>\$490</b>

Territory	Area Description	Counties Included
1	Northwest Corner	Benton, Washington
2	Northwest Corner	Carroll, Madison
3	Northern AR	Baxter, Boone, Marion
4	Northern AR	Fulton, Independence, Izard, Sharp
5	Northern AR	Lawrence
6	Northern AR	Clay, Greene, Randolph
7	Fort Smith Area	Crawford, Sebastian
8	Ozark National Forest	Conway, Franklin, Johnson, Newton, Pope
9	East of Ozark National Forest	Cleburne, Searcy, Stone, Van Buren
10	Newport Area	Jackson, Woodruff
11	Jonesboro Area	Craighead
12	North of Memphis	Mississippi

**RISK: \$75,000 AOI, FRAME, P/C 5, \$500 DEDUCTIBLE, AGE OF HOME - 15, 3-YEAR LOSS FREE, BASE RATED TIER (ESTIMATED)**

\* Republic Tier 7

**REPUBLIC UNDERWRITERS INSURANCE COMPANY  
 ARKANSAS DWELLING FIRE DP-3  
 AVERAGE RATES BY TERRITORY  
 COMPETITIVE COMPARISON AND PROPOSAL**

Republic Territory													
Competitor	13	14	15	16	17	18	19	20	21	22	23	24	25
Competitor 1	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459
Competitor 2	\$491	\$491	\$491	\$491	\$491	\$491	\$491	\$491	\$491	\$491	\$491	\$491	\$491
Competitor 3	\$510	\$510	\$510	\$510	\$510	\$510	\$510	\$510	\$510	\$510	\$510	\$510	\$510
Competitor 4	\$515	\$515	\$515	\$515	\$515	\$515	\$515	\$515	\$515	\$515	\$515	\$515	\$515
Competitor 5	\$398	\$398	\$398	\$398	\$398	\$398	\$398	\$398	\$398	\$398	\$398	\$398	\$398
<b>Republic Proposed*</b>	<b>\$410</b>	<b>\$410</b>	<b>\$375</b>	<b>\$450</b>	<b>\$490</b>	<b>\$490</b>	<b>\$410</b>	<b>\$375</b>	<b>\$375</b>	<b>\$365</b>	<b>\$410</b>	<b>\$450</b>	<b>\$450</b>

Territory	Area Description	Counties Included
13	Western AR	Logan
14	Western AR	Yell
15	North of Pulaski (LR)	Faulkner
16	Northeast of Pulaski (LR)	White
17	Eastern AR	Cross, Lee, Poinsett, St. Francis
18	West of Memphis	Crittenden
19	Ouchita National Forest	Montgomery, Polk, Scott
20	Hot Springs Area	Garland, Hot Spring, Perry
21	Southwest of Pulaski (LR)	Grant, Saline
22	Western AR	Remainder of Pulaski
23	East of Pulaski (LR)	Lonoke
24	East of Pulaski (LR)	Prairie
25	Western AR	Monroe

**RISK: \$75,000 AOI, FRAME, P/C 5, \$500 DEDUCTIBLE, AGE OF HOME - 15, 3-YEAR LOSS FREE, BASE RATED TIER (ESTIMATED)**

\* Republic Tier 7

**REPUBLIC UNDERWRITERS INSURANCE COMPANY  
 ARKANSAS DWELLING FIRE DP-3  
 AVERAGE RATES BY TERRITORY  
 COMPETITIVE COMPARISON AND PROPOSAL**

**Republic Territory**

<b>Competitor</b>	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>	<b>31</b>	<b>32</b>	<b>33</b>	<b>34</b>	<b>35</b>	<b>36</b>	<b>37</b>	<b>38</b>
Competitor 1	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459
Competitor 2	\$491	\$491	\$491	\$491	\$491	\$491	\$491	\$491	\$491	\$491	\$491	\$491	\$491
Competitor 3	\$510	\$510	\$510	\$510	\$510	\$510	\$510	\$510	\$510	\$510	\$510	\$510	\$510
Competitor 4	\$515	\$515	\$515	\$515	\$515	\$515	\$515	\$515	\$515	\$515	\$515	\$515	\$515
Competitor 5	\$398	\$398	\$398	\$398	\$398	\$398	\$398	\$398	\$398	\$398	\$398	\$398	\$398

<b>Republic Proposed*</b>	<b>\$450</b>	<b>\$490</b>	<b>\$490</b>	<b>\$410</b>	<b>\$490</b>	<b>\$490</b>	<b>\$375</b>	<b>\$450</b>	<b>\$450</b>	<b>\$410</b>	<b>\$410</b>	<b>\$490</b>	<b>\$365</b>
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<b>Territory</b>	<b>Area Description</b>	<b>Counties Included</b>
26	Southeast of Pulaski (LR)	Jefferson
27	Eastern AR	Arkansas
28	Eastern AR	Phillips
29	Southwestern AR	Clark, Howard, Pike, Sevier
30	South Central AR	Bradley, Calhoun, Cleveland, Dallas, Lincoln
31	Southeastern AR	Desha
32	Texarkana Area	Little River, Miller
33	Southwest Corner (xTexarkana Area)	Hempstead, LaFayette
34	Southern AR	Nevada, Ouachita
35	Southern AR	Columbia
36	Southern AR	Union
37	Southeast Corner	Ashley, Chicot, Drew
38	Little Rock and N. Little Rock	Cities of Little Rock and North Little Rock (Pulaski County)

**RISK: \$75,000 AOI, FRAME, P/C 5, \$500 DEDUCTIBLE, AGE OF HOME - 15, 3-YEAR LOSS FREE, BASE RATED TIER (ESTIMATED)**

\* Republic Tier 7

**ARKANSAS DWELLING FIRE DP-3  
 COVERAGE A AMOUNT OF INSURANCE FACTORS  
 COMPETITIVE COMPARISON AND PROPOSAL**

*Base Class: 75,000 coverage*

Cov A AOI	Competitor 1	Competitor 2	Competitor 3	Competitor 4	Competitor 5	<b>Republic Proposed</b>
\$30,000	0.591	0.590	0.591	0.452	0.592	<b>0.592</b>
\$40,000	0.683	0.682	0.683	0.574	0.683	<b>0.683</b>
\$50,000	0.683	0.682	0.683	0.696	0.774	<b>0.774</b>
\$60,000	0.864	0.864	0.864	0.817	0.864	<b>0.864</b>
\$70,000	0.955	0.955	0.955	0.939	0.955	<b>0.955</b>
\$75,000	1.000	1.000	1.000	1.000	1.000	<b>1.000</b>
\$80,000	1.045	1.045	1.045	1.061	1.045	<b>1.045</b>
\$90,000	1.135	1.135	1.136	1.183	1.135	<b>1.135</b>
\$100,000	1.226	1.226	1.226	1.304	1.226	<b>1.226</b>
\$120,000	1.407	1.408	1.407	1.548	1.406	<b>1.406</b>
\$140,000	1.587	1.589	1.588	1.792	1.587	<b>1.587</b>
\$160,000	1.769	1.770	1.769	2.035	1.767	<b>1.767</b>
\$180,000	1.951	1.952	1.950	2.279	1.948	<b>1.948</b>
\$200,000	2.131	2.133	2.130	2.522	2.128	<b>2.128</b>
\$300,000	3.036	3.040	3.035	3.740	3.031	<b>3.031</b>
\$400,000	3.936	3.940	3.935	4.960	3.931	<b>3.931</b>
\$500,000	4.836	4.840	4.835	6.180	4.831	<b>4.831</b>

Each additional \$10,000: add 0.090 to the \$500,000 AOI factor.

**REPUBLIC UNDERWRITERS INSURANCE COMPANY  
 ARKANSAS DWELLING FIRE DP-3  
 COVERAGE C AMOUNT OF INSURANCE CURVE - FIRE COVERAGE**

*Base Risk: 10,000 coverage*

Cov C AOI	Republic Proposed
\$5,000	0.591
\$10,000	1.000
\$15,000	1.396
\$20,000	1.787
\$25,000	2.173
\$30,000	2.557
\$35,000	2.938
\$40,000	3.320
\$45,000	3.699
\$50,000	4.079
\$55,000	4.469
\$60,000	4.858
\$65,000	5.247
\$70,000	5.636
\$75,000	6.025
\$80,000	6.414
\$85,000	6.803
\$90,000	7.193
\$95,000	7.582
\$100,000	7.971
\$105,000	8.360
\$110,000	8.749
\$115,000	9.139
\$120,000	9.528
\$125,000	9.917
\$130,000	10.306
\$135,000	10.696
\$140,000	11.085
\$145,000	11.474
\$150,000	11.864

**REPUBLIC UNDERWRITERS INSURANCE COMPANY  
 ARKANSAS DWELLING FIRE DP-3  
 COVERAGE C AMOUNT OF INSURANCE CURVE - EXTENDED COVERAGE**

*Base Risk: 10,000 coverage*

Cov C AOI	Republic Proposed
\$5,000	0.551
\$10,000	1.000
\$15,000	1.461
\$20,000	1.926
\$25,000	2.396
\$30,000	2.868
\$35,000	3.341
\$40,000	3.816
\$45,000	4.291
\$50,000	4.767
\$55,000	5.214
\$60,000	5.658
\$65,000	6.102
\$70,000	6.547
\$75,000	6.991
\$80,000	7.435
\$85,000	7.879
\$90,000	8.323
\$95,000	8.767
\$100,000	9.211
\$105,000	9.655
\$110,000	10.098
\$115,000	10.542
\$120,000	10.986
\$125,000	11.430
\$130,000	11.874
\$135,000	12.318
\$140,000	12.762
\$145,000	13.206
\$150,000	13.649

**REPUBLIC UNDERWRITERS INSURANCE COMPANY  
ARKANSAS DWELLING FIRE DP-3  
PROTECTION/CONSTRUCTION FACTORS**

*Base Class: Frame, Protection Class 5*

Construction Type	Protection Class	Competitor 1 All Cov	Competitor 2 All Cov	Competitor 3 All Cov	Competitor 4 All Cov	Competitor 5 All Cov	Republic Weighted All Cov	Republic Proposed Applied to Fire Only
Masonry	1	0.86	0.75	0.71	0.80	0.81	<b>0.82</b>	<b>0.67</b>
Masonry	2	0.86	0.75	0.72	0.80	0.81	<b>0.82</b>	<b>0.67</b>
Masonry	3	0.86	0.75	0.73	0.80	0.81	<b>0.84</b>	<b>0.70</b>
Masonry	4	0.86	0.75	0.74	0.86	0.83	<b>0.84</b>	<b>0.70</b>
Masonry	5	0.86	0.75	0.75	0.89	0.89	<b>0.88</b>	<b>0.78</b>
Masonry	6	0.86	0.75	0.76	1.00	1.00	<b>0.91</b>	<b>0.83</b>
Masonry	7	0.86	0.75	0.77	1.23	1.29	<b>1.03</b>	<b>1.06</b>
Masonry	8	0.94	0.90	0.90	1.31	1.42	<b>1.10</b>	<b>1.18</b>
Masonry	8B			1.11		1.54	<b>1.68</b>	<b>2.24</b>
Masonry	9	1.14	1.25	1.25	1.40	1.54	<b>1.68</b>	<b>2.24</b>
Masonry	10	1.33	1.60	1.60	1.73	1.95	<b>1.95</b>	<b>2.72</b>
Frame	1	1.00	1.00	0.96	0.89	0.94	<b>0.92</b>	<b>0.85</b>
Frame	2	1.00	1.00	0.97	0.89	0.94	<b>0.92</b>	<b>0.85</b>
Frame	3	1.00	1.00	0.98	0.89	0.94	<b>0.95</b>	<b>0.90</b>
Frame	4	1.00	1.00	0.99	0.95	0.94	<b>0.95</b>	<b>0.90</b>
Frame	5	1.00	1.00	1.00	1.00	1.00	<b>1.00</b>	<b>1.00</b>
Frame	6	1.00	1.00	1.01	1.05	1.10	<b>1.05</b>	<b>1.09</b>
Frame	7	1.11	1.20	1.20	1.30	1.40	<b>1.20</b>	<b>1.36</b>
Frame	8	1.17	1.30	1.30	1.48	1.65	<b>1.30</b>	<b>1.55</b>
Frame	8B			1.60		2.19	<b>2.05</b>	<b>2.90</b>
Frame	9	1.44	1.81	1.80	1.91	2.19	<b>2.05</b>	<b>2.90</b>
Frame	10	1.72	2.30	2.30	2.33	2.73	<b>2.50</b>	<b>3.72</b>

**REPUBLIC UNDERWRITERS INSURANCE COMPANY  
 ARKANSAS DWELLING FIRE DP-3  
 DEDUCTIBLES**

<b>All Territories</b>														
Cov A AOI Range	EC Perils - Deductibles					\$250 AOP Deductible with			\$500 AOP Deductible with			\$1,000 AOP Ded.		\$2,500 AOP Ded.
	\$250	\$500	\$1,000	\$2,500	\$5,000	Wind/Hail options			Wind/Hail options			Wind/Hail options		Wind/Hail options
						\$1,000	\$2,000	\$5,000	\$1,000	\$2,000	\$5,000	\$2,000	\$5,000	\$5,000
\$0 to \$19,999	1.25	1.00	0.82	0.60	0.50	0.96	0.86	0.75	0.88	0.78	0.67	0.72	0.61	0.53
\$20,000 to \$29,999	1.25	1.00	0.82	0.60	0.50	0.96	0.86	0.75	0.88	0.78	0.67	0.72	0.61	0.53
\$30,000 to \$39,999	1.23	1.00	0.83	0.60	0.50	0.96	0.86	0.74	0.89	0.78	0.67	0.73	0.61	0.53
\$40,000 to \$49,999	1.23	1.00	0.83	0.60	0.50	0.96	0.86	0.74	0.89	0.78	0.67	0.73	0.61	0.53
\$50,000 to \$59,999	1.22	1.00	0.84	0.60	0.50	0.97	0.86	0.74	0.89	0.78	0.67	0.73	0.61	0.53
\$60,000 to \$69,999	1.22	1.00	0.84	0.60	0.50	0.97	0.86	0.74	0.89	0.78	0.67	0.73	0.61	0.53
\$70,000 to \$79,999	1.22	1.00	0.84	0.60	0.50	0.97	0.86	0.74	0.89	0.78	0.67	0.73	0.61	0.53
\$80,000 to \$89,999	1.20	1.00	0.85	0.60	0.50	0.97	0.85	0.73	0.90	0.79	0.67	0.74	0.62	0.53
\$90,000 to \$99,999	1.20	1.00	0.85	0.61	0.50	0.97	0.86	0.73	0.90	0.79	0.67	0.74	0.62	0.54
\$100,000 to \$119,999	1.18	1.00	0.86	0.62	0.50	0.97	0.86	0.72	0.91	0.80	0.67	0.75	0.62	0.54
\$120,000 to \$139,999	1.18	1.00	0.87	0.64	0.50	0.97	0.87	0.72	0.91	0.81	0.67	0.77	0.62	0.55
\$140,000 to \$159,999	1.17	1.00	0.88	0.66	0.51	0.98	0.88	0.72	0.92	0.82	0.67	0.78	0.63	0.56
\$160,000 to \$179,999	1.17	1.00	0.88	0.67	0.52	0.98	0.88	0.73	0.92	0.83	0.68	0.79	0.64	0.57
\$180,000 to \$199,999	1.15	1.00	0.89	0.69	0.53	0.97	0.89	0.73	0.92	0.84	0.68	0.80	0.65	0.58
\$200,000 to \$249,999	1.13	1.00	0.90	0.70	0.56	0.97	0.89	0.75	0.93	0.84	0.71	0.81	0.67	0.61
\$250,000 to \$299,999	1.12	1.00	0.91	0.74	0.59	0.98	0.90	0.76	0.94	0.86	0.72	0.83	0.69	0.64
\$300,000 to \$349,999	1.12	1.00	0.92	0.76	0.62	0.98	0.91	0.79	0.94	0.87	0.75	0.85	0.72	0.67
\$350,000 to \$399,999	1.10	1.00	0.93	0.78	0.64	0.99	0.92	0.79	0.95	0.89	0.76	0.86	0.74	0.69
\$400,000 to \$449,999	1.08	1.00	0.93	0.79	0.67	0.98	0.92	0.80	0.95	0.89	0.78	0.87	0.75	0.71
\$450,000 to \$499,999	1.08	1.00	0.94	0.82	0.69	0.99	0.93	0.82	0.96	0.90	0.79	0.88	0.77	0.73
\$500,000 +	1.08	1.00	0.94	0.82	0.70	0.99	0.93	0.83	0.96	0.90	0.80	0.88	0.78	0.74

<b>All Territories</b>					
Cov A AOI Range	Fire Peril - Deductibles				
	All Territories				
	\$250	\$500	\$1,000	\$2,500	\$5,000
\$0 to \$19,999	1.07	1.00	0.96	0.88	0.78
\$20,000 to \$29,999	1.07	1.00	0.96	0.88	0.79
\$30,000 to \$39,999	1.06	1.00	0.96	0.89	0.79
\$40,000 to \$49,999	1.06	1.00	0.96	0.89	0.80
\$50,000 to \$59,999	1.06	1.00	0.97	0.89	0.80
\$60,000 to \$69,999	1.05	1.00	0.97	0.90	0.80
\$70,000 to \$79,999	1.05	1.00	0.97	0.90	0.81
\$80,000 to \$89,999	1.05	1.00	0.97	0.90	0.81
\$90,000 to \$99,999	1.05	1.00	0.97	0.90	0.81
\$100,000 to \$119,999	1.04	1.00	0.98	0.91	0.82
\$120,000 to \$139,999	1.04	1.00	0.98	0.91	0.82
\$140,000 to \$159,999	1.04	1.00	0.98	0.91	0.82
\$160,000 to \$179,999	1.04	1.00	0.98	0.91	0.82
\$180,000 to \$199,999	1.04	1.00	0.98	0.91	0.83
\$200,000 to \$249,999	1.03	1.00	0.99	0.92	0.83
\$250,000 to \$299,999	1.03	1.00	0.99	0.92	0.83
\$300,000 to \$349,999	1.03	1.00	0.99	0.92	0.84
\$350,000 to \$399,999	1.03	1.00	0.99	0.92	0.84
\$400,000 to \$449,999	1.03	1.00	0.99	0.92	0.84
\$450,000 to \$499,999	1.02	1.00	0.99	0.93	0.85
\$500,000 +	1.02	1.00	0.99	0.93	0.85

**REPUBLIC UNDERWRITERS INSURANCE COMPANY  
ARKANSAS DWELLING FIRE DP-3  
EARTHQUAKE ZONES**

<b>County</b>	<b>Zone</b>	<b>County</b>	<b>Zone</b>
Arkansas	7	Lee	5
Ashley	7	Lincoln	7
Baxter	7	Little River	7
Benton	7	Logan	7
Boone	7	Lonoke	6
Bradley	7	Madison	7
Calhoun	7	Marion	7
Carroll	7	Miller	7
Chicot	7	Mississippi	1
Clark	7	Monroe	5
Clay	3	Montgomery	7
Cleburne	7	Nevada	7
Cleveland	7	Newton	7
Columbia	7	Ouachita	7
Conway	7	Perry	7
Craighead	3	Phillips	5
Crawford	7	Pike	7
Crittenden	2	Poinsett	3
Cross	3	Polk	7
Dallas	7	Pope	7
Desha	7	Prairie	5
Drew	7	Pulaski	7
Faulkner	7	Randolph	6
Franklin	7	Saline	7
Fulton	7	Scott	7
Garland	7	Searcy	7
Grant	7	Sebastian	7
Greene	3	Sevier	7
Hempstead	7	Sharp	6
Hot Spring	7	St. Francis	4
Howard	7	Stone	6
Independence	6	Union	7
Izard	6	Van Buren	7
Jackson	3	Washington	7
Jefferson	7	White	6
Johnson	7	Woodruff	4
LaFayette	7	Yell	7
Lawrence	6		

**REPUBLIC UNDERWRITERS INSURANCE COMPANY  
 ARKANSAS DWELLING FIRE DP-3  
 EARTHQUAKE COVERAGE**

Rates per \$1,000 of coverage.

**5% Deductible Option**

<b>Apply to Coverage A Amount:</b>				<b>Apply to Coverage C Amount:</b>				<b>Apply to increase in Coverage D:</b>				<b>Apply to Building/Non-Building Structure Items:</b>			
<b>EQ</b>				<b>EQ</b>				<b>EQ</b>				<b>EQ</b>			
<b>Zone</b>	<b>Frame</b>	<b>Masonry</b>	<b>Superior</b>	<b>Zone</b>	<b>Frame</b>	<b>Masonry</b>	<b>Superior</b>	<b>Zone</b>	<b>Frame</b>	<b>Masonry</b>	<b>Superior</b>	<b>Zone</b>	<b>Frame</b>	<b>Masonry</b>	<b>Superior</b>
1	\$1.96	\$2.22	\$2.25	1	\$1.27	\$1.44	\$1.46	1	\$1.00	\$1.24	\$1.06	1	\$1.32	\$1.44	\$1.20
2	\$1.96	\$2.22	\$2.25	2	\$1.27	\$1.44	\$1.46	2	\$0.98	\$1.24	\$1.06	2	\$1.20	\$1.44	\$1.20
3	\$1.96	\$2.22	\$2.25	3	\$1.27	\$1.44	\$1.46	3	\$0.86	\$1.24	\$1.06	3	\$1.20	\$1.44	\$1.20
4	\$0.90	\$1.20	\$1.12	4	\$0.58	\$0.78	\$0.73	4	\$0.74	\$1.24	\$1.00	4	\$1.16	\$1.44	\$1.16
5	\$0.90	\$1.20	\$1.12	5	\$0.58	\$0.78	\$0.73	5	\$0.58	\$1.14	\$0.60	5	\$0.84	\$1.18	\$0.72
6	\$0.90	\$1.20	\$1.12	6	\$0.58	\$0.78	\$0.73	6	\$0.26	\$0.64	\$0.46	6	\$0.42	\$0.66	\$0.48
7	\$0.26	\$0.70	\$0.26	7	\$0.17	\$0.46	\$0.17	7	\$0.14	\$0.38	\$0.16	7	\$0.18	\$0.40	\$0.16

**Higher Deductible Table - Apply the following factors to the 5% deductible rates.**

<b>Deductible</b>	<b>Frame</b>	<b>Masonry</b>	<b>Superior</b>
10%	0.86	0.90	0.85
15%	0.69	0.77	0.64
20%	0.56	0.63	0.51
25%	0.43	0.54	0.38

**REPUBLIC UNDERWRITERS INSURANCE COMPANY**  
**ARKANSAS DWELLING FIRE DP-3**  
**LOSS FREE DISCOUNT & EXPERIENCE RATING PLAN FACTORS**

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**Loss Free Discount (New & Renewal Business)**

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Apply the following discount if the insured's risk had no paid claims (over \$250) in the past 3 years. All weather, MP-only, and Identity Theft losses are excluded from consideration.

Insured	
Term	Discount
0-3	5%
4-8	7%
9+	10%

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**Experience Rating Plan (New & Renewal Business)**

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Apply the following rate factors based on the number of paid claims (over \$250) in the past 3 years. Each table below is a separate rating factor used in calculating the base premium.

Liability Losses (excluding MP-only claims) - Surcharge to be applied to Liability Rates Only

Insured					
Term	0	1*	1	2	3+
0-1	1.00	1.30	1.40	2.00	4.00
2-3	1.00	1.10	1.30	2.00	4.00
4+	1.00	1.05	1.20	2.00	4.00

Liability Losses (excluding MP-only claims) - Surcharge to be applied to Fire & EC Rates Only

Insured					
Term	0	1*	1	2	3+
0-1	1.00	1.20	1.20	1.50	2.00
2-3	1.00	1.05	1.15	1.50	2.00
4+	1.00	1.03	1.10	1.50	2.00

All Other Losses (excluding Identity Theft and weather claims)

Insured					
Term	0	1*	1	2	3+
0-1	1.00	1.30	1.30	1.50	1.85
2-3	1.00	1.00	1.25	1.45	1.80
4+	1.00	1.00	1.20	1.35	1.60

\* Except for the loss being considered, there are no other paid losses of any type in the past 3 years.

**REPUBLIC UNDERWRITERS INSURANCE COMPANY  
 ARKANSAS DWELLING FIRE DP-3  
 OTHER FACTORS, CREDITS, AND CHARGES**

**Tier Underwriting Factors**

Apply the following tier factors based on Republic's proprietary underwriting model evaluation.

Tier	Factor
1	0.80
2	0.83
3	0.86
4	0.89
5	0.92
6	0.96
7	1.00
8	1.04
9	1.08
10	1.12
11	1.16
12	1.20
13	1.25
14	1.30
15	1.35

**Protective Device Credits\***

Category	Protective Device	Credit
Fire Alarm	Central Station Reporting Fire Alarm	10%
Fire Alarm	Fire Dept Reporting Fire Alarm	7%
Fire Alarm	Local Fire Alarm	5%
Sprinklers	Automatic Sprinklers - Most Areas	10%
Sprinklers	Automatic Sprinklers - All Areas	15%

Above credits for each category are summed to arrive at the total credit. Only one credit for each category should be applied. Do not apply the Local Alarms credit if a Burglar or Fire Alarm credit is applied for the same type of alarm.

**New Home Discount**

Age of Home	Factor
0	0.90
1	0.91
2	0.92
3	0.93
4	0.94
5	0.95
6	0.96
7	0.97
8	0.98
9	0.99
10	1.00

\*Apply to Fire premium only.

**REPUBLIC UNDERWRITERS INSURANCE COMPANY  
ARKANSAS DWELLING FIRE DP-3  
OTHER FACTORS, CREDITS, AND CHARGES**

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**Mature Homeowner Discount**

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Age of Named Insured	Factor
Less than 50	1.00
50-54	0.98
55-59	0.95
60-64	0.93
65 and older	0.90

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**Superior Construction Credits**

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Non-Combustible*	50%
Fire-Resistive & Masonry Non-Combustible	50%

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**Miscellaneous Credits**

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Metal Roof Credit**	5%
Hail Resistive Roof Credit - Class IV**	15%
Companion Credit (Owner Occupied Dwellings Only)	10%

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**Number of Families\***

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Two Families	1.20
Three or Four Families	1.50

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**Miscellaneous Surcharges**

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Tenant Factor	1.11
Seasonal or Secondary Factors*	1.20
Townhouse/Rowhouse*	1.20
Wood Roof Factor**	1.40

\*Apply to Fire premium only.

\*\* Apply to EC premium only.

**REPUBLIC UNDERWRITERS INSURANCE COMPANY  
ARKANSAS DWELLING FIRE DP-3  
OPTIONAL ENDORSEMENT PRICING**

<b>Minimum Premium</b>		\$200
		<b><u>Rate</u></b>
<b><u>Coverage B Other structures - Increased Limit - Rate Per \$1,000</u></b>		
Fire PPC 1-6		\$2.00
Fire PPC 7		\$2.50
Fire PPC 8		\$3.00
Fire PPC 9		\$3.50
Fire PPC 10		\$4.00
EC		\$2.00
<b><u>Identity Recovery Coverage</u></b>	<b>RD 150 03 05</b>	\$28
<b><u>Loss Assessment Property Coverage - Rate per \$1000</u></b>		
Fire	<b>DP 04 63</b>	\$0.50
EC		\$0.50
<b><u>Water Back Up and Sump Discharge or Overflow</u></b>	<b>RD 04 95</b>	\$30
<b><u>Wind/Hail Antennas, Awnings, Signs - Rate per \$1,000</u></b>	<b>DP 04 19</b>	\$40
<b><u>Additional Insured</u></b>	<b>DP 04 41</b>	Included
<b><u>Additional Insured</u></b>	<b>DL 24 10</b>	Included
<b><u>Broad Theft Coverage</u></b>		
On-Premises Rate per \$1,000 (Owner-Occupied Dwelling)	<b>DP 04 72</b>	\$30
Off-Premises Rate per \$1,000 (Owner-Occupied Dwelling)		\$12
Limit for Off-premises must be smaller or equal to On-premises coverage		
<b><u>Burglar Alarm Credits for Broad Theft Coverage (DP 04 72)</u></b>		
Central Station Reporting Burglar Alarm	<b>DP 04 70</b>	<b><u>Factor</u></b> 0.95
Police Station Reporting Burglar Alarm		0.97
Local Burglar Alarm		0.98
<b><u>Deductible Factors for Broad Theft Coverage (DP 04 72)</u></b>		
\$250	<b>DP 04 72</b>	<b><u>Factor</u></b> 1.05
\$500		Included
\$1,000		0.85
\$2,500		0.70
\$5,000		0.60
<b><u>Owned Motorized Golf Cart Physical Loss Coverage</u></b>		
Without collision coverage (per \$500 of coverage) - \$500 deductible applies	<b>DP 05 28</b>	<b><u>Rate</u></b> \$12
With collision coverage (per \$500 of coverage) - \$500 deductible applies		\$21
<b><u>Ordinance or Law Coverage - Increased Limits</u></b>		
15% increase in amount of coverage, 25% total coverage	<b>DP 04 71</b>	<b><u>Factor</u></b> 1.10

REPUBLIC UNDERWRITERS INSURANCE COMPANY  
ARKANSAS DWELLING FIRE DP-3  
OPTIONAL ENDORSEMENT PRICING

<b><u>Personal Injury</u></b>	<b>DL 24 82</b>	<b><u>Rate</u></b> \$16
<b><u>Additional Residence Rented to Others - Base Premium by Number of Families</u></b>	<b>DL 24 04</b>	
1 Family		\$10
2 Family		\$16
3 Family		\$27
4 Family		\$29
<b><u>Additional Residence Rented to Others - Increased Limits Factors</u></b>	<b>DL 24 04</b>	<b><u>Factor</u></b>
\$50,000		0.80
\$100,000		Included
\$200,000		1.14
\$300,000		1.26
\$500,000		1.40
<b><u>Additional Residence Rented to Others - Medical Payments to Others Increased Limits</u></b>	<b>DL 24 04</b>	<b><u>Rate</u></b>
\$1,000		Included
\$2,000		\$1
\$3,000		\$2
\$4,000		\$3
\$5,000		\$4
<b><u>Personal Injury - Increased Limits Factors</u></b>	<b>DL 24 82</b>	<b><u>Factor</u></b>
\$50,000		0.80
\$100,000		Included
\$200,000		1.14
\$300,000		1.26
\$500,000		1.40
<b><u>Watercraft</u></b>	<b>DL 24 06</b>	<b><u>Rate</u></b>
<b>Outboard, Inboard, or Inboard-Outdrive Engines/Motors - Base Premium:</b>		
Up to 50 Horsepower, Up to 15 feet long		\$36
51-100 Horsepower, Up to 15 feet long		\$61
101-150 Horsepower, Up to 15 feet long		\$86
151-200 Horsepower, Up to 15 feet long		Refer
Over 200 Horsepower, Up to 15 feet long		Refer
Up to 50 Horsepower, 16-26 feet long		\$56
51-100 Horsepower, 16-26 feet long		\$81
101-150 Horsepower, 16-26 feet long		\$106
151-200 Horsepower, 16-26 feet long		\$131
Over 200 Horsepower, 16-26 feet long		Refer
Sailboats With or Without Auxiliary Power		
26-40 feet		\$36
Over 40 feet		Refer
<b><u>Outboard, Inboard, or Inboard-Outdrive Engines/Motors - Increased Limit Factors:</u></b>	<b>DL 24 06</b>	<b><u>Factor</u></b>
\$50,000		0.80
\$100,000		Included
\$200,000		1.14
\$300,000		1.26
\$500,000		1.40

**REPUBLIC UNDERWRITERS INSURANCE COMPANY  
 ARKANSAS DWELLING FIRE DP-3  
 OPTIONAL ENDORSEMENT PRICING**

**Outboard, Inboard, or Inboard-Outdrive Engines/Motors - Increase in**

<b><u>Medical Payment:</u></b>	<b>DL 24 06</b>	<b>\$2,000</b>	<b>\$3,000</b>	<b>\$4,000</b>
Up to 50 Horsepower, Up to 15 feet long		\$3	\$6	\$9
51-100 Horsepower, Up to 15 feet long		\$4	\$8	\$12
101-150 Horsepower, Up to 15 feet long		\$6	\$12	\$18
151-200 Horsepower, Up to 15 feet long		Refer	Refer	Refer
Over 200 Horsepower, Up to 15 feet long		Refer	Refer	Refer
Up to 50 Horsepower, 16-26 feet long		\$4	\$8	\$12
51-100 Horsepower, 16-26 feet long		\$6	\$12	\$18
101-150 Horsepower, 16-26 feet long		\$8	\$16	\$24
151-200 Horsepower, 16-26 feet long		\$12	\$24	\$36
Over 200 Horsepower, 16-26 feet long		Refer	Refer	Refer
Sailboats With or Without Auxiliary Power				
26-40 feet		\$3	\$6	\$9
Over 40 feet		Refer	Refer	Refer





**\$5,000**

\$11

\$14

\$21

Refer

Refer

\$14

\$21

\$28

\$42

Refer

\$11

Refer

**REPUBLIC UNDERWRITERS INSURANCE COMPANY  
 ARKANSAS DWELLING FIRE DP-3  
 OPTIONAL ENDORSEMENT PRICING**

<b><u>Personal Liability</u></b>	<b>DL 24 01</b>	<b><u>Rate</u></b>
Personal Liability or Premises Liability - Tenant Occupied Surcharge		\$25  1.20
<b><u>Personal Liability - Number of Families Surcharge</u></b>	<b>DL 24 01</b>	<b><u>Factor</u></b>
1 Family		Included
2 Family		1.10
3 Family		1.50
4 Family		1.50
<b><u>Personal Liability - Increased Limits Factors</u></b>	<b>DL 24 01</b>	<b><u>Factor</u></b>
\$50,000		0.80
\$100,000		Included
\$200,000		1.14
\$300,000		1.26
\$500,000		1.40
<b><u>Personal Liability - Medical Payments to Others</u></b>	<b>DL 24 01</b>	<b><u>Rate</u></b>
\$1,000		Included
\$2,000		\$3
\$3,000		\$5
\$4,000		\$7
\$5,000		\$8

HOMEOWNERS ABSTRACT

INSTRUCTIONS: All questions must be answered. If the answer is "none" or "not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent homeowners rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name \_\_\_\_\_ Republic Underwriters Insurance Company \_\_\_\_\_

NAIC No. \_\_\_\_\_ 24538 \_\_\_\_\_ Group No. \_\_\_\_\_ 3489 \_\_\_\_\_

1. If you have had an insurance to value campaign during the experience filing period, describe the campaign and estimate its impact. \_\_\_\_\_ n/a \_\_\_\_\_

2. If you use a cost estimator (or some similar method) in order to make sure that dwellings (or contents) are insured at their value, state when this program was started in Arkansas and estimate its impact. \_\_\_\_\_ n/a \_\_\_\_\_

3. If you require a minimum relationship between the amount of insurance to be written and the replacement value of the dwelling (contents) in order to purchase insurance, describe the procedures that are used. \_\_\_\_\_ n/a \_\_\_\_\_

4. If you use an Inflation Guard form or similar type of coverage, describe the coverage(s) and estimate the impact. \_\_\_\_\_ n/a \_\_\_\_\_

5. Specify the percentage given for credit or discounts for the following:

- a. Fire Extinguisher \_\_\_\_\_ %
- b. Burglar Alarm \_\_\_\_\_ 5 \_\_\_\_\_ %
- c. Smoke Alarm \_\_\_\_\_ %
- d. Insured who has both homeowners and auto with your company \_\_\_\_\_ 10 \_\_\_\_\_ %
- e. Deadbolt Locks \_\_\_\_\_ %
- f. Window or Door Locks \_\_\_\_\_ %
- g. Other (specify) \_\_\_\_\_ %
- \_\_\_\_\_ %
- \_\_\_\_\_ %

6. Are there any areas in the State of Arkansas in which your company will not write homeowners insurance? No If so, state the areas and explain reason for not writing. \_\_\_\_\_

7. Specify the form(s) utilized in writing homeowner insurance. Indicate the Arkansas premium volume for each form.	
Form	Premium Volume
_____ DP-3 _____	_____ None _____
_____	_____
_____	_____

8. Do you write homeowner risks which have aluminum, steel or vinyl siding? \_\_\_\_\_ Aluminum \_\_\_\_\_

9. If there is a surcharge on risks with wood heat? \_\_\_\_\_ n/a \_\_\_\_\_  
If yes, state surcharge \_\_\_\_\_  
Does the surcharge apply to conventional fire places? \_\_\_\_\_ n/a \_\_\_\_\_  
If yes, state surcharge \_\_\_\_\_

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

\_\_\_\_\_  
Signature  
Senior Products Filing Specialist  
\_\_\_\_\_  
Title  
972-788-6617  
\_\_\_\_\_  
Telephone Number

## NAIC LOSS COST DATA ENTRY DOCUMENT

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. <b>Republic Underwriters Insurance Company</b>	B.	<b>24538</b>

	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. <b>01.0 Property</b>	B.	<b>1.0002 Personal Property</b>

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
n/a							
n/a							
n/a							
n/a							
n/a							
n/a							
TOTAL OVERALL EFFECT							

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
<b>2007</b>	n/a	n/a	n/a	n/a	n/a	n/a	<b>39.8%</b>
<b>2006</b>	n/a	n/a	n/a	n/a	n/a	n/a	<b>38.0%</b>
<b>2005</b>	n/a	n/a	n/a	n/a	n/a	n/a	<b>65.3%</b>
<b>2004</b>	n/a	n/a	n/a	n/a	n/a	n/a	<b>36.3%</b>
<b>2003</b>	n/a	n/a	n/a	n/a	n/a	n/a	<b>43.5%</b>

7.

Expense Constants	Selected Provisions
A. Total Production Expense	<b>22.6%</b>
B. General Expense	<b>7.0%</b>
C. Taxes, License & Fees	<b>2.1%</b>
D. Underwriting Profit & Contingencies	<b>7.4%</b>
E. Other (explain)	
F. TOTAL	<b>39.1%</b>

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

NAIC Number: 24538  
 Company Name: Republic Underwriters Insurance Company  
 Contact Person: Bill Bradford  
 Telephone No.: 972-788-6617  
 Email Address: bill.bradford@republicgroup.com  
 Effective Date: 8/1/2008

**Homeowners Premium Comparison Survey Form  
 FORM HP3S - 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 cdr disk

**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	Frame
3	\$80,000																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

**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	Frame
3	\$5,000																		
	\$15,000																		
	\$25,000																		
6	\$5,000																		
	\$15,000																		
	\$25,000																		
9	\$5,000																		
	\$15,000																		
	\$25,000																		

**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	Frame
3	\$80,000	\$323	\$369	\$358	\$405	\$323	\$369	\$435	\$486	\$435	\$486	\$358	\$405	\$323	\$369	\$323	\$369	\$314	\$359
	\$120,000	\$434	\$496	\$482	\$545	\$434	\$496	\$586	\$654	\$586	\$654	\$482	\$545	\$434	\$496	\$434	\$496	\$423	\$483
	\$160,000	\$546	\$624	\$605	\$685	\$546	\$624	\$736	\$823	\$736	\$823	\$605	\$685	\$546	\$624	\$546	\$624	\$531	\$607
6	\$80,000	\$353	\$413	\$388	\$450	\$353	\$413	\$469	\$535	\$469	\$535	\$388	\$450	\$353	\$413	\$353	\$413	\$343	\$402
	\$120,000	\$475	\$555	\$523	\$605	\$475	\$555	\$630	\$720	\$630	\$720	\$523	\$605	\$475	\$555	\$475	\$555	\$462	\$540
	\$160,000	\$597	\$698	\$657	\$760	\$597	\$698	\$792	\$905	\$792	\$905	\$657	\$760	\$597	\$698	\$597	\$698	\$580	\$679
9	\$80,000	\$677	\$829	\$720	\$875	\$677	\$829	\$830	\$998	\$830	\$998	\$720	\$875	\$677	\$829	\$677	\$829	\$660	\$808
	\$120,000	\$911	\$1,115	\$969	\$1,178	\$911	\$1,115	\$1,116	\$1,343	\$1,116	\$1,343	\$969	\$1,178	\$911	\$1,115	\$911	\$1,115	\$888	\$1,088
	\$160,000	\$1,145	\$1,401	\$1,217	\$1,480	\$1,145	\$1,401	\$1,403	\$1,688	\$1,403	\$1,688	\$1,217	\$1,480	\$1,145	\$1,401	\$1,145	\$1,401	\$1,116	\$1,367

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

**HO3 and HO4 only**

Fire Extinguisher	<input type="text"/>	%	Deadbolt Lock	<input type="text"/>	%
Burglar Alarm	<input type="text"/>	%	Window Locks	<input type="text"/>	%
Smoke Alarm	<input type="text"/>	%	\$1,000 Deductible	<input type="text"/>	%
			Other (specify)	<input type="text"/>	%

**EARTHQUAKE INSURANCE**

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?	<input type="text"/>	Yes	(yes or no)
WHAT IS YOUR PERCENTAGE DEDUCTIBLE?	<input type="text"/>	5	%
Zone	Brick	Frame	
WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Highest Risk	\$ 2.22	\$ 1.96

**REPUBLIC GROUP**  
**PERSONAL PROPERTY**  
**DATA FROM TEXAS HOMEOWNERS**  
**YEARS 2000 - 2008**

	<b>Policies with at least one liability claim</b>	<b>Policies without a liability claim</b>
Number of exposures (2000 - 2008)	1,441	292,524
Number of all non-liability claims (excluding glass)	221	26,366
Number of non-liability, non-weather claims (excluding glass claims)	109	10,559
Frequency of all non-liability claims (per 1,000 exposures)	153.34	90.13
Frequency of non-liability, non-weather claims (per 1,000 exposures)	75.63	36.10

Please note that homeowners data was used for credibility purposes. Similar results expected for dwelling fire

*SERFF Tracking Number:* TRGR-125640254      *State:* Arkansas  
*Filing Company:* Republic Underwriters Insurance Company      *State Tracking Number:* #7791933 \$100  
*Company Tracking Number:* 08-109  
*TOI:* 01.0 Property      *Sub-TOI:* 01.0002 Personal Property (Fire and Allied Lines)  
  
*Product Name:* Standard Dwelling  
*Project Name/Number:* Initial Filing of Rates and Rules/08-109

## Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

<b>Original Date:</b>	<b>Schedule</b>	<b>Document Name</b>	<b>Replaced Date</b>	<b>Attach Document</b>
No original date	Rate and Rule	Complete manual	05/08/2008	DP-3.pdf

**ARKANSAS DWELLING POLICY  
PROGRAM MANUAL**

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**PART I****COVERAGE AND DEFINITION TYPE RULES****RULE 100. INTRODUCTION****A. About the Dwelling Manual**

The Dwelling Policy Program provides property and related coverages using the forms and endorsements referred to in this Manual. The rates, rules, forms and endorsements of the company shall apply in all cases not provided for in this Manual. This program does not apply to Farm Property. Refer to the company for its method of insuring farm property.

**B. Manual Structure****1. Contents**

The Dwelling Policy Program Manual contains the rules, classifications and rating provisions for the issuance of the Dwelling Policy. The Manual is divided into two sections, Arkansas general rules and company rules and rates. The Arkansas general rules section contains rules common to most states and those departures, additions, etc. to these rules, unique to Arkansas. Departures, additions, etc., that are unique to this company or group of companies or state exceptions that do not fall into the categories of the General Rules are contained in the company rules and rates section.

**2. General Rules**

These rules are grouped into the following categories:

- a. Part I - Coverage And Definition Type Rules,
- b. Part II - Servicing Type Rules,
- c. Part III - Base Premium Computation Rules,
- d. Part IV – Additional Base Premium Computation Rules, and
- e. Part V - Additional Coverages and Increased Limits Rules.

**3. Company Rules and Rates**

These rules are grouped into the following categories:

- a. Exceptions and Additional Rules,
- b. Special State Requirements,
- c. Territory Definitions, and
- d. Key Premium/Key Factor Tables.

**RULE 101. FORMS, COVERAGES, MINIMUM LIMITS OF LIABILITY****A. Forms**

The Arkansas Dwelling Policy Program makes available the following policy form: Dwelling Property 3 Special Form **DP 00 03**.

**B. Coverages**

Form **DP 00 03** provides the following coverages. These coverages are written as separate items in the policy:

1. Coverage **A** - Dwelling
2. Coverage **B** - Other Structures
3. Coverage **C** - Personal Property
4. Coverage **D** - Fair Rental Value
5. Coverage **E** - Additional Living Expense

**C. Minimum Limits Of Liability**

The following coverages are subject to a minimum limit of liability:

Coverages	Minimum Limit
Coverage <b>A</b> - Dwelling	\$15,000
Coverage <b>C</b> – Personal Property	\$4,000 without Coverage <b>A</b>

**Table 101.C. Minimum Limits Of Liability**

**RULE 102. PERILS INSURED AGAINST**

The following is a general description of the coverages provided by the individual Dwelling Policy Forms. The policy should be consulted for exact contract conditions.

**Perils Insured Against**

Perils	DP 00 03 Special Form
Fire or Lightning, Internal Explosion	Yes
Extended Coverage meaning Windstorm or Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles, Smoke, Volcanic Eruption	Yes
Vandalism or Malicious Mischief	Yes
Damage by Burglars, Falling objects, Weight of ice, snow or sleet, Accidental discharge of water or steam, Sudden cracking of a steam or hot water heating system, Freezing, Sudden damage from artificial electric currents	Yes
Additional risks with certain exceptions (Special Coverage)	Yes, Coverages <b>A</b> and <b>B</b>

**Table 102. Perils Insured Against****RULE 103. ELIGIBILITY**

A Dwelling Policy may be issued to provide insurance under:

**A. Coverage A - on a dwelling building:**

1. Used solely for residential purposes except that certain incidental occupancies or up to 5 roomers or boarders are permitted;
2. Containing not more than four apartments; or
3. Which may be in a townhouse or rowhouse structure.

**B. Coverage A - on a mobile or trailer home:**

This option is not available in the Arkansas Dwelling Program

**C. Coverage B:**

1. At the same location as the dwelling eligible for insurance under Coverage **A**;
2. Not used for business purposes except when rented for use as a private garage;
3. At a separate location when used in connection with the insured location but not for business purposes.

**D. Coverage C in:**

1. A dwelling eligible under Coverage **A**; or
2. A dwelling with rental apartments including furnishings, equipment and appliances in halls or utility rooms; or
3. Any apartment, cooperative or condominium unit used as private living quarters of the insured or rented to others.

**E. Coverage D for the loss of the fair rental value of:**

1. A building eligible for insurance under Coverage **A** or **B**; or
2. Private living quarters eligible under Coverage **C**.

**F. Coverage E for the additional living expenses incurred to maintain the insured's household.****RULE 104. PROTECTION CLASSIFICATION INFORMATION**

The Protection Class listings in the Community Mitigation Classification Manual apply to risks insured under Dwelling Program policies.

**A. The protection class indicated applies in a municipality or classified area where a single class of fire protection is available throughout (8, 7, 6, etc.).****B. For jurisdictions listed with multiple classification numbers (e.g. 6/9), known as a "split classification", the classification number applicable to individual properties is determined as follows:**

1. Split classification shown as "X/9 or "X/8B" (e.g. 6/9 or 6/8B):
  - a. For properties located five road miles or less from a responding fire station of a designated recognized fire department indicated in the listing for the jurisdiction, and within 1,000 feet of a fire hydrant, the first listed classification number applies (e.g. 6/9, use Class 6).
  - b. For properties located five road miles or less from a responding fire station of a designated recognized fire department indicated in the listing for the jurisdiction, and with a fire hydrant more than 1,000 feet, Class 9 or Class 8B applies.
  - c. For properties not qualifying for **1.a** or **1.b**, Class 10 applies.

**RULE 104. PROTECTION CLASSIFICATION INFORMATION, (cont.)**

2. Split classifications displayed as "X/10" where no hydrants are installed (e.g. 9/10); or where hydrant distance does not apply due to an alternate creditable water supply (e.g. 7/10):
  - a. For properties located within five road miles or less (unless otherwise indicated in the footnote) from a responding fire station of a designated recognized fire department indicated in the listing for the jurisdiction, the first listed classification applies (e.g. 7/10, use Class 7).
  - b. For properties not qualifying for 2.a above, Class 10 applies.
- C. Subscription-type fire departments are identified by a footnote in the Community Mitigation Classification Manual. Class 10 applies to properties which are not subscribers or which are located over 5 road miles from the nearest recognized fire station of the listed fire department.
- D. All other properties are Class 10.

**RULE 105. SEASONAL DWELLING DEFINITION**

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

**RULE 106. CONSTRUCTION DEFINITIONS****A. Frame**

Exterior wall of wood or other combustible construction, including wood iron-clad, stucco on wood or plaster on combustible supports or aluminum or plastic siding over frame.

**B. Masonry Veneer**

Exterior walls of combustible construction veneered with brick or stone.

**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).

**D. Superior Construction****1. Non-Combustible**

Exterior walls and floors and roof constructed of, and supported by metal, asbestos, gypsum, or other noncombustible materials.

**2. Masonry Non-Combustible**

Exterior walls constructed of masonry materials (as described in Paragraph C.) 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.

**E. 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 as masonry.

**RULE 107. SINGLE AND SEPARATE BUILDINGS DEFINITION****A. Single Building**

All buildings or sections of buildings which are accessible through unprotected openings shall be considered as a single building.

**B. Separate Building**

1. Buildings which are separated by space shall be considered separate buildings.
2. Buildings or sections of buildings which are separated by:
  - a. A 6 inch reinforced concrete or an 8 inch masonry party wall; or
  - b. A documented minimum two hour non-combustible wall which has been laboratory tested for independent structural integrity under fire conditions; which pierces or rises to the underside of the roof and which pierces or extends to the inner-side of the exterior wall shall be considered separate buildings. Accessibility between buildings with independent walls or through masonry party walls described above shall be protected by at least a Class A Fire Door installed in a masonry wall section.

**RULE 108. - 150. RESERVED FOR FUTURE USE**

**RULE 151. ADDITIONAL INSURED**

- A.** A dwelling policy may be issued:
- 1.** 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 may be covered using Additional Insured Endorsement - **DP 04 41**; or
  - 2.** 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 may be covered using Additional Insured Endorsement DP 04 41; or
  - 3.** When two or more apartment units in a 2, 3 or 4 family dwelling are occupied by co-owners, each occupying distinct living quarters with separate entrances. Given these circumstances, a Dwelling 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. Use Additional Insured Endorsement **DP 04 41**.
- B.** It is permissible to extend the Dwelling Policy, without additional premium charge, to cover the interest of a non-occupant joint owner in the building. Use Additional Insured Endorsement **DP 04 41**.
- C.** In addition to the mortgagee(s) shown in the Declarations or elsewhere in the policy, other persons or organizations may have an insurable interest in the residence premises. It is permissible to extend the Dwelling Policy, without additional premium charge, to cover these interests. Use Additional Insured Endorsement **DP 04 41**.

**RULE 152. - 200. RESERVED FOR FUTURE USE**

**PART II****SERVICING TYPE RULES****RULE 201. POLICY PERIOD**

The policy may be written for a period of one year and may be extended for successive policy periods based upon the forms, premiums and endorsements then in effect for the company.

For maintaining common anniversary dates, a policy may be written for a period less than one year on a pro rata basis.

**RULE 202. CHANGES OR CANCELLATIONS**

If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a pro rata basis, subject to the minimum premium.

**RULE 203. MANUAL PREMIUM REVISION**

A manual premium revision shall be made in accordance with the following procedures:

- A. The effective date of such revision shall be as announced.
- B. The revision shall apply to any policy or endorsement in the manner outlined in the announcement of the revision.
- C. Unless otherwise provided at the time of the announcement of the premium revision, the revision shall not affect in-force policy forms, endorsements or premiums, until the policy is renewed.

**RULE 204. MULTIPLE LOCATIONS**

A policy may be issued to provide insurance at more than one described location in the same state provided:

- A. The same form and deductible applies at each location; and
- B. A separate policy declarations page is completed for each location.

**RULE 205. MULTIPLE POLICIES**

This option is not available in the Arkansas Dwelling Program.

**RULE 206. MINIMUM PREMIUM**

- A. For prepaid policies a minimum **annual** premium shall be charged for each policy.
- B. When policies are written under a premium payment plan, no payment shall be less than the minimum premium for each annual period.
- C. The minimum premium may include all chargeable endorsements or coverages for Fire or Fire and Allied Lines if written at inception of the policy.
- D. The minimum annual premium shall **not** include charges for Theft or Earthquake Coverage, except when Earthquake is the only peril covered under the policy.
- E. The minimum premium is \$200.

**RULE 207. TRANSFER OR ASSIGNMENT**

Subject to the consent of the company, all rules of this Manual and any necessary adjustments of premium, a policy may be endorsed to effect:

- A. Transfer to another location within the same state; or
- B. Assignment from one insured to another in the event of transfer of title of the dwelling.

**RULE 208. WAIVER OF PREMIUM**

This option is not available in the Arkansas Dwelling Program. When a policy is endorsed after the inception date, the full amount of the additional or return premium is to be used.

**RULE 209. WHOLE DOLLAR PREMIUM RULE**

Each premium shown on the policy and endorsements shall be rounded to the nearest whole dollar. A premium of fifty cents (\$.50) or more shall be rounded to the next higher whole dollar. In the event of cancellation by the company, the return premium may be carried to the next higher whole dollar.

**RULE 210. REFER TO COMPANY**

Whenever a risk is rated on a refer to company basis each company is responsible for complying with regulatory or statutory rate filing requirements.

**RULE 211. - 300. RESERVED FOR FUTURE USE**

**PART III****BASE PREMIUM COMPUTATION RULES****RULE 301. BASE PREMIUM COMPUTATION**

To compute the Base Premium, use the Key Premiums and Key Factors that are displayed in Rule **301**. Refer to state company rates.

**A. Fire for Coverage A - Dwelling/Coverage; C - Personal Property**

1. From the Key Premium Table in this Manual, select the Key Premium for the classifications or coverages that apply to the risk.
2. From the Classification Tables in this Manual, select the Protection - Construction Classification Factors, the Occupancy Factors, the Seasonal-Secondary Factors, and the Number of Family Factors that apply.
3. Multiply the Key Premium. by the Protection - Construction Classification Factor and round to the nearest whole dollar.
4. Multiply the result of Paragraph **3**. by the Occupancy Factor and round to the nearest whole dollar.
5. Multiply the result of Paragraph **4**. by the Seasonal-Secondary Factor and round to the nearest whole dollar.
6. Multiply the result of Paragraph **5**. by the Number of Family Factor and round to the nearest whole dollar.
7. From the Key Factor Table in this Manual, select the Key Factor for the desired limit of liability. If the limit of liability is not shown in the tables, interpolate as illustrated in Paragraph **C**. of this rule.
8. Multiply the premium from Paragraph **6**. by the Key Factor and round to the nearest whole dollar.
9. Ordinance or Law Factor
  - a. Coverage **A** - Multiply the premium in Paragraph **9**. by the Ordinance or Law Factor from Table **303.B.3.a.(1)**. and round to the nearest whole dollar.
  - b. Coverage **C** – Use a factor of 1.00.
10. Multiply the premium in Paragraph **9**. by the Superior Construction Factor from **Table 401.C.** and round to the nearest whole dollar.
11. Multiply the premium in Paragraph **10**. by the Rowhouse Factor from **Table 405.B.** and round to the nearest whole dollar.
12. Multiply the premium in Paragraph **11**. by the new home discount factor in Rule **A5.B.2.** and round to the nearest whole dollar.
13. Multiply the premium in Paragraph **12**. by the Tier Factor from Rule **A6.** and round to the nearest whole dollar.
14. Multiply the Premium in Paragraph **13**. by the Liability Loss Experience Factor from Rule **A7.E.2.b.** and round to the nearest whole dollar.
15. Multiply the Premium in Paragraph **14**. by the All Other Loss Experience Factor from Rule **A7.E.2.c.** and round to the nearest whole dollar
16. Multiply the premium in Paragraph **15**. by the deductible factor from Rule **406.B.1** to arrive at the Base Premium.

**B. Special Form (DP 00 03) For Coverage A - Dwelling/Coverage; C - Personal Property**

1. From the Key Premium Table in this Manual, select the Key Premium for the classifications or coverages that apply to the risk.
2. From the Classification Tables in this Manual, select the Occupancy Factors that apply.
3. Multiply the result of Paragraph **1**. by the Occupancy Factor and round to the nearest whole dollar.
4. From the Key Factor Table in this Manual, select the Key Factor for the desired limit of liability. If the limit of liability is not shown in the tables, interpolate as illustrated in Paragraph **C**. of this rule.
5. Multiply the premium from Paragraph **3**. by the Key Factor and round to the nearest whole dollar.
6. Ordinance or Law Factor
  - a. Coverage **A** - Multiply the premium in Paragraph **5**. by the Ordinance or Law Factor from Table **303.B.3.a.(1)**. and round to the nearest whole dollar.
  - b. Coverage **C** – Use a factor of 1.00.
7. Multiply the premium in Paragraph **6**. by the Superior Construction Factor from **Table 401.C.** and round to the nearest whole dollar.
8. Multiply the premium in Paragraph **7**. by the new home discount factor in Rule **A5.B.2.** and round to the nearest whole dollar.
9. Multiply the premium in Paragraph **8**. by the Tier Factor from Rule **A6.** and round to the nearest whole dollar.
10. Multiply the Premium in Paragraph **9**. by the Liability Loss Experience Factor from Rule **A7.E.2.b.** and round to the nearest whole dollar.
11. Multiply the Premium in Paragraph **10**. by the All Other Loss Experience Factor from Rule **A7.E.2.c.** and round to the nearest whole dollar
12. Multiply the premium in Paragraph **11**. by the deductible factor from Rule **406.** to arrive at the Base Premium.

**RULE 301. BASE PREMIUM COMPUTATION, (cont.)****C. Interpolation Example**

1. When the desired limit of liability is **less** than the highest limit shown, interpolate the Key Factors using the nearest limit above and below the desired limit, for example:
  - a. \$25,500 desired limit; the nearest limits are \$25,000 and \$26,000.
  - b. For \$25,000 the Key Factor is 1.082; for \$26,000 the Key Factor is 1.098. Figure the difference between the two Key Factors and divide by 10. This provides a factor per \$100.
 
$$\begin{array}{r} 1.098 \\ -1.082 \\ \hline .016/10 = .0016 \end{array}$$
  - c. Multiply the factor per \$100 times five, and add 1.082: the Key Factor for \$25,000:
 
$$\begin{array}{r} .0016 \\ \times 5 \\ \hline .0080 + 1.082 = 1.090 \end{array}$$
  - d. The result, 1.090, is the Key Factor for this example.
2. The factors shown in the interpolation example are for illustration only and are not necessarily the factors shown in the Key Factor Table of this Manual.

**RULE 302. VANDALISM AND MALICIOUS MISCHIEF**

This coverage is included in form **DP 00 03**.

**RULE 303. ORDINANCE OR LAW COVERAGE****A. Applicability**

A limited amount of coverage is automatically included at each Described Location to pay for the increased costs necessary to comply with the enforcement of an ordinance or law. This amount is equal to 10% of the limit of liability that applies to:

1. Coverage **A** or Unit-Owner Building Items if the insured is an owner of a Described Location; or
2. Coverage **B** if the insured is an owner of a Described Location which is not insured for Coverage **A** or Unit-Owner Building Items; or
3. Improvements, Alterations and Additions if the insured is a tenant of a Described Location.

This amount may be increased by endorsement. See Paragraph **B**. for rating instructions.

**B. New or Increased Coverage****1. Ordinance or Law Coverage**

The policy may be endorsed to increase basic Ordinance or Law Coverage to accommodate the increased costs known or estimated by the insured for material and labor to repair or replace the damaged property and to demolish the undamaged portion of damaged property and clear the site of resulting debris according to the ordinance or law.

**2. Endorsement**

Use Ordinance or Law - Increased Amount of Coverage Endorsement **DP 04 71**.

**3. Premium Determination****a. Described Location Including Coverage A**

Refer to Rule **301**. and use the appropriate factor selected from the following table:

Percentage Of Coverage A		
Increase in Amount	Total Amount	Factors
0%	10%	1.00
15%	25%	1.10

**Table 303.B.3.a. Factors**

**RULE 303. ORDINANCE OR LAW COVERAGE, (cont.)****b. Described Location Not Including Coverage A, but Including Coverage B - Specific Structures, Unit-Owner Building Items, and/or Improvements, Alterations and Additions**

This option is not available in the Arkansas Dwelling Program.

**RULE 304. RESERVED FOR FUTURE USE****RULE 305. LOSS SETTLEMENT OPTIONS**

This option is not available in the Arkansas Dwelling Program.

RULE 306. - 400. RESERVED FOR FUTURE USE

**PART IV****ADDITIONAL BASE PREMIUM COMPUTATION RULES****RULE 401. SUPERIOR CONSTRUCTION****A. Introduction**

Refer to the Construction Definition rule in this Manual for details.

**B. Extended Coverage Rating Classification**

For Extended Coverage rating purposes a dwelling classified as:

1. Fire Resistive is considered Wind Resistive.
2. Masonry Non-Combustible is considered Semi-Wind Resistive.

**C. Premium Computation**

In Rule 301., use the appropriate factor selected from the following table:

Classifications	Fire	Special Form
Fire Resistive & Masonry Non-Combustible	.50	.50
Non-Combustible	.50	1.00
All other Constructions	1.00	1.00

**Table 401.C. Superior Construction Factors****RULE 402. COVERAGE C - PERSONAL PROPERTY IN BUILDINGS SUBJECT TO COMMERCIAL CLASS RATES OR SPECIFIC RATES; RULE 403. DWELLING UNDER CONSTRUCTION; and RULE 404. MOBILE OR TRAILER HOMES**

These options are not available in the Arkansas Dwelling Program.

**RULE 405. TOWNHOUSE OR ROWHOUSE****A. Individual Family Units**

Determine the total number of individual family units within a Fire Division. For example, a two family dwelling attached to a one family dwelling is considered **three** individual family units within a Fire Division if both dwellings are not separated by a fire wall. Four attached two family dwellings are considered **eight** individual family units within a Fire Division if they are not separated by fire walls. A policy may be issued for:

1. Coverage **A** when the dwelling contains one, two, three or four individual family units within a Fire Division.
2. Coverage **C** in a dwelling with one or more individual family units within a Fire Division.

**B. Premium Computation**

The premium for an eligible 1, 2, 3 or 4 family dwelling in a town or row house structure is computed in Rule 301. by using the appropriate factor selected from the following table:

**Townhouse and Row House Factors**

Total No. Of Individual Family Units Within The Fire Division	Protection Class	
	1-8	9 & Over
<b>1 Or 2 Family Dwelling</b>		
1 & 2	1.00	1.00
3 & 4	1.20	1.20
5 & Over	not available	not available
<b>3 Or 4 Family Dwelling</b>		
This option is not available in the Arkansas Dwelling Program.		

**Table 405.B. Townhouse or Rowhouse****RULE 406. DEDUCTIBLES**

All policies are subject to a deductible that applies to loss from all perils except Earthquake. A separate deductible type applies to Earthquake Coverage as described in Rule 509. If Theft Coverage is selected, the deductible amount will be identical to the deductible amount that applies to Fire and Allied Lines perils. Refer to the Earthquake and Theft Coverage rules for the applicable deductible provision and factors.

**A. Base Deductible**

\$500 Deductible.

**RULE 406. DEDUCTIBLES, (cont.)****B. Optional Deductibles****1. Optional Fire Deductibles**

Multiply the Fire Base Premium by the appropriate factors selected from the following table:

Coverage A Limit	Deductible Amounts				
	\$250	\$500	\$1,000	\$2,500	\$5,000
\$0 to \$19,999	1.07	1.00	0.96	0.88	0.78
\$20,000 to \$29,999	1.07	1.00	0.96	0.88	0.79
\$30,000 to \$39,999	1.06	1.00	0.96	0.89	0.79
\$40,000 to \$49,999	1.06	1.00	0.96	0.89	0.80
\$50,000 to \$59,999	1.06	1.00	0.97	0.89	0.80
\$60,000 to \$69,999	1.05	1.00	0.97	0.90	0.80
\$70,000 to \$79,999	1.05	1.00	0.97	0.90	0.81
\$80,000 to \$89,999	1.05	1.00	0.97	0.90	0.81
\$90,000 to \$99,999	1.05	1.00	0.97	0.90	0.81
\$100,000 to \$119,999	1.04	1.00	0.98	0.91	0.82
\$120,000 to \$139,999	1.04	1.00	0.98	0.91	0.82
\$140,000 to \$159,999	1.04	1.00	0.98	0.91	0.82
\$160,000 to \$179,999	1.04	1.00	0.98	0.91	0.82
\$180,000 to \$199,999	1.04	1.00	0.98	0.91	0.83
\$200,000 to \$249,999	1.03	1.00	0.99	0.92	0.83
\$250,000 to \$299,999	1.03	1.00	0.99	0.92	0.83
\$300,000 to \$349,999	1.03	1.00	0.99	0.92	0.84
\$350,000 to \$399,999	1.03	1.00	0.99	0.92	0.84
\$400,000 to \$449,999	1.03	1.00	0.99	0.92	0.84
\$450,000 to \$499,999	1.02	1.00	0.99	0.93	0.85
\$500,000 +	1.02	1.00	0.99	0.93	0.85

**Table 406.B.1, Fire Deductible Factors****2. Optional Special Form Deductibles- No Wind or Hail Deductible**

Multiply the Fire Base Premium by the appropriate factors selected from the following tables:

Coverage A Limit	Deductible Amounts				
	\$250	\$500	\$1,000	\$2,500	\$5,000
\$0 to \$19,999	1.25	1.00	0.82	0.60	0.50
\$20,000 to \$29,999	1.25	1.00	0.82	0.60	0.50
\$30,000 to \$39,999	1.23	1.00	0.83	0.60	0.50
\$40,000 to \$49,999	1.23	1.00	0.83	0.60	0.50
\$50,000 to \$59,999	1.22	1.00	0.84	0.60	0.50
\$60,000 to \$69,999	1.22	1.00	0.84	0.60	0.50
\$70,000 to \$79,999	1.22	1.00	0.84	0.60	0.50
\$80,000 to \$89,999	1.20	1.00	0.85	0.60	0.50
\$90,000 to \$99,999	1.20	1.00	0.85	0.61	0.50
\$100,000 to \$119,999	1.18	1.00	0.86	0.62	0.50
\$120,000 to \$139,999	1.18	1.00	0.87	0.64	0.50
\$140,000 to \$159,999	1.17	1.00	0.88	0.66	0.51
\$160,000 to \$179,999	1.17	1.00	0.88	0.67	0.52
\$180,000 to \$199,999	1.15	1.00	0.89	0.69	0.53
\$200,000 to \$249,999	1.13	1.00	0.90	0.70	0.56
\$250,000 to \$299,999	1.12	1.00	0.91	0.74	0.59
\$300,000 to \$349,999	1.12	1.00	0.92	0.76	0.62
\$350,000 to \$399,999	1.10	1.00	0.93	0.78	0.64
\$400,000 to \$449,999	1.08	1.00	0.93	0.79	0.67
\$450,000 to \$499,999	1.08	1.00	0.94	0.82	0.69
\$500,000 +	1.08	1.00	0.94	0.82	0.70

**Table 406.B.2., Special Form Deductibles**

**RULE 406. DEDUCTIBLES, (cont.)****3. Windstorm or Hail Deductibles**

The following deductible option is used in conjunction with a deductible applicable to all other perils covered under the Special Form.

**a. Deductible Amounts**

This option provides for higher Windstorm or Hail deductibles \$1,000, \$2,000 and \$5,000 when the dollar amount of the higher fixed-dollar deductible selected exceeds the amount of the All Other Perils deductible. This option is not available for policies covering only personal property.

**b. Endorsement**

An endorsement is not required.

**c. Declarations Instructions**

Separately enter, on the policy declarations, the deductible amounts that apply to Windstorm or Hail and All Other Perils.

**d. Deductible Application**

In the event of a Windstorm or Hail loss to covered property, the dollar amount is deducted from the total of the loss for all coverages. For example:

Coverage	Limit of Liability	\$1000 Deductible	Amount Of Loss	
			Before Deductible	After Deductible
A	\$ 100,000	\$1,000	\$7,500	--
B	--	--	--	--
C	35,000	--	3,000	--
D	18,500	--	660	--
E	--	--	--	--
<b>Total</b>			<b>\$11,160</b>	<b>\$10,160</b>

**Table 406.B.3.d. Example****e. Use of Factors**

The factors displayed in Paragraph f. incorporate the factors for the All Perils Deductibles shown in Paragraph B.2. above. Do **not** use the factors for the All Perils Deductibles when rating a policy with a higher Windstorm or Hail deductible.

**f. Deductible Factors**

Use the factors selected from the following tables for calculating the Base Premium in Rule 301:

**(1) \$1,000 Wind or Hail Deductible**

Coverage A Limit	All Other Peril Deductible Amounts				
	\$250	\$500	\$1,000	\$2,500	\$5,000
\$0 to \$19,999	0.96	0.88	n/a	n/a	n/a
\$20,000 to \$29,999	0.96	0.88	n/a	n/a	n/a
\$30,000 to \$39,999	0.96	0.89	n/a	n/a	n/a
\$40,000 to \$49,999	0.96	0.89	n/a	n/a	n/a
\$50,000 to \$59,999	0.97	0.89	n/a	n/a	n/a
\$60,000 to \$69,999	0.97	0.89	n/a	n/a	n/a
\$70,000 to \$79,999	0.97	0.89	n/a	n/a	n/a
\$80,000 to \$89,999	0.97	0.90	n/a	n/a	n/a
\$90,000 to \$99,999	0.97	0.90	n/a	n/a	n/a
\$100,000 to \$119,999	0.97	0.91	n/a	n/a	n/a
\$120,000 to \$139,999	0.97	0.91	n/a	n/a	n/a
\$140,000 to \$159,999	0.98	0.92	n/a	n/a	n/a
\$160,000 to \$179,999	0.98	0.92	n/a	n/a	n/a
\$180,000 to \$199,999	0.97	0.92	n/a	n/a	n/a
\$200,000 to \$249,999	0.97	0.93	n/a	n/a	n/a
\$250,000 to \$299,999	0.98	0.94	n/a	n/a	n/a
\$300,000 to \$349,999	0.98	0.94	n/a	n/a	n/a
\$350,000 to \$399,999	0.99	0.95	n/a	n/a	n/a
\$400,000 to \$449,999	0.98	0.95	n/a	n/a	n/a
\$450,000 to \$499,999	0.99	0.96	n/a	n/a	n/a
\$500,000 +	0.99	0.96	n/a	n/a	n/a

**Table 406.B.3.f.(1), \$1,000 Wind or Hail Deductible Factors**

**RULE 406. DEDUCTIBLES, (cont.)****(2) \$2,000 Wind or Hail Deductible**

Coverage A Limit	All Other Peril Deductible Amounts				
	\$250	\$500	\$1,000	\$2,500	\$5,000
\$0 to \$19,999	0.86	0.78	0.72	n/a	n/a
\$20,000 to \$29,999	0.86	0.78	0.72	n/a	n/a
\$30,000 to \$39,999	0.86	0.78	0.73	n/a	n/a
\$40,000 to \$49,999	0.86	0.78	0.73	n/a	n/a
\$50,000 to \$59,999	0.86	0.78	0.73	n/a	n/a
\$60,000 to \$69,999	0.86	0.78	0.73	n/a	n/a
\$70,000 to \$79,999	0.86	0.78	0.73	n/a	n/a
\$80,000 to \$89,999	0.85	0.79	0.74	n/a	n/a
\$90,000 to \$99,999	0.86	0.79	0.74	n/a	n/a
\$100,000 to \$119,999	0.86	0.80	0.75	n/a	n/a
\$120,000 to \$139,999	0.87	0.81	0.77	n/a	n/a
\$140,000 to \$159,999	0.88	0.82	0.78	n/a	n/a
\$160,000 to \$179,999	0.88	0.83	0.79	n/a	n/a
\$180,000 to \$199,999	0.89	0.84	0.80	n/a	n/a
\$200,000 to \$249,999	0.89	0.84	0.81	n/a	n/a
\$250,000 to \$299,999	0.90	0.86	0.83	n/a	n/a
\$300,000 to \$349,999	0.91	0.87	0.85	n/a	n/a
\$350,000 to \$399,999	0.92	0.89	0.86	n/a	n/a
\$400,000 to \$449,999	0.92	0.89	0.87	n/a	n/a
\$450,000 to \$499,999	0.93	0.90	0.88	n/a	n/a
\$500,000 +	0.93	0.90	0.88	n/a	n/a

**Table 406.B.3.f.(2), \$2,000 Wind or Hail Deductible Factors****(3) \$5,000 Wind or Hail Deductible**

Coverage A Limit	Deductible Amounts				
	\$250	\$500	\$1,000	\$2,500	\$5,000
\$0 to \$19,999	0.75	0.67	0.61	0.53	n/a
\$20,000 to \$29,999	0.75	0.67	0.61	0.53	n/a
\$30,000 to \$39,999	0.74	0.67	0.61	0.53	n/a
\$40,000 to \$49,999	0.74	0.67	0.61	0.53	n/a
\$50,000 to \$59,999	0.74	0.67	0.61	0.53	n/a
\$60,000 to \$69,999	0.74	0.67	0.61	0.53	n/a
\$70,000 to \$79,999	0.74	0.67	0.61	0.53	n/a
\$80,000 to \$89,999	0.73	0.67	0.62	0.53	n/a
\$90,000 to \$99,999	0.73	0.67	0.62	0.54	n/a
\$100,000 to \$119,999	0.72	0.67	0.62	0.54	n/a
\$120,000 to \$139,999	0.72	0.67	0.62	0.55	n/a
\$140,000 to \$159,999	0.72	0.67	0.63	0.56	n/a
\$160,000 to \$179,999	0.73	0.68	0.64	0.57	n/a
\$180,000 to \$199,999	0.73	0.68	0.65	0.58	n/a
\$200,000 to \$249,999	0.75	0.71	0.67	0.61	n/a
\$250,000 to \$299,999	0.76	0.72	0.69	0.64	n/a
\$300,000 to \$349,999	0.79	0.75	0.72	0.67	n/a
\$350,000 to \$399,999	0.79	0.76	0.74	0.69	n/a
\$400,000 to \$449,999	0.80	0.78	0.75	0.71	n/a
\$450,000 to \$499,999	0.82	0.79	0.77	0.73	n/a
\$500,000 +	0.83	0.80	0.78	0.74	n/a

**Table 406.B.3.f.(3), \$5,000 Wind or Hail Deductible Factors****RULE 407. - RULE 499. RESERVED FOR FUTURE USE**

**PART V****ADDITIONAL COVERAGES AND INCREASED LIMITS RULES****RULE 500. MISCELLANEOUS RATES**

This rule is reserved to provide rates for various rating rules in this Manual. Refer to the table below:

<b>Fire PPC</b>	<b>All Territories Rate per \$1,000</b>	<b>Special Form All Territories Rate per \$1,000</b>
1-6	\$2.00	\$2.00
7	\$2.50	
8	\$3.00	
9	\$3.50	
10	\$4.00	

**Table 500 – Miscellaneous Rates**

**RULE 501. COVERAGE B - OTHER STRUCTURES****A. Coverage Description**

Coverage for other structures described as covered under Coverage **B** is automatically provided on a blanket basis for up to 10% of the Coverage **A** limit. This limit is additional insurance.

The blanket limit may not be increased.

**B. Specific Structures Coverage**

Coverage may be purchased for specific structures. See Paragraph **C**.

**C. Premium Computation****1. Structure Rented To Others for Dwelling Purposes**

Rate each structure separately as a Coverage **A** Dwelling, Non-Owner-Occupied under Rule **301**.

**2. Structure Not Rented To Others for Dwelling Purposes.**

Enter the limit of liability and description of each structure in the Coverages Declarations of the policy at inception or by amendment of the Coverages Declarations after policy inception.

- a. Policy includes Coverage **A** or is at same described location as the dwelling: Refer to Rule **500**. Miscellaneous Rates.
- b. Policy does not include Coverage **A** or is not at same described location as the dwelling: Rate each structure separately as a Coverage **A** item under Rule **301**. using the one Family Key Premium.

**RULE 502. COVERAGE D - FAIR RENTAL VALUE; COVERAGE E - ADDITIONAL LIVING EXPENSE****A. Introduction**

Coverage is provided in the forms on a limited basis as follows: Coverage **D** and **E** combined - Up to 20% of the Coverage **A** limit is available for Coverage **D** and Coverage **E** combined as additional insurance.

**B. Coverage Description****1. Coverage D**

- a. The amount recoverable each month under this coverage shall be based on the lost rental income less any expenses that do not continue during untenability.
- b. Coverage may not be increased or added.

**2. Coverage E**

- a. Always show "up to 25% per month" in the policy or endorsement declarations.
- b. Coverage may not be increased or added.

**RULE 503. ORDINANCE OR LAW COVERAGE FOR COVERAGE B - SPECIFIC STRUCTURES, BUILDING ITEMS AND IMPROVEMENTS, ALTERATIONS AND ADDITIONS**

This option is not available in the Arkansas Dwelling Program.

**RULE 504. IMPROVEMENTS, ALTERATIONS AND ADDITIONS TENANT AND CO-OP UNIT-OWNER**

Coverage is automatically provided for up to 10% of the Coverage **C** limit. This limit is additional insurance. Increased limits are not available.

**RULE 505. BUILDING ITEMS CONDO UNIT-OWNER**

This option is not available in the Arkansas Dwelling Program.

**RULE 506. LOSS ASSESSMENT PROPERTY COVERAGE DWELLING BUILDING OWNER****A. Coverage Description**

1. Coverage for property loss assessment, for which the insured may be liable, is not included in the forms.
2. Coverage is available for an additional premium for all insured perils.
3. When coverage is desired for the peril of Earthquake, refer to Rule **509.C.** for policy writing and rating instructions.

**B. Stand Alone Coverage**

This option is not available in the Arkansas Dwelling Program.

**C. Endorsement**

Use Loss Assessment Property Coverage Endorsement **DP 04 63.**

**D. Premium Computation - Fire and Special Forms**

1. If the policy includes Coverage **A, B, C, D** or **E**, refer to the table below.

Perils	Rate per \$1,000
Fire	\$0.50
Special Form	\$0.50

**Table 506.D.1., Loss Assessment Rates**

2. Stand Alone Coverage - This option is not available in the Arkansas Dwelling Program.

**RULE 507. FIRE DEPARTMENT SERVICE CHARGE**

The limit of \$500 may be increased subject to the rules and rates of the company.

**RULE 508. TREES, SHRUBS AND OTHER PLANTS**

Up to 5% of the Coverage A limit is available in the form (subject to a \$500 per item maximum) for specified perils as additional insurance. Additional limits are not available.

**RULE 509. EARTHQUAKE COVERAGE****A. Coverage Description**

The policy may be endorsed to provide coverage against a loss resulting from the peril of Earthquake. This peril shall apply to all Property Coverages for the same limits provided in the policy. When added to the Fire policy, this peril shall apply to the same coverages and for the same limits that apply to the peril of Fire. Use Earthquake Endorsement **DP 04 69.**

**B. Earthquake Only Coverage**

This option is not available in the Arkansas Dwelling Program.

**C. Loss Assessment Coverage**

This option is not available in the Arkansas Dwelling Program.

**D. Deductible**

Deductible percentage amounts of 5%, 10%, 15%, 20% and 25% of the limit of liability for Coverage **A** and Coverage **C** are included in this rule. In the event of an Earthquake loss to covered property, the dollar amount is deducted from the total of the loss for Coverages **A, B** and **C**. Earthquake rates are displayed for the 5% deductible in Paragraph **E.** below. Credit factors for deductible percentage amounts of 10%, 15%, 20% and 25% are provided in Paragraph **F.** Premium for Higher Deductibles of this rule.

**E. Premium for Base Deductible**

Develop the Base Premium as follows:

1. Determine the Earthquake territory according to the county of the residence premises from the State Territory Definitions section in this Manual.
2. Add the results of the following three steps:
  - a. Multiply the Coverage **A** limit by the rate per \$1,000 found in Table **A**;
  - b. Multiply the Coverage **C** limit by the rate per \$1,000 found in Table **B**; and
  - c. Multiply the sum of the Additional Coverage **D** limits by the rate per \$1,000 found in Table **C**.

**RULE 509. EARTHQUAKE COVERAGE, (cont.)**

## d. Rate Tables

## (1) Table A

Earthquake Territory	Construction		
	Frame	Masonry	Superior
1	\$1.96	\$2.22	\$2.25
2	\$1.96	\$2.22	\$2.25
3	\$1.96	\$2.22	\$2.25
4	\$0.90	\$1.20	\$1.12
5	\$0.90	\$1.20	\$1.12
6	\$0.90	\$1.20	\$1.12
7	\$0.26	\$0.70	\$0.26

Table 509.E.2.d.(1), Coverage A Earthquake Rates

## (2) Table B

Earthquake Territory	Construction		
	Frame	Masonry	Superior
1	\$1.27	\$1.44	\$1.46
2	\$1.27	\$1.44	\$1.46
3	\$1.27	\$1.44	\$1.46
4	\$0.58	\$0.78	\$0.73
5	\$0.58	\$0.78	\$0.73
6	\$0.58	\$0.78	\$0.73
7	\$0.17	\$0.46	\$0.17

Table 509.E.2.d.(2), Coverage C Earthquake Rates

## (3) Table C

Earthquake Territory	Construction		
	Frame	Masonry	Superior
1	\$1.00	\$1.24	\$1.06
2	\$0.98	\$1.24	\$1.06
3	\$0.86	\$1.24	\$1.06
4	\$0.74	\$1.24	\$1.00
5	\$0.58	\$1.14	\$0.60
6	\$0.26	\$0.64	\$0.46
7	\$0.14	\$0.38	\$0.16

Table 509.E.2.d.(3), Additional Coverage D Earthquake Rates

## 3. For Building or Non-Building Structure Items:

Multiply the state company rates in Table D by the appropriate limit of liability for Other Building Coverage options (for example, Bldg. Items Coverage; Improvements, Alterations and Additions – Increased Limits and Other Personal Property Coverage - Merchandise in Storage).

## Table D

Earthquake Territory	Construction		
	Frame	Masonry	Superior
1	\$1.32	\$1.44	\$1.20
2	\$1.20	\$1.44	\$1.20
3	\$1.20	\$1.44	\$1.20
4	\$1.16	\$1.44	\$1.16
5	\$0.84	\$1.18	\$0.72
6	\$0.42	\$0.66	\$0.48
7	\$0.18	\$0.40	\$0.16

Table 509.E.3., Building or Non-Building Structure Earthquake Rates

## 4. For Ordinance or Law - Basic and Increased Limit:

Multiply the state company rates determined in E.2.a. by the Ordinance or Law total amount of insurance. This includes basic and, if applicable, increased amounts.

## 5. Veneer Exclusion

If veneer is excluded, rate as frame. If veneer is included, rate as masonry.

**RULE 509. EARTHQUAKE COVERAGE, (cont.)****F. Premium for Higher Deductibles**

Multiply the Base Premium determined in Paragraph E. by a factor from the following table:

Deductible Percentage	Frame	Masonry	Superior
10%	0.86	0.90	0.85
15%	0.69	0.77	0.64
20%	0.56	0.63	0.51
25%	0.43	0.54	0.38

**Table 509.F. Higher Deductibles Factors****G. Building Code Effectiveness Grading**

This option is not available in the Arkansas Dwelling Program.

**RULE 510. THEFT COVERAGE****A. Introduction**

A Fire policy insuring Coverage A or C may be extended, for an additional premium, to provide On and Off-Premises Coverage for the perils of Theft and Vandalism and Malicious Mischief (V.&M.M.) resulting from theft.

**1. Owner-Occupied Dwellings, Co-Op or Condo Units; and Apartments Occupied By Tenant (Named Insured)****a. Coverage Description**

The policy may be extended to provide On or Off-Premises Coverage.

**b. Minimum Limit of Liability**

The minimum limit of liability is \$1,000 each for On and Off-Premises Coverage.

**c. Off-Premises Coverage**

Off-Premises Coverage is **only** available when On-Premises Coverage is purchased. The limit of liability shall not be greater than that selected for On-Premises Coverage.

**d. Endorsement**

Use Broad Theft Coverage Endorsement **DP 04 72**.

**2. Non-Owner-Occupied Dwellings, Co-op or Condo Units; and Apartments Occupied By Tenant (Other Than Named Insured)**

This option is not available in the Arkansas Dwelling Program.

**B. Premium Computation**

Compute the premiums separately for each premises in the manner and sequence that follows:

**1. Theft and Vandalism and Malicious Mischief****a. Owner-Occupied Dwellings**

Compute the premiums for the desired limit of liability separately for On and Off-Premises Coverage.

(1) On premises – Charge \$30 per \$1,000 of coverage.

(2) Off premises – Charge \$12 per \$1,000 of coverage.

**b. Non-Owner-Occupied Dwellings, (On-Premises Only)**

This option is not available in the Arkansas Dwelling Program.

**2. Burglar Alarm Discount (On-Premises Only)**

a. Approved and properly maintained installations of burglar alarms in the dwelling may be recognized for a premium credit - developed by applying the selected factors to the premiums computed in Paragraph B.1.a.

Type Of Installation*	Discount Factor
Central Station Reporting Burglar Alarm	0.05
Police Station Reporting Burglar Alarm	0.03
Local Burglar Alarm	0.02

\*Refer to company for eligibility, types of systems and devices, installations and available credits.

**Table 510.B.2.a. Factors****b. Endorsement**

Use Premises Alarm or Fire Protection System Endorsement **DP 04 70**.

**RULE 510. THEFT COVERAGE, (cont.)****c. Multiple Devices**

- (1) Only one credit for each category should be applied.
- (2) If there are multiple devices in differing categories, only the largest credit applies

**C. Deductibles****1. Base Deductible**

\$500 Deductible.

**2. Deductibles**

- a. The theft deductible will be identical to the deductible amount that applies to Fire and Allied Lines perils.
- b. To compute the premium for this provision, multiply the premium for the Base Deductible computed in Paragraph **B.1.** by the factor listed in the following table:

Deductible	Factor
\$250	1.05
\$500	1.00
\$1,000	0.85
\$2,500	0.70
\$5,000	0.60

**Table 510.C.2 Factors****RULE 511. SINKHOLE COLLAPSE COVERAGE**

This option is not available in the Arkansas Dwelling Program.

**RULE 512. WINDSTORM OR HAIL COVERAGE - OUTDOOR RADIO AND TELEVISION EQUIPMENT****A. Coverage Description**

The peril of Windstorm or Hail does **not** cover Outdoor Radio and Television Equipment in **DP 00 03**; whether or not attached to a Dwelling Building or Other Structure.

**B. Premium Computation**

Charge the rate per \$1,000 from the table below:

Coverage	Territory	Rate per \$1,000
Awnings	All	\$40.00
Signs	All	\$40.00
Outdoor Radio And TV Equipment	All	\$40.00

**Table 512.B. Premium Computation****C. Endorsement**

Use Windstorm or Hail - Radio and Television Antennas, Awnings and Signs Endorsement **DP 04 19**.

**RULE 513. WATER BACK UP AND SUMP OVERFLOW****A. Coverage Description**

The policy forms exclude coverage for loss resulting from water or water-borne material which backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment.

**B. Coverage Option**

The policy may be endorsed to provide such coverage for a limit of liability of \$5,000 subject to a \$250 deductible. No other deductible option is available.

**C. Premium Computation**

The additional charge is \$30.

**D. Endorsement**

Use Water Back Up And Sump Discharge Or Overflow Endorsement **RD 04 95**.

**RULE 514. ASSISTED LIVING CARE COVERAGE**

This option is not available in the Arkansas Dwelling Program.

**RULE 515. MOTORIZED GOLF CART - PHYSICAL LOSS COVERAGE****A. Coverage Description**

The policy may be endorsed to provide coverage for physical loss to a motorized golf cart, including permanently installed accessories, equipment and parts, owned by an insured. Also covered, for an amount equal to 10% of the limit of the highest scheduled cart, are accessories, equipment or parts designed or made solely for the cart that are **not** permanently installed provided such property is at an insured's residence or in or upon the cart off the insured's residence at the time of loss. Coverage for loss caused by collision is optional and only applies if declared on the schedule of the endorsement.

**RULE 515. MOTORIZED GOLF CART - PHYSICAL LOSS COVERAGE, (cont.)****B. Eligibility**

To be eligible for coverage, the motorized golf cart shall be of the type designed to carry up to four people on a golf course for the purpose of playing golf and shall not have been built, or modified after manufacture, to exceed a speed of 25 m.p.h. on level ground. Read the endorsement for all conditions of coverage.

**C. Limit of Liability**

The limit of liability shall be selected by the insured. However, that limit should be representative of the actual cash value of the motorized golf cart including any permanently installed accessories, etc.

**D. Deductible**

A deductible amount of \$500 applies separately to each involved golf cart and, separately to Property Coverages if not in or upon a golf cart at the time of loss. The \$500 deductible replaces any other deductible in the policy with respect to property covered under the endorsement.

**E. Premium Computation**

Rate each cart separately using the rate per \$500 of insurance.

1. Without collision - \$12.00
2. With collision - \$21.00

**F. Endorsement**

Use Owned Motorized Golf Cart - Physical Loss Coverage Endorsement **DP 05 28**.

**RULE 516. - RULE 550. RESERVED FOR FUTURE USE****RULE 551. PROTECTIVE DEVICES****A. Protective Devices Factors**

Approved and properly maintained installations of fire alarms and automatic sprinklers in the dwelling may be recognized for a premium credit - computed by multiplying the Fire Base Premium by the selected factors below:

**Protective Devices Factors**

Type Of Installation*	Discount Factor
Central Station Reporting Fire Alarm	0.10
Fire Department Reporting Fire Alarm	0.07
Local Fire Alarm	0.05
Automatic Sprinklers In All Areas Including Attics, Bathrooms, Closets, Attached Structures	0.15
Automatic Sprinklers In All Areas Except Attic, Bathroom, Closet And Attached Structure Areas That Are Protected By A Fire Detector	0.10

\*Refer to company for eligibility, types of systems and devices, installations, and available credits.

**Table 408.A. Protective Devices Factors****B. Endorsement**

Use Premises Alarm or Fire Protection System Endorsement **DP 04 70**.

**C. Multiple Devices**

1. Only one credit for each category should be applied.
2. If there are multiple devices in differing categories, only the largest credit applies.

**RULE 552. ACTUAL CASH VALUE LOSS SETTLEMENT - LOSSES TO ROOF SURFACING and RULE 553. PERMITTED INCIDENTAL OCCUPANCIES**

These options are not available in the Arkansas Dwelling Program.

**RULE 553. - RULE 599. RESERVED FOR FUTURE USE**

**ADDITIONAL RULES****RULE A1. SPECIAL STATE REQUIREMENTS****A. Required Endorsements**

1. **Special Provisions Endorsement DP 01 03**  
This endorsement provides Arkansas specific policy modifications.
2. **Amendatory Mandatory Endorsement – Arkansas Endorsement RH 313 AR**  
This endorsement clarifies the flood exclusion.
3. **Amendatory Mandatory Asbestos and Lead Exclusion Endorsement RD 954**  
This endorsement details the restrictions for lead and asbestos.

**B. Required Notices**

1. Attach the following notices to all Homeowners policies.
  - a. **IL N 016**, Fraud Statement
  - b. **PR-2001**, Important Notice About The Protection Of Your Privacy
2. Attach **PHAR 100**, Notice to Policyholders, to all renewal policies.

**RULE A2. IDENTITY RECOVERY COVERAGE****A. Coverage Description**

When the Identity Recovery Coverage endorsement is attached to the policy, both indemnity coverage for expenses and a significant service component to help the insured identity theft victim are added to the policy.

1. Services include:
  - a. A toll-free identity recovery help line provides advice and assistance to insureds who think they may be victims of identity theft or who just have questions about the issue.
  - b. Insureds who are victims of covered identity thefts are assigned a case manager who provides a wide range of identity recovery services on behalf of the insured victim. Services include letter writing, phone calls, credit report requests, follow up and record keeping.
2. Expense Coverage  
Coverage is available to pay for expenses incurred by an insured as a direct result of any one identity fraud first discovered or learned of during the policy period. Such expenses include the costs for notarizing fraud affidavits or similar documents; certified mail sent to law enforcement, financial institutions and credit agencies; lost income resulting from time taken off work to meet with or talk to law enforcement or credit agencies; loan application fees for re-applying for a loan when the application is rejected solely because the lender received incorrect credit information; and reasonable attorney's fees incurred to defend lawsuits brought against the insured and to remove criminal or civil judgments.
3. Help line assistance and case management services do not reduce the limit available for insurance recovery.

**B. Limits of Liability**

Up to \$15,000 coverage will be provided for the identity fraud of an insured discovered or first learned of during the policy period.

**C. Premium Computation**

The additional charge is \$28.

**D. Endorsements**

1. Use Identity Recovery Coverage Endorsement **RD 150**.
2. This endorsement provides complete details on coverages, definitions and additional policy conditions applicable to this coverage.

**RULE A3. TYPE OF ROOF SURFACINGS – RESIDENCE PREMISES****A. Hail Resistive Roofs (U. L. Standard 2218, Class 4)**

1. Residential roof surfacing meeting the impact resistance of the Underwriters' Laboratories testing criteria of U. L. Standard 2218, Class 4 is eligible for a credit.
2. Compute the credit by multiplying the Special Form Base Premium by a factor of .15

**B. Metal Roofs (not U. L. Standard 2218, Class 4)**

1. Metal roof surfacing not meeting the impact resistance of Underwriters' Laboratories testing criteria, U. L. Standard 2218, Class 4, is eligible for a credit.
2. Compute the credit by multiplying the Special Form Base Premium by a factor of .05

**RULE A3. TYPE OF ROOF SURFACINGS – RESIDENCE PREMISES, (cont.)****C. Wood Roofs**

If the dwelling has wood roof surfacing, a premium surcharge is added to recognize the increased costs of replacing wood roof surfacing. Compute the surcharge by multiplying the Special Form Base Premium by a factor of .40.

**D. All Other Roofs**

All other roof surfacing and types are not eligible for credits or surcharges

**E. Endorsement**

Attach endorsement **RD 122** Exclusion of Cosmetic Damage to Roof Surfacing Caused by Hail to all policies with metal residential roof surfacing.

**RULE A4. MATURE HOMEOWNER DISCOUNT****A. Introduction**

The Mature Homeowner Discount recognizes the reduced loss exposures of older insureds.

**B. Applicability**

The Mature Homeowner Discount applies only to owner occupied dwellings.

**C. Premium Computation**

To determine the credit, multiply the Fire and Special Form Base Premium by the appropriate discount factor from the following table:

Age of Named Insured	Discount Factor
Less than 50	0.00
Between 50 and 54	0.02
Between 55 and 59	0.05
Between 60 and 64	0.07
65 or More	0.10

**Table A4.B. Mature Homeowner Premium Computation**

**RULE A5. NEW HOME DISCOUNT****A. Introduction**

This credit recognizes the loss experience of newer homes.

**B. Premium Computation**

1. The New Home Discount is included in the Base Premium.
2. Use the factors in the following table for calculating the Fire and Special Form Base Premium (refer to Rule **301** for additional information):

Age of Primary Residence	Factor	Age of Primary Residence	Discount Factor
0	.90	6	.96
1	.91	7	.97
2	.92	8	.98
3	.93	9	.99
4	.94	10	.00
5	.95		

**Table A5.B.2 New Home Discount Premium Computation**

**RULE A6. TIER FACTORS**

Apply the following factor as designated in Rule **301**. Rules for determining tier placement can be found in Republic's underwriting guidelines.

**Tier Factors**

Tier	Factor	Tier	Factor	Tier	Factor
1	0.80	6	0.96	11	1.16
2	0.83	7	1.00	12	1.20
3	0.86	8	1.04	13	1.25
4	0.89	9	1.08	14	1.30
5	0.92	10	1.12	15	1.35

**Table A6., Tier Factors**

**RULE A7. LOSS FREE DISCOUNT AND EXPERIENCE RATING PLAN****A. Introduction**

The Loss Free Discount and Experience Rating Plan recognize the loss history of an insured or applicant, for property and liability coverages, in determining the appropriate premium for a new or renewal policy.

**B. Eligibility**

A loss shall be considered eligible for rating under this section if:

1. The loss occurred during the three years immediately preceding the date of application for a new policy or the preparation of the renewal policy;
2. The loss occurred with respect to a risk eligible for coverage under the Dwelling Policy Program;
3. The loss was sustained with respect to the property or liability of an insured under the policy being rated; and
4. The combined claim payments generated for the loss equal or exceed \$250.

**C. Exceptions**

The following shall not be considered eligible for rating under this section:

1. A loss resulting from a natural occurrence (losses that are the result of an incident which is due directly to forces of nature, and is without human intervention).
2. A loss resulting from identity theft.
3. A loss for which payment occurred only with respect to Medical Payments to Others.
4. A loss to a dwelling currently owned by an insured or applicant which occurred prior to ownership.

**D. Administration of Loss Free Credit and Experience Rating Plan**

Information necessary to determine the loss history of the named insured or applicant shall be obtained from any one or combination of the following:

1. An application signed by the applicant.
2. A loss history or claims history database.
3. A company's internal records.

**E. Premium Computation**

## 1. Loss Free Discount

To determine the credit, multiply the Base Premium by the appropriate factor from the following table:

Insured Term (in years)	Factor
0-3	.95
4-8	.93
9+	.90

**Table A7.E.1 Loss Free Discount Premium Computation**

## 2. Experience Rating Plan

- a. Liability loss (does not include medical payments only losses – see exception **C.3**)

Apply the factor from the following table in accordance with Rule **301**:

Insured Term (in years)	Number of Paid Losses				
	0	1*	1	2	3+
0-1	1.00	1.20	1.20	1.50	2.00
2-3	1.00	1.05	1.15	1.50	2.00
4+	1.00	1.03	1.10	1.50	2.00

\* Except for the loss being considered, there are no other paid losses of any type in the past 3 years

**Table A7.E.2.b. Experience Rating Plan Premium Computation –Liability Losses**

- c. All other losses (does not include identity theft losses – see exception **C.2**)

Apply the factor from the following table in accordance with Rule **301**:

Insured Term (in years)	Number of Paid Losses				
	0	1*	1	2	3+
0-1	1.00	1.30	1.30	1.50	1.85
2-3	1.00	1.00	1.25	1.45	1.80
4+	1.00	1.00	1.20	1.35	1.60

\* Except for the loss being considered, there are no other paid losses of any type in the past 3 years

**Table A7.E.2.c. Experience Rating Plan Premium Computation –All Other Losses**

**RULE A8. COMPANION POLICY DISCOUNT****A. Description**

When the insured has both a Dwelling policy for the primary residence and a Personal Automobile policy with Republic Underwriters, Southern, or Republic Fire and Casualty, a discount will be given.

**B. Premium Computation**

To determine the credit, multiply the Base Premium by .10.

**C. Policy Inception Date**

The companion policy credit will be applied if the Personal Automobile policy inception date is any date within the effective dates of the current policy term.

**D. Occupancy**

This credit only applies if the insured dwelling is an owner occupied primary residence.

**RULE A9. PAYMENT PLANS AND OTHER PAYMENT INFORMATION****A. Payment Plans**

1. Annual Payment Plan (New and Renewal)
  - a. No service fees.
  - b. Policy is required to be paid in full either with application or annual billing statement.
2. Two Payment Plan (New and Renewal)
  - a. 50% down payment plus one installment payment
  - b. Installment: billed 150 days from effective date
  - c. Service fee is \$5.00 per installment.
3. Four Payment Plan (New and Renewal)
  - a. 25% down payment plus three installment payments
  - b. Installments
    - (1) First installment due 60 days from effective date
    - (2) Remaining installment due every 90 days
  - c. Service fee is \$5.00 per installment.
4. Ten Fixed Bill Payment Plan (New and Renewal)
  - a. 16.67% down payment for new business
  - b. Installments
    - (1) Renewal Installments will be 10% each
    - (2) Installments are due on the effective day each month (example - if policy is effective 1/15, each installment will be due on the 15<sup>th</sup>)
  - c. Service fee is \$3.00 per installment.
5. Eleven Payment Plan (New Business)
  - a. 6.67% down payment
  - b. Installments
    - (1) First installment billed 10 days after the effective date
    - (2) Remaining installments due on the effective day each month
  - c. Service fee is \$3.00 per installment.
6. Eleven Payment Plan (Renewals)
  - a. 9.1% down payment
  - b. Installments
    - (1) First installment billed 10 days from effective date
    - (2) Remaining installments due on the effective day each month
  - c. Service fee is \$3.00 per installment.

**RULE A9. PAYMENT PLANS AND OTHER PAYMENT INFORMATION, (cont.)**

7. Electronic Fund Transfer (New and Renewal)
  - a. Down Payment
    - (1) 16.67% down payment for new business
    - (2) 8.34% down payment for renewals
  - b. Installments  
Monthly withdrawal from the 1<sup>st</sup>-28th
  - c. No service fees.
8. A service fee is not applied to a down payment.

**B. Other Billing Information**

1. Non-Sufficient Fund Charges  
When a check is returned to the company marked as "Non-Sufficient Funds" or "Insufficient Funds" a \$25 charge will be applied to the next bill for the returned check.
2. Web and IVR Payments
  - a. Payments under all billing plans may be paid by Internet or IVR (Interactive Voice Recording) systems
  - b. There is no service charge added for using these options; however, the third party vendors that provide these services may charge a convenience fee for these transactions. Republic does not set these fees nor receive any portion of the fee.

**TERRITORY DEFINITIONS****1. TERRITORY ASSIGNMENT**

Applies only to territories defined by ZIP codes,, and is thus not applicable to this program.

**2. TERRITORY DEFINITIONS – (FOR ALL COVERAGES AND PERILS OTHER THAN EARTHQUAKE)****A. Territory Descriptions**

Territory	Description
001	Benton and Washington Counties
002	Carroll and Madison Counties
003	Baxter, Boone and Marion Counties
004	Fulton, Independence, Izard and Sharp Counties
005	Lawrence County
006	Clay, Greene and Randolph Counties
007	Crawford and Sebastian Counties
008	Conway, Franklin, Johnson, Newton and Pope Counties
009	Cleburne, Searcy, Stone and Van Buren Counties
010	Jackson and Woodruff Counties
011	Craighead County
012	Mississippi County
013	Logan County
014	Yell County
015	Faulkner County
016	White County
017	Cross, Lee, Poinsett and St. Francis Counties
018	Crittenden County
019	Montgomery, Polk and Scott Counties
020	Garland, Hot Spring and Perry Counties
021	Grant and Saline Counties
022	Remainder of Pulaski County
023	Lonoke County
024	Prairie County
025	Monroe County
026	Jefferson County
027	Arkansas County
028	Phillips County
029	Clark, Howard, Pike and Sevier Counties
030	Bradley, Calhoun, Cleveland, Dallas and Lincoln Counties
031	Desha County
032	Little River and Miller Counties
033	Hempstead and LaFayette Counties
034	Nevada and Ouachita Counties
035	Columbia County
036	Union County
037	Ashley, Chicot and Drew Counties
038	Cities of Little Rock and North Little Rock (Pulaski County)

**2. TERRITORY DEFINITIONS – (FOR ALL COVERAGES AND PERILS OTHER THAN EARTHQUAKE), (cont.)****B. Territory Name**

## 1. Cities

City	County of	Territory
Little Rock	Pulaski	38
North Little Rock	Pulaski	38

## 2. Other Than Cities

County	Territory	County	Territory	County	Territory
Arkansas	27	Garland	20	Newton	8
Ashley	37	Grant	21	Ouachita	34
Baxter	3	Greene	6	Perry	20
Benton	1	Hempstead	33	Phillips	28
Boone	3	Hot Spring	20	Pike	29
Bradley	30	Howard	29	Poinsett	17
Calhoun	30	Independence	4	Polk	19
Carroll	2	Izard	4	Pope	8
Chicot	37	Jackson	10	Prairie	24
Clark	29	Jefferson	26	Pulaski (a)	22
Clay	6	Johnson	8	Randolph	6
Cleburne	9	LaFayette	33	Saline	21
Cleveland	30	Lawrence	5	Scott	19
Columbia	35	Lee	17	Searcy	9
Conway	8	Lincoln	30	Sebastian	7
Craighead	11	Little River	32	Sevier	29
Crawford	7	Logan	13	Sharp	4
Crittenden	18	Lonoke	23	St. Francis	17
Cross	17	Madison	2	Stone	9
Dallas	30	Marion	3	Union	36
Desha	31	Miller	32	Van Buren	9
Drew	37	Mississippi	12	Washington	1
Faulkner	15	Monroe	25	White	16
Franklin	8	Montgomery	19	Woodruff	10
Fulton	4	Nevada	34	Yell	14

(a) That part of Pulaski County not in Little Rock or North Little Rock

**3. Territory Definitions – Earthquake**

County	Territory	County	Territory	County	Territory
Arkansas	7	Garland	7	Newton	7
Ashley	7	Grant	7	Ouachita	7
Baxter	7	Greene	3	Perry	7
Benton	7	Hempstead	7	Phillips	5
Boone	7	Hot Spring	7	Pike	7
Bradley	7	Howard	7	Poinsett	3
Calhoun	7	Independence	6	Polk	7
Carroll	7	Izard	6	Pope	7

**3. Territory Definitions – Earthquake (cont.)**

County	Territory	County	Territory	County	Territory
Chicot	7	Jackson	3	Prairie	5
Clark	7	Jefferson	7	Pulaski	7
Clay	3	Johnson	7	Randolph	6
Cleburne	7	LaFayette	7	Saline	7
Cleveland	7	Lawrence	6	Scott	7
Columbia	7	Lee	5	Searcy	7
Conway	7	Lincoln	7	Sebastian	7
Craighead	3	Little River	7	Sevier	7
Crawford	7	Logan	7	Sharp	6
Crittenden	2	Lonoke	6	St. Francis	4
Cross	3	Madison	7	Stone	6
Dallas	7	Marion	7	Union	7
Desha	7	Miller	7	Van Buren	7
Drew	7	Mississippi	1	Washington	7
Faulkner	7	Monroe	5	White	6
Franklin	7	Montgomery	7	Woodruff	4
Fulton	7	Nevada	7	Yell	7

**BASE PREMIUM COMPUTATION****A. Fire - Coverage A – Dwelling and Coverage C – Personal Property****1. Owner-Occupied Key Rates****a. Coverage A - Dwelling**

<b>Territory</b>	<b>Description</b>	<b>Fire Key Factor</b>
001	Benton and Washington Counties	220
002	Carroll and Madison Counties	225
003	Baxter, Boone and Marion Counties	225
004	Fulton, Independence, Izard and Sharp Counties	225
005	Lawrence County	235
006	Clay, Greene and Randolph Counties	245
007	Crawford and Sebastian Counties	220
008	Conway, Franklin, Johnson, Newton and Pope Counties	225
009	Cleburne, Searcy, Stone and Van Buren Counties	220
010	Jackson and Woodruff Counties	235
011	Craighead County	220
012	Mississippi County	245
013	Logan County	225
014	Yell County	225
015	Faulkner County	220
016	White County	235
017	Cross, Lee, Poinsett and St. Francis Counties	245
018	Crittenden County	245
019	Montgomery, Polk and Scott Counties	225
020	Garland, Hot Spring and Perry Counties	220
021	Grant and Saline Counties	220
022	Remainder of Pulaski County	215
023	Lonoke County	225
024	Prairie County	235
025	Monroe County	235
026	Jefferson County	235
027	Arkansas County	245
028	Phillips County	245
029	Clark, Howard, Pike and Sevier Counties	225
030	Bradley, Calhoun, Cleveland, Dallas and Lincoln Counties	245
031	Desha County	245
032	Little River and Miller Counties	220
033	Hempstead and LaFayette Counties	235
034	Nevada and Ouachita Counties	235
035	Columbia County	225
036	Union County	225
037	Ashley, Chicot and Drew Counties	245
038	Cities of Little Rock and North Little Rock (Pulaski County)	215

**Table 301.A.1.a., Coverage A Fire Key Rates****b. Coverage C – Personal Property**

<b>Territory</b>	<b>Description</b>	<b>Fire Key Factor</b>
All	All counties	35

**Table 301.A.1.b., Coverage C Fire Key Rates**

## 2. Classification Tables

## a. Protection-Construction Classification Factors

Protection Class	Construction		Protection Class	Construction	
	Frame	Masonry		Frame	Masonry
1	0.85	0.67	7	1.36	1.06
2	0.85	0.67	8	1.55	1.18
3	0.90	0.70	8B	2.90	2.24
4	0.90	0.70	9	2.90	2.24
5	1.00	0.78	10	3.72	2.72
6	1.09	0.83			

Table 301.A.2.a., Protection-Construction Factors

## b. Occupancy Classification Factors

Occupancy	Factor
Owner Occupied	1.000
Tenant Occupied	1.110

Table 301.A.2.b., Occupancy Factors

## c. Seasonal-Secondary Classification Factors

Occupancy	Factor
Not seasonal or secondary	1.000
Seasonal or secondary	1.200

Table 301.A.2.c., Seasonal-Secondary Factors

## d. Number of Family Classification Factors

Number of Families	Factor
One Family	1.000
Two Families	1.200
Three or Four Families	1.500

Table 301.A.2.d., Number of Family Factors

## 3. Key Factor Table (Rule 301.A.7.)

## a. Coverage A - Dwelling

Amount of Insurance	Factor						
\$30,000	0.592	\$73,000	0.982	\$116,000	1.370	\$159,000	1.759
\$31,000	0.601	\$74,000	0.991	\$117,000	1.379	\$160,000	1.767
\$32,000	0.610	\$75,000	1.000	\$118,000	1.388	\$161,000	1.776
\$33,000	0.619	\$76,000	1.009	\$119,000	1.397	\$162,000	1.786
\$34,000	0.628	\$77,000	1.018	\$120,000	1.406	\$163,000	1.794
\$35,000	0.637	\$78,000	1.027	\$121,000	1.415	\$164,000	1.804
\$36,000	0.646	\$79,000	1.036	\$122,000	1.424	\$165,000	1.812
\$37,000	0.656	\$80,000	1.045	\$123,000	1.433	\$166,000	1.822
\$38,000	0.664	\$81,000	1.054	\$124,000	1.443	\$167,000	1.831
\$39,000	0.673	\$82,000	1.063	\$125,000	1.451	\$168,000	1.840
\$40,000	0.683	\$83,000	1.072	\$126,000	1.460	\$169,000	1.848
\$41,000	0.692	\$84,000	1.081	\$127,000	1.469	\$170,000	1.857
\$42,000	0.701	\$85,000	1.090	\$128,000	1.478	\$171,000	1.867
\$43,000	0.710	\$86,000	1.099	\$129,000	1.488	\$172,000	1.875
\$44,000	0.719	\$87,000	1.108	\$130,000	1.496	\$173,000	1.885
\$45,000	0.728	\$88,000	1.118	\$131,000	1.505	\$174,000	1.894
\$46,000	0.738	\$89,000	1.126	\$132,000	1.514	\$175,000	1.903
\$47,000	0.746	\$90,000	1.135	\$133,000	1.523	\$176,000	1.912
\$48,000	0.756	\$91,000	1.144	\$134,000	1.532	\$177,000	1.921

**BASE PREMIUM COMPUTATION, (cont.)**

Amount of Insurance	Factor	Amount of Insurance	Factor	Amount of Insurance	Factor	Amount of Insurance	Factor
\$49,000	0.765	\$92,000	1.153	\$135,000	1.541	\$178,000	1.930
\$50,000	0.774	\$93,000	1.162	\$136,000	1.550	\$179,000	1.939
\$51,000	0.783	\$94,000	1.171	\$137,000	1.559	\$180,000	1.948
\$52,000	0.792	\$95,000	1.180	\$138,000	1.569	\$181,000	1.957
\$53,000	0.801	\$96,000	1.189	\$139,000	1.578	\$182,000	1.966
\$54,000	0.810	\$97,000	1.199	\$140,000	1.587	\$183,000	1.975
\$55,000	0.819	\$98,000	1.207	\$141,000	1.596	\$184,000	1.984
\$56,000	0.828	\$99,000	1.217	\$142,000	1.605	\$185,000	1.993
\$57,000	0.837	\$100,000	1.226	\$143,000	1.613	\$186,000	2.002
\$58,000	0.847	\$101,000	1.234	\$144,000	1.623	\$187,000	2.011
\$59,000	0.855	\$102,000	1.244	\$145,000	1.632	\$188,000	2.020
\$60,000	0.864	\$103,000	1.253	\$146,000	1.641	\$189,000	2.029
\$61,000	0.874	\$104,000	1.262	\$147,000	1.650	\$190,000	2.038
\$62,000	0.882	\$105,000	1.271	\$148,000	1.658	\$191,000	2.047
\$63,000	0.891	\$106,000	1.280	\$149,000	1.668	\$192,000	2.056
\$64,000	0.900	\$107,000	1.289	\$150,000	1.677	\$193,000	2.065
\$65,000	0.909	\$108,000	1.298	\$151,000	1.686	\$194,000	2.074
\$66,000	0.919	\$109,000	1.307	\$152,000	1.695	\$195,000	2.083
\$67,000	0.928	\$110,000	1.316	\$153,000	1.704	\$196,000	2.092
\$68,000	0.936	\$111,000	1.325	\$154,000	1.713	\$197,000	2.101
\$69,000	0.946	\$112,000	1.334	\$155,000	1.723	\$198,000	2.110
\$70,000	0.955	\$113,000	1.343	\$156,000	1.731	\$199,000	2.119
\$71,000	0.964	\$114,000	1.352	\$157,000	1.740	\$200,000	2.128
\$72,000	0.973	\$115,000	1.361	\$158,000	1.749		
Each Additional \$1,000			0.009				

Table 301.A.3.a., Dwelling Key Factors (Fire)

**b. Coverage C – Personal Property**

Amount of Insurance	Factor						
1,000	0.245	39,000	3.244	76,000	6.103	113,000	8.983
2,000	0.334	40,000	3.320	77,000	6.181	114,000	9.061
3,000	0.421	41,000	3.395	78,000	6.259	115,000	9.139
4,000	0.506	42,000	3.472	79,000	6.337	116,000	9.216
5,000	0.591	43,000	3.547	80,000	6.414	117,000	9.294
6,000	0.674	44,000	3.623	81,000	6.492	118,000	9.372
7,000	0.756	45,000	3.699	82,000	6.570	119,000	9.450
8,000	0.838	46,000	3.775	83,000	6.648	120,000	9.528
9,000	0.919	47,000	3.851	84,000	6.726	121,000	9.606
10,000	1.000	48,000	3.926	85,000	6.803	122,000	9.684
11,000	1.080	49,000	4.003	86,000	6.881	123,000	9.761
12,000	1.160	50,000	4.079	87,000	6.959	124,000	9.839
13,000	1.239	51,000	4.158	88,000	7.037	125,000	9.917
14,000	1.318	52,000	4.236	89,000	7.115	126,000	9.995
15,000	1.396	53,000	4.314	90,000	7.193	127,000	10.073
16,000	1.475	54,000	4.392	91,000	7.270	128,000	10.151
17,000	1.553	55,000	4.469	92,000	7.348	129,000	10.229

**BASE PREMIUM COMPUTATION, (cont.)**

Amount of Insurance	Factor	Amount of Insurance	Factor	Amount of Insurance	Factor	Amount of Insurance	Factor
18,000	1.631	56,000	4.547	93,000	7.426	130,000	10.306
19,000	1.709	57,000	4.625	94,000	7.504	131,000	10.384
20,000	1.787	58,000	4.703	95,000	7.582	132,000	10.462
21,000	1.864	59,000	4.781	96,000	7.660	133,000	10.540
22,000	1.941	60,000	4.858	97,000	7.737	134,000	10.618
23,000	2.019	61,000	4.936	98,000	7.815	135,000	10.696
24,000	2.096	62,000	5.014	99,000	7.893	136,000	10.774
25,000	2.173	63,000	5.092	100,000	7.971	137,000	10.851
26,000	2.250	64,000	5.169	101,000	8.049	138,000	10.929
27,000	2.327	65,000	5.247	102,000	8.127	139,000	11.007
28,000	2.403	66,000	5.325	103,000	8.204	140,000	11.085
29,000	2.480	67,000	5.403	104,000	8.282	141,000	11.163
30,000	2.557	68,000	5.481	105,000	8.360	142,000	11.241
31,000	2.633	69,000	5.558	106,000	8.438	143,000	11.319
32,000	2.710	70,000	5.636	107,000	8.516	144,000	11.397
33,000	2.786	71,000	5.714	108,000	8.594	145,000	11.474
34,000	2.862	72,000	5.792	109,000	8.672	146,000	11.552
35,000	2.938	73,000	5.870	110,000	8.749	147,000	11.630
36,000	3.015	74,000	5.947	111,000	8.827	148,000	11.708
37,000	3.091	75,000	6.025	112,000	8.905	149,000	11.786
38,000	3.167					150,000	11.864
Each Additional \$1,000			0.078				

**Table 301.A.3.a., Personal Property Key Factors (Fire)****B. Special Form (DP 00 03) For Coverage A – Dwelling and Coverage C – Personal Property****1. Owner-Occupied Key Rates****a. Coverage A - Dwelling**

<u>Territory</u>	<u>Special Form Key Factor</u>	
001	Benton and Washington Counties	155
002	Carroll and Madison Counties	185
003	Baxter, Boone and Marion Counties	185
004	Fulton, Independence, Izard and Sharp Counties	185
005	Lawrence County	215
006	Clay, Greene and Randolph Counties	245
007	Crawford and Sebastian Counties	155
008	Conway, Franklin, Johnson, Newton and Pope Counties	185
009	Cleburne, Searcy, Stone and Van Buren Counties	155
010	Jackson and Woodruff Counties	215
011	Craighead County	155
012	Mississippi County	245
013	Logan County	185
014	Yell County	185
015	Faulkner County	155
016	White County	215
017	Cross, Lee, Poinsett and St. Francis Counties	245
018	Crittenden County	245
019	Montgomery, Polk and Scott Counties	185
020	Garland, Hot Spring and Perry Counties	155

**BASE PREMIUM COMPUTATION. (cont.)**

<u>Territory</u>		<u>Special Form Key Factor</u>
021	Grant and Saline Counties	155
022	Remainder of Pulaski County	150
023	Lonoke County	185
024	Prairie County	215
025	Monroe County	215
026	Jefferson County	215
027	Arkansas County	245
028	Phillips County	245
029	Clark, Howard, Pike and Sevier Counties	185
030	Bradley, Calhoun, Cleveland, Dallas and Lincoln Counties	245
031	Desha County	245
032	Little River and Miller Counties	155
033	Hempstead and LaFayette Counties	215
034	Nevada and Ouachita Counties	215
035	Columbia County	185
036	Union County	185
037	Ashley, Chicot and Drew Counties	245
038	Cities of Little Rock and North Little Rock (Pulaski County)	150

**Table 301.B.1.a., Coverage A Special Form Key Rates****b. Coverage C – Personal Property**

<u>Territory</u>	<u>Description</u>	<u>Special Form Key Factor</u>
All	All counties	40

**Table 301.B.1.b., Coverage C Special Form Key Rates****2. Classification Tables****a. Occupancy Classification Factors**

<b>Occupancy</b>	<b>Factor</b>
Owner Occupied	1.000
Tenant Occupied	1.110

**Table 301.B.2.a., Occupancy Factors****b. Reserved for future use.****3. Key Factor Table (Rule 301.B.6.)****a. Coverage A - Dwelling**

<b>Amount of Insurance</b>	<b>Factor</b>						
\$30,000	0.592	\$73,000	0.982	\$116,000	1.370	\$159,000	1.759
\$31,000	0.601	\$74,000	0.991	\$117,000	1.379	\$160,000	1.767
\$32,000	0.610	\$75,000	1.000	\$118,000	1.388	\$161,000	1.776
\$33,000	0.619	\$76,000	1.009	\$119,000	1.397	\$162,000	1.786
\$34,000	0.628	\$77,000	1.018	\$120,000	1.406	\$163,000	1.794
\$35,000	0.637	\$78,000	1.027	\$121,000	1.415	\$164,000	1.804
\$36,000	0.646	\$79,000	1.036	\$122,000	1.424	\$165,000	1.812
\$37,000	0.656	\$80,000	1.045	\$123,000	1.433	\$166,000	1.822
\$38,000	0.664	\$81,000	1.054	\$124,000	1.443	\$167,000	1.831
\$39,000	0.673	\$82,000	1.063	\$125,000	1.451	\$168,000	1.840
\$40,000	0.683	\$83,000	1.072	\$126,000	1.460	\$169,000	1.848
\$41,000	0.692	\$84,000	1.081	\$127,000	1.469	\$170,000	1.857

**BASE PREMIUM COMPUTATION, (cont.)**

Amount of Insurance	Factor	Amount of Insurance	Factor	Amount of Insurance	Factor	Amount of Insurance	Factor
\$42,000	0.701	\$85,000	1.090	\$128,000	1.478	\$171,000	1.867
\$43,000	0.710	\$86,000	1.099	\$129,000	1.488	\$172,000	1.875
\$44,000	0.719	\$87,000	1.108	\$130,000	1.496	\$173,000	1.885
\$45,000	0.728	\$88,000	1.118	\$131,000	1.505	\$174,000	1.894
\$46,000	0.738	\$89,000	1.126	\$132,000	1.514	\$175,000	1.903
\$47,000	0.746	\$90,000	1.135	\$133,000	1.523	\$176,000	1.912
\$48,000	0.756	\$91,000	1.144	\$134,000	1.532	\$177,000	1.921
\$49,000	0.765	\$92,000	1.153	\$135,000	1.541	\$178,000	1.930
\$50,000	0.774	\$93,000	1.162	\$136,000	1.550	\$179,000	1.939
\$51,000	0.783	\$94,000	1.171	\$137,000	1.559	\$180,000	1.948
\$52,000	0.792	\$95,000	1.180	\$138,000	1.569	\$181,000	1.957
\$53,000	0.801	\$96,000	1.189	\$139,000	1.578	\$182,000	1.966
\$54,000	0.810	\$97,000	1.199	\$140,000	1.587	\$183,000	1.975
\$55,000	0.819	\$98,000	1.207	\$141,000	1.596	\$184,000	1.984
\$56,000	0.828	\$99,000	1.217	\$142,000	1.605	\$185,000	1.993
\$57,000	0.837	\$100,000	1.226	\$143,000	1.613	\$186,000	2.002
\$58,000	0.847	\$101,000	1.234	\$144,000	1.623	\$187,000	2.011
\$59,000	0.855	\$102,000	1.244	\$145,000	1.632	\$188,000	2.020
\$60,000	0.864	\$103,000	1.253	\$146,000	1.641	\$189,000	2.029
\$61,000	0.874	\$104,000	1.262	\$147,000	1.650	\$190,000	2.038
\$62,000	0.882	\$105,000	1.271	\$148,000	1.658	\$191,000	2.047
\$63,000	0.891	\$106,000	1.280	\$149,000	1.668	\$192,000	2.056
\$64,000	0.900	\$107,000	1.289	\$150,000	1.677	\$193,000	2.065
\$65,000	0.909	\$108,000	1.298	\$151,000	1.686	\$194,000	2.074
\$66,000	0.919	\$109,000	1.307	\$152,000	1.695	\$195,000	2.083
\$67,000	0.928	\$110,000	1.316	\$153,000	1.704	\$196,000	2.092
\$68,000	0.936	\$111,000	1.325	\$154,000	1.713	\$197,000	2.101
\$69,000	0.946	\$112,000	1.334	\$155,000	1.723	\$198,000	2.110
\$70,000	0.955	\$113,000	1.343	\$156,000	1.731	\$199,000	2.119
\$71,000	0.964	\$114,000	1.352	\$157,000	1.740	\$200,000	2.128
\$72,000	0.973	\$115,000	1.361	\$158,000	1.749		
Each Additional \$1,000			0.009				

Table 301.B.3.a., Dwelling Key Factors (Special Form)

**b. Coverage C – Personal Property**

Amount of Insurance	Factor						
1,000	0.209	39,000	3.721	76,000	7.079	113,000	10.365
2,000	0.292	40,000	3.816	77,000	7.168	114,000	10.454
3,000	0.377	41,000	3.911	78,000	7.257	115,000	10.542
4,000	0.464	42,000	4.005	79,000	7.346	116,000	10.631
5,000	0.551	43,000	4.101	80,000	7.435	117,000	10.720
6,000	0.640	44,000	4.196	81,000	7.524	118,000	10.809
7,000	0.729	45,000	4.291	82,000	7.612	119,000	10.897
8,000	0.819	46,000	4.387	83,000	7.701	120,000	10.986
9,000	0.909	47,000	4.482	84,000	7.790	121,000	11.075
10,000	1.000	48,000	4.577	85,000	7.879	122,000	11.164
11,000	1.091	49,000	4.672	86,000	7.968	123,000	11.253

**BASE PREMIUM COMPUTATION, (cont.)**

Amount of Insurance	Factor	Amount of Insurance	Factor	Amount of Insurance	Factor	Amount of Insurance	Factor
12,000	1.183	50,000	4.767	87,000	8.056	124,000	11.341
13,000	1.275	51,000	4.859	88,000	8.145	125,000	11.430
14,000	1.368	52,000	4.947	89,000	8.234	126,000	11.519
15,000	1.461	53,000	5.036	90,000	8.323	127,000	11.608
16,000	1.553	54,000	5.125	91,000	8.412	128,000	11.696
17,000	1.646	55,000	5.214	92,000	8.500	129,000	11.785
18,000	1.739	56,000	5.303	93,000	8.589	130,000	11.874
19,000	1.833	57,000	5.392	94,000	8.678	131,000	11.963
20,000	1.926	58,000	5.481	95,000	8.767	132,000	12.052
21,000	2.020	59,000	5.569	96,000	8.855	133,000	12.140
22,000	2.114	60,000	5.658	97,000	8.944	134,000	12.229
23,000	2.207	61,000	5.747	98,000	9.033	135,000	12.318
24,000	2.301	62,000	5.836	99,000	9.122	136,000	12.407
25,000	2.396	63,000	5.925	100,000	9.211	137,000	12.495
26,000	2.490	64,000	6.014	101,000	9.299	138,000	12.584
27,000	2.584	65,000	6.102	102,000	9.388	139,000	12.673
28,000	2.679	66,000	6.191	103,000	9.477	140,000	12.762
29,000	2.773	67,000	6.280	104,000	9.566	141,000	12.850
30,000	2.868	68,000	6.369	105,000	9.655	142,000	12.939
31,000	2.962	69,000	6.458	106,000	9.743	143,000	13.028
32,000	3.057	70,000	6.547	107,000	9.832	144,000	13.117
33,000	3.152	71,000	6.635	108,000	9.921	145,000	13.206
34,000	3.247	72,000	6.724	109,000	10.010	146,000	13.294
35,000	3.341	73,000	6.813	110,000	10.098	147,000	13.383
36,000	3.436	74,000	6.902	111,000	10.187	148,000	13.472
37,000	3.531	75,000	6.991	112,000	10.276	149,000	13.561
38,000	3.626					150,000	13.649
Each Additional \$1,000			0.089				

**Table 301.B.3.a., Personal Property Key Factors (Special Form)**