

SERFF Tracking Number: TRGR-125673085 State: Arkansas  
Filing Company: Republic Underwriters Insurance Company State Tracking Number: #7791934 \$100  
Company Tracking Number: 08-134  
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0003 Comprehensive Personal Liability  
Product Name: Standard Dwelling Liability  
Project Name/Number: Initial Filing of Rates and Ruiles/08-134

## Filing at a Glance

Company: Republic Underwriters Insurance Company

Product Name: Standard Dwelling Liability SERFF Tr Num: TRGR-125673085 State: Arkansas  
TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: #7791934 \$100  
Made/Occurrence  
Sub-TOI: 17.0003 Comprehensive Personal Co Tr Num: 08-134 State Status: Fees verified and  
Liability 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 Ruiles  
Project Number: 08-134

Reference Organization: Includes ISO material

Reference Title: Includes material from "ARKANSAS PERSONAL  
LIABILITY SUPPLEMENT"

Filing Status Changed: 07/07/2008

State Status Changed: 06/12/2008

Corresponding Filing Tracking Number:

Filing Description:

This is our initial filing of rates and rules. Dwelling liability will only be written in conjunction with a dwelling policy (rates and rules filed under TRGR-125640254). The manual is based on the current ISO dwelling liability manual.

Status of Filing in Domicile: Authorized

Domicile Status Comments: A similar program  
is approved in Texas

Reference Number: Includes material from DL-  
2003-R02RU

Advisory Org. Circular: includes material from  
LI-DL-2003-153 and

Deemer Date:

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## Company and Contact

### Filing Contact Information

William Bradford, Senior Products Filing bill.bradford@republicgroup.com  
 Specialist  
 5525 LBJ Freeway (972) 788-6617 [Phone]  
 Dallas, TX 75240 (972) 788-6022[FAX]

### Filing Company Information

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

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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

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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 (revised)	Underwriting Guidelines	Filed	No
Supporting Document	Underwriting Guidelines		No
Supporting Document	Actuarial/Filing Memorandum	Filed	Yes
Supporting Document	Actuarial Support	Filed	Yes
Supporting Document	Transmittal	Filed	Yes
Supporting Document	Support for Response to Question 1	Filed	Yes
Rate	Dwelling Liability Manual	Filed	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: We do not allow mandatory minimum deductibles for earthquake above 15%. Please amend your guidelines for masonry/superior construction.

This may have been overlooked in other filings. Is so, the other filings must be corrected.

### Objection 2

- Actuarial Support (Supporting Document)

Comment: The underwriting model along with the loss experience justification must be filed pursuant to ACA 23-67-415.

### Objection 3

- Actuarial Support (Supporting Document)

Comment: Explain why liability loss surcharges are applied to the fire and ec premiums.

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

SERFF Tracking Number: TRGR-125673085 State: Arkansas  
Filing Company: Republic Underwriters Insurance Company State Tracking Number: #7791934 \$100  
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Dear Becky Harrington,

#### Comments:

### Response 1

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:

- Actuarial Support (Supporting Document)

Comment:

Explain why liability loss surcharges are applied to the fire and ec premiums.

#### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Support for Response to Question 1

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Response 2

Comments: Revised guidelines are enclosed.

#### Related Objection 1

Applies To:

- Underwriting Guidelines (Supporting Document)

Comment:

We do not allow mandatory minimum deductibles for earthquake above 15%. Please amend your guidelines for masonry/superior construction.

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This may have been overlooked in other filings. Is so, the other filings must be corrected.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Underwriting Guidelines

Comment: Dwelling liability is only written in conjunction with a dwelling policy. The guidelines are thus part of the overall dwelling guidelines.

These guidelines are confidential.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Response 3

Comments: Credit is not used in rating or underwriting personal liability. It is used as a factor in the underlying dwelling, and the model information is contained in filing TRGR-125640254.

#### Related Objection 1

Applies To:

- Actuarial Support (Supporting Document)

Comment:

The underwriting model along with the loss experience justification must be filed pursuant to ACA 23-67-415.

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,  
William Bradford

<i>SERFF Tracking Number:</i>	<i>TRGR-125673085</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Republic Underwriters Insurance Company</i>	<i>State Tracking Number:</i>	<i>#7791934 \$100</i>
<i>Company Tracking Number:</i>	<i>08-134</i>		
<i>TOI:</i>	<i>17.0 Other Liability - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>17.0003 Comprehensive Personal Liability</i>
<i>Product Name:</i>	<i>Standard Dwelling Liability</i>		
<i>Project Name/Number:</i>	<i>Initial Filing of Rates and Ruiles/08-134</i>		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	20 day file and use
<b>Rate Change Type:</b>	Neutral
<b>Overall Percentage of Last Rate Revision:</b>	0.000%
<b>Effective Date of Last Rate Revision:</b>	
<b>Filing Method of Last Filing:</b>	N/A

## Company Rate Information

<b>Company Name:</b>	<b>Overall % Indicated Change:</b>	<b>Overall % Rate Impact:</b>	<b>Written Premium Change for this Program:</b>	<b># of Policy Holders Affected for this Program:</b>	<b>Premium:</b>	<b>Maximum % Change (where required):</b>	<b>Minimum % Change (where required):</b>
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	Dwelling Liability Manual	All	New	RUIC DL 08-08.pdf

**ARKANSAS  
DWELLING LIABILITY SUPPLEMENT**

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**ARKANSAS PERSONAL LIABILITY SUPPLEMENT TO THE DWELLING POLICY PROGRAM MANUAL  
GENERAL RULES**

**SUPPLEMENT TO THE DWELLING GENERAL RULES**

The Dwelling Policy Program General Rules apply to this Supplement except as follows:

**RULE 100. INTRODUCTION**

The following is added to Rule **100.**:

**D. About the Personal Liability Supplement**

A Personal Liability Policy may be written with or separate from a Dwelling Policy.

1. When written with a Dwelling Policy, use Personal Liability Endorsement **DL 24 01** and Personal Liability Schedule Endorsement **DL 24 03**.
2. Personal liability written separate from a Dwelling Policy is not currently available in the Arkansas Dwelling Liability Program.

**RULE 101. COVERAGE AND LIMITS OF LIABILITY**

The title of Rule **101**. Forms, Coverages, Minimum Limits of Liability is replaced by the preceding title. Rule **101**. is replaced by the following:

**A. Coverage Description**

Personal Liability (Coverage **L**) and Medical Payments to Others (Coverage **M**) shall be provided in all cases.

**B. Limits of Liability**

The minimum limits of liability required under the Personal Liability Policy are as follows:

- Coverage **L** - \$50,000 each occurrence  
Coverage **M** - \$1,000 each person

**C. Increased Limits**

These limits may be increased for an additional premium.

**D. Same Limit for All Exposures**

The same Coverage **L** and **M** limits of liability shall apply to all exposures, unless otherwise specified in this manual.

**RULE 102. EXPOSURES**

The title of Rule **102**. Perils Insured Against is replaced by the preceding title. Rule **102**. is replaced by the following:

Refer to Rule **301**. for company rates for the exposures A. through **K**.

**A. Initial Residence Premises Occupied By Owner**

Initial Residence Premises Occupied By Owner or Apartment Occupied By Tenant (Named Insured), With or Without A Permitted Incidental Occupancy.

**B. Other Insured Locations Occupied By Owner**

Other Insured Locations Occupied By Owner or Apartment Occupied By Tenant (Named Insured), With or Without A Permitted Incidental Occupancy.

**C. Other Insured Locations Not Occupied By Owner**

When the initial residence premises is insured by:

1. The same company insuring the other location, use Additional Residence Rented To Others Endorsement **DL 24 04**.
2. Another company, use Premises Liability Endorsement **DL 24 11**, or
3. The same company insuring the initial residence premises in another policy, use Premises Liability Endorsement **DL 24 11**.

**D. Business Pursuits**

This option is not currently available in the Arkansas Dwelling Liability Program.

**E. Owned Snowmobiles**

This option is not currently available in the Arkansas Dwelling Liability Program.

**F. Watercraft**

**1. Introduction**

Watercraft powered by an outboard motor, or combination of outboard motors, of up to 25 horsepower, or sailboats less than 26 feet with or without auxiliary power, are covered in the policy form. Coverage is also included for watercraft powered by inboard or inboard-drive engines or motors, including those that power a water jet pump, of 50 horsepower or less when not owned by an insured or more than 50 horsepower when not owned by or rented to an insured.

**ARKANSAS PERSONAL LIABILITY SUPPLEMENT TO THE DWELLING POLICY PROGRAM MANUAL  
GENERAL RULES**

**RULE 102. EXPOSURES (Cont.)**

**2. Coverage Description**

Coverage is available, for an additional premium, for the following:

- a. Watercraft, up to 26 feet in length, powered by outboard motors exceeding 25 horsepower; or powered by inboard; or inboard-outdrive motors including those that power a water jet pump. Accumulate total horsepower if two or more motors are regularly used together with any single watercraft owned by insured.
- b. Sailboats 26 feet or more in length, with or without auxiliary power.

**3. Endorsement**

Use Watercraft Endorsement **DL 24 06**.

**G. Loss Assessment Liability**

This option is not currently available in the Arkansas Dwelling Liability Program.

**H. Personal Injury**

1. Liability Coverage for personal injury to others, such as false arrest, malicious prosecution, wrongful eviction, slander, libel or violations of right of privacy, may be added to the policy.
2. Use Personal Injury Endorsement **DL 24 82**.

**I. Incidental Low Power Recreational Motor Vehicle**

This option is not currently available in the Arkansas Dwelling Liability Program.

**J. Assisted Living Care Liability**

This option is not currently available in the Arkansas Dwelling Liability Program.

**K. Student Away From Home**

This option is not currently available in the Arkansas Dwelling Liability Program.

**RULE 103. ELIGIBILITY**

The following is added to Rule **103**:

**G. Coverage may be provided for:**

1. All insured locations occupied by the insured, owner or tenant;
2. Other locations not occupied by the owner.

**H. If coverage is provided under Paragraph **G.1**:**

1. It automatically includes coverage for Employer's Liability. If, however, the policy covers more than two employees, an additional premium charge for Coverage **M** is required.
2. It may also be provided for all other exposures listed in this supplement.

**I. When coverage is provided in accordance with Paragraph **G**., it may be extended to cover additional insureds, but only with respect to the insured location. An additional insured is a person or organization with interest in the insured location or a joint owner who does not occupy the insured location. No additional charge is required. Use Additional Insured Endorsement **DL 24 10**.**

**RULES 104. - 107.**

Rules **104. - 107.** do not apply.

**RULE 204. MULTIPLE LOCATIONS; RULE 205. MULTIPLE POLICIES; AND RULE 206. MINIMUM PREMIUM**

These options are not currently available in the Arkansas Dwelling Liability Program.

**RULE 301. BASE PREMIUM COMPUTATION**

Rule **301**. is replaced by the following:

**A. Premium Computations**

Refer to the state company rates for the premiums pertaining to:

1. Basic limits for Personal Liability and Medical Payments to Others, and
2. Increased limits for Medical Payments to Others that apply to the exposure listed in the supplement.

**ARKANSAS PERSONAL LIABILITY SUPPLEMENT TO THE DWELLING POLICY PROGRAM MANUAL  
GENERAL RULES**

**RULE 301. BASE PREMIUM COMPUTATION, (cont.)**

**B. Increased/Decreased Limits**

The base limit is \$100,000. For Personal Liability increased/decreased limits, apply the following factors to the basic limits premiums:

<b>Limit Of Liability</b>	<b>Factor</b>
\$50,000	0.80
\$200,000	1.14
\$300,000	1.26
\$500,000	1.40
Over \$500,000	Refer to company

**Table 301.B. Increased Limits**

**RULES 302. - 303.**

Rules 302. - 303. do not apply.

**RULE 304. PERMITTED INCIDENTAL OCCUPANCIES;**

This option is not currently available in the Arkansas Dwelling Liability Program.

**RULE 305. LOSS SETTLEMENT OPTIONS**

Rule 305. does not apply.

**RULES 401. - 410.**

Rules 401. - 410. do not apply.

**RULES 501. - 516.**

Rules 501. - 516. do not apply.

**RULE 517. LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE**

Rule 517. does not apply.

**The following rules are added to the Personal Liability Supplement:**

**RULE 601. COMPUTER-RELATED DAMAGE OR INJURY EXCLUSION AND COVERAGE OPTIONS**

This option is not currently available in the Arkansas Dwelling Liability Program.

**RULE 602. OPTIONAL LIMITED LEAD AND ESCAPED LIQUID FUEL LIABILITY AND PROPERTY REMEDIATION FOR ESCAPED LIQUID FUEL COVERAGES**

This option is not currently available in the Arkansas Dwelling Liability Program.

**ARKANSAS PERSONAL LIABILITY SUPPLEMENT TO THE DWELLING POLICY PROGRAM MANUAL  
ADDITIONAL RULES**

**ADDITIONAL RULES**

**RULE A1. SPECIAL STATE REQUIREMENTS**

**A. No Coverage for Home Day Care Business Endorsement DL 24 16**

Use this endorsement when Personal Liability Endorsement **DL 24 01** is attached to a policy.

**B. Amendatory Mandatory Asbestos and Lead Exclusion Endorsement RD 955**

This endorsement details the restrictions for asbestos and lead. Use this endorsement when Personal Liability endorsement **DL 24 01** is attached to the policy.

**C. Special Provisions Endorsement DL 25 03**

Use this endorsement when written in conjunction with a dwelling policy (Personal Liability Endorsement DL 24 01 is attached to a dwelling policy). This is currently the only option available in the Arkansas Dwelling Liability Program.

**RULE A2. DOG AND ANIMAL EXCLUSION**

**A. Dog Exclusion**

**1. Introduction**

Underwriting restrictions apply to writing new business or renewing business where there is a dog or dogs on the premises with a history of biting or who are considered to be a member of an aggressive breed. Premises where such a dog or dogs are present may be written if liability for that exposure is excluded.

**2. Endorsement**

Use Canine Exclusion **RDL 104**.

**B. Animal Exclusion**

**1. Introduction**

Underwriting restrictions apply to writing new business or renewing business where there is an animal or animals on the premises that have a history of being dangerous or are considered to be naturally dangerous. Premises where such an animal or animals are present may be written if liability for that exposure is excluded.

**2. Endorsement**

Use Animal Exclusion **RDL 106**.

**RULE A3. EXPERIENCE RATING PLAN**

**A. Introduction**

The Experience Rating Plan recognizes the loss history of an insured or applicant, for 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 Liability Supplement to the Dwelling Policy Program;
3. The loss was sustained with respect to the 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:

A loss for which payment occurred only with respect to Medical Payments to Others.

**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.

**ARKANSAS PERSONAL LIABILITY SUPPLEMENT TO THE DWELLING POLICY PROGRAM MANUAL  
ADDITIONAL RULES**

**RULE A3. EXPERIENCE RATING PLAN, (cont.)**

**E. Premium Computation**

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

Apply the factor from the following table in accordance to the base premium developed under Rule **301**:

Insured Term (in years)	Number of Paid Losses				
	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

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

**Table A3.E., Experience Rating Plan Premium Computation –Liability Losses**

**ARKANSAS PERSONAL LIABILITY SUPPLEMENT TO THE DWELLING POLICY PROGRAM MANUAL  
COMPANY RATES**

**COMPANY RATES FOR ARKANSAS**

**RULE 301. BASE PREMIUM COMPUTATION**

**A. Premium Computations**

**1. Premium for Basic limits for Personal Liability and Medical Payments to Others.**

Rule 102 Exposure	Premium per Location by Number of Families			
	Number of Families			
	One	Two	Three	Four
<b>A.,</b> Initial Residence Premises Occupied By Owner	\$25	\$28	\$38	\$38
<b>B.,</b> Other Insured Locations Occupied By Owner	\$25	\$28	\$38	\$38
<b>C.,</b> Other Insured Locations Not Occupied By Owner				
Primary is insured in this policy – Endorsement <b>DL 24 04</b>	\$10	\$16	\$27	\$29
Primary is not insured in this policy – Endorsement <b>DL 24 11</b>	\$30	\$33	\$45	\$45
	Premium or Rate for All Numbers of Families			
<b>D.,</b> Business Pursuits and <b>E.,</b> Owned Snowmobiles	not currently available			
<b>F.,</b> Watercraft (premium per watercraft)				
Powered by an outboard motor, or combination of outboard motors, or powered by inboard or inboard-drive engines or motors				
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			not currently available	
Over 200 Horsepower, Up to 15 feet long			not currently available	
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			not currently available	
Sailboats With or Without Auxiliary Power				
26-40 feet			\$36	
Over 40 feet			not currently available	
<b>G.,</b> Loss Assessment Liability (Rate per \$1,000 for each location)			not currently available	
<b>H.,</b> Personal Injury (per location)			\$16	
<b>I.,</b> Incidental Low Power Recreational Motor Vehicle, <b>J.,</b> Assisted Living Care Liability, and <b>K.,</b> Student Away From Home			not currently available	

**Table 301.A.1., Premiums for Basic limits for Personal Liability and Medical Payments to Others.**

**2. Increased limits for Medical Payments to Others**

Rule 102 Exposure	Medical Payments to Others Limit			
	2,000	3,000	4,000	5,000
<b>A.,</b> Initial Residence Premises Occupied By Owner	\$3	\$5	\$7	\$8
<b>B.,</b> Other Insured Locations Occupied By Owner	\$3	\$5	\$7	\$8
<b>C.,</b> Other Insured Locations Not Occupied By Owner				
Primary is insured in this policy – Endorsement <b>DL 24 04</b>	\$1	\$2	\$3	\$4
Primary is not insured in this policy – Endorsement <b>DL 24 11</b>	\$4	\$6	\$8	\$10
<b>D.,</b> Business Pursuits and <b>E.,</b> Owned Snowmobiles	not currently available			
<b>F.,</b> Watercraft (premium per watercraft)				
Powered by an outboard motor, or combination of outboard motors, or powered by inboard or inboard-drive engines or motors				
Up to 50 Horsepower, Up to 15 feet long	\$3	\$6	\$9	\$11
51-100 Horsepower, Up to 15 feet long	\$4	\$8	\$12	\$14
101-150 Horsepower, Up to 15 feet long	\$6	\$12	\$18	\$21
151-200 Horsepower, Up to 15 feet long	N/A	N/A	N/A	N/A
Over 200 Horsepower, Up to 15 feet long	N/A	N/A	N/A	N/A
Up to 50 Horsepower, 16-26 feet long	\$4	\$8	\$12	\$14
51-100 Horsepower, 16-26 feet long	\$6	\$12	\$18	\$21

**ARKANSAS PERSONAL LIABILITY SUPPLEMENT TO THE DWELLING POLICY PROGRAM MANUAL  
COMPANY RATES**

**RULE 301. BASE PREMIUM COMPUTATION, (cont.)**

101-160 Horsepower, 16-26 feet long	\$8	\$16	\$24	\$28
161-200 Horsepower, 16-26 feet long	\$12	\$24	\$36	\$42
Over 200 Horsepower, 16-26 feet long	N/A	N/A	N/A	N/A
Sailboats With or Without Auxiliary Power				
26-40 feet	\$3	\$6	\$9	\$11
Over 40 feet	N/A	N/A	N/A	N/A
<b>G.</b> , Loss Assessment Liability (Rate per \$1,000 for each location)			Does not Apply	
<b>H.</b> , Personal Injury			Does not Apply	
<b>I.</b> , Incidental Low Power Recreational Motor Vehicle, <b>J.</b> , Assisted Living Care Liability, and <b>K.</b> , Student Away From Home			not currently available	

**Table 301.A.1., Premiums for Increased Medical Payments Limits.**

SERFF Tracking Number: TRGR-125673085 State: Arkansas  
Filing Company: Republic Underwriters Insurance Company State Tracking Number: #7791934 \$100  
Company Tracking Number: 08-134  
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0003 Comprehensive Personal Liability  
Product Name: Standard Dwelling Liability  
Project Name/Number: Initial Filing of Rates and Ruiles/08-134

## Supporting Document Schedules

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

**Comments:**

Dwelling liability is only written in conjunction with a dwelling policy. The support for dwelling liability is a portion of the overall dwelling support, which is attached ijn its entirety.

**Attachment:**

Filing Memorandum AR DP-3.pdf

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

**Comments:**

Dwelling liability is only written in conjunction with a dwelling policy. The support for dwelling liability is a portion of the overall dwelling support, which is attached ijn its entirety.

**Attachment:**

Filing Exhibit AR DP-3 (2).pdf

**Review Status:**  
**Satisfied -Name:** Transmittal Filed 07/07/2008

**Comments:**

**Attachment:**

pctransAR RUICDL.pdf

**Review Status:**  
**Satisfied -Name:** Support for Response to Question 1 Filed 07/07/2008

**Comments:**

**Attachment:**

Response to AR DOI.pdf

**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)**

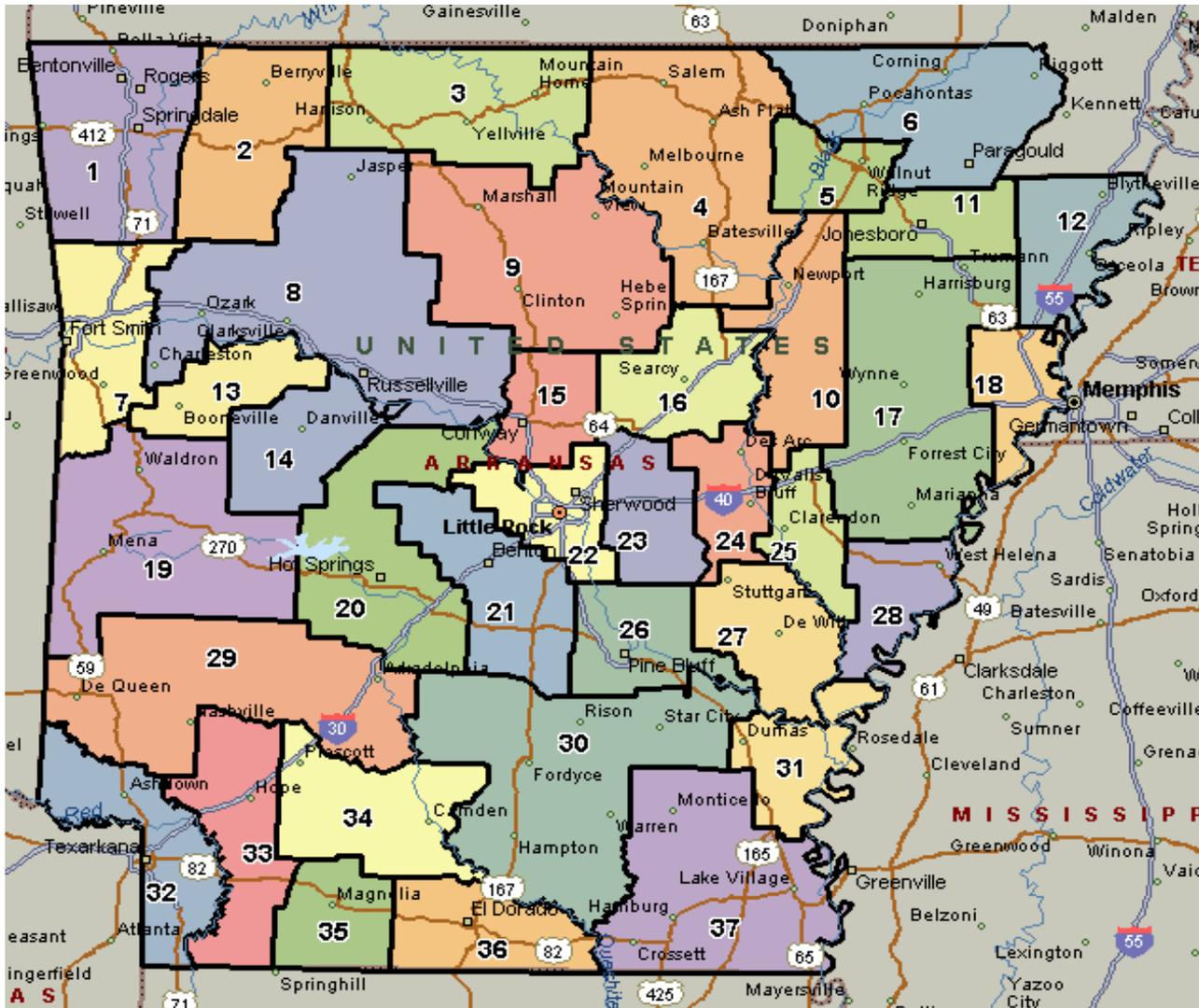
*Optional Endorsement Pricing*

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

REPUBLIC UNDERWRITERS INSURANCE COMPANY  
 ARKANSAS DWELLING FIRE DP-3  
 TERRITORY MAP



<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**

<b>Competitor</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</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>\$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>
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<b>Territory</b>	<b>Area Description</b>	<b>Counties Included</b>
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													
Competitor	26	27	28	29	30	31	32	33	34	35	36	37	38
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>

Territory	Area Description	Counties Included
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**

Apply to Coverage A Amount: EQ				Apply to Coverage C Amount: EQ				Apply to increase in Coverage D: EQ				Apply to Building/Non-Building Structure Items: EQ			
Zone	Frame	Masonry	Superior	Zone	Frame	Masonry	Superior	Zone	Frame	Masonry	Superior	Zone	Frame	Masonry	Superior
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.**

Deductible	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

**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**

**Medical Payment:**

	<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

## Property & Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b> a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <table style="width: 100%; border: none;"> <tr> <td style="width: 60%; border: none;">New Business</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

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

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

<b>5. Company Tracking Number</b>	
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**Contact Info of Filer(s) or Corporate Officer(s)** [include toll-free number]

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

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—

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	
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<b>21.</b>	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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<b>22.</b>	<b>Filing Fees</b> (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
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**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>	
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<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> (Company tracking number of rate/rule filing, if applicable)	
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<b>3.</b>	<b>Form Name /Description/Synopsis</b>	<b>Form # Include edition date</b>	<b>Replacement Or withdrawn?</b>	<b>If replacement, give form # it replaces</b>	<b>Previous state filing number, if required by state</b>
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>	
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<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>	
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<b>4a.</b>	<b>Rate Change by Company (As Proposed)</b>						
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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>						
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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. Overall Rate Information (Complete for Multiple Company Filings only)</b>			
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		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>	
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<b>7.</b>	<b>Effective Date of last rate revision</b>	
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<b>8.</b>	<b>Filing Method of Last filing</b> (Prior Approval, File & Use, Flex Band, etc.)	
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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	

**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