

SERFF Tracking Number: AEGS-125790991 State: Arkansas
Filing Company: Aegis Security Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: 24-AR-080191-RR
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
Product Name: Dwelling Fire
Project Name/Number: Rate & Rule Filing/24-AR-08191-RR

Filing at a Glance

Company: Aegis Security Insurance Company

Product Name: Dwelling Fire

TOI: 01.0 Property

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

Filing Type: Rate/Rule

SERFF Tr Num: AEGS-125790991 State: Arkansas

SERFF Status: Closed

Co Tr Num: 24-AR-080191-RR

Co Status:

Author: Judy Devernois

Date Submitted: 08/26/2008

State Tr Num: EFT \$100

State Status: Fees verified and received

Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding

Disposition Date: 09/03/2008

Disposition Status: Filed

Effective Date Requested (New): On Approval

Effective Date Requested (Renewal): On Approval

Effective Date (New): 11/01/2008

Effective Date (Renewal):

01/01/2009

State Filing Description:

General Information

Project Name: Rate & Rule Filing

Project Number: 24-AR-08191-RR

Reference Organization:

Reference Title:

Filing Status Changed: 09/03/2008

State Status Changed: 08/29/2008

Corresponding Filing Tracking Number:

Filing Description:

Rate and Rule Filing with a 10 % base premium increase.

Status of Filing in Domicile: Authorized

Domicile Status Comments: SimilarProgram filed in state of domicile

Reference Number:

Advisory Org. Circular:

Deemer Date:

Company and Contact

SERFF Tracking Number: AEGS-125790991 State: Arkansas
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 TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
 Product Name: Dwelling Fire
 Project Name/Number: Rate & Rule Filing/24-AR-08191-RR

Filing Contact Information

Judith Delvernois, Product Development Specialist
 2407 Park Drive Harrisburg, PA 17110
 jdeivernois@aegisfirst.com
 (717) 657-9671 [Phone]
 (717) 657-0340[FAX]

Filing Company Information

Aegis Security Insurance Company
 2407 Park Drive Suite 200
 Harrisburg, PA 17110
 (717) 657-9671 ext. [Phone]

CoCode: 33898
 Group Code:
 Group Name:
 FEIN Number: 23-2035821

State of Domicile: Pennsylvania
 Company Type: Property Casualty
 State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: Rate Filing with revised rule pages
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Aegis Security Insurance Company	\$100.00	08/26/2008	22137439

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	09/03/2008	09/03/2008

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	08/29/2008	08/29/2008	Judy Deivernois	09/02/2008	09/02/2008
Pending Industry Response	Becky Harrington	08/29/2008	08/29/2008	Judy Deivernois	08/29/2008	08/29/2008

SERFF Tracking Number: AEGS-125790991

State: Arkansas

Filing Company: Aegis Security Insurance Company

State Tracking Number: EFT \$100

Company Tracking Number: 24-AR-080191-RR

TOI: 01.0 Property

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

Product Name: Dwelling Fire

Project Name/Number: Rate & Rule Filing/24-AR-08191-RR

Disposition

Disposition Date: 09/03/2008

Effective Date (New): 11/01/2008

Effective Date (Renewal): 01/01/2009

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AEGS-125790991 State: Arkansas
 Filing Company: Aegis Security Insurance Company State Tracking Number: EFT \$100
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 TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
 Product Name: Dwelling Fire
 Project Name/Number: Rate & Rule Filing/24-AR-08191-RR

Item Type	Item Name	Item Status	Public Access
Supporting Document	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Cover Letter	Filed	Yes
Supporting Document (revised)	Rate Level Increase	Filed	Yes
Supporting Document	Rate Level Increase		Yes
Supporting Document	NAIC Loss Cost Data	Filed	Yes
Supporting Document	Deductible Rule Page	Filed	Yes
Rate (revised)	Rate Pages	Filed	Yes
Rate	Rate Pages		Yes

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TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
Product Name: Dwelling Fire
Project Name/Number: Rate & Rule Filing/24-AR-08191-RR

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 08/29/2008
Submitted Date 08/29/2008

Respond By Date

Dear Judith Delvernois,

This will acknowledge receipt of the response dated 8/29/2008.

Objection 1

No Objections

Comment: Please submit the deductible rule pages for review as previously requested.

Please feel free to contact me if you have questions.

Sincerely,

Becky Harrington

Response Letter

Response Letter Status Submitted to State
Response Letter Date 09/02/2008
Submitted Date 09/02/2008

Dear Becky Harrington,

Comments:

Response 1

Comments: Attached is filed deductible rule page.

Thank you,

Judy Delvernois

Related Objection 1

Comment:

SERFF Tracking Number: *AEGS-125790991* *State:* *Arkansas*
Filing Company: *Aegis Security Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *24-AR-080191-RR*
TOI: *01.0 Property* *Sub-TOI:* *01.0002 Personal Property (Fire and Allied Lines)*

Product Name: *Dwelling Fire*
Project Name/Number: *Rate & Rule Filing/24-AR-08191-RR*

Please submit the deductible rule pages for review as previously requested.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Deductible Rule Page

Comment: Attached is requested manual page indicating standard deductible is \$250.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Judy Deivernois

SERFF Tracking Number: AEGS-125790991 State: Arkansas
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TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
Product Name: Dwelling Fire
Project Name/Number: Rate & Rule Filing/24-AR-08191-RR

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 08/29/2008
Submitted Date 08/29/2008

Respond By Date

Dear Judith Delvernois,

This will acknowledge receipt of the captioned filing.

Objection 1

- Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines (Supporting Document)

Comment: This form is required with all rate change filings, including non- loss cost filings.

Objection 2

- Rate Level Increase (Supporting Document)

Comment: There appears to be a data error on page 1 of this exhibit. Please correct and re-submit.

Objection 3

- Rate Level Increase (Supporting Document)

Comment: The attachment labeled DF5 appears to be identical to document DF. Please explain.

Objection 4

- Rate Pages (Rate)

Comment: The manual pages show what appears to be a mandatory wind/hail deductible greater than the all other perils deductible. Arkansas does not allow mandatory separate wind/hail deductibles. They may be offered as an option to the insured. Please submit your deductible rule pages for review.

Submit revised rate pages.

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

SERFF Tracking Number: AEGS-125790991 State: Arkansas
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TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
Product Name: Dwelling Fire
Project Name/Number: Rate & Rule Filing/24-AR-08191-RR

Response Letter

Response Letter Status Submitted to State
Response Letter Date 08/29/2008
Submitted Date 08/29/2008

Dear Becky Harrington,

Comments:

Response 1

Comments: Responding to objection letter.

Thank you for your prompt response.

Judy Delvernois

Related Objection 1

Applies To:

- Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines (Supporting Document)

Comment:

This form is required with all rate change filings, including non- loss cost filings.

Related Objection 2

Applies To:

- Rate Level Increase (Supporting Document)

Comment:

There appears to be a data error on page 1 of this exhibit. Please correct and re-submit.

Related Objection 3

Applies To:

- Rate Level Increase (Supporting Document)

Comment:

The attachment labeled DF5 appears to be identical to document DF. Please explain.

Related Objection 4

Applies To:

SERFF Tracking Number: AEGS-125790991 State: Arkansas
 Filing Company: Aegis Security Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: 24-AR-080191-RR
 TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
 Product Name: Dwelling Fire
 Project Name/Number: Rate & Rule Filing/24-AR-08191-RR

- Rate Pages (Rate)

Comment:

The manual pages show what appears to be a mandatory wind/hail deductible greater than the all other perils deductible. Arkansas does not allow mandatory separate wind/hail deductibles. They may be offered as an option to the insured. Please submit your deductible rule pages for review.

Submit revised rate pages.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Rate Level Increase

Comment: Rate Indication Justification, all corrected pages in one file

Satisfied -Name: NAIC Loss Cost Data

Comment: Completed form attached.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Rate Pages	11- 14 (08/08)	Replacement	24-AR-03015-RR
Previous Version			
Rate Pages	11- 14 (08/08)	Replacement	24-AR-03015-RR

Sincerely,
 Judy Deivernois

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State: Arkansas

Filing Company: Aegis Security Insurance Company

State Tracking Number: EFT \$100

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TOI: 01.0 Property

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

Product Name: Dwelling Fire

Project Name/Number: Rate & Rule Filing/24-AR-08191-RR

Rate Information

Rate data does NOT apply to filing.

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 Product Name: Dwelling Fire
 Project Name/Number: Rate & Rule Filing/24-AR-08191-RR

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Attachments
Filed	Rate Pages	11- 14 (08/08)	Replacement	24-AR-03015-RR	Corrected Rate Pages 11-14.pdf

ARKANSAS DWELLING PROGRAM
TERRITORY 1 OWNER OCCUPIED
INCLUDES FIRE AND EXTENDED COVERAGE
\$250 DEDUCTIBLE

DWELLING Protection Class	1 - 4	5 - 6	7 - 8	9 - 10
- 3999	70	79	92	153
- 4999	79	90	107	175
- 5999	86	96	121	199
- 6999	95	107	135	220
- 7999	103	117	150	242
- 8999	112	125	166	267
- 9999	123	136	180	292
- 10999	133	149	197	317
- 11999	142	158	213	342
- 12999	152	169	229	364
- 13999	162	179	244	388
- 14999	171	190	260	413
- 15999	180	201	276	438
- 16999	190	211	289	459
- 17999	200	221	305	482
- 18999	210	233	322	509
- 19999	220	244	338	534
- 20999	228	253	354	559
- 21999	238	262	363	573
- 22999	248	271	373	589
- 23999	256	281	383	605
- 24999	267	288	393	618
- 25999	277	300	403	634
- 26999	287	310	413	649
- 27999	297	320	422	659
- 28999	307	330	432	669
- 29999	318	340	443	680
- 30999	328	351	453	690
- 31999	338	361	463	700
- 32999	348	371	473	710
- 33999	358	381	483	719
- 34999	369	391	494	730
- 35999	378	402	504	740
- 36999	388	411	514	750
- 37999	398	421	524	760
- 38999	408	431	534	770
- 39999	419	441	545	781
- 40999	429	452	554	791
- 41999	439	462	564	801
- 42999	449	472	574	811
- 43999	459	482	584	821
- 44999	470	492	595	832
- 45999	480	503	605	842
- 46999	480	513	615	851
- 47999	489	523	625	861
- 48999	509	532	635	871
- 49999	520	542	646	882
- 50999	530	553	656	892
- 51999	540	563	666	902
- 52999	550	573	675	912
- 53999	560	583	685	922
- 54999	571	593	696	933
- 55999	581	604	706	943
- 56999	591	614	716	953
- 57999	601	624	726	963
- 58999	611	634	736	972
- 59999	622	644	747	983
- 60999	631	655	757	993
- 61999	641	664	767	1003
- 62999	651	674	777	1013
- 63999	661	684	787	1023
- 64999	672	694	798	1034
- 65999	682	705	807	1044
- 66999	692	715	817	1054
- 67999	702	725	827	1064
- 68999	712	735	837	1074
- 69999	723	745	848	1085
- 70999	733	756	858	1095
- 71999	743	766	868	1104
- 72999	752	776	878	1114
- 73999	762	785	888	1124
- 74999	773	795	899	1135
- 75999	783	808	909	1145
- 76999	793	816	919	1155
- 77999	803	826	928	1165
- 78999	813	836	938	1175
- 79999	824	846	949	1186
- 80999	834	857	959	1196
- 81999	844	867	969	1206
- 82999	854	877	979	1216
- 83999	864	887	989	1225
- 84999	875	897	1000	1236
- 85999	884	908	1010	1246
- 86999	894	917	1020	1256
- 87999	904	927	1030	1266
- 88999	914	937	1040	1276
- 89999	925	947	1051	1287
- 90999	935	958	1060	1297
- 91999	945	968	1070	1307
- 92999	955	978	1080	1317
- 93999	965	988	1090	1327
- 94999	976	998	1101	1338
- 95999	986	1009	1111	1348
- 96999	996	1019	1121	1357
- 97999	1005	1029	1131	1367
- 98999	1015	1038	1141	1377
- 99999	1026	1048	1152	1388
- 100999	1036	1059	1162	1398
To Increase Dwelling per \$1,000	\$10	\$10	\$10	\$10

ARKANSAS DWELLING PROGRAM
TERRITORY 1 TENANT OCCUPIED
INCLUDES FIRE AND EXTENDED COVERAGE
\$250 DEDUCTIBLE

DWELLING Protection Class	1 - 4	5 - 6	7 - 8	9 - 10
3000 - 3999	85	95	109	178
4000 - 4999	95	107	124	202
5000 - 5999	101	114	143	231
6000 - 6999	111	124	158	255
7000 - 7999	123	136	175	281
8000 - 8999	133	149	184	310
9000 - 9999	144	161	212	339
10000 - 10999	155	174	229	364
11000 - 11999	166	185	248	395
12000 - 12999	177	197	266	421
13000 - 13999	188	209	284	449
14000 - 14999	199	220	301	477
15000 - 15999	211	234	320	506
16000 - 16999	221	245	337	532
17000 - 17999	233	259	354	559
18000 - 18999	244	271	373	589
19000 - 19999	255	284	389	614
20000 - 20999	264	293	408	642
21000 - 21999	273	304	425	669
22000 - 22999	284	317	441	694
23000 - 23999	294	328	459	723
24000 - 24999	303	340	477	749
25000 - 25999	312	353	495	777
26000 - 26999	322	365	513	803
27000 - 27999	332	378	530	829
28000 - 28999	343	391	548	857
29000 - 29999	353	404	565	883
30000 - 30999	363	418	583	910
31000 - 31999	373	429	601	936
32000 - 32999	383	441	618	963
33000 - 33999	394	454	636	989
34000 - 34999	404	466	655	1015
35000 - 35999	414	480	672	1043
36000 - 36999	424	492	690	1069
37000 - 37999	433	505	707	1096
38000 - 38999	444	517	725	1122
39000 - 39999	454	530	743	1148
40000 - 40999	464	542	760	1175
41000 - 41999	474	556	778	1202
42000 - 42999	484	568	795	1229
43000 - 43999	495	581	813	1255
44000 - 44999	505	593	832	1282
45000 - 45999	515	606	849	1308
46000 - 46999	525	618	867	1334
47000 - 47999	535	631	884	1361
48000 - 48999	546	644	902	1388
49000 - 49999	556	657	920	1415
50000 - 50999	565	669	937	1441
51000 - 51999	575	682	955	1467
52000 - 52999	585	694	972	1494
53000 - 53999	596	707	990	1520
54000 - 54999	606	719	1009	1547
55000 - 55999	616	733	1026	1574
56000 - 56999	626	745	1044	1601
57000 - 57999	636	758	1062	1627
58000 - 58999	647	770	1079	1653
59000 - 59999	657	783	1097	1680
60000 - 60999	667	795	1114	1706
61000 - 61999	677	809	1132	1734
62000 - 62999	686	821	1150	1760
63000 - 63999	697	834	1167	1786
64000 - 64999	707	846	1186	1813
65000 - 65999	717	859	1203	1839
66000 - 66999	727	871	1221	1866
67000 - 67999	737	884	1239	1892
68000 - 68999	748	897	1256	1920
69000 - 69999	758	910	1274	1946
70000 - 70999	768	922	1291	1972
71000 - 71999	778	935	1309	1999
72000 - 72999	788	947	1327	2025
73000 - 73999	799	960	1344	2052
74000 - 74999	809	972	1363	2078
75000 - 75999	818	986	1381	2105
76000 - 76999	828	998	1398	2132
77000 - 77999	838	1011	1416	2158
78000 - 78999	849	1023	1433	2185
79000 - 79999	859	1036	1451	2211
80000 - 80999	869	1048	1468	2237
81000 - 81999	879	1062	1486	2265
82000 - 82999	889	1074	1504	2291
83000 - 83999	900	1087	1521	2318
84000 - 84999	910	1099	1540	2344
85000 - 85999	920	1112	1558	2371
86000 - 86999	930	1124	1575	2397
87000 - 87999	939	1137	1593	2423
88000 - 88999	950	1150	1610	2451
89000 - 89999	960	1163	1628	2477
90000 - 90999	970	1175	1646	2504
91000 - 91999	980	1188	1663	2530
92000 - 92999	990	1200	1681	2556
93000 - 93999	1001	1213	1698	2583
94000 - 94999	1011	1225	1717	2609
95000 - 95999	1021	1239	1735	2637
96000 - 96999	1031	1251	1752	2663
97000 - 97999	1041	1264	1770	2690
98000 - 98999	1052	1276	1788	2716
99000 - 99999	1062	1289	1805	2742
100000 - 100999	1071	1301	1823	2769
To Increase Dwelling per \$1,000	\$10	\$13	\$18	\$27

ARKANSAS DWELLING PROGRAM
TERRITORY 2 OWNER OCCUPIED
INCLUDES FIRE AND EXTENDED COVERAGE
\$250 DEDUCTIBLE

DWELLING Protection Class	1 - 4	5 - 6	7 - 8	9 - 10
3000 -	98	109	125	205
4000 -	4999	123	144	233
5000 -	5999	118	130	163
6000 -	6999	129	144	183
7000 -	7999	141	157	200
8000 -	8999	152	168	221
9000 -	9999	166	184	241
10000 -	10999	178	199	262
11000 -	11999	190	211	284
12000 -	12999	204	227	304
13000 -	13999	217	239	322
14000 -	14999	228	252	343
15000 -	15999	241	267	364
16000 -	16999	253	281	382
17000 -	17999	266	294	403
18000 -	18999	278	309	425
19000 -	19999	293	322	446
20000 -	20999	303	336	465
21000 -	21999	315	347	479
22000 -	22999	328	358	491
23000 -	23999	339	371	504
24000 -	24999	353	382	516
25000 -	25999	365	396	529
26000 -	26999	378	408	541
27000 -	27999	391	421	554
28000 -	28999	404	433	567
29000 -	29999	416	447	580
30000 -	30999	429	459	592
31000 -	31999	441	472	605
32000 -	32999	454	484	617
33000 -	33999	466	497	630
34000 -	34999	480	509	642
35000 -	35999	492	523	656
36000 -	36999	505	535	668
37000 -	37999	517	548	681
38000 -	38999	530	560	693
39000 -	39999	542	573	706
40000 -	40999	556	585	718
41000 -	41999	568	598	732
42000 -	42999	581	611	744
43000 -	43999	593	624	757
44000 -	44999	606	636	769
45000 -	45999	618	649	782
46000 -	46999	631	661	794
47000 -	47999	644	674	807
48000 -	48999	657	686	820
49000 -	49999	669	700	833
50000 -	50999	682	712	845
51000 -	51999	694	725	858
52000 -	52999	707	737	870
53000 -	53999	719	750	883
54000 -	54999	733	762	895
55000 -	55999	745	776	909
56000 -	56999	758	788	921
57000 -	57999	770	801	934
58000 -	58999	783	813	946
59000 -	59999	795	826	959
60000 -	60999	809	838	971
61000 -	61999	821	851	985
62000 -	62999	834	864	997
63000 -	63999	846	877	1010
64000 -	64999	859	889	1022
65000 -	65999	871	902	1035
66000 -	66999	884	914	1047
67000 -	67999	897	927	1060
68000 -	68999	910	939	1073
69000 -	69999	922	953	1086
70000 -	70999	935	965	1098
71000 -	71999	947	978	1111
72000 -	72999	960	990	1123
73000 -	73999	972	1003	1136
74000 -	74999	986	1015	1148
75000 -	75999	998	1029	1162
76000 -	76999	1011	1041	1174
77000 -	77999	1023	1054	1187
78000 -	78999	1036	1066	1199
79000 -	79999	1048	1079	1212
80000 -	80999	1062	1091	1224
81000 -	81999	1074	1104	1238
82000 -	82999	1087	1117	1250
83000 -	83999	1099	1130	1263
84000 -	84999	1112	1142	1275
85000 -	85999	1124	1155	1288
86000 -	86999	1137	1167	1300
87000 -	87999	1150	1180	1313
88000 -	88999	1163	1192	1326
89000 -	89999	1175	1206	1339
90000 -	90999	1188	1218	1351
91000 -	91999	1200	1231	1364
92000 -	92999	1213	1243	1376
93000 -	93999	1225	1256	1389
94000 -	94999	1239	1268	1401
95000 -	95999	1251	1282	1415
96000 -	96999	1264	1294	1427
97000 -	97999	1276	1307	1440
98000 -	98999	1289	1319	1452
99000 -	99999	1301	1332	1465
100000 -	100999	1315	1344	1477
To Increase Dwelling per \$1,000	\$13	\$13	\$13	\$20

ARKANSAS DWELLING PROGRAM
TERRITORY 2 TENANT OCCUPIED
INCLUDES FIRE AND EXTENDED COVERAGE
\$250 DEDUCTIBLE

DWELLING Protection Class	1-4	5-6	7-8	9-10
3000 -	3899	117	129	146
4000 -	4999	129	144	167
5000 -	5999	138	154	191
6000 -	6999	151	167	211
7000 -	7999	165	184	233
8000 -	8999	178	199	256
9000 -	9999	194	216	282
10000 -	10999	208	231	304
11000 -	11999	221	245	328
12000 -	12999	235	262	351
13000 -	13999	251	277	374
14000 -	14999	264	292	397
15000 -	15999	279	310	421
16000 -	16999	294	326	443
17000 -	17999	309	342	466
18000 -	18999	322	358	491
19000 -	19999	338	373	513
20000 -	20999	349	386	537
21000 -	21999	361	402	558
22000 -	22999	374	416	580
23000 -	23999	387	431	602
24000 -	24999	398	448	626
25000 -	25999	413	464	649
26000 -	26999	427	481	672
27000 -	27999	440	497	694
28000 -	28999	454	514	717
29000 -	29999	469	530	740
30000 -	30999	482	547	762
31000 -	31999	496	563	785
32000 -	32999	509	580	809
33000 -	33999	524	596	832
34000 -	34999	538	613	854
35000 -	35999	551	629	877
36000 -	36999	565	645	900
37000 -	37999	580	661	922
38000 -	38999	593	678	945
39000 -	39999	607	694	968
40000 -	40999	622	711	990
41000 -	41999	635	727	1013
42000 -	42999	649	744	1036
43000 -	43999	663	760	1059
44000 -	44999	677	777	1081
45000 -	45999	691	793	1104
46000 -	46999	705	810	1128
47000 -	47999	718	826	1150
48000 -	48999	733	843	1173
49000 -	49999	747	859	1196
50000 -	50999	760	876	1218
51000 -	51999	774	892	1241
52000 -	52999	788	909	1264
53000 -	53999	802	925	1287
54000 -	54999	816	942	1309
55000 -	55999	829	958	1332
56000 -	56999	844	975	1355
57000 -	57999	858	990	1377
58000 -	58999	871	1007	1400
59000 -	59999	886	1023	1423
60000 -	60999	900	1040	1445
61000 -	61999	913	1056	1469
62000 -	62999	927	1073	1492
63000 -	63999	942	1089	1515
64000 -	64999	955	1106	1537
65000 -	65999	969	1122	1560
66000 -	66999	983	1139	1583
67000 -	67999	997	1155	1605
68000 -	68999	1011	1172	1628
69000 -	69999	1025	1188	1651
70000 -	70999	1038	1205	1673
71000 -	71999	1053	1221	1696
72000 -	72999	1066	1238	1719
73000 -	73999	1080	1254	1742
74000 -	74999	1095	1271	1764
75000 -	75999	1108	1287	1788
76000 -	76999	1122	1304	1811
77000 -	77999	1136	1319	1833
78000 -	78999	1150	1335	1856
79000 -	79999	1164	1352	1879
80000 -	80999	1178	1368	1901
81000 -	81999	1191	1385	1924
82000 -	82999	1206	1401	1947
83000 -	83999	1220	1418	1970
84000 -	84999	1233	1434	1992
85000 -	85999	1247	1451	2015
86000 -	86999	1262	1467	2038
87000 -	87999	1275	1484	2060
88000 -	88999	1289	1500	2083
89000 -	89999	1304	1517	2107
90000 -	90999	1317	1533	2129
91000 -	91999	1331	1550	2152
92000 -	92999	1344	1566	2175
93000 -	93999	1359	1583	2198
94000 -	94999	1373	1599	2220
95000 -	95999	1386	1616	2243
96000 -	96999	1400	1632	2266
97000 -	97999	1415	1648	2288
98000 -	98999	1428	1664	2311
99000 -	99999	1442	1681	2334
100000 -	100999	1456	1697	2356
To Increase Dwelling per \$1,000	\$14	\$16	\$22	\$35

SERFF Tracking Number: AEGS-125790991

State: Arkansas

Filing Company: Aegis Security Insurance Company

State Tracking Number: EFT \$100

Company Tracking Number: 24-AR-080191-RR

TOI: 01.0 Property

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

Product Name: Dwelling Fire

Project Name/Number: Rate & Rule Filing/24-AR-08191-RR

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Filed 09/03/2008

Comments:
Transmittal Attached.

Attachment:
NAIC Transmittal.pdf

Satisfied -Name: Cover Letter **Review Status:** Filed 09/03/2008

Comments:
Cover letter explaining revision

Attachment:
Cover Letter Rate.pdf

Satisfied -Name: Rate Level Increase **Review Status:** Filed 09/03/2008

Comments:
Rate Indication Justification, all corrected pages in one file

Attachment:
rate indication corrected info Ar DF.pdf

Satisfied -Name: NAIC Loss Cost Data **Review Status:** Filed 09/03/2008

Comments:
Completed form attached.

Attachment:
NAIC Loss Cost Data.pdf

Satisfied -Name: Deductible Rule Page **Review Status:** Filed 09/03/2008

SERFF Tracking Number: *AEGS-125790991* *State:* *Arkansas*
Filing Company: *Aegis Security Insurance COmpany* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *24-AR-080191-RR*
TOI: *01.0 Property* *Sub-TOI:* *01.0002 Personal Property (Fire and Allied Lines)*

Product Name: *Dwelling Fire*
Project Name/Number: *Rate & Rule Filing/24-AR-08191-RR*

Comments:

Attached is requested manual page indicating standard deductible is \$250.

Attachment:

AR DWELLING DP-1 MANUAL Deductible Rule Page .pdf

Property & Casualty Transmittal Document

Reset Form

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

3. Group Name	Group NAIC #

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Aegis Scurity Insurance Company	PA	313-33898	23-20358	

5. Company Tracking Number	24-AR-08191-R
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Judith A. Delvernois	Product Development Specialist	1-800-233-2160	717-657-0340	jdeivernois@aegisfirst.com
7.	Signature of authorized filer		<i>Judith A. Delvernois</i>		
8.	Please print name of authorized filer		Judith A. Delvernois		

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

9. Type of Insurance (TOI)	01.0 Property
10. Sub-Type of Insurance (Sub-TOI)	01.0002 Personal Property (Fire and Allied Lines)
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	Dwelling Fire Program
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 11/01/08 Renewal: 01/01/09
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking # 24-AR-08191-RR

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

10% Increase to Base Premiums

[View Complete Filing Description](#)

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:

Submitting Via EFT

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.)

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.)

1.	This filing transmittal is part of Company Tracking #	Not Applicable
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2.	This filing corresponds to rate/rule filing number <small>(Company tracking number of rate/rule filing, if applicable)</small>	
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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	Not Applicable		<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.)

1.	This filing transmittal is part of Company Tracking #	24-AR-08191-RR
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	
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4a.	Rate Change by Company (As Proposed)
------------	---

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
Aegis	10%	10%	2,025	197	20,250	10%	

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

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

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

6.	Overall percentage of last rate revision	94.
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7.	Effective Date of last rate revision	03/05
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	Prior Approval
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9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	Manual Rate Page 11, 12, 13 and 14 (08/08)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	24-AR-03015-RR
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	



AEGIS SECURITY INSURANCE COMPANY

2407 PARK DRIVE / SUITE 200 / P.O. BOX 3153, HARRIBURG, PENNSYLVANIA 17105
TELEPHONE (717) 657-9671 / (800) 233-2160 FAX (717) 657-0340

August 26, 2008

Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904
Attn: Property & Casualty Division

Attn: Becky Harrington

RE: Arkansas Dwelling
Rate Filing
NAIC# 313-33898, FEIN: 23-20358
Our File # 24-AL-08191-R

Dear Ms. Harrington:

On behalf of Aegis Security Insurance Company, we wish to submit the above referenced rate filing for use in Arkansas.

Rate Filing

Manual Page 7 (08/08) replaces Manual Page 7 (06/02)
Manual Page 8 (08/08) replaces Manual Page 8 (06/02)
Manual Page 9 (08/08) replaces Manual Page 9 (06/02)

These pages reflect a rate increase of 10% to the base premium. Our rate indication indicated a 12% increase is in line we are requesting an annual increase of 10%.

In accordance with Arkansas regulation, we are submitting this filing on a prior approval basis. We would like to implement these changes effective the date of approval.

If you have any questions or wish to have additional information, please contact me at 1-800-233-2160 or via email at jdevernois@aegisfirst.com

Respectfully,

Judith A. DeIvernois

Judith A. Delvernois
Product Development Specialist

Arkansas Rate Indication

Product: DP Regular (Owner Occupied)

Years: 2003-2007

As of: 12/31/2007

Does not include CAT losses

State	Trended, On-Level Earned Premium	Adjusted Ultimate Loss & LAE	Total Indicate d Loss Ratio	Weighte d Indicate d Loss Ratio	Credibilit y	BPLR	Adjusted Loss Ratio	Indicate d Change	Selected Change
AR	\$ 62,262	\$105,044	168.7%	152.7%	0.05	45.6%	51.3%	12.5%	10.00%

Trend To Dates (used for Premium and Loss Trend)

Presumed Effective Date
Avg Accident Date

10/1/2008
10/1/2009

Experience Midpoints	Trend Time
10/1/2003	6.00
10/1/2004	5.00
10/1/2005	4.00
10/1/2006	3.00
10/1/2007	2.00

Annual Loss Trend Calculation
Annual Construction Cost Indexes
Census Construction Price Indexes (CPI)

Year	x	CPI	Fit
1996	1	100.0	88.2
1997	2	102.9	94.2
1998	3	105.5	100.1
1999	4	110.7	106.1
2000	5	115.4	112.1
2001	6	119.5	118.1
2002	7	124.8	124.1
2003	8	131.9	130.1
2004	9	141.9	136.1
2005	10	153.1	142.0
2006	11	159.2	148.0
2007	12	160.1	154.0

Least Squares Fit to Y (CPI) = mx + b

b (Intercept)	88.2
m (Slope)	5.99
R-Square (Fit)	0.968

Avg Annual Trend	4.7%
Selected	4.5%

Annual Trend Factor Calculations

Year	x	Average CovA	Linear Fit
2002	1	\$26,960	28,100
2003	2	\$33,546	29,448
2004	3	\$34,306	30,796
2005	4	\$33,922	32,145
2006	5	\$33,939	33,493
2007	6	\$35,239	34,841

Least Squares Fit to Y (Average CovA) = mx + b

b (Intercept)	Latest 6 Yrs	Latest 4 Yrs
m (Slope)	28,100	33,084
R-Square (Fit)	1,348	282
	0.547	0.346

Avg Annual Trend

Selected

Balance Point Loss Ratio

	Expense & Acquisitio	ULAE	Taxes, Licenses, Fees	Profit & Continge	BPLR
States	Commissio n Cost	ULAE	nc y	ncy	
AR	0.270	0.134	0.065	0.050	0.456

II. DEDUCTIBLE

A. For the purpose of this rule, premium subject to deductible credits or additional premiums shall be the sum of the following:

- (1) The basic premium developed from the Master Premium Table.
- (2) The premium for amended limits of liability of Other Structures and Personal Property, if added.

The Dwelling Policy may be endorsed to provide a flat (non-disappearing) deductible applicable to any loss of the policy in an amount and at a premium debit/credit as follows:

The amount of premium credit/debit shall be applied to the premium developed above.

SECTION I DEDUCTIBLE	
\$250 Standard Deductible	Included in Program
\$500 Standard Deductible	Premium Credit 5%
\$1,000 Standard Deductible	Premium Credit 10%

An optional \$500 Windstorm Deductible is available for a premium Credit of \$5.00.

Attach Endorsement - ADF-8 - \$500 Windstorm Deductible

An optional \$1,000 Windstorm Deductible is available for a premium Credit of \$10.00.

Attach Endorsement - ADF-9 - \$1,000 Windstorm Deductible

SERFF Tracking Number: AEGS-125790991 State: Arkansas
 Filing Company: Aegis Security Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: 24-AR-080191-RR
 TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
 Product Name: Dwelling Fire
 Project Name/Number: Rate & Rule Filing/24-AR-08191-RR

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.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Rate and Rule	Rate Pages	08/26/2008	Rate Pages 11-14.pdf
No original date	Supporting Document	Rate Level Increase	08/26/2008	rate indication info Ar DF.pdf rate indication info Ar DF1.pdf rate indication info Ar DF2.pdf rate indication info Ar DF3.pdf rate indication info Ar DF4.pdf rate indication info Ar DF5.pdf rate indication info Ar DF6.pdf rate indication info Ar DF7.pdf

ARKANSAS DWELLING PROGRAM
TERRITORY 1 OWNER OCCUPIED
INCLUDES FIRE AND EXTENDED COVERAGE
\$250 DEDUCTIBLE
\$1000 WINDSTORM DEDUCTIBLE

DWELLING Protection Class	1 - 4	5 - 6	7 - 8	9 - 10
3000	70	79	92	153
4000	79	90	107	175
5000	86	96	121	199
6000	95	107	135	220
7000	103	117	150	242
8000	112	125	166	267
9000	123	136	180	292
10000	133	149	197	317
11000	142	158	213	342
12000	152	169	229	364
13000	162	179	244	388
14000	171	190	260	413
15000	180	201	276	438
16000	189	211	299	459
17000	200	221	305	482
18000	210	233	322	509
19000	220	244	338	534
20000	228	253	354	559
21000	238	262	363	573
22000	248	271	373	589
23000	256	281	383	605
24000	267	289	393	618
25000	277	300	403	634
26000	287	310	413	649
27000	297	320	422	659
28000	307	330	432	669
29000	318	340	443	680
30000	328	351	453	690
31000	338	361	463	700
32000	348	371	473	710
33000	358	381	483	719
34000	369	391	494	730
35000	378	402	504	740
36000	388	411	514	750
37000	398	421	524	760
38000	408	431	534	770
39000	419	441	545	781
40000	429	452	554	791
41000	439	462	564	801
42000	449	472	574	811
43000	459	482	584	821
44000	470	492	595	832
45000	480	503	605	842
46000	490	513	615	851
47000	499	523	625	861
48000	509	532	635	871
49000	520	542	646	882
50000	530	553	656	892
51000	540	563	666	902
52000	550	573	675	912
53000	560	583	685	922
54000	571	593	696	933
55000	581	604	706	943
56000	591	614	716	953
57000	601	624	728	963
58000	611	634	736	972
59000	622	644	747	983
60000	631	655	757	993
61000	641	664	767	1003
62000	651	674	777	1013
63000	661	684	787	1023
64000	672	694	798	1034
65000	682	705	807	1044
66000	692	715	817	1054
67000	702	725	827	1064
68000	712	735	837	1074
69000	723	745	848	1085
70000	733	756	858	1095
71000	743	766	868	1104
72000	752	776	878	1114
73000	762	785	888	1124
74000	773	795	899	1135
75000	783	806	909	1145
76000	793	816	919	1155
77000	803	826	928	1165
78000	813	836	938	1175
79000	824	846	949	1186
80000	834	857	959	1196
81000	844	867	969	1206
82000	854	877	979	1216
83000	864	887	989	1225
84000	875	897	1000	1236
85000	884	908	1010	1246
86000	894	917	1020	1256
87000	904	927	1030	1266
88000	914	937	1040	1276
89000	925	947	1051	1287
90000	935	958	1060	1297
91000	945	968	1070	1307
92000	955	978	1080	1317
93000	965	988	1090	1327
94000	976	998	1101	1338
95000	986	1009	1111	1348
96000	996	1019	1121	1357
97000	1005	1029	1131	1367
98000	1015	1038	1141	1377
99000	1026	1048	1152	1388
100000	1036	1059	1162	1398
To Increase Dwelling per \$1,000	\$10	\$10	\$10	\$10

ARKANSAS DWELLING PROGRAM
TERRITORY 2 TENANT OCCUPIED
INCLUDES FIRE AND EXTENDED COVERAGE
\$250 DEDUCTIBLE
\$1000 WINDSTORM DEDUCTIBLE

DWELLING Protection Class	1 - 4	5 - 6	7 - 8	9 - 10
3000 - 3999	117	129	146	238
4000 - 4999	129	144	167	268
5000 - 5999	138	154	191	306
6000 - 6999	151	167	211	338
7000 - 7999	165	184	233	371
8000 - 8999	178	199	256	408
9000 - 9999	194	216	282	447
10000 - 10999	208	231	304	479
11000 - 11999	221	245	328	519
12000 - 12999	235	262	351	553
13000 - 13999	251	277	374	590
14000 - 14999	264	292	397	625
15000 - 15999	279	310	421	663
16000 - 16999	294	326	443	699
17000 - 17999	309	342	466	733
18000 - 18999	322	358	491	770
19000 - 19999	338	373	513	803
20000 - 20999	349	386	537	842
21000 - 21999	361	402	558	876
22000 - 22999	374	416	580	909
23000 - 23999	387	431	602	944
24000 - 24999	398	448	626	979
25000 - 25999	413	464	649	1015
26000 - 26999	427	481	672	1052
27000 - 27999	440	497	694	1087
28000 - 28999	454	514	717	1122
29000 - 29999	469	530	740	1157
30000 - 30999	482	547	762	1192
31000 - 31999	496	563	785	1229
32000 - 32999	509	580	809	1264
33000 - 33999	524	596	832	1299
34000 - 34999	538	613	854	1334
35000 - 35999	551	629	877	1370
36000 - 36999	565	646	900	1406
37000 - 37999	580	661	922	1441
38000 - 38999	593	678	945	1476
39000 - 39999	607	694	968	1511
40000 - 40999	622	711	990	1547
41000 - 41999	635	727	1013	1583
42000 - 42999	649	744	1036	1618
43000 - 43999	663	760	1059	1653
44000 - 44999	677	777	1081	1689
45000 - 45999	691	793	1104	1724
46000 - 46999	705	810	1128	1760
47000 - 47999	718	826	1150	1795
48000 - 48999	733	843	1173	1830
49000 - 49999	747	859	1196	1866
50000 - 50999	760	876	1218	1901
51000 - 51999	774	892	1241	1937
52000 - 52999	788	909	1264	1972
53000 - 53999	802	925	1287	2008
54000 - 54999	816	942	1309	2043
55000 - 55999	829	958	1332	2078
56000 - 56999	844	975	1355	2114
57000 - 57999	858	990	1377	2149
58000 - 58999	871	1007	1400	2185
59000 - 59999	886	1023	1423	2220
60000 - 60999	900	1040	1445	2255
61000 - 61999	913	1056	1469	2291
62000 - 62999	927	1073	1492	2327
63000 - 63999	942	1089	1515	2362
64000 - 64999	955	1106	1537	2397
65000 - 65999	969	1122	1560	2432
66000 - 66999	983	1139	1583	2468
67000 - 67999	997	1155	1605	2504
68000 - 68999	1011	1172	1628	2539
69000 - 69999	1025	1188	1651	2574
70000 - 70999	1038	1205	1673	2609
71000 - 71999	1053	1221	1696	2646
72000 - 72999	1066	1238	1719	2681
73000 - 73999	1080	1254	1742	2716
74000 - 74999	1095	1271	1764	2751
75000 - 75999	1108	1287	1788	2786
76000 - 76999	1122	1304	1811	2823
77000 - 77999	1136	1319	1833	2858
78000 - 78999	1150	1335	1856	2893
79000 - 79999	1164	1352	1879	2928
80000 - 80999	1178	1368	1901	2963
81000 - 81999	1191	1385	1924	3000
82000 - 82999	1206	1401	1947	3035
83000 - 83999	1220	1418	1970	3070
84000 - 84999	1233	1434	1992	3105
85000 - 85999	1247	1451	2015	3141
86000 - 86999	1262	1467	2038	3177
87000 - 87999	1275	1484	2060	3212
88000 - 88999	1289	1500	2083	3247
89000 - 89999	1304	1517	2107	3282
90000 - 90999	1317	1533	2129	3318
91000 - 91999	1331	1550	2152	3354
92000 - 92999	1344	1566	2175	3389
93000 - 93999	1359	1583	2198	3424
94000 - 94999	1373	1599	2220	3460
95000 - 95999	1386	1616	2243	3495
96000 - 96999	1400	1632	2266	3531
97000 - 97999	1415	1648	2288	3566
98000 - 98999	1428	1664	2311	3601
99000 - 99999	1442	1681	2334	3637
100000 - 100999	1456	1697	2356	3672
To Increase Dwelling per \$1,000	\$14	\$16	\$22	\$35

ARKANSAS DWELLING PROGRAM
TERRITORY 2 OWNER OCCUPIED
INCLUDES FIRE AND EXTENDED COVERAGE
\$250 DEDUCTIBLE
\$1000 WINDSTORM DEDUCTIBLE

DWELLING Protection Class	1 - 4	5 - 6	7 - 8	9 - 10
3000 -	98	109	125	205
4000 -	109	123	144	233
5000 -	118	130	163	264
6000 -	129	144	183	293
7000 -	141	157	200	320
8000 -	152	168	221	352
9000 -	166	184	241	383
10000 -	178	199	262	415
11000 -	190	211	284	450
12000 -	204	227	304	479
13000 -	217	239	322	509
14000 -	228	252	343	541
15000 -	241	267	364	574
16000 -	253	281	382	602
17000 -	266	294	403	633
18000 -	278	309	425	668
19000 -	293	322	446	700
20000 -	303	336	465	733
21000 -	315	347	479	750
22000 -	328	358	491	770
23000 -	339	371	504	782
24000 -	353	382	516	810
25000 -	365	396	529	829
26000 -	378	408	541	850
27000 -	391	421	554	870
28000 -	404	433	567	891
29000 -	416	447	580	911
30000 -	429	459	592	931
31000 -	441	472	605	952
32000 -	454	484	617	971
33000 -	466	497	630	992
34000 -	480	509	642	1012
35000 -	492	523	656	1032
36000 -	505	535	668	1053
37000 -	517	548	681	1073
38000 -	530	560	693	1093
39000 -	542	573	706	1113
40000 -	556	585	718	1133
41000 -	568	598	732	1154
42000 -	581	611	744	1174
43000 -	593	624	757	1195
44000 -	606	636	769	1214
45000 -	618	649	782	1234
46000 -	631	661	794	1255
47000 -	644	674	807	1275
48000 -	657	686	820	1296
49000 -	669	700	833	1316
50000 -	682	712	845	1335
51000 -	694	725	858	1356
52000 -	707	737	870	1376
53000 -	719	750	883	1397
54000 -	733	762	895	1417
55000 -	745	776	909	1437
56000 -	758	788	921	1458
57000 -	770	801	934	1477
58000 -	783	813	946	1498
59000 -	795	826	959	1518
60000 -	809	838	971	1538
61000 -	821	851	985	1559
62000 -	834	864	997	1579
63000 -	846	877	1010	1599
64000 -	859	889	1022	1619
65000 -	871	902	1035	1639
66000 -	884	914	1047	1660
67000 -	897	927	1060	1680
68000 -	910	939	1073	1701
69000 -	922	953	1086	1720
70000 -	935	965	1098	1740
71000 -	947	978	1111	1761
72000 -	960	990	1123	1781
73000 -	972	1003	1136	1802
74000 -	986	1015	1148	1822
75000 -	998	1029	1162	1841
76000 -	1011	1041	1174	1862
77000 -	1023	1054	1187	1882
78000 -	1036	1066	1199	1903
79000 -	1048	1079	1212	1923
80000 -	1062	1091	1224	1943
81000 -	1074	1104	1238	1964
82000 -	1087	1117	1250	1983
83000 -	1099	1130	1263	2004
84000 -	1112	1142	1275	2024
85000 -	1124	1155	1288	2044
86000 -	1137	1167	1300	2065
87000 -	1150	1180	1313	2085
88000 -	1163	1192	1326	2105
89000 -	1175	1206	1339	2125
90000 -	1188	1218	1351	2145
91000 -	1200	1231	1364	2166
92000 -	1213	1243	1376	2186
93000 -	1225	1256	1389	2207
94000 -	1239	1268	1401	2226
95000 -	1251	1282	1415	2246
96000 -	1264	1294	1427	2267
97000 -	1276	1307	1440	2287
98000 -	1289	1319	1452	2308
99000 -	1301	1332	1465	2328
100000 -	1315	1344	1477	2347
To Increase Dwelling per \$1,000	\$13	\$13	\$13	\$20

ARKANSAS DWELLING PROGRAM
TERRITORY 1 TENANT OCCUPIED
INCLUDES FIRE AND EXTENDED COVERAGE
\$250 DEDUCTIBLE
\$1000 WINDSTORM DEDUCTIBLE

DWELLING Protection Class	1 - 4	5 - 6	7 - 8	9 - 10
3000 - 3999	85	95	109	178
4000 - 4999	95	107	124	202
5000 - 5999	101	114	143	231
6000 - 6999	111	124	158	255
7000 - 7999	123	136	175	281
8000 - 8999	133	149	194	310
9000 - 9999	144	161	212	339
10000 - 10999	155	174	229	364
11000 - 11999	166	185	248	385
12000 - 12999	177	197	266	421
13000 - 13999	188	209	284	449
14000 - 14999	199	220	301	477
15000 - 15999	211	234	320	506
16000 - 16999	221	245	337	532
17000 - 17999	233	259	354	569
18000 - 18999	244	271	373	589
19000 - 19999	255	284	389	614
20000 - 20999	264	293	408	642
21000 - 21999	273	304	425	669
22000 - 22999	284	317	441	694
23000 - 23999	294	328	459	723
24000 - 24999	303	340	477	749
25000 - 25999	312	353	495	777
26000 - 26999	322	365	513	803
27000 - 27999	332	378	530	829
28000 - 28999	343	391	548	857
29000 - 29999	353	404	565	883
30000 - 30999	363	416	583	910
31000 - 31999	373	429	601	936
32000 - 32999	383	441	618	963
33000 - 33999	394	454	636	989
34000 - 34999	404	466	655	1015
35000 - 35999	414	480	672	1043
36000 - 36999	424	492	690	1069
37000 - 37999	433	505	707	1096
38000 - 38999	444	517	725	1122
39000 - 39999	454	530	743	1148
40000 - 40999	464	542	760	1175
41000 - 41999	474	556	778	1202
42000 - 42999	484	568	795	1229
43000 - 43999	495	581	813	1255
44000 - 44999	505	593	832	1282
45000 - 45999	515	606	849	1308
46000 - 46999	525	618	867	1334
47000 - 47999	535	631	884	1361
48000 - 48999	546	644	902	1388
49000 - 49999	556	657	920	1415
50000 - 50999	565	669	937	1441
51000 - 51999	575	682	955	1467
52000 - 52999	585	694	972	1494
53000 - 53999	596	707	990	1520
54000 - 54999	606	719	1009	1547
55000 - 55999	616	733	1026	1574
56000 - 56999	626	745	1044	1601
57000 - 57999	636	758	1062	1627
58000 - 58999	647	770	1079	1653
59000 - 59999	657	783	1097	1680
60000 - 60999	667	795	1114	1706
61000 - 61999	677	809	1132	1734
62000 - 62999	686	821	1150	1760
63000 - 63999	697	834	1167	1786
64000 - 64999	707	846	1186	1813
65000 - 65999	717	859	1203	1839
66000 - 66999	727	871	1221	1866
67000 - 67999	737	884	1239	1892
68000 - 68999	748	897	1256	1920
69000 - 69999	758	910	1274	1946
70000 - 70999	768	922	1291	1972
71000 - 71999	778	935	1309	1999
72000 - 72999	788	947	1327	2025
73000 - 73999	799	960	1344	2052
74000 - 74999	809	972	1363	2078
75000 - 75999	818	986	1381	2105
76000 - 76999	828	998	1398	2132
77000 - 77999	838	1011	1416	2158
78000 - 78999	849	1023	1433	2185
79000 - 79999	859	1036	1451	2211
80000 - 80999	869	1048	1469	2237
81000 - 81999	879	1062	1486	2265
82000 - 82999	889	1074	1504	2291
83000 - 83999	900	1087	1521	2318
84000 - 84999	910	1099	1540	2344
85000 - 85999	920	1112	1558	2371
86000 - 86999	930	1124	1575	2397
87000 - 87999	939	1137	1593	2423
88000 - 88999	950	1150	1610	2451
89000 - 89999	960	1163	1628	2477
90000 - 90999	970	1175	1646	2504
91000 - 91999	980	1188	1663	2530
92000 - 92999	990	1200	1681	2556
93000 - 93999	1001	1213	1698	2583
94000 - 94999	1011	1225	1717	2609
95000 - 95999	1021	1239	1735	2637
96000 - 96999	1031	1251	1752	2663
97000 - 97999	1041	1264	1770	2690
98000 - 98999	1052	1276	1788	2716
99000 - 99999	1062	1289	1805	2742
100000 - 100999	1071	1301	1823	2769
To Increase Dwelling per \$1,000	\$10	\$13	\$18	\$27

	2003	2004	2005	2006	2007	Total
Trend-To Date	6.00	5.00	4.00	3.00	2.00	
Premium Trend	1.126	1.104	1.082	1.061	1.040	
Loss Trend	1.302	1.246	1.193	1.141	1.092	
Loss Development	1.000	1.002	0.983	0.999	1.056	
Weights	0.10	0.15	0.20	0.25	0.30	1.00

Presumed Effective Date **10/1/2008**
Avg Accident Date 10/1/2009

Premium ATF 0.020
Loss ATF **4.5%**

Trend To Dates (used for Premium and Loss Trend)

Presumed Effective Date

10/1/2008

Avg Accident Date

10/1/2009

e Midpoints	Trend Time
10/1/2003	6.00
10/1/2004	5.00
10/1/2005	4.00
10/1/2006	3.00
10/1/2007	2.00

Annual Loss Trend Calculation

Annual Construction Cost Indexes

Census Construction Price Indexes (CPI)

Year	x	CPI	Fit
1996	1	100.0	88.2
1997	2	102.9	94.2
1998	3	105.5	100.1
1999	4	110.7	106.1
2000	5	115.4	112.1
2001	6	119.5	118.1
2002	7	124.8	124.1
2003	8	131.9	130.1
2004	9	141.9	136.1
2005	10	153.1	142.0
2006	11	159.2	148.0
2007	12	160.1	154.0

Least Squares Fit to Y (CPI) = $mx + b$

b (Intercept)	88.2
m (Slope)	5.99
R-Square (Fit)	0.968

Avg Annual Trend	4.7%
Selected	4.5%

Loss Development Factor Calculations

Source: Country Wide Incurred Indemnity + ALAE (as of 12/31/07)

Schedule P - Part 1A

Incurred Loss & ALAE = (4) Loss Payments + (6) Defense & CC Payments + (13) Losses

Homeowner and Mobile Home

Incurred Losses & ALAE

AY	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>
2002	#####	#####	#####	#####	#####	#####
2003	#####	#####	#####	#####	#####	
2004	#####	#####	#####	#####		
2005	#####	#####	#####			
2006	#####	#####				
2007	#####					

AY	<u>12 - 24</u>	<u>24 - 36</u>	<u>36 - 48</u>	<u>48 - 60</u>	<u>60 - 72</u>
2002	1.025	1.091	0.916	1.001	1.000
2003	1.004	0.998	1.006	1.002	
2004	1.023	0.990	1.024		
2005	1.080	1.032			
2006	1.034				
All Yr Wtd	1.044	1.028	0.981	1.002	1.000
3 Yr Wtd	1.057	1.016	0.981	1.002	1.000
Cummulative	1.056	0.999	0.983	1.002	1.000

Unpaid Case + (17) Losses Unpaid Defense & CC

Weights (12 Mo.)

<u>12 - 24</u>	<u>24 - 36</u>	<u>36 - 48</u>	<u>48 - 60</u>	<u>60 - 72</u>
0.134	0.160	0.335	0.472	1.000
0.152	0.179	0.342	0.528	
0.142	0.170	0.323		
0.388	0.491			
0.184	0.223			
1.000	1.223	1.000	1.000	1.000
0.1369	0.1748	0.3068	0.4722	0.9998
0.1525	0.1782	0.3437	0.5296	
0.1456	0.1687	0.3310		
0.4193	0.5065			
0.1901				
1.044	1.028	0.981	1.002	1.000

Weights (3 Mo.)

<u>12 - 24</u>	<u>24 - 36</u>
	0.21
0.20	0.20
0.54	0.58
0.26	
1.000	1.000
	0.212
0.204	0.201
0.587	0.603
0.266	
1.057	1.016

<u>36 - 48</u>	<u>48 - 60</u>	<u>60 - 72</u>
0.34	0.47	1.00
0.34	0.53	
0.32		
-		
1.000	1.000	1.000
0.307	0.472	1.000
0.344	0.530	
0.331		
0.981	1.002	1.000

Annual Trend Factor Calculations

Year	x	Average CovA	Linear Fit
2002	1	\$25,960	28,100
2003	2	\$33,546	29,448
2004	3	\$34,306	30,796
2005	4	\$33,922	32,145
2006	5	\$33,939	33,493
2007	6	\$35,239	34,841

Least Squares Fit to Y (Average CovA) = mx + b

	Latest 6 Yrs	Latest 4 Yrs
b (Intercept)	28,100	33,084
m (Slope)	1,348	282
R-Square (Fit)	0.547	0.346

Avg Annual Trend	4.1%	0.8%
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Selected	2.0%
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	2003	2004	2005	2006	2007	Total
Trend-To Date	6.00	5.00	4.00	3.00	2.00	
Premium Trend	1.126	1.104	1.082	1.061	1.040	
Loss Trend	1.302	1.246	1.193	1.141	1.092	
Loss Development	1.000	1.002	0.983	0.999	1.056	
Weights	0.10	0.15	0.20	0.25	0.30	1.00

Presumed Effective Date **10/1/2008**
Avg Accident Date 10/1/2009

Premium ATF 0.020
Loss ATF **4.5%**

Balance Point Loss Ratio

States	Expense & Acquisitio n Cost	ULAE	Taxes, Licenses, Fees	Profit & Contingen cy	BPLR	
AR	0.270	0.134	0.065	0.025	0.050	0.456

Earned Premium at Current Rate Level						Adjusted Ultimate		
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State	2003	2004	2005	2006	2007	Total	2003	2004	2005
AR	961	7,406	16,142	17,503	20,250	62,262	-	312	12,289

ate Loss & LAE	Indicated Loss Ratios
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2006	2007 Total		2003	2004	2005	2006	2007 Total		Credibilit
1,841	90,602	105,044	0.0%	4.2%	76.1%	10.5%	447.4%	168.7%	0.05

Weighted Indicated Loss Ratio	BPLR	Credibilit y Adjusted Loss Ratio	Indicate d Change
152.7%	45.6%	51.3%	12.5%