

<i>SERFF Tracking Number:</i>	<i>ARKS-125800125</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United Home Ins Co</i>	<i>State Tracking Number:</i>	<i>#71585 \$100</i>
<i>Company Tracking Number:</i>	<i>110108</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0002 Personal Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>dwelling fire</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Filing at a Glance

Company: United Home Ins Co	SERFF Tr Num: ARKS-125800125	State: Arkansas
Product Name: dwelling fire	SERFF Status: Closed	State Tr Num: #71585 \$100
TOI: 01.0 Property	Co Tr Num: 110108	State Status: Fees verified and received
Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)	Co Status:	Reviewer(s): Becky Harrington, Betty Montesi
Filing Type: Rate/Rule	Author:	Disposition Date: 09/03/2008
	Date Submitted: 09/02/2008	Disposition Status: Filed
Effective Date Requested (New):		Effective Date (New):
Effective Date Requested (Renewal):		Effective Date (Renewal): 11/01/2008
State Filing Description:		

## General Information

Project Name:	Status of Filing in Domicile:
Project Number:	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 09/03/2008	Deemer Date:
State Status Changed: 09/03/2008	
Corresponding Filing Tracking Number:	
Filing Description:	
Rate increase for broad from dwelling fire business.	

## Company and Contact

### Filing Contact Information

SERFF Tracking Number: ARKS-125800125

State: Arkansas

Filing Company: United Home Ins Co

State Tracking Number: #71585 \$100

Company Tracking Number: 110108

TOI: 01.0 Property

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

Product Name: dwelling fire

Project Name/Number: /

NA NA,  
NA  
NA, AR 00000

NA@NA.com  
(123) 555-4567 [Phone]

**Filing Company Information**

United Home Ins Co  
120 West Court  
Paragould, AR 72450  
(870) 236-2208 ext. [Phone]

CoCode: 17647  
Group Code:  
Group Name:  
FEIN Number: 73-1233518  
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State of Domicile: Arkansas  
Company Type:  
State ID Number:

SERFF Tracking Number: ARKS-125800125 State: Arkansas  
Filing Company: United Home Ins Co State Tracking Number: #71585 \$100  
Company Tracking Number: 110108  
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)  
Product Name: dwelling fire  
Project Name/Number: /

## Filing Fees

Fee Required? Yes  
Fee Amount: \$100.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
71585	\$100.00	09/02/2008

SERFF Tracking Number: ARKS-125800125

State: Arkansas

Filing Company: United Home Ins Co

State Tracking Number: #71585 \$100

Company Tracking Number: 110108

TOI: 01.0 Property

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

Product Name: dwelling fire

Project Name/Number: /

## Correspondence Summary

### Dispositions

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

SERFF Tracking Number: ARKS-125800125  
Filing Company: United Home Ins Co  
Company Tracking Number: 110108  
TOI: 01.0 Property  
Product Name: dwelling fire  
Project Name/Number: /

State: Arkansas  
State Tracking Number: #71585 \$100  
Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)

## Disposition

Disposition Date: 09/03/2008  
Effective Date (New):  
Effective Date (Renewal): 11/01/2008  
Status: Filed  
Comment:

<b>Company Name:</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>	<b>Overall % Indicated Change:</b>
United Home Ins Co	6.000%	\$270,526	10,000	\$4,662,564	6.000%	0.000%	11.630%

*SERFF Tracking Number:* ARKS-125800125      *State:* Arkansas  
*Filing Company:* United Home Ins Co      *State Tracking Number:* #71585 \$100  
*Company Tracking Number:* 110108  
*TOI:* 01.0 Property      *Sub-TOI:* 01.0002 Personal Property (Fire and Allied Lines)  
  
*Product Name:* dwelling fire  
*Project Name/Number:* /

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines	Filed	Yes
<b>Supporting Document</b>	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
<b>Supporting Document</b>	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
<b>Supporting Document</b>	Uniform Transmittal Document-Property & Casualty	Filed	Yes
<b>Supporting Document</b>	ARKS-125800125		Yes

SERFF Tracking Number: ARKS-125800125  
 Filing Company: United Home Ins Co  
 Company Tracking Number: 110108  
 TOI: 01.0 Property  
 Product Name: dwelling fire  
 Project Name/Number: /

State: Arkansas  
 State Tracking Number: #71585 \$100  
 Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)

## Rate Information

Rate data applies to filing.

### Filing Method:

### Rate Change Type:

Increase

### Overall Percentage of Last Rate Revision:

6.000%

### Effective Date of Last Rate Revision:

11/01/2006

### Filing Method of Last Filing:

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
United Home Ins Co	12.000%	6.000%	\$270,526	10,000	\$4,662,564	6.000%	0.000%

SERFF Tracking Number: ARKS-125800125

State: Arkansas

Filing Company: United Home Ins Co

State Tracking Number: #71585 \$100

Company Tracking Number: 110108

TOI: 01.0 Property

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

Product Name: dwelling fire

Project Name/Number: /

## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** ARKS-125800125

09/03/2008

### Comments:

### Attachments:

ARKS-125800125.pdf

ARKS-125800125-a.pdf



UNITED HOME  
INSURANCE CO.

# 71585  
100.00

Becky Harrington  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, AR 72201-1904

**FILED**  
SEP 02 2008  
PROPERTY AND CASUALTY  
ARKANSAS INSURANCE DEPT.

RE: Rate Filing  
United Home Insurance Company, Inc.  
NAIC: 17647

Dear Becky,

We are submitting for your approval a 6% rate increase, on all broad form property lines of business, to be effective November 1, 2008.

We have enclosed the required filing forms, supplements and attachments, filing fee and a return envelope.

Thank you for your consideration in this matter. If you need additional information, electronic data or have any questions, please do not hesitate to contact us.

Sincerely,

*Dottie L. Lloyd*

Dottie L. Lloyd, CPA  
[dlloyd@unitedhomeins.com](mailto:dlloyd@unitedhomeins.com)  
(870) 236-2208 x 115

**RECEIVED**

SEP 02 2008

PROPERTY AND CASUALTY DIVISION  
ARKANSAS INSURANCE DEPARTMENT

## Becky Harrington

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**From:** Dottie Lloyd [dlloyd@unitedhomeins.com]  
**Sent:** Wednesday, September 03, 2008 1:41 PM  
**To:** Becky Harrington  
**Subject:** RE: United Home Ins Co - 17647 - Rate Filing

**Attachments:** AR Supp Rate Filing Data-Amended per Becky's request 090308.xls



AR Supp Rate Filing  
Data-Amend...

Becky,

Here are the amended worksheets. Yes, Exhibit 1 is only AR data.

Thank you,

Dottie

-----Original Message-----

**From:** Becky Harrington [mailto:Becky.Harrington@arkansas.gov]  
**Sent:** Wednesday, September 03, 2008 10:39 AM  
**To:** dlloyd@unitedhomeins.com  
**Cc:** kharris@unitedhomeins.com  
**Subject:** United Home Ins Co - 17647 - Rate Filing

Please let me know if you are unable to open the attachment.

Thanks,  
Becky Harrington  
Sr. Certified Analyst  
Property & Casualty Division  
(501) 371-2804  
(501) 371-2748 fax  
E-mail: becky.harrington@arkansas.gov

<<United Home.pdf>>

Exhibit 1

United Home Insurance Company, Inc.

Arkansas Data Only

	Premiums Earned	Losses Incurred	LAE Incurred	Total Losses & LAE Incurred	Losses Incurred / Premiums Earned	LAE / Premiums Earned	Weighted Factor	Weighted Average - Losses	Weighted Average - LAE
2008 1st & 2nd Qtr	2,649,730	2,829,155	152,408	2,981,563	106.77%	5.75%	15%	16.02%	0.86%
2007	4,831,199	1,968,498	79,319	2,047,817	40.75%	1.64%	30%	12.22%	0.49%
2006	4,315,082	3,038,041	205,790	3,243,831	70.41%	4.77%	25%	17.60%	1.19%
2005	4,534,286	1,928,702	160,696	2,089,398	42.54%	3.54%	15%	6.38%	0.53%
2004	4,423,187	1,984,914	205,625	2,190,539	44.88%	4.65%	10%	4.49%	0.46%
2003 3rd & 4th Qtr	1,690,481	1,083,288	92,886	1,176,174	64.08%	5.49%	5%	3.20%	0.27%
	22,443,965	12,832,598	896,724	13,729,322			100%	60%	4%

Weighted Average Loss/LAE's 64% (A)

Experience Loss (A) 64%

Permissible Loss (Exhibit 2) 52%

Indicated % Rate Level Change 11.63%

Requested Rate Level Change 6%

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Exhibit 2

United Home Insurance Company, Inc.

Arkansas Data Only

	Commission & Brokerage	Total Comm & Brokerage / Premiums Earned	General & Other	Total General & Other / Premiums Earned	Taxes, License & Fees	Total Taxes, Lic & Fees / Premiums Earned	Earned Premiums
2007	868,911	17.99%	1,045,699	21.64%	192,263	3.98%	4,831,199
2006	757,306	17.55%	873,894	20.25%	162,284	3.76%	4,315,082
2005	727,642	16.05%	1,192,403	26.30%	166,785	3.68%	4,534,286
2004	750,369	16.96%	897,299	20.29%	158,270	3.58%	4,423,187
2003	742,611	18.22%	790,181	19.39%	177,697	4.36%	4,075,195
Selected		17.4%		21.6%		3.9%	42.9%
Plus Profit Contingency							5.0%
Total Expenses and Profit							47.90%
Permissible Loss Ratio							52.10%

F

# Arkansas Insurance Department

Mike Beebe  
Governor



Julie Benafield Bowman  
Commissioner

September 3, 2008

Ms. Dottie L. Lloyd, CPA  
PO Box 1208  
Paragould, Arkansas 72451

RE: United Home Insurance Company, Inc. - 17647  
Rate Filing

Dear Ms. Lloyd:

This will acknowledge the receipt of the captioned rate filing.

Seven years of experience was used to develop the indicated rate level change shown in Exhibit 1. Arkansas Code Annotated § 23-67-209 requires 5-years of experience for rate development. Please amend your calculations.

Please confirm that Exhibit I contains only AR data.

Form HPCS must be submitted in electronically in Excel spreadsheet format.

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.

Please feel free to contact me if you have any questions.

Sincerely,

A handwritten signature in black ink that reads "Becky Harrington".

Becky Harrington  
Certified Analyst  
Property & Casualty Division  
(501) 371-2804  
(501) 371-2748 fax  
E-mail: [becky.harrington@arkansas.gov](mailto:becky.harrington@arkansas.gov)



## Property & Casualty Transmittal Document—

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	110108
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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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Rate filing for policies prior to the filing of 11/01/06 Broad Form program and policies issued under the new Broad Form program originally filed 11/01/06.

<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 #: 71585**  
**Amount: \$100**

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

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

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**NAIC LOSS COST DATA ENTRY DOCUMENT**

1. This filing transmittal is part of Company Tracking # 110108

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

3. A. United Home Insurance Company, Inc. B. 17647  
 Company Name Company NAIC Number

4. A. Fire/Allied B. Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)

5. FOR LOSS COSTS ONLY

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Fire/Allied	12%	6%					
TOTAL OVERALL EFFECT							

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
03	10999	-	-	4075	2044	50.2	50.2
04	10765	0	03/01/04	4423	1985	44.8	44.8
05	10656	-	-	4534	1929	42.5	42.5
06	10654	8%	11/01/06	4315	3038	70.4	70.4
07	10962	-	-	5384	2202	40.8	52.3

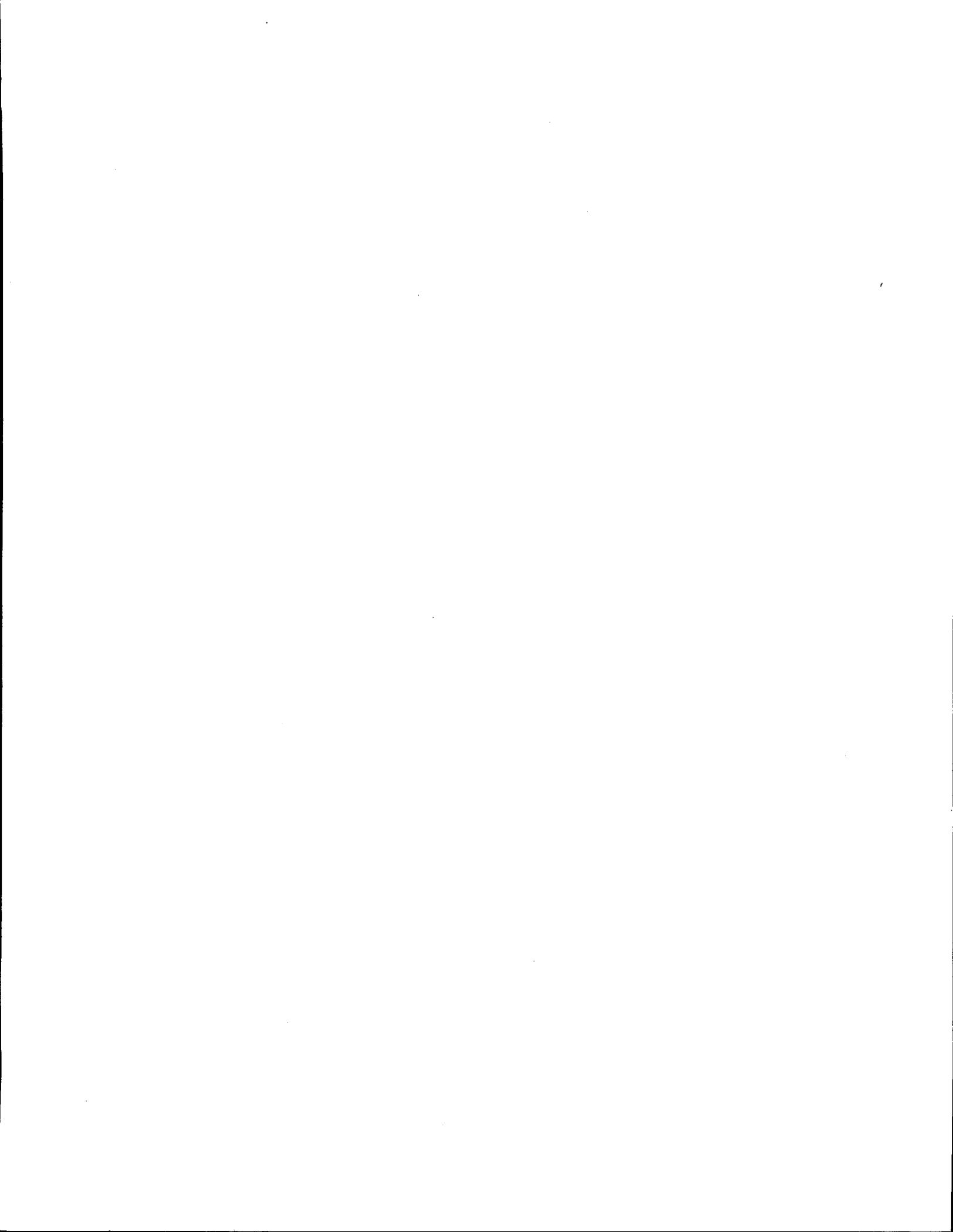
7.

Expense Constants	Selected Provisions
A. Total Production Expense	17.4%
B. General Expense	21.6%
C. Taxes, License & Fees	3.9%
D. Underwriting Profit & Contingencies	5.0%
E. Other (explain)	
F. TOTAL	47.9%

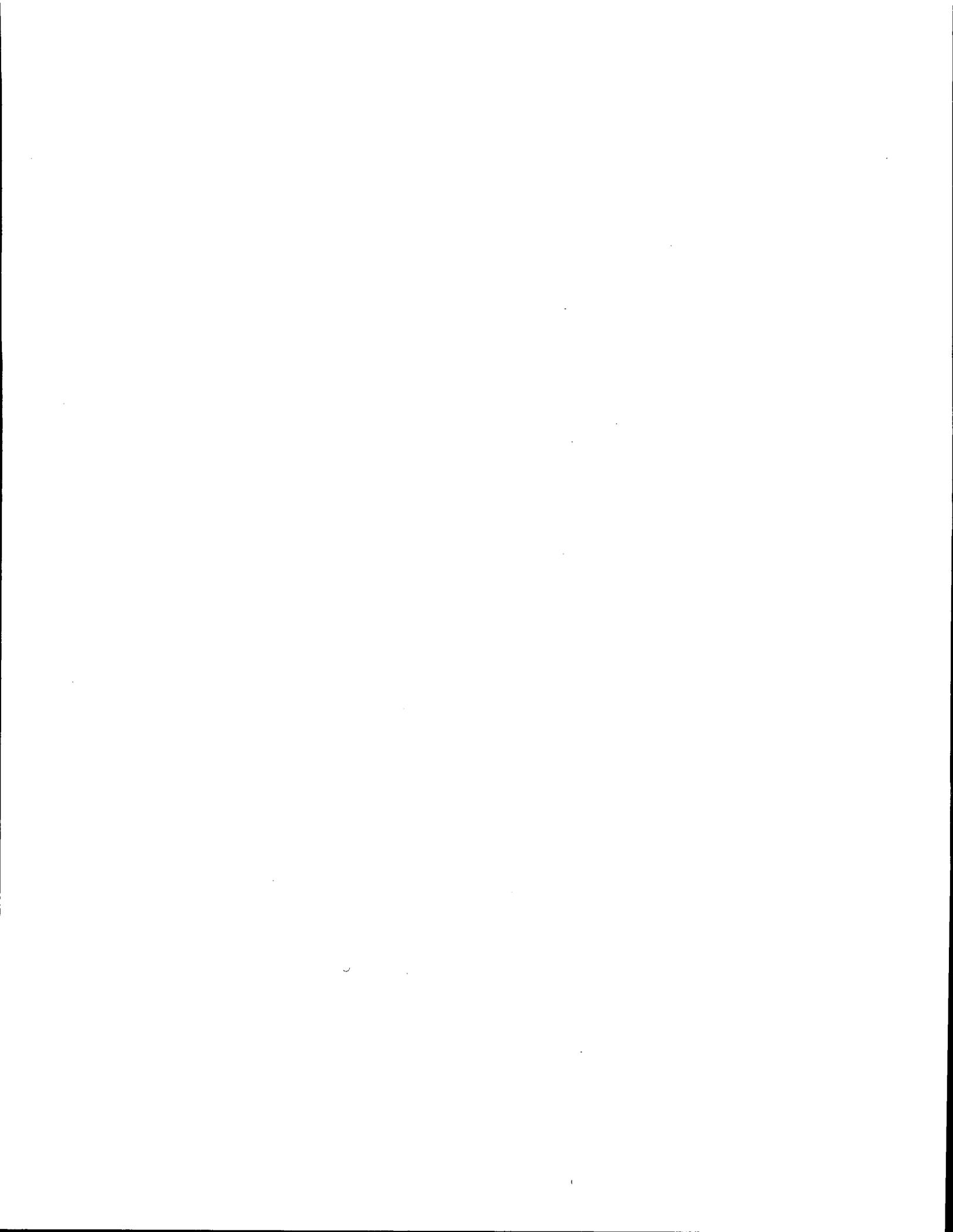
8. n/a Apply Lost Cost Factors to Future filings? (Y or N)

9. 6% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 3

10. 0% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): 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>	110108
<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> (Company tracking number of rate/rule filing, if applicable)	

3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	N/A		<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. This filing transmittal is part of Company Tracking #</b>	<b>110108</b>
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<b>2. 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. Filing Method (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	
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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)

**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
United Home Insurance Co., Inc.	12%	6%	270,526	10,000	4,662,564	6%	0%

**5. Overall Rate Information (Complete for Multiple Company Filings only)**

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

<b>6. Overall percentage of last rate revision</b>	
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<b>7. Effective Date of last rate revision</b>	
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<b>8. Filing Method of Last filing (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	
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9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	Revised Manual Pages Included	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02	<ul style="list-style-type: none"> <li>• Based upon approx. 6% increase</li> <li>• From 2007 Annual Statement</li> <li>• Fire/Allied Lines</li> </ul>	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03	** Written Premiums on from 2007 Annual Statement-Fire/Allied	<input type="checkbox"/> New <input type="checkbox"/> Replacement	

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NAIC Number: 17647  
 Company Name: United Home Insurance Company, Inc.  
 Contact Person: William K. Harris  
 Telephone No.: 810-236-2208 X104  
 Email Address: kharris@unitedhomeins.com  
 Effective Date: 1-01-08

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

Submit to: Arkansas Insurance Department  
 1200 West Third Street  
 Little Rock, AR 72201-1904  
 Telephone: 501-971-2300  
 Email: an-attach@ar.ihd.insurance.gov@arkansas.gov  
 You may also attach a SERIALIZED SUBMITAL or CD-ROM.

USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE LEAVE BLANK

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

Fiduciary Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$120,000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$160,000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6	\$80,000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$120,000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$160,000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9	\$80,000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$120,000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$160,000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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

Fiduciary Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	\$15,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	\$25,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	\$5,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	\$15,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	\$25,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
9	\$5,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	\$15,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	\$25,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Survey Form for DP-2 (Dwelling/Other) - Use \$900 Flat Deductible (Named perils for dwelling and personal property, replacement cost for dwelling, actual cash value for personal property, no liability coverage)

Fiduciary Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$342.00	\$355.00	\$342.00	\$355.00	\$355.00	\$368.00	\$355.00	\$368.00	\$355.00	\$368.00	\$372.00	\$387.00	\$372.00	\$387.00	\$342.00	\$355.00	\$372.00	\$387.00
	\$120,000	\$451.00	\$464.00	\$451.00	\$464.00	\$468.00	\$481.00	\$468.00	\$481.00	\$468.00	\$481.00	\$481.00	\$491.00	\$491.00	\$491.00	\$451.00	\$464.00	\$491.00	\$506.00
	\$160,000	\$561.00	\$573.00	\$561.00	\$573.00	\$580.00	\$595.00	\$580.00	\$595.00	\$580.00	\$595.00	\$595.00	\$610.00	\$625.00	\$610.00	\$561.00	\$573.00	\$610.00	\$625.00
6	\$80,000	\$401.00	\$419.00	\$401.00	\$419.00	\$415.00	\$434.00	\$415.00	\$434.00	\$415.00	\$434.00	\$436.00	\$457.00	\$436.00	\$457.00	\$401.00	\$419.00	\$436.00	\$457.00
	\$120,000	\$535.00	\$561.00	\$535.00	\$561.00	\$555.00	\$582.00	\$555.00	\$582.00	\$555.00	\$582.00	\$582.00	\$612.00	\$582.00	\$612.00	\$535.00	\$561.00	\$582.00	\$612.00
	\$160,000	\$670.00	\$702.00	\$670.00	\$702.00	\$695.00	\$731.00	\$695.00	\$731.00	\$695.00	\$731.00	\$728.00	\$767.00	\$728.00	\$767.00	\$670.00	\$702.00	\$728.00	\$767.00
9	\$80,000	\$631.00	\$695.00	\$631.00	\$695.00	\$654.00	\$720.00	\$654.00	\$720.00	\$654.00	\$720.00	\$686.00	\$758.00	\$686.00	\$758.00	\$631.00	\$695.00	\$686.00	\$758.00
	\$120,000	\$874.00	\$963.00	\$874.00	\$963.00	\$906.00	\$998.00	\$906.00	\$998.00	\$906.00	\$998.00	\$991.00	\$1,051.00	\$991.00	\$1,051.00	\$874.00	\$963.00	\$991.00	\$1,051.00
	\$160,000	\$1,118.00	\$1,233.00	\$1,118.00	\$1,233.00	\$1,159.00	\$1,277.00	\$1,159.00	\$1,277.00	\$1,159.00	\$1,277.00	\$1,216.00	\$1,345.00	\$1,216.00	\$1,345.00	\$1,118.00	\$1,233.00	\$1,216.00	\$1,345.00

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

EARTHQUAKE INSURANCE

IMPORTANT: Homeowners Insurance does NOT automatically cover losses from earthquakes. Ask your agent about this coverage. ARE YOU CURRENTLY BUYING EARTHQUAKE COVERAGE IN ARKANSAS? YES ( ) NO ( )

Fire Extinguisher: 5%  
 Burglar Alarm: 5%  
 Smoke Alarm: 5%  
 Deadbolt Lock: 5%  
 Window Locks: 5%  
 \$1,000 Deductible: 90%  
 Other (Specify):  
 Retiree Discount: 10%  
 Highest Risk: Zero  
 Bricks: \$  
 Frame: \$

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Exhibit 1

United Home Insurance Company, Inc.

	Premiums Earned	Losses Incurred	LAE Incurred	Total Losses & LAE Incurred	Losses Incurred / Premiums Earned	LAE / Premiums Earned	Weighted Factor	Weighted Average - Losses	Weighted Average - LAE
2008	2,649,730	2,829,155	152,408	2,981,563	106.77%	5.75%	15%	16.02%	0.86%
2007	4,831,199	1,968,498	79,319	2,047,817	40.75%	1.64%	25%	10.19%	0.41%
2006	4,315,082	3,038,041	205,790	3,243,831	70.41%	4.77%	25%	17.60%	1.19%
2005	4,534,286	1,928,702	160,696	2,089,398	42.54%	3.54%	15%	6.38%	0.53%
2004	4,423,187	1,984,914	205,625	2,190,539	44.88%	4.65%	10%	4.49%	0.46%
2003	4,075,195	2,044,287	180,011	2,224,298	50.16%	4.42%	5%	2.51%	0.22%
2002	3,497,415	2,008,300	144,508	2,152,808	57.42%	4.13%	5%	2.87%	0.21%
	28,326,094	15,801,897	1,128,357	16,930,254		29%	100%	60%	4%

Weighted Average Loss/LAE's

64% (A)

Experience Loss (A)

64%

Permissible Loss (Exhibit 2)

52%

Indicated % Rate Level Change

12%

Requested Rate Level Change

6%

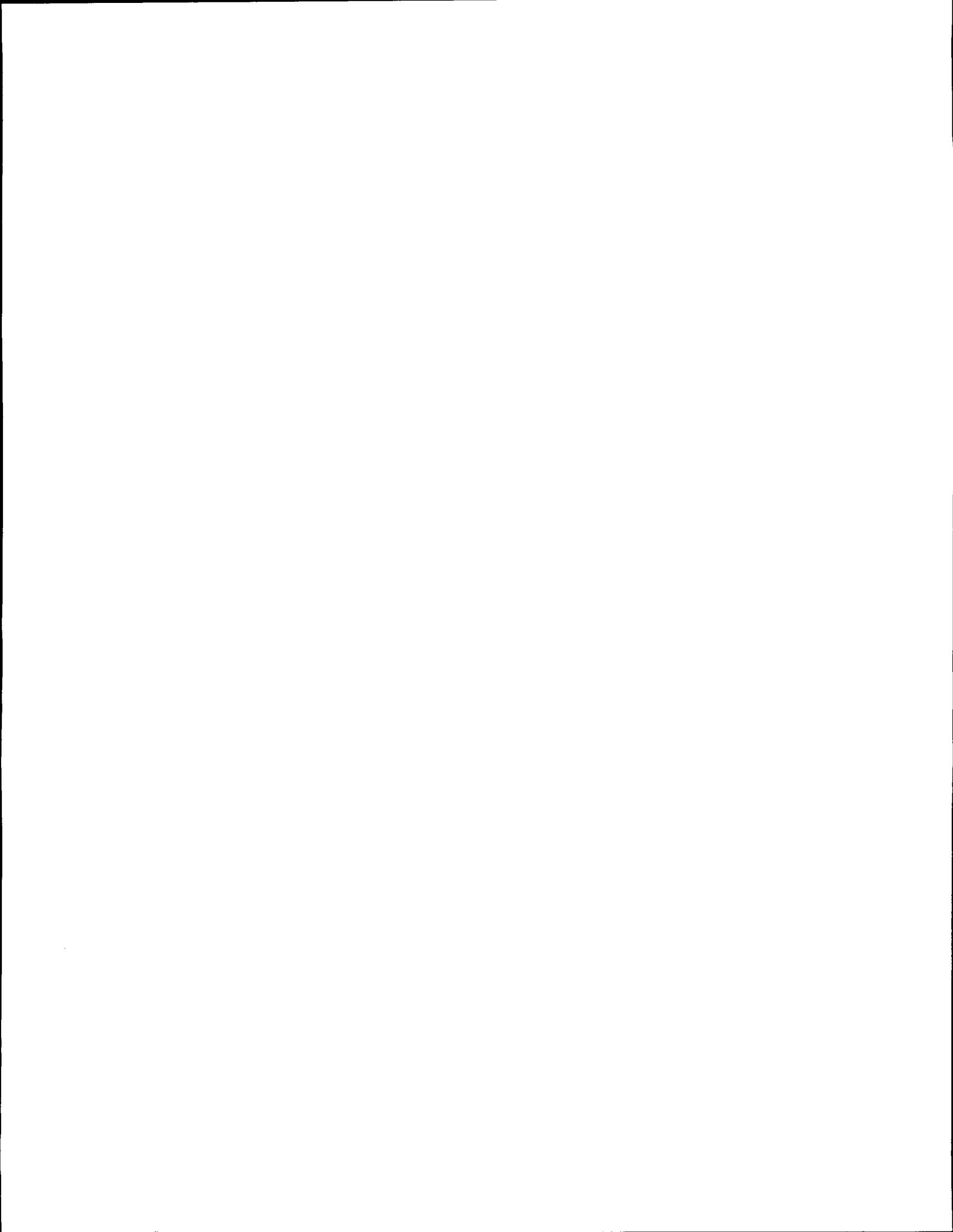


Exhibit 2

United Home Insurance Company, Inc.

Arkansas

	Commission & Brokerage	Total Comm & Brokerage / Premiums Earned	General & Other	Total General & Other / Premiums Earned	Taxes, License & Fees	Total Taxes, Lic & Fees / Premiums Earned	Earned Premiums
2003	742,611	18.22%	790,181	19.39%	177,697	4.36%	4,075,195
2004	750,369	16.96%	897,299	20.29%	158,270	3.58%	4,423,187
2005	727,642	16.05%	1,192,403	26.30%	166,785	3.68%	4,534,286
2006	757,306	17.55%	873,894	20.25%	162,284	3.76%	4,315,082
2007	868,911	17.99%	1,045,699	21.64%	192,263	3.98%	4,831,199
Selected		17.4%		21.6%		3.9%	42.9%
Plus Profit Contingency							5.0%
Total Expenses and Profit							47.90%
Permissible Loss Ratio							52.10%

**BROAD FORM RATES**

**MASONRY CONSTRUCTION**

**TERRITORY I**

**PROTECTION CLASS**

Dwelling	1-3	4	5	6	7	8	9	10
30,000	213	218	227	243	269	313	348	414
31,000	218	223	233	249	276	322	358	426
32,000	224	228	238	255	283	330	368	438
33,000	229	234	244	261	290	339	377	450
34,000	234	239	249	267	297	347	387	461
35,000	239	245	254	273	305	356	397	473
36,000	241	247	256	276	307	359	406	485
37,000	244	249	258	278	310	363	416	496
38,000	246	251	260	281	313	367	425	508
39,000	248	253	262	283	316	370	434	519
40,000	250	256	264	286	319	374	444	531
41,000	252	258	267	289	321	377	453	542
42,000	254	261	269	291	324	381	462	554
43,000	257	263	272	294	327	384	471	565
44,000	259	266	275	296	330	387	480	577
45,000	261	269	277	299	333	390	489	588
46,000	264	272	281	303	337	396	492	591
47,000	268	275	284	306	342	401	494	594
48,000	271	278	288	310	346	407	497	596
49,000	274	282	291	314	351	412	499	599
50,000	277	285	295	318	356	418	501	601
	0	0	0	0	0	0	0	0
55,000	291	301	313	336	378	445	511	609
60,000	307	318	331	356	400	473	536	636
65,000	322	333	346	374	423	498	569	666
70,000	328	339	355	382	433	511	588	694
75,000	340	353	369	398	454	537	622	730
80,000	355	368	385	415	474	563	654	767
85,000	369	382	401	433	495	589	685	804
90,000	383	396	418	450	516	616	717	841
95,000	397	410	434	468	536	642	748	878
100,000	411	424	450	485	557	668	780	915
105,000	425	438	467	502	577	694	811	952
110,000	439	452	483	520	598	720	843	989
115,000	454	467	499	537	619	746	874	1026
120,000	468	481	516	555	639	772	906	1063
125,000	482	495	532	572	660	798	937	1100
130,000	496	509	548	589	681	824	969	1137
135,000	510	523	564	607	701	850	1001	1173
140,000	524	537	581	624	722	877	1032	1210
145,000	538	551	597	642	743	903	1064	1247
150,000	552	566	613	659	763	929	1095	1284
	0	0	0	0	0	0	0	0
Each Add'l \$5,000	0	0	0	0	0	0	0	0
	13.78	14.84	16.96	18.02	20.14	25.44	31.80	37.10

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**BROAD FORM RATES**

**FRAME CONSTRUCTION**

**TERRITORY 1**

**PROTECTION CLASS**

Dwelling	1 - 3	4	5	6	7	8	9	10
30,000	216	224	232	251	274	326	385	448
31,000	222	230	238	258	281	335	396	462
32,000	228	236	243	264	289	344	407	475
33,000	233	242	249	271	296	353	418	489
34,000	239	248	255	277	304	362	428	502
35,000	245	253	261	284	311	371	439	516
36,000	247	256	263	286	314	374	450	529
37,000	249	258	266	289	316	378	461	542
38,000	251	260	268	292	319	381	472	555
39,000	253	262	271	294	321	385	483	568
40,000	256	264	273	297	324	388	494	581
41,000	258	266	276	300	327	392	504	593
42,000	261	269	278	303	331	395	515	606
43,000	263	271	281	307	334	399	525	619
44,000	266	273	283	310	337	402	536	631
45,000	269	275	286	313	340	406	546	644
46,000	272	279	290	317	345	412	547	645
47,000	275	283	293	321	350	417	548	646
48,000	278	287	297	325	354	423	549	647
49,000	282	291	301	329	359	429	550	648
50,000	285	295	305	333	363	435	551	649
0	0	0	0	0	0	0	0	0
55,000	302	311	323	352	387	463	562	660
60,000	319	331	341	371	411	492	592	694
65,000	334	345	360	388	435	521	622	726
70,000	339	353	368	398	446	536	649	759
75,000	353	369	385	415	468	563	685	798
80,000	368	385	402	434	488	589	720	839
85,000	382	401	420	452	509	616	755	879
90,000	396	418	437	471	530	642	790	919
95,000	410	434	455	489	550	668	824	959
100,000	424	450	472	508	571	694	859	999
105,000	438	467	489	526	592	720	894	1040
110,000	452	483	507	545	612	746	929	1080
115,000	467	499	524	563	633	772	964	1120
120,000	481	516	542	582	654	798	998	1160
125,000	495	532	559	600	674	824	1033	1201
130,000	509	548	576	619	695	850	1068	1241
135,000	523	564	594	637	716	877	1103	1281
140,000	537	581	611	656	736	903	1138	1321
145,000	551	597	629	674	757	929	1172	1362
150,000	566	613	646	693	778	955	1207	1402
	0	0	0	0	0	0	0	0
Each Add'l \$5.00	0	0	0	0	0	0	0	0
	14.84	16.96	16.96	19.08	21.20	26.50	34.98	40.28

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**BROAD FORM RATES**

**MASONRY CONSTRUCTION**

**TERRITORY 2**

**PROTECTION CLASS**

Dwelling	1 - 3	4	5	6	7	8	9	10
30,000	206	210	219	234	259	302	336	400
31,000	211	215	225	240	266	310	345	411
32,000	216	220	230	246	273	319	355	423
33,000	221	226	235	252	280	327	364	434
34,000	226	231	240	258	287	335	374	445
35,000	231	236	246	263	294	343	383	457
36,000	233	238	247	266	297	347	392	468
37,000	235	240	249	268	299	350	401	479
38,000	237	242	251	271	302	354	410	490
39,000	239	245	253	273	305	357	419	501
40,000	241	247	255	276	308	361	428	512
41,000	243	249	258	279	310	364	437	523
42,000	246	252	260	281	313	367	446	534
43,000	248	254	263	284	316	370	455	546
44,000	250	257	265	286	318	374	463	557
45,000	252	259	268	289	321	377	472	568
46,000	255	262	271	292	326	382	475	570
47,000	258	266	274	296	330	387	477	573
48,000	261	269	278	299	334	393	479	575
49,000	264	272	281	303	339	398	482	578
50,000	268	275	284	306	343	403	484	580
	0	0	0	0	0	0	0	0
55,000	281	291	302	324	365	429	493	588
60,000	296	306	319	343	386	457	517	614
65,000	311	321	334	361	408	481	549	642
70,000	317	327	342	368	418	493	568	670
75,000	328	341	356	384	438	518	600	704
80,000	342	355	372	401	458	544	631	740
85,000	356	368	387	418	478	569	661	776
90,000	369	382	403	434	497	594	692	811
95,000	383	396	419	451	517	619	722	847
100,000	397	409	434	468	537	644	752	883
105,000	410	423	450	485	557	670	783	918
110,000	424	437	466	502	577	695	813	954
115,000	438	450	482	518	597	720	844	990
120,000	451	464	497	535	617	745	874	1025
125,000	465	478	513	552	637	770	905	1061
130,000	479	491	529	569	657	796	935	1097
135,000	492	505	545	586	677	821	966	1132
140,000	506	518	560	602	697	846	996	1168
145,000	520	532	576	619	717	871	1026	1204
150,000	533	546	592	636	737	896	1057	1239
	0	0	0	0	0	0	0	0
Each Add'l \$5,00	0	0	0	0	0	0	0	0
	13.78	13.78	14.84	16.96	20.14	25.44	30.74	34.98

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**BROAD FORM RATES**

**FRAME CONSTRUCTION**

**TERRITORY 2**

**PROTECTION CLASS**

Dwelling	1 - 3	4	5	6	7	8	9	10
30,000	209	216	224	242	264	315	372	432
31,000	214	222	229	249	272	323	382	445
32,000	220	228	235	255	279	332	393	458
33,000	225	233	241	261	286	341	403	471
34,000	231	239	246	268	293	349	414	484
35,000	236	245	252	274	300	358	424	497
36,000	238	247	254	276	303	361	434	510
37,000	240	249	256	279	305	365	445	523
38,000	242	251	259	281	308	368	455	535
39,000	245	253	261	284	310	371	466	548
40,000	247	255	263	287	313	375	476	560
41,000	249	257	266	290	316	378	487	573
42,000	252	259	268	293	319	381	497	585
43,000	254	261	271	296	322	385	507	597
44,000	257	263	273	299	325	388	517	609
45,000	259	266	276	302	328	391	527	621
46,000	262	269	280	306	333	397	528	622
47,000	266	273	283	310	337	403	529	623
48,000	269	277	287	314	342	408	530	624
49,000	272	281	290	317	346	414	531	625
50,000	275	284	294	321	351	420	532	627
0	0	0	0	0	0	0	0	0
55,000	292	300	312	340	374	447	543	637
60,000	308	319	330	358	397	474	571	670
65,000	322	333	347	375	420	503	600	701
70,000	327	341	355	384	430	517	627	733
75,000	341	356	372	401	451	544	661	770
80,000	355	372	388	419	471	569	695	809
85,000	368	387	405	437	491	594	728	848
90,000	382	403	422	454	511	619	762	887
95,000	396	419	439	472	531	644	796	926
100,000	409	434	455	490	551	670	829	964
105,000	423	450	472	508	571	695	863	1003
110,000	437	466	489	526	591	720	896	1042
115,000	450	482	506	544	611	745	930	1081
120,000	464	497	523	561	631	770	963	1120
125,000	478	513	539	579	651	796	997	1159
130,000	491	529	556	597	671	821	1031	1197
135,000	505	545	573	615	691	846	1064	1236
140,000	518	560	590	633	711	871	1098	1275
145,000	532	576	607	651	730	896	1131	1314
150,000	546	592	623	669	750	921	1165	1353
	0	0	0	0	0	0	0	0
Each Add'l \$5,00	0	0	0	0	0	0	0	0
	13.78	14.84	16.96	16.96	20.14	24.38	33.92	38.16

**BROAD FORM RATES**

**MASONRY CONSTRUCTION**

**TERRITORY 3**

**PROTECTION CLASS**

Dwelling	1 - 3	4	5	6	7	8	9	10
30,000	224	228	239	255	282	329	365	435
31,000	229	234	244	261	290	338	376	447
32,000	235	240	250	267	297	347	386	460
33,000	240	246	256	274	305	356	396	472
34,000	246	251	262	280	312	365	407	484
35,000	251	257	267	287	320	373	417	497
36,000	254	259	269	289	323	377	427	509
37,000	256	262	271	292	326	381	436	521
38,000	258	264	273	295	329	385	446	533
39,000	260	266	275	298	332	389	456	545
40,000	263	268	277	300	335	393	466	557
41,000	265	271	280	303	338	396	476	569
42,000	267	274	283	306	341	400	485	581
43,000	269	277	286	309	343	403	495	594
44,000	272	279	288	311	346	407	504	606
45,000	274	282	291	314	349	410	514	618
46,000	277	285	295	318	354	416	516	621
47,000	281	289	299	322	359	421	519	623
48,000	284	292	302	326	364	427	521	626
49,000	288	296	306	330	369	433	524	629
50,000	291	299	309	333	373	439	526	631
	0	0	0	0	0	0	0	0
55,000	306	316	329	353	397	467	537	639
60,000	322	333	347	373	420	497	563	668
65,000	338	349	363	393	444	523	597	699
70,000	345	356	372	401	454	537	618	729
75,000	357	371	387	418	476	564	653	766
80,000	372	386	404	436	498	592	686	805
85,000	387	401	421	454	520	619	719	844
90,000	402	416	439	473	541	646	753	883
95,000	417	431	456	491	563	674	786	922
100,000	432	445	473	509	585	701	819	960
105,000	446	460	490	528	606	729	852	999
110,000	461	475	507	546	628	756	885	1038
115,000	476	490	524	564	650	783	918	1077
120,000	491	505	541	582	671	811	951	1116
125,000	506	520	558	601	693	838	984	1154
130,000	521	534	576	619	715	866	1017	1193
135,000	536	549	593	637	737	893	1051	1232
140,000	550	564	610	655	758	920	1084	1271
145,000	565	579	627	674	780	948	1117	1310
150,000	580	594	644	692	802	975	1150	1349
	0	0	0	0	0	0	0	0
Each Add'l \$5,00	0	0	0	0	0	0	0	0
	14.85	14.85	16.96	18.02	21.20	27.56	32.86	39.22

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**BROAD FORM RATES**

**FRAME CONSTRUCTION**

**TERRITORY 3**

**PROTECTION CLASS**

Dwelling	1 - 3	4	5	6	7	8	9	10
30,000	228	236	244	264	288	343	405	472
31,000	234	242	250	271	296	353	417	486
32,000	240	248	256	278	304	362	428	500
33,000	246	254	262	285	312	372	440	514
34,000	252	261	269	292	320	381	451	528
35,000	258	267	275	299	327	390	462	543
36,000	260	269	277	302	330	394	474	556
37,000	262	271	280	304	333	398	485	570
38,000	264	274	282	307	336	401	497	584
39,000	267	276	285	310	338	405	508	598
40,000	269	278	287	312	341	409	520	611
41,000	272	280	290	316	345	412	531	625
42,000	274	283	293	319	348	416	542	638
43,000	277	285	296	323	351	420	553	651
44,000	280	287	298	326	355	423	564	664
45,000	283	290	301	330	358	427	575	678
46,000	286	294	305	334	363	433	576	679
47,000	290	298	309	338	368	439	577	680
48,000	293	302	313	342	373	446	578	681
49,000	296	306	317	346	378	452	579	682
50,000	300	310	321	350	382	458	580	683
0	0	0	0	0	0	0	0	0
55,000	318	327	340	371	407	488	592	695
60,000	335	348	359	390	433	517	623	730
65,000	351	363	379	409	458	548	655	765
70,000	357	372	387	419	469	564	683	799
75,000	372	388	405	437	492	593	721	840
80,000	387	405	424	457	514	620	758	883
85,000	402	422	442	476	536	648	794	925
90,000	417	440	460	496	557	675	831	967
95,000	432	457	478	515	579	703	868	1010
100,000	446	474	497	535	601	730	904	1052
105,000	461	491	515	554	623	758	941	1094
110,000	476	508	533	573	644	785	978	1137
115,000	491	525	552	593	666	813	1014	1179
120,000	506	543	570	612	688	840	1051	1221
125,000	521	560	588	632	710	868	1087	1264
130,000	536	577	607	651	731	895	1124	1306
135,000	551	594	625	671	753	923	1161	1348
140,000	565	611	643	690	775	950	1197	1391
145,000	580	628	662	710	797	978	1234	1433
150,000	595	646	680	729	818	1005	1271	1475
	0	0	0	0	0	0	0	0
Each Add'l \$5,00	0	0	0	0	0	0	0	0
	14.84	16.96	18.02	19.08	22.26	27.56	37.10	42.40

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