

SERFF Tracking Number: ACEH-126327204 State: Arkansas  
Filing Company: Bankers Standard Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: 09-HO-2008572  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: AR Homeowners  
Project Name/Number: New Program /09-HO-2008572

## Filing at a Glance

Company: Bankers Standard Insurance Company

Product Name: AR Homeowners SERFF Tr Num: ACEH-126327204 State: Arkansas  
TOI: 04.0 Homeowners SERFF Status: Closed-Filed State Tr Num: EFT \$100  
Sub-TOI: 04.0000 Homeowners Sub-TOI Co Tr Num: 09-HO-2008572 State Status: Fees verified and received  
Combinations  
Filing Type: Rate/Rule Reviewer(s): Becky Harrington, Betty Montesi  
Authors: Doreen Freiman, Rosalie Salfi, Brenda Balboni Disposition Date: 10/16/2009  
Date Submitted: 10/06/2009 Disposition Status: Filed  
Effective Date Requested (New): 12/15/2009 Effective Date (New): 12/15/2009  
Effective Date Requested (Renewal): 12/15/2009 Effective Date (Renewal): 12/15/2009

State Filing Description:

## General Information

Project Name: New Program Status of Filing in Domicile:  
Project Number: 09-HO-2008572 Domicile Status Comments:  
Reference Organization: Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 10/16/2009 Deemer Date:  
State Status Changed: 10/09/2009 Submitted By: Brenda Balboni  
Created By: Brenda Balboni  
Corresponding Filing Tracking Number: Co # 09-HO-2008572(F)  
Filing Description:  
This filing is to introduce a new Homeowner insurance policy intended to become part of the new ACE Platinum Portfolio Program. Program is designed to cover exposures particular to high net worth individuals. We will be using Insurance scoring in this new business underwriting process. Also filed is a corresponding forms filing, Co Tracking # 09-HO-2008572(F).

## Company and Contact

### Filing Contact Information

SERFF Tracking Number: ACEH-126327204 State: Arkansas  
 Filing Company: Bankers Standard Insurance Company State Tracking Number: EFT \$100  
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 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: AR Homeowners  
 Project Name/Number: New Program /09-HO-2008572

Brenda Balboni, Filing Specialist brenda.balboni@acegroup.com  
 7 Giralda Farms, Suite 120 973-408-6190 [Phone]  
 Madison, NJ 07940-1027 973-410-2101 [FAX]

**Filing Company Information**

Bankers Standard Insurance Company CoCode: 18279 State of Domicile: Pennsylvania  
 PO Box 1000 Group Code: 626 Company Type:  
 436 Walnut Street Group Name: State ID Number:  
 Philadelphia, PA 19106 FEIN Number: 59-1320184  
 (215) 640-5123 ext. [Phone]

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**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$25.00  
 Retaliatory? No  
 Fee Explanation: \$25.00 x 1 new rate/rule filing= \$25  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Bankers Standard Insurance Company	\$25.00	10/06/2009	31079064
Bankers Standard Insurance Company	\$75.00	10/07/2009	31110465

SERFF Tracking Number: ACEH-126327204 State: Arkansas  
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 Product Name: AR Homeowners  
 Project Name/Number: New Program /09-HO-2008572

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	10/16/2009	10/16/2009

### 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	10/14/2009	10/14/2009	Brenda Balboni	10/15/2009	10/15/2009
Pending Industry Response	Becky Harrington	10/09/2009	10/09/2009	Brenda Balboni	10/14/2009	10/14/2009

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Response Date	Note To Reviewer	Brenda Balboni	10/09/2009	10/09/2009

*SERFF Tracking Number:* ACEH-126327204      *State:* Arkansas  
*Filing Company:* Bankers Standard Insurance Company      *State Tracking Number:* EFT \$100  
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*TOI:* 04.0 Homeowners      *Sub-TOI:* 04.0000 Homeowners Sub-TOI Combinations  
*Product Name:* AR Homeowners  
*Project Name/Number:* New Program /09-HO-2008572

## **Disposition**

Disposition Date: 10/16/2009

Effective Date (New): 12/15/2009

Effective Date (Renewal): 12/15/2009

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ACEH-126327204 State: Arkansas  
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 Product Name: AR Homeowners  
 Project Name/Number: New Program /09-HO-2008572

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Form RF-2 Loss Costs Only (not for workers' compensation)		Yes
Supporting Document	H-1 Homeowners Abstract	Filed	Yes
Supporting Document (revised)	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Filing Memorandum	Filed	Yes
Supporting Document	HO Insurance Scoring Document and Supporting Documentation	Filed	No
Supporting Document	Complete HO Manual	Filed	Yes
Supporting Document	Actuarial Memorandum and Supporting Exhibits	Filed	Yes
Supporting Document (revised)	Arkansas Insurance Department Letter	Filed	Yes
Supporting Document	Arkansas Insurance Department Letter		Yes
Supporting Document	EFFIIS 2.0 HO3 Countrywide Model	Filed	Yes
Supporting Document (revised)	EFFIIS 2.0 Expanded Negative Reason Code Text	Filed	Yes
Supporting Document	EFFIIS 2.0 Expanded Negative Reason Code Text		Yes
Rate	Table of Contents	Filed	Yes
Rate (revised)	General Rules	Filed	Yes
Rate	General Rules		Yes
Rate	Territory Definitions	Filed	Yes
Rate	Rating Sequence	Filed	Yes
Rate	Deductibles	Filed	Yes
Rate	Credits & Surcharges	Filed	Yes
Rate (revised)	Optional Coverages	Filed	Yes
Rate	Optional Coverages		Yes
Rate	Optional Coverages		Yes
Rate	Personal Liability Rates	Filed	Yes
Rate	All Peril Deductible Factors	Filed	Yes
Rate	Protection and Construction Factors	Filed	Yes
Rate	Base Premiums	Filed	Yes
Rate	Key Factors	Filed	Yes

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Product Name: AR Homeowners  
Project Name/Number: New Program /09-HO-2008572

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 10/14/2009

Submitted Date 10/14/2009

Respond By Date

Dear Brenda Balboni,

This will acknowledge receipt of the captioned filing.

### Objection 1

- Optional Coverages, Pages 6.1 - 6.11 (Rate)

Comment: The rule still reads that \$10000 is the limit for damage that is caused by mold that is the result of a covered loss. Coverage must be no less than the dwelling limit.

### Objection 2

- Arkansas Insurance Department Letter (Supporting Document)

Comment: The attachment is blank except for an error message on the second page. Please re-attach the letter.

### Objection 3

- EFFIIS 2.0 Expanded Negative Reason Code Text (Supporting Document)

Comment: The attachment is blank except for an error message.

### Objection 4

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comment: The e-mail address section was not corrected as requested.

Please include the EQ rate information. The form contemplates information in the filing in which it is included.

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 10/15/2009

SERFF Tracking Number: ACEH-126327204 State: Arkansas  
Filing Company: Bankers Standard Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: 09-HO-2008572  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: AR Homeowners  
Project Name/Number: New Program /09-HO-2008572  
Submitted Date 10/15/2009

Dear Becky Harrington,

**Comments:**

This is in response to you Objection Letter dated 10/14/2009.

**Response 1**

Comments: We have amended the rule, Optional Coverages, Page 6.5 of the optional Coverage per your comment. Please see attached.

**Related Objection 1**

Applies To:

- Optional Coverages, Pages 6.1 - 6.11 (Rate)

Comment:

The rule still reads that \$10000 is the limit for damage that is caused by mold that is the result of a covered loss. Coverage must be no less than the dwelling limit.

**Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

**Rate/Rule Schedule Item Changes**

<b>Exhibit Name</b>	<b>Rule # or Page #</b>	<b>Rate Action</b>	<b>Previous State Filing #</b>
Optional Coverages	Pages 6.1 - 6.11	New	
<b>Previous Version</b>			
Optional Coverages	Pages 6.1 - 6.11	New	
Optional Coverages	Pages 6.1 - 6.11	New	

**Response 2**

Comments: I apologize, please see attachment

**Related Objection 1**

Applies To:

- Arkansas Insurance Department Letter (Supporting Document)

Comment:

SERFF Tracking Number: ACEH-126327204 State: Arkansas  
Filing Company: Bankers Standard Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: 09-HO-2008572  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: AR Homeowners  
Project Name/Number: New Program /09-HO-2008572

The attachment is blank except for an error message on the second page. Please re-attach the letter.

#### **Changed Items:**

#### **Supporting Document Schedule Item Changes**

Satisfied -Name: Arkansas Insurance Department Letter

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

#### **Response 3**

Comments: I apologize, please see attachment.

#### **Related Objection 1**

Applies To:

- EFFIIS 2.0 Expanded Negative Reason Code Text (Supporting Document)

Comment:

The attachment is blank except for an error message.

#### **Changed Items:**

#### **Supporting Document Schedule Item Changes**

Satisfied -Name: EFFIIS 2.0 Expanded Negative Reason Code Text

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

#### **Response 4**

Comments: I apologize and have corrected the email address. Please see attachment.

#### **Related Objection 1**

Applies To:

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comment:

*SERFF Tracking Number:* ACEH-126327204                      *State:* Arkansas  
*Filing Company:* Bankers Standard Insurance Company                      *State Tracking Number:* EFT \$100  
*Company Tracking Number:* 09-HO-2008572  
*TOI:* 04.0 Homeowners                      *Sub-TOI:* 04.0000 Homeowners Sub-TOI Combinations  
*Product Name:* AR Homeowners  
*Project Name/Number:* New Program /09-HO-2008572

The e-mail address section was not corrected as requested.

Please include the EQ rate information. The form contemplates information in the filing in which it is included.

**Changed Items:**

**Supporting Document Schedule Item Changes**

Satisfied -Name: HPCS-Homeowners Premium Comparison Survey

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you for your help. If you need any additional information to complete your review, please contact me.

Brenda

Sincerely,

Brenda Balboni, Doreen Freiman, Rosalie Salfi

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Product Name: AR Homeowners  
Project Name/Number: New Program /09-HO-2008572

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 10/09/2009

Submitted Date 10/09/2009

Respond By Date

Dear Brenda Balboni,

This will acknowledge receipt of the captioned filing.

### Objection 1

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comment: The e-mail address information has been completed with a mailing address. Please correct.

The earthquake question indicates you will not be writing the coverage though the rating manual and form filing indicate otherwise. Please explain.

### Objection 2

- HO Insurance Scoring Document and Supporting Documentation (Supporting Document)

Comment: Please file the model.

### Objection 3

- Complete HO Manual (Supporting Document)

Comment: Ark. Code §23-67-211 (a) (1) requires all rates to be filed with the Commissioner. Therefore, your manual must include these rates or be amended to indicate that an individual risk filing must be made to the Commissioner for each risk whose classification is not displayed. (Rate and Conditions Deviations page 5 of the manual)

### Objection 4

- Complete HO Manual (Supporting Document)

Comment: Please confirm that separate windstorm/hail deductibles are not mandatory.

### Objection 5

- Complete HO Manual (Supporting Document)

Comment: Please remove the increased limits for fungi rule. It does not comply with Bulletin 10-2002.

Please feel free to contact me if you have questions.

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

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Filing Company: Bankers Standard Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: 09-HO-2008572  
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Product Name: AR Homeowners  
Project Name/Number: New Program /09-HO-2008572

Sincerely,  
Becky Harrington

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 10/14/2009  
Submitted Date 10/14/2009

Dear Becky Harrington,

### Comments:

This is in response to your Objection Letter dated 10/09/2009.

### Response 1

Comments: The form asked if we currently write EQ coverage in Arkansas. We answered no since we currently do not write any business in this state. With the new program, we will be writing EQ coverage with deductibles of 5%, 10%, 15%, 20% or 25% and rates per \$1,000 that vary by coverage, deductible and construction type as displayed in the manual on page 6.2.

### Related Objection 1

Applies To:

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comment:

The e-mail address information has been completed with a mailing address. Please correct.

The earthquake question indicates you will not be writing the coverage though the rating manual and form filing indicate otherwise. Please explain.

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

### Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Optional Coverages	Pages 6.1 - 6.11	New	

SERFF Tracking Number: ACEH-126327204 State: Arkansas  
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Product Name: AR Homeowners  
Project Name/Number: New Program /09-HO-2008572

### **Previous Version**

Optional Coverages Pages 6.1 - 6.11 New

## **Response 2**

Comments: Bankers Standard Insurance Company will use Experian/Fair, Isaac Insurance Score, Model Reference Name EFIIIS HO3/5 0499. This approved model is in compliance with all statutory requirements. Model documentation is attached (Department Letter, Countrywide Model and Expanded Negative Reason Codes).

### **Related Objection 1**

Applies To:

- HO Insurance Scoring Document and Supporting Documentation (Supporting Document)

Comment:

Please file the model.

### **Changed Items:**

#### **Supporting Document Schedule Item Changes**

Satisfied -Name: Arkansas Insurance Department Letter

Comment:

Satisfied -Name: EFFIIS 2.0 HO3 Countrywide Model

Comment:

Satisfied -Name: EFFIIS 2.0 Expanded Negative Reason Code Text

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

## **Response 3**

Comments: The Rate and Conditions Deviations rule on page 1.3 has been amended to comply with the statute. The revised page is attached.

### **Related Objection 1**

Applies To:

- Complete HO Manual (Supporting Document)

Comment:

Ark. Code §23-67-211 (a) (1) requires all rates to be filed with the Commissioner. Therefore, your manual must include these rates or be amended to indicate that an individual risk filing must be made to the Commissioner for each risk whose classification is not displayed. (Rate and Conditions Deviations page 5 of the manual)

SERFF Tracking Number: ACEH-126327204 State: Arkansas  
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Company Tracking Number: 09-HO-2008572  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: AR Homeowners  
Project Name/Number: New Program /09-HO-2008572

**Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

**Rate/Rule Schedule Item Changes**

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
General Rules	Pages 1.1 - 1.3	New	
<b>Previous Version</b>			
General Rules	Pages 1.1 - 1.3	New	

**Response 4**

Comments: Separate windstorm/hail deductibles are not mandatory. These are optional deductibles.

**Related Objection 1**

Applies To:

- Complete HO Manual (Supporting Document)

Comment:

Please confirm that separate windstorm/hail deductibles are not mandatory.

**Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**Response 5**

Comments: Based on the requirements of Bulletin 10-2002, we modified the forms filing and created state specific form HOME613 ACE-1209 Arkansas Increased Limits for Ensuing Fungi, Wet Or Dry Rot, Or Bacteria (see Tracking Number ACEH-126327203 objection response). This brings the increased limits for fungi rule into compliance. Due to the form change, we updated the rule on page 6.5 to include the state specific form number. In addition, we updated the rule on page 6.3 to to include the state specific form number for Flood Coverage (HOME481) due to Objection 7 in the same form response. The revised manual pages are attached.

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Company Tracking Number: 09-HO-2008572  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: AR Homeowners  
Project Name/Number: New Program /09-HO-2008572

**Related Objection 1**

Applies To:

- Complete HO Manual (Supporting Document)

Comment:

Please remove the increased limits for fungi rule. It does not comply with Bulletin 10-2002.

**Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

**Rate/Rule Schedule Item Changes**

<b>Exhibit Name</b>	<b>Rule # or Page #</b>	<b>Rate Action</b>	<b>Previous State Filing #</b>
<i>Optional Coverages</i>	<i>Pages 6.1 - 6.11</i>	<i>New</i>	
<b><i>Previous Version</i></b>			
<i>Optional Coverages</i>	<i>Pages 6.1 - 6.11</i>	<i>New</i>	

Thank you for your help with this filing. If you should need any additional information, please do not hesitate to contact me.

Brenda

Sincerely,

Brenda Balboni, Doreen Freiman, Rosalie Salfi

SERFF Tracking Number: ACEH-126327204 State: Arkansas  
 Filing Company: Bankers Standard Insurance Company State Tracking Number: EFT \$100  
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 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: AR Homeowners  
 Project Name/Number: New Program /09-HO-2008572

**Note To Reviewer**

**Created By:**

Brenda Balboni on 10/09/2009 03:22 PM

**Last Edited By:**

Becky Harrington

**Submitted On:**

10/16/2009 08:50 AM

**Subject:**

Response Date

**Comments:**

Hi Becky, Can you tell me when the response date is needed. Thank you for your help.

**Rate/Rule Schedule**

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 10/16/2009	Table of Contents		New	Table of Contents.pdf
Filed 10/16/2009	General Rules	Pages 1.1 - 1.3	New	General Rules, Pages 1.1 - 1.3 REV.pdf
Filed 10/16/2009	Territory Definitions	Page 2.1	New	Territory Definitions, page 2.1.pdf
Filed 10/16/2009	Rating Sequence	Page 3.1	New	Rating Sequence, page 3.1.pdf
Filed 10/16/2009	Deductibles	Page 4.1	New	Deductibles, page 4.1.pdf
Filed 10/16/2009	Credits & Surcharges	Pages 5.1 - 5.3	New	Credits & Surcharges, pages 5.1 - 5.3.pdf

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Filed 10/16/2009 Optional Coverages	Pages 6.1 - 6.11	New	Optional Coverages, p. 6.1 - 6.11 REV.pdf
Filed 10/16/2009 Personal Liability Rates	Pages 7.1	New	Personal Liability Rates, page 7.1.pdf
Filed 10/16/2009 All Peril Deductible Factors	Pages 8.1 - 8.2	New	All Peril Deductible Factors, Pages 8.1 - 8.2.pdf
Filed 10/16/2009 Protection and Construction Factors	Page 1	New	Rate+Pages+Home+P C+Factors.pdf
Filed 10/16/2009 Base Premiums	Page 1	New	Rate+Pages+Home+B ase+Premium.pdf
Filed 10/16/2009 Key Factors	Pages 1 - 38	New	Rate+Pages+Home+K ey+Factors.pdf

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## General Rules

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**Introduction**

The Home product is a comprehensive personal lines insurance policy affording property and liability protection for residences:

- one or two family dwelling
- tenants
- cooperatives
- condominiums

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**Description of Coverage**

## A. Property

HOME contract covers the dwelling and personal property for all-risk of physical loss, except those specified in the contract.

## B. Liability

Provides protection against legal liability for bodily injury, property damage and non-bodily injury arising out of an insured's premises or activities.

## C. Medical Payments

Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising out of an insured's premises and personal activities.

The contract includes the following coverages:

**Dwelling:**

Dwelling:	Selected Limit
Other Structures:	20% of dwelling limit (may be increased/decreased)
Personal Property:	70% of dwelling limit (may be increased/decreased)
Loss of Use:	Included
Personal Liability:	Selected Limit
Medical Payments:	\$50,000

**Tenant/Condo:**

Personal Property:	Selected Limit
Building Additions and Alterations:	10% of Personal Property Limit (may be increased/decreased)
Loss of Use:	Included
Personal Liability:	Selected Limit
Medical Payments:	\$50,000

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## General Rules

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### Eligibility - Residence

A Home policy may be issued:

- A. To an owner-occupant of a dwelling which is used exclusively for private residential purposes and contains not more than 2 families and with not more than 2 boarders or roomers per family.
- B. When a 2 family dwelling is occupied by co-owners, each occupying a separate apartment, the Home policy providing building coverage may be issued to only one of the co-owner occupants of the dwelling. The policy may be endorsed to cover the interest of the other co-owner in the building and for premises liability.
- C. It is permissible to extend the policy without additional premium charge, to cover the interest of a non-occupant joint owner in the building and for premises liability.
- D. For a rental property which is used exclusively for private residential purposes and contains not more than 4 families.

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### Automatic Debit of Policy Premium

An additional charge of \$10.00 shall be payable each time the funds are not available to cover the automatic debit of policy premium.

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### Changes

- A. All changes requiring premium adjustments shall be computed on a pro-rata basis, including any premium which was subject to the minimum premium requirement.
- B. No charge will be made and no refunds given when the net change amounts to less than \$3.00  
**Exception:** On direct-billed policies with any installment payments remaining for the current policy period, charges or refunds of less than \$3.00 will be included in the next regularly scheduled installment billing.

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### Construction Type

In order to qualify as fire resistive, exterior walls, floors and roof must be constructed of fire resistive materials. Fire resistive materials have a rating of two hours or more.

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### Installments

An additional charge of \$8.00 per installment, per policy shall be payable with each installment. This charge is waived when the policy premium is automatically debited from a bank account.

If this policy is written in conjunction with any other policy, the billing is combined and the installment charge is applied to the entire account.

The following Installment Options are available: Pre-Paid, One Pay, Two Pay, Four Pay and Ten Pay.

For any check returned by the bank unpaid, a non-sufficient funds fee of up to \$25.00 may be charged.

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## General Rules

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### Package Discount

A package policy is eligible for one of the following discounts. Modules must be under the same policy number.

Auto, Home, and Umbrella:	10%
Home and Umbrella (minimum \$5 million)	3%

The package discount will be applied to the Home Base Rate. It does not apply to optional endorsement rates.

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### Policy Period

Policies are written for 12 months.

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### Rate and Condition Deviations

Deviated rates and conditions may be used for unusual risks at the request of the insured or the Company. These rates and conditions will comply with state requirements. An individual risk filing will be made to the Commissioner for each risk whose classification is not displayed. Deviated rates and conditions may be used for risks with the following characteristics:

- Dwelling limit of \$1,000,000 or greater
- Contents limit of \$1,000,000 or greater

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### Rate Revision

A rate revision, meaning any revision of rates applicable to the Home policy, including changes due to reclassification of a community or a district, shall be made in accordance with the following procedures:

- The effective date of such revision shall be as announced.
- The revision shall apply to any new or renewal policy, or binder having an effective date on or after the effective date of any such revision.
- All endorsements, regardless when issued, shall be issued using the same rates in effect at the time of policy issuance or renewal issuance.

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### Whole Dollar Premium

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy. A premium involving \$ .50 or more shall be rounded to the next higher whole dollar. This rule applies to all transactions.

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**Territory Definitions**


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

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## Rating Sequence

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### Rating Sequence

To the **Base Rate** multiply the following:

\$	Base Rate
X	Package Credit
X	Valuables Credit
X	Protection/Construction Factor
X	Key Factor
=	<b>Base Premium</b> (Rounded to the nearest whole dollar)

Calculate the following using dollar and cents; do not round to the nearest dollar unless specified.

To the **Base Premium** multiply the following:

\$	Base Premium
X	All Peril Deductible Factor
X	Wind/Hail Deductible Factor
X	Golden Age Credit
X	Loss Prevention Credit
X	Newer or Rehabilitated Home Credit
X	Renewal Retention Credit
X	Rental Surcharge
X	Townhouse/Row House Surcharge
=	<b>Basic Property Premium</b> (Rounded to nearest whole dollar)

To the **Basic Property Premium**, add/subtract the following:

\$	Basic Property Premium
	Building Additions & Alterations Dollar Adjustment
	Other Structures Dollar Adjustment
	Personal Property Dollar Adjustment
	Liability Premium
	Optional Coverages
=	<b>Total Homeowner Premium</b>

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## Deductibles

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**Deductibles****Home All Peril Deductible**

The Home policy has different deductibles applicable to any loss under Part I: Property. Deductible options are:

DEDUCTIBLE
\$500
\$1,000
\$2,500
\$5,000
\$10,000
\$25,000
\$50,000
\$100,000

Refer to the Deductible Credit Factor section at the back of this manual for the factors associated with each deductible. Apply the factor to the Base Premium.

A deductible reserve is set up for each location when a \$2,500 or higher home deductible is chosen. Refer to the endorsement for details.

Attach HOME469 – Home Deductible Reserve

**Windstorm or Hail Deductibles**

Percent deductibles of 1%, 2% or 5% of the dwelling limit of liability are available when the dollar amount of the percentage deductible selected exceeds the applicable Part I deductible.

Apply the following factors to the Base Premium in the rating sequence.

Percentage Windstorm or Hail Deductible Amount		
1%	2%	5%
0.94	0.91	0.88

Attach HOME466 – Windstorm or Hail Increased Deductible

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## Credits & Surcharges

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**Adjusted Limits:**

Apply the adjustments to the Basic Property Premium.

**Building Additions and Alterations – Adjusted Limits**

The base rate includes Building Additions and Alterations coverage up to 10% of the Personal Property limit. That limit may be increased or decreased. This limit adjustment is available on a per location basis.

Increased Limit Charge:	1% for each 1% of increased A&A
Decreased Limit Credit:	- 1% for each 1% of reduced A&A

Note: Partial percents will not be included

Example: 40.7% = 40%

**Other Structures – Adjusted Limits**

The base rate includes Other Structures coverage up to 20% of the dwelling limit. That limit may be increased or decreased. This limit adjustment is available on a per location basis and is not specific to any one other structure.

Increased Limit Charge:	\$3.00 per \$1,000 of increase
Decreased Limit Credit:	-\$1.00 per \$1,000 of decrease

Note: The Decreased Limit Credit cannot exceed 25% of the Basic Property Premium.

**Personal Property – Adjusted Limits**

The base rate includes Personal Property coverage up to 70% of the dwelling limit. That limit may be increased or decreased. This limit adjustment is available on a per location basis.

Increased Limit Charge:	\$1.25 per \$1,000 of increase
Decreased Limit Credit:	-\$0.75 per \$1,000 of decrease

Note: The Decreased Limit Credit cannot exceed 25% of the Basic Property Premium.

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**Golden Age Discount**

If the named insured is 50 years of age or older, or if married, either the named insured or spouse is 50 years or older, a **5%** discount applies to the Base Premium in the rating sequence for an owner-occupied residence.

## Credits & Surcharges

### Loss Prevention Credits

- A. Credits listed are the maximum for one or more than one system. The **maximum credit** that will be allowed is **40%**. (Note: A maximum credit of 2% is given for a combination of Local Burglar and Local Fire Alarm systems.)
- B. Premium credit is applied to the Base Premium in the rating sequence as determined from the rate pages.
- C. A combination of Central Station Alarm and Local Alarm System which is beyond the effective range of the Central Station Service is classified as a Local Alarm System.
- D. All devices, combination of devices and equipment shall be listed by Underwriter's Laboratories, Inc., shall be installed in a workmanlike manner by a qualified firm or person per manufacturers' specifications and shall be maintained in accordance with manufacturers' recommendations or other maintenance or service agreement.
- E. Deactivation, removal or change in type of installation, maintenance or service agreement must be reported to the Company promptly.

The following loss prevention credits are available:

<b>Burglar Alarms</b>	Central Station Burglar Alarm System	<b>5%</b>
	Burglar Alarm System that alerts the Police Department	<b>5%</b>
	Local Burglar Alarm System that produces an audible alarm	<b>2%</b>
<b>Fire Alarms</b>	Central Station Fire Alarm System	<b>10%</b>
	Fire Alarm System that alerts the Fire Department	<b>10%</b>
	Local Fire Alarm System that produces an audible alarm	<b>2%</b>
<b>Sprinkler Systems</b>	Automatic Sprinkler System with sprinklers in all areas except bathrooms, attics and attached structures where fire detectors are required	<b>10%</b>
<b>Security Systems</b>	Dwelling is located in a residential area where the entrance and exit streets are manned by Security Officers 24 hours a day	<b>4%</b>
	Dwelling is located in a residential area where the entrances and exits are gated	<b>4%</b>
<b>Special Protective Systems</b>	Electric Backup System that automatically responds when there is a power failure	<b>5%</b>
	Lightning Protection System that includes surge protectors	<b>2%</b>
<b>Temperature Monitoring System</b>	System which activates a central station alarm	<b>2%</b>
<b>Water Leak Detection</b>	Close master plumbing valve	<b>5%</b>
	Close master plumbing valve and activate a central station or direct alarm	<b>7%</b>
<b>Gas Leak Detector</b>	System which activates an alarm when gas leak is detected	<b>2%</b>

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## Credits & Surcharges

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### Newer or Rehabilitated Homes Premium Credit

Dwellings are eligible for a premium credit if they were newly constructed, or if services were completely rehabilitated, in the past nine years. For a rehabilitated home, you must provide us with copies of contracts, bill of sale, or inspection certificates which indicate the date services were replaced. The credit is applied to the Base Premium in the rating sequence.

Dwelling Was Newly Constructed or Rehabilitated	New Construction Credit	Rehabilitated Services Credit		
		Plumbing	Heating	Wiring
During Current Calendar Year	20%	5%	5%	5%
One Year Preceding Current Calendar Year	20%	5%	5%	5%
Two Years Preceding Current Calendar Year	18%	4%	4%	4%
Three Years Preceding Current Calendar	18%	4%	4%	4%
Four Years Preceding Current Calendar	12%	3%	3%	3%
Five Years Preceding Current Calendar Year	12%	3%	3%	3%
Six Years Preceding Current Calendar Year	8%	2%	2%	2%
Seven Years Preceding Current Calendar	8%	2%	2%	2%
Eight Years Preceding Current Calendar	4%	1%	1%	1%
Nine Years Preceding Current Calendar	4%	1%	1%	1%

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### Renewal Retention Credit (Applies to Dwellings, Tenants and Condominiums)

If we have a Home policy for more than 5 years, a 5% credit will be applied to the Base Premium in the rating sequence for the primary residence.

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### Rental Surcharge

For locations rented to others, apply the following surcharge to the Base Premium in the rating sequence for the location.

Rental Surcharge: 25%

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### Town House or Row House

An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division. Four 2 family dwellings not separated by a fire wall would be considered 8 individual family units. Apply the following factors to the Base Premium in the rating sequence.

Total # of Individual Family Units Within the Fire Division	PC 1-8	PC 8b, 9, & 10
1 & 2	1.00	1.00
3 & 4	1.10	1.15
5 & over	1.25	1.30

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### Valuables Credit

A discount will be applied to the Base Rate in the rating sequence if the insured maintains a Valuables policy with at least:

Total limit of \$75,000 or Jewelry limit of \$25,000:	5%
Total limit of \$150,000 or Jewelry limit of \$100,000:	8%

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**Optional Coverages**

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**Additional Insured – Residence Premises**

This endorsement amends coverage to include an additional insured person or organization on a specific location. There is no premium charge for this endorsement.

Attach HOME453 – Additional Insured – Residence Premises

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**Additional Interests – Residence Premises**

This endorsement provides coverage for a person or organization that has an insurable interest in the residence in addition to the mortgagee(s) shown on the Declarations. There is no premium charge for this endorsement.

Attach HOME472 – Additional Interests – Residence Premises

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**Builders Risk**

The Builders Risk endorsement may be added to provide coverage for a residence undergoing new construction or renovations. Renovations may be either:

- A. Minor, resulting in increase in dwelling value less than 10% or \$500,000, whichever is less; or
- B. Major, resulting in increase in dwelling value greater than or equal to 10% or \$500,000, whichever is less, including all new construction.

If the insured resides in the home during renovations, apply the appropriate Builders Risk Charge to the Base Premium.

If the home is vacant or unoccupied during construction or renovations, apply the appropriate Builders Risk Charge to the Base Premium and then apply the Vacancy/Unoccupancy Surcharge to the calculated premium.

<b>BUILDERS RISK CHARGE</b>		<b>VACANCY / UNOCCUPANCY SURCHARGE</b>
<b>Minor</b>	<b>Major</b>	
10% per location	25% per location	25% per location

For Example: Base Premium = \$1,000

$\$1,000 \times 1.25$  (Builders Risk Charge) =  $\$1,250 \times 1.25$  (Vacancy/Unoccupancy Surcharge) =  $\$1,562.50$

Therefore the additional premium for the Builders Risk Endorsement is \$562.50 or \$563 if rounding.

NOTE: The residence must be insured for the expected completed value from inception and is not eligible for Newer or Rehabilitated Home Credits or Loss Prevention Credits (except Security System credits) until completion of a final dwelling appraisal.

Attach HOME459 – Builders Risk Coverage

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**Business At Other Residences**

Liability coverage may be provided to permit incidental occupancy in an Other Residence occupied by the insured.

Not available if Personal Liability & Medical Expenses Exclusion applies or if the location is rented to others.

Attach HOME475 – Business At Other Residence

<b>Per Location</b>			
<b>Coverage Limit</b>	<b>\$300,000</b>	<b>\$500,000</b>	<b>\$1,000,000</b>
<b>Charge</b>	\$23	\$25	\$28

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## Optional Coverages

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### Business Property – Increased Limits

The policy may be endorsed to increase the basic Business Property coverage limit of \$25,000, up to a total limit (including the base limit of \$25,000) maximum of \$100,000.

The charge, per policy, is **\$25** per \$2,500 of coverage.

Not available if there is no Personal Property coverage.

Attach HOME482 – Increased Limits for Business Property

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### Earthquake Coverage

When Earthquake Coverage is provided, it shall apply to the Dwelling, Additions & Alterations and Other Structures for the same limits as provided under the policy.

Deductibles of 5%, 10%, 15%, 20% and 25% are available.

The premium for each \$1,000 of insurance is as follows for the entire state:

	5% Deductible		10% Deductible		15% Deductible		20% Deductible		25% Deductible	
	Frame	All Other	Frame	All Other	Frame	All Other	Frame	All Other	Frame	All Other
<b>Dwelling</b>	0.75	1.00	0.67	0.95	0.59	0.89	0.50	0.84	0.42	0.79
<b>Other Structures</b>	0.75	1.00	0.67	0.95	0.59	0.89	0.50	0.84	0.42	0.79
<b>Additions &amp; Alterations (Tenant/Condo Only)</b>	0.75	1.00	0.67	0.95	0.59	0.89	0.50	0.84	0.42	0.79

If exterior Masonry Veneer is covered, rate as Masonry.

If exterior Masonry Veneer is not covered, rate as Frame.

Attach HOME454 – Earthquake Coverage

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## Optional Coverages

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### Family Security Coverage

The policy may be endorsed to provide Family Security Coverage

Charge an additional premium of **\$100**.

Attach HOME473 – Family Security Coverage

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### Fine Arts Exclusion

A location may be endorsed to delete all Fine Arts coverage.

The premium credit is **\$5**.

Not available if there is no Personal Property coverage.

Attach HOME480 – Fine Arts Exclusion

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### Specified Fine Art and Unique Items Exclusion

The policy may be endorsed to exclude coverage for Specified Fine Art and Unique Items.

The premium credit, regardless of the number of specified items, is **\$5**.

Not available if there is no Personal Property coverage.

Attach HOME494 – Specified Fine Art and Unique Items Exclusion

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### Flood Coverage

A location may be endorsed to provide primary Flood Coverage if the residence meets Company underwriting guidelines. The endorsement provides flood coverage, up to a limit of \$350,000 (\$100,000 for tenant/condo). See endorsement for details.

The flood deductible is the all peril deductible. This coverage is available only if the NFIP Preferred Program Flood Zone is B, C or X.

Attach HOME614 – Arkansas Flood Coverage

#### Dwelling Rates

Coverage A Limit		Flood Deductible							
More Than	Less Than or Equal To	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
0	\$350K	326	280	223	182	143	125	112	98
\$350K	\$500K	383	331	265	215	168	149	132	116
\$500K	\$750K	423	364	291	237	186	164	146	128
\$750K	\$ 1M	465	400	321	260	205	180	160	140
\$ 1M	\$1.5M	510	440	353	287	225	198	176	153
\$1.5M	\$ 2M	562	485	388	315	247	218	194	170
\$ 2M	\$ 3M	618	533	427	346	272	240	213	186
\$ 3M	\$ 5M	680	586	469	381	299	264	234	205
\$ 5M	\$ 7.5M	747	645	516	419	329	290	249	226
\$ 7.5M	\$ 10M	823	710	567	461	362	319	284	248
\$ 10M	-	905	780	624	508	397	352	313	273

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**Optional Coverages**


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**Tenant/Condo Rates**

Coverage C Limit		Flood Deductible							
More Than	Less Than or Equal To	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
0	\$100K	107	92	74	59	48	42	36	33
\$100K	\$250K	171	148	118	96	76	66	59	52
\$250K	\$350K	195	168	134	109	86	75	67	59
\$350K	\$500K	230	199	159	129	101	90	79	69
\$500K	\$750K	254	218	175	142	112	99	87	77
\$750K	\$ 1M	279	240	192	156	123	108	96	84
\$ 1M	\$1.5M	306	264	212	172	135	119	106	92
\$1.5M	\$ 2M	337	291	233	189	148	131	116	102
\$ 2M	\$ 3M	371	320	256	208	163	144	128	111
\$ 3M	\$ 5M	408	352	281	229	179	158	141	123
\$ 5M	\$7.5M	448	387	309	251	197	174	155	136
\$7.5M	\$10M	494	426	340	276	217	192	171	149
\$10M	-	543	468	374	305	238	211	188	164

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**Full Replacement Cost Protection Exclusion**

A location may be endorsed to delete Full Replacement Cost Protection from a specified structure.

The premium credit is **\$2**.

Attach HOME478 – Exclusion of Full Replacement Cost Protection

**Optional Coverages**

**Increased Limits for Ensuing Fungi, Wet or Dry Rot, or Bacteria**

A. Basic Limit

\$10,000 of coverage is provided at no charge for Ensuing Fungi, Wet Or Dry Rot, Or Bacteria remediation expense coverage. Liability coverage is also provided at no charge up to the Personal Liability limit.

B. Increased Limits For Ensuing Fungi, Wet Or Dry Rot, Or Bacteria Remediation Expense Coverage

1. Dwelling

The basic coverage of \$10,000 may be increased to a maximum of 100% of the Dwelling limit shown on the Declaration Page. See the chart below for the per location options and charges.

2. Tenant/Condominium

The basic coverage of \$10,000 may be increased to a maximum of 100% of the sum of the Personal Property and Building Additions & Alterations limits shown on the Declaration page. See the chart below for the per location options and charges.

Charge the indicated percentage of the appropriate Basic Property Premium. For tenant/condo, the indicated percentage is applied to the Basic Property Premium and any Building Additions & Alterations adjustment premium.

<b>Mold Coverage Limit</b>					
	<b>10%</b>	<b>25%</b>	<b>50%</b>	<b>75%</b>	<b>100%</b>
<b>Dwelling</b>	20%	30%	35%	48%	60%
<b>Tenant/Condo</b>	10.0%	15.0%	17.5%	24.0%	30.0%

Attach HOME613 – Arkansas Increased Limits for Ensuing Fungi, Wet or Dry Rot, or Bacteria

**Increased Threshold of Incidental Business**

The policy may be endorsed to increase the policy’s \$15,000 gross revenue threshold for Incidental Business.

The charges are:

	<b>Gross Revenue Threshold</b>	
<b>Premium Charge</b>	\$25,000	\$50,000
<b>Per Policy</b>	\$50	\$100

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME484 – Increased Threshold of Incidental Business

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## Optional Coverages

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### Landscaping – Increased Limits

A location may be endorsed to increase the basic Landscaping Coverage limit of 5% of the Dwelling limit (Tenant/Condo: 5% of the Personal Property limit) and/or the per plant limit of \$5,000.

For tenant/condo, not available if there is no Personal Property coverage.

Use the table below to find the appropriate charge, per location.

Tree, Shrub or Plant Limit	Aggregate Landscaping Coverage	
	Limit = 5%	Limit > 5%
\$5,000	Included	\$ 3 per \$1,000
\$10,000	\$ 2 per \$1,000	\$ 4 per \$1,000
\$25,000	\$ 4 per \$1,000	\$ 8 per \$1,000
\$50,000	\$ 7 per \$1,000	\$13 per \$1,000
\$100,000	\$12 per \$1,000	\$18 per \$1,000

Attach HOME483 – Increased Limits for Landscaping

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### Landscaping Limitation

A location may be endorsed to delete Landscaping Coverage for the perils of fire, lightning and explosion.

The premium credit is **\$5**.

Attach HOME485 – Landscaping Limitation

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### Landscaping Windstorm or Hail Coverage

A location may be endorsed to cover landscaping losses caused by windstorm or hail. The percentage of coverage must equal the percentage selected for Landscaping Coverage.

Use the table below to find the appropriate charge.

For tenant/condo, not available if there is no Personal Property coverage.

**Attach HOME486 – Landscaping Windstorm or Hail Coverage**

Tree, Shrub or Plant Limit	Premium Charge (total Landscaping Coverage Limit)
\$5,000	\$ 5 per \$1,000
\$10,000	\$ 8 per \$1,000
\$25,000	\$16 per \$1,000
\$50,000	\$26 per \$1,000
\$100,000	\$35 per \$1,000

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### Lead Hazard Exclusion

A location may be endorsed to exclude Lead Coverage.

Attach HOME477 – Lead Hazard Exclusion

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## Optional Coverages

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**Libel/Slander Exclusion**

The policy may be endorsed to exclude coverage for Libel/Slander.

The credit is **\$5** per location.

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME487 – Libel/Slander Exclusion

**Limited Residence Premises Liability Extension**

A location may be endorsed to allow up to 2 employees for doctors and dentists.

The charge is **\$15**.

Not available if Personal Liability & Medical Expenses Exclusion applies.

**Attach HOME488 – Limited Residence Premises Liability Extension****Loss Assessment Coverage****A. Earthquake Loss Assessment**

When loss assessment coverage is elected, the limit of Liability shall be based on the unit-owner's proportionate interest in the total value of all collectively owned buildings and structures of the condominium, up to a maximum of \$50,000.

Earthquake Loss Assessment Rate per \$1,000:

Frame	All Other
\$0.67	\$0.95

Attach HOME452– Earthquake Loss Assessment Coverage

**B. Club Loss Assessment**

When the policy is extended to cover Club Loss Assessment, a limit of liability may be selected up to a maximum of \$50,000, in \$1,000 increments.

Club Loss Assessment Rate per \$1,000: **\$10**

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME476 – Club Loss Assessment Coverage

**Loss of Use Exclusion**

A location may be endorsed to delete Loss of Use coverage.

A premium credit of **5%** is applied to the Basic Property Premium.

Attach HOME479 – Exclusion of Loss of Use

**Other Structures – Off Premises**

A location may be endorsed to add coverage for described Other Structures which are located away from the residence premises.

The charge, per described structure, is **\$3** per \$1000 of coverage.

Attach HOME489 – Other Structures - Off Premises

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## Optional Coverages

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### Personal Injury Exclusion

The policy may be endorsed to exclude all Personal Injury.

The credit is **\$15** per location.

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME490 – Personal Injury Exclusion

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### Personal Liability and Medical Expenses Exclusion

The policy may be endorsed to exclude Personal Liability and Medical Expenses.

When this endorsement applies, a liability premium should not be applied to the location.

Attach HOME491 – Personal Liability and Medical Expenses Exclusion

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### Personal Property - Increased Special Limits of Insurance

- A. Jewelry  
The special limit of liability of \$10,000 for theft of jewelry, including watches, and precious or semi-precious stones, may be increased to \$15,000, but not exceeding \$5,000 for any one article, in increments of \$1,000.
- B. Furs  
The special limit of liability of \$10,000 for theft of furs may be increased to \$15,000, but not exceeding \$5,000 for any one article, in increments of \$1,000.
- C. Money and Precious Metals  
The special limit of \$2,500 for money and precious metals may be increased to \$5,000 in increments of \$100.
- D. Negotiable Papers  
The \$5,000 limit on negotiable papers may be increased to \$7,000 in increments of \$100.
- E. Metalware  
The special limit of \$10,000 for loss by theft of metalware, consisting principally of sterling silver, gold or pewter (other than jewelry) may be increased to a maximum of \$30,000 in increments of \$1,000.
- F. Firearms  
The special limit of \$10,000 for loss by theft of firearms may be increased to a maximum of \$15,000, but not exceeding \$5,000 for any one article, in increments of \$1,000.

This endorsement may not be attached to a location with no Personal Property coverage.

PROPERTY TYPE	
<b>Jewelry</b>	\$10 per \$1000
<b>Furs</b>	\$10 per \$1000
<b>Money and Precious Metals</b>	\$6 per \$100
<b>Negotiable Papers</b>	\$4 per \$100
<b>Metalware</b>	\$7 per \$1000
<b>Firearms</b>	\$10 per \$1000

Attach HOME457 – Increased Special Limits of Insurance

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## Optional Coverages

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### Property Remediation Coverage for Escaped Liquid Fuel

#### Basic Limits

When the Property Remediation Coverage for Escaped Liquid Fuel endorsement is attached to the policy, limited amounts of insurance are automatically provided as follows:

#### Property Remediation Coverage

\$10,000 to pay for loss to covered real or personal property, owned by an insured that is damaged by liquid fuel that escapes from a fuel system on the residence premises as defined in the coverage endorsements. Covered real property includes land, other than farm land, owned by an insured, on which a building or structure is located.

In addition to the primary residence identified in the Declarations, the defined term residence premises also includes other locations owned by an insured, but only if such locations have a fuel system and are listed in the Declarations. The other locations may be owner occupied or rented to others.

This Property Remediation Coverage applies only for the policy period in which the insured first discovers or first learns of the escaped fuel, even if the escape began before that policy period.

#### Fuel System

Fuel System is defined in the coverage endorsement. Briefly, it includes one or more fuel storage containers, tanks, or vessels with total combined capacity of 100 or more U. S. gallons at any one location and any related equipment such as a furnace, a water heater, fittings and pipes connecting a furnace or water heater to the fuel storage tank, and filler pipes and flues connected to a fuel storage tank.

When the total combined storage capacity of liquid fuel at any insured location is less than 100 U.S. gallons, the Property Remediation Coverage does not apply to that location.

#### Higher Limits - Property Remediation Coverage

Limits may be increased to \$25,000, \$50,000 or \$100,000.

#### Application of Coverage Limits

For Property Remediation Coverage, the limit selected is the most coverage that will be provided during the policy period regardless of the number of locations insured for Property Remediation Coverage, the number of escapes of liquid fuel from a fuel system an insured first discovers or learns of during the policy period, or the number of claims made.

#### Rating Basis

From the Liquid Fuel Risk Selection Table select:

1. The liquid fuel risk description that best describes each location, WITH OR WITHOUT a dwelling building, insured for Property Remediation Coverage; and
2. The corresponding Risk Class Number for each description identified.

Use the lowest Risk Class Number selected for all such locations.

LIQUID FUEL RISK SELECTION TABLE DESCRIPTION	RISK CLASS NUMBER
(1) Liquid fuel storage containers, tanks or vessels with a total combined storage capacity, at any one location, of 100 U.S. gallons or more that are on covered real property or the location of the residence premises; and (a) ONE or MORE fuel storage containers, tanks or vessels are partially or completely buried BELOW GROUND (inside or outside of a building or structure)	100
(b) are completely ABOVE GROUND (inside or outside of a building or structure)	200

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## Optional Coverages

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**Premium Selection**

From the rate chart below, select the additional premium charges that correspond to the lowest Risk Class Numbers determined above.

The Home policy may be endorsed to provide higher limits of coverage.

<b>Higher Limits - Escaped Liquid Fuel Remediation Coverage</b>			
<b>Risk Class Number</b>	<b>Limit of Liability</b>		
	<b>\$25,000</b>	<b>\$50,000</b>	<b>\$100,000</b>
<b>100</b>	\$32	\$82	\$160
<b>200</b>	\$11	\$27	\$53

Attach HOME450 – Property Remediation Coverage for Escaped Liquid Fuel

Attach HOME443 – Rating Information for Property Remediation for Escaped Liquid Fuel

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## Optional Coverages

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### Residence Held In Trust Or By Limited Liability Company (LLC)

A Homeowner policy may be issued in the name of a trust and trustee(s) or by LLC when legal title to a dwelling or condominium unit is held solely by a trust or LLC and;

1. The designated individual(s) regularly resides in the dwelling or condominium unit which is held in Trust or owned by an LLC, and
2. The dwelling or condominium unit is used exclusively for residential purposes.

There is no premium charge for this endorsement.

Attach HOME492 – Residence Held In Trust Or By Limited Liability Company

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### Residence Premises Liability Limitation

The policy may be endorsed to limit personal liability coverage to occurrences at the residence premises.

The credit is **\$5** per location.

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME493 – Residence Premises Liability Limitation

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### Sinkhole Collapse Coverage

Sinkhole Collapse Coverage may be endorsed to provide coverage for damages caused by Sinkhole Collapse.

Charge the following rate per \$1,000 of Dwelling coverage or Building Additions and Alterations coverage:

Rate per \$1,000
\$0.35

Attach HOME470 – Sinkhole Collapse Coverage

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### Special Firearms Coverage

The limit for Firearms Coverage can be increased to \$20,000 and the deductible can be reduced to \$100. See endorsement for details.

Charge an additional premium of **\$110**.

Not available if there is no Personal Property coverage.

Attach HOME462 – Special Firearms Coverage

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### Special Golf Coverage

The deductibles that apply to golf equipment may be reduced. See endorsement for details.

Charge an additional premium of **\$25**.

Not available if there is no Personal Property coverage.

Attach HOME461 – Special Golf Coverage

**Personal Liability Rates**

**Personal Liability**

**LIMITS OF LIABILITY**

EXPOSURES	\$300,000	\$500,000	\$1,000,000
	\$50,000 Medical Payments	\$50,000 Medical Payments	\$50,000 Medical Payments
<b>Described Premises</b>	\$20	\$35	\$68
<b>Additional Residence Premises</b>			
Owner Occupied	\$14	\$26	\$34
Rented to Others - 1 Family	\$14	\$26	\$34
Rented to Others - 2 or more Families	\$23	\$43	\$55
Attach HOME456 – Additional Owned Residence (Attach only when liability is extended to an owner-occupied property or rental property. Not available if Personal Liability and Medical Expenses Exclusion applies.)			
<b>Watercraft</b>			
Length of Vessel:			
Less than 26 feet & Greater than 50 HP	\$130	\$160	\$240
26 feet to less than 43 feet	\$210	\$250	\$380
43 feet to 55 feet	\$280	\$340	\$540
Attach HOME468 – Watercraft Liability Extension Coverage (Watercraft must be 55 feet or less in length.)			

**ALL PERIL DEDUCTIBLE FACTORS****Dwellings - Territory 1**

Dwelling Limit	Deductible							
	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
500,000 or less	1.190	1.000	0.870	0.730	0.590	0.560	0.450	0.410
750,000	1.210	1.000	0.860	0.730	0.600	0.580	0.450	0.410
1,000,000	1.230	1.000	0.850	0.720	0.600	0.590	0.450	0.410
1,500,000	1.160	1.000	0.800	0.680	0.560	0.550	0.420	0.390
2,000,000	1.090	1.000	0.840	0.680	0.560	0.540	0.430	0.390
2,500,000	1.110	1.000	0.880	0.730	0.560	0.540	0.430	0.400
3,000,000	1.130	1.000	0.910	0.770	0.560	0.530	0.430	0.400
3,500,000	1.130	1.000	0.930	0.800	0.600	0.560	0.470	0.430
4,000,000	1.130	1.000	0.940	0.830	0.640	0.600	0.500	0.460
4,500,000	1.120	1.000	0.960	0.850	0.680	0.630	0.540	0.490
5,000,000	1.120	1.000	0.970	0.880	0.720	0.660	0.570	0.520
5,500,000	1.120	1.000	0.970	0.880	0.720	0.660	0.570	0.520
6,000,000	1.120	1.000	0.960	0.880	0.730	0.660	0.580	0.530
6,500,000	1.120	1.000	0.960	0.880	0.730	0.660	0.580	0.530
7,000,000	1.120	1.000	0.950	0.880	0.730	0.660	0.580	0.530
7,500,000	1.120	1.000	0.950	0.880	0.740	0.660	0.580	0.530
8,000,000	1.120	1.000	0.950	0.890	0.740	0.670	0.590	0.540
8,500,000	1.120	1.000	0.950	0.890	0.750	0.670	0.590	0.540
9,000,000 or more	1.120	1.000	0.950	0.890	0.750	0.670	0.590	0.540

**Dwellings - Territory 2**

Dwelling Limit	Deductible							
	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
500,000 or less	1.180	1.000	0.850	0.710	0.580	0.540	0.450	0.410
750,000	1.190	1.000	0.850	0.710	0.580	0.550	0.450	0.410
1,000,000	1.200	1.000	0.840	0.710	0.580	0.560	0.450	0.410
1,500,000	1.120	1.000	0.820	0.660	0.550	0.520	0.420	0.380
2,000,000	1.050	1.000	0.860	0.720	0.540	0.520	0.420	0.390
2,500,000	1.070	1.000	0.890	0.770	0.580	0.550	0.450	0.420
3,000,000	1.080	1.000	0.910	0.810	0.610	0.570	0.480	0.440
3,500,000	1.080	1.000	0.920	0.830	0.650	0.600	0.510	0.470
4,000,000	1.080	1.000	0.930	0.850	0.690	0.630	0.550	0.500
4,500,000	1.080	1.000	0.940	0.870	0.730	0.660	0.580	0.530
5,000,000	1.080	1.000	0.950	0.890	0.770	0.690	0.610	0.560
5,500,000	1.080	1.000	0.950	0.890	0.770	0.690	0.610	0.560
6,000,000	1.080	1.000	0.940	0.890	0.770	0.690	0.610	0.570
6,500,000	1.070	1.000	0.940	0.880	0.770	0.690	0.610	0.570
7,000,000	1.070	1.000	0.930	0.880	0.770	0.690	0.610	0.570
7,500,000	1.070	1.000	0.930	0.880	0.770	0.690	0.610	0.570
8,000,000	1.070	1.000	0.930	0.890	0.780	0.700	0.620	0.570
8,500,000	1.070	1.000	0.930	0.890	0.780	0.700	0.620	0.570
9,000,000 or more	1.070	1.000	0.930	0.890	0.780	0.700	0.620	0.570

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**ALL PERIL DEDUCTIBLE FACTORS**


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**Dwellings - Territory 3**

Dwelling Limit	Deductible							
	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
500,000 or less	1.140	1.000	0.850	0.660	0.560	0.510	0.440	0.400
750,000	1.120	1.000	0.870	0.700	0.520	0.480	0.410	0.380
1,000,000	1.100	1.000	0.890	0.730	0.480	0.450	0.380	0.350
1,500,000	1.090	1.000	0.880	0.780	0.560	0.520	0.440	0.410
2,000,000	1.050	1.000	0.910	0.820	0.650	0.600	0.510	0.480
2,500,000	1.060	1.000	0.920	0.850	0.700	0.640	0.550	0.520
3,000,000	1.070	1.000	0.930	0.870	0.740	0.670	0.590	0.550
3,500,000	1.070	1.000	0.940	0.880	0.770	0.690	0.610	0.570
4,000,000	1.070	1.000	0.950	0.900	0.800	0.720	0.640	0.590
4,500,000	1.070	1.000	0.960	0.910	0.820	0.740	0.660	0.600
5,000,000	1.070	1.000	0.970	0.920	0.850	0.760	0.680	0.620
5,500,000	1.070	1.000	0.970	0.920	0.850	0.760	0.680	0.620
6,000,000	1.070	1.000	0.960	0.920	0.850	0.760	0.680	0.630
6,500,000	1.070	1.000	0.960	0.920	0.850	0.750	0.680	0.630
7,000,000	1.070	1.000	0.950	0.920	0.850	0.750	0.680	0.630
7,500,000	1.070	1.000	0.950	0.920	0.850	0.750	0.680	0.630
8,000,000	1.070	1.000	0.950	0.920	0.860	0.760	0.690	0.630
8,500,000	1.070	1.000	0.950	0.920	0.860	0.760	0.690	0.630
9,000,000 or more	1.070	1.000	0.950	0.920	0.860	0.760	0.690	0.630

**Note:** For AOIs between 500,000 and 9,000,000 interpolate.

**Tenant/Condo – All Territories**

Personal Property Limit	Deductible							
	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
250,000 or less	1.350	1.000	0.860	0.730	0.600	0.570	0.450	0.410
500,000	1.200	1.000	0.720	0.610	0.500	0.490	0.350	0.300
750,000	1.170	1.000	0.690	0.580	0.490	0.480	0.330	0.310
1,000,000	1.140	1.000	0.690	0.560	0.510	0.520	0.330	0.290
1,500,000	1.100	1.000	0.800	0.560	0.450	0.440	0.300	0.280
2,000,000	1.100	1.000	0.820	0.550	0.440	0.430	0.300	0.280
2,500,000	1.070	1.000	0.840	0.660	0.480	0.470	0.370	0.330
3,000,000 or more	1.070	1.000	0.870	0.660	0.550	0.520	0.380	0.360

**Note:** For AOIs between 250,000 and 3,000,000 interpolate.

**Arkansas Rates****Classification Tables****Protection and Construction Factors****Owners:**

Protection Class	Construction		
	Masonry	Frame	Fire Resistive
1-6	0.95	1.00	0.85
7	1.19	1.25	1.06
8	1.19	1.25	1.06
8A	1.19	1.25	1.06
9	1.81	1.90	1.62
10	2.10	2.30	1.85

**Tenant\Condo:**

Protection Class	Construction		
	Masonry	Frame	Fire Resistive
1-6	0.90	1.00	0.80
7	1.17	1.30	1.04
8	1.17	1.30	1.04
8A	1.17	1.30	1.04
9	1.44	1.60	1.28
10	1.70	2.00	1.50

**Arkansas Rates**  
**Bankers Standard Insurance Company**

**Base Premium Table**

All Risk - \$1000 Deductible

\$500,000 Owner

\$250,000 Tenant/Condo

<b>Territory</b>	<b>Owners Base Premium</b>	<b>Tenants Base Premium</b>	<b>Condo Base Premium</b>
<b>1</b>	\$ 2,650	\$ 890	\$ 890
<b>2</b>	\$ 3,700	\$ 890	\$ 890
<b>3</b>	\$ 5,650	\$ 890	\$ 890

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0010		Each Add'l 5,000		0.0070	
Territories 1 & 2							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
50,000	0.370	235,000	0.629	420,000	0.888		
55,000	0.377	240,000	0.636	425,000	0.895		
60,000	0.384	245,000	0.643	430,000	0.902		
65,000	0.391	250,000	0.650	435,000	0.909		
70,000	0.398	255,000	0.657	440,000	0.916		
75,000	0.405	260,000	0.664	445,000	0.923		
80,000	0.412	265,000	0.671	450,000	0.930		
85,000	0.419	270,000	0.678	455,000	0.937		
90,000	0.426	275,000	0.685	460,000	0.944		
95,000	0.433	280,000	0.692	465,000	0.951		
100,000	0.440	285,000	0.699	470,000	0.958		
105,000	0.447	290,000	0.706	475,000	0.965		
110,000	0.454	295,000	0.713	480,000	0.972		
115,000	0.461	300,000	0.720	485,000	0.979		
120,000	0.468	305,000	0.727	490,000	0.986		
125,000	0.475	310,000	0.734	495,000	0.993		
130,000	0.482	315,000	0.741	500,000	1.000		
135,000	0.489	320,000	0.748	505,000	1.007		
140,000	0.496	325,000	0.755	510,000	1.013		
145,000	0.503	330,000	0.762	515,000	1.020		
150,000	0.510	335,000	0.769	520,000	1.027		
155,000	0.517	340,000	0.776	525,000	1.034		
160,000	0.524	345,000	0.783	530,000	1.040		
165,000	0.531	350,000	0.790	535,000	1.047		
170,000	0.538	355,000	0.797	540,000	1.054		
175,000	0.545	360,000	0.804	545,000	1.060		
180,000	0.552	365,000	0.811	550,000	1.067		
185,000	0.559	370,000	0.818	555,000	1.074		
190,000	0.566	375,000	0.825	560,000	1.080		
195,000	0.573	380,000	0.832	565,000	1.087		
200,000	0.580	385,000	0.839	570,000	1.094		
205,000	0.587	390,000	0.846	575,000	1.101		
210,000	0.594	395,000	0.853	580,000	1.107		
215,000	0.601	400,000	0.860	585,000	1.114		
220,000	0.608	405,000	0.867	590,000	1.121		
225,000	0.615	410,000	0.874	595,000	1.127		
230,000	0.622	415,000	0.881	600,000	1.134		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0010		Each Add'l 5,000		0.0070	
Territories 1 & 2							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
605,000	1.141	795,000	1.395	985,000	1.650		
610,000	1.147	800,000	1.402	990,000	1.657		
615,000	1.154	805,000	1.409	995,000	1.663		
620,000	1.161	810,000	1.415	1,000,000	1.670		
625,000	1.168	815,000	1.422	1,005,000	1.678		
630,000	1.174	820,000	1.429	1,010,000	1.687		
635,000	1.181	825,000	1.436	1,015,000	1.695		
640,000	1.188	830,000	1.442	1,020,000	1.704		
645,000	1.194	835,000	1.449	1,025,000	1.712		
650,000	1.201	840,000	1.456	1,030,000	1.720		
655,000	1.208	845,000	1.462	1,035,000	1.729		
660,000	1.214	850,000	1.469	1,040,000	1.737		
665,000	1.221	855,000	1.476	1,045,000	1.746		
670,000	1.228	860,000	1.482	1,050,000	1.754		
675,000	1.235	865,000	1.489	1,055,000	1.762		
680,000	1.241	870,000	1.496	1,060,000	1.771		
685,000	1.248	875,000	1.503	1,065,000	1.779		
690,000	1.255	880,000	1.509	1,070,000	1.788		
695,000	1.261	885,000	1.516	1,075,000	1.796		
700,000	1.268	890,000	1.523	1,080,000	1.804		
705,000	1.275	895,000	1.529	1,085,000	1.813		
710,000	1.281	900,000	1.536	1,090,000	1.821		
715,000	1.288	905,000	1.543	1,095,000	1.830		
720,000	1.295	910,000	1.549	1,100,000	1.838		
725,000	1.302	915,000	1.556	1,105,000	1.846		
730,000	1.308	920,000	1.563	1,110,000	1.855		
735,000	1.315	925,000	1.570	1,115,000	1.863		
740,000	1.322	930,000	1.576	1,120,000	1.872		
745,000	1.328	935,000	1.583	1,125,000	1.880		
750,000	1.335	940,000	1.590	1,130,000	1.888		
755,000	1.342	945,000	1.596	1,135,000	1.897		
760,000	1.348	950,000	1.603	1,140,000	1.905		
765,000	1.355	955,000	1.610	1,145,000	1.914		
770,000	1.362	960,000	1.616	1,150,000	1.922		
775,000	1.369	965,000	1.623	1,155,000	1.930		
780,000	1.375	970,000	1.630	1,160,000	1.939		
785,000	1.382	975,000	1.637	1,165,000	1.947		
790,000	1.389	980,000	1.643	1,170,000	1.956		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0010		Each Add'l 5,000		0.0070	
Territories 1 & 2							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
1,175,000	1.964	1,365,000	2.283	1,555,000	2.597		
1,180,000	1.972	1,370,000	2.292	1,560,000	2.605		
1,185,000	1.981	1,375,000	2.300	1,565,000	2.613		
1,190,000	1.989	1,380,000	2.308	1,570,000	2.621		
1,195,000	1.998	1,385,000	2.317	1,575,000	2.629		
1,200,000	2.006	1,390,000	2.325	1,580,000	2.636		
1,205,000	2.014	1,395,000	2.334	1,585,000	2.644		
1,210,000	2.023	1,400,000	2.342	1,590,000	2.652		
1,215,000	2.031	1,405,000	2.350	1,595,000	2.660		
1,220,000	2.040	1,410,000	2.359	1,600,000	2.668		
1,225,000	2.048	1,415,000	2.367	1,605,000	2.676		
1,230,000	2.056	1,420,000	2.376	1,610,000	2.684		
1,235,000	2.065	1,425,000	2.384	1,615,000	2.692		
1,240,000	2.073	1,430,000	2.392	1,620,000	2.700		
1,245,000	2.082	1,435,000	2.401	1,625,000	2.708		
1,250,000	2.090	1,440,000	2.409	1,630,000	2.715		
1,255,000	2.098	1,445,000	2.418	1,635,000	2.723		
1,260,000	2.107	1,450,000	2.426	1,640,000	2.731		
1,265,000	2.115	1,455,000	2.434	1,645,000	2.739		
1,270,000	2.124	1,460,000	2.443	1,650,000	2.747		
1,275,000	2.132	1,465,000	2.451	1,655,000	2.755		
1,280,000	2.140	1,470,000	2.460	1,660,000	2.763		
1,285,000	2.149	1,475,000	2.468	1,665,000	2.771		
1,290,000	2.157	1,480,000	2.476	1,670,000	2.779		
1,295,000	2.166	1,485,000	2.485	1,675,000	2.787		
1,300,000	2.174	1,490,000	2.493	1,680,000	2.794		
1,305,000	2.182	1,495,000	2.502	1,685,000	2.802		
1,310,000	2.191	1,500,000	2.510	1,690,000	2.810		
1,315,000	2.199	1,505,000	2.518	1,695,000	2.818		
1,320,000	2.208	1,510,000	2.526	1,700,000	2.826		
1,325,000	2.216	1,515,000	2.534	1,705,000	2.834		
1,330,000	2.224	1,520,000	2.542	1,710,000	2.842		
1,335,000	2.233	1,525,000	2.550	1,715,000	2.850		
1,340,000	2.241	1,530,000	2.557	1,720,000	2.858		
1,345,000	2.250	1,535,000	2.565	1,725,000	2.866		
1,350,000	2.258	1,540,000	2.573	1,730,000	2.873		
1,355,000	2.266	1,545,000	2.581	1,735,000	2.881		
1,360,000	2.275	1,550,000	2.589	1,740,000	2.889		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0010		Each Add'l 5,000		0.0070	
Territories 1 & 2							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
1,745,000	2.897	1,935,000	3.197	2,125,000	3.464		
1,750,000	2.905	1,940,000	3.205	2,130,000	3.471		
1,755,000	2.913	1,945,000	3.213	2,135,000	3.477		
1,760,000	2.921	1,950,000	3.221	2,140,000	3.484		
1,765,000	2.929	1,955,000	3.229	2,145,000	3.490		
1,770,000	2.937	1,960,000	3.237	2,150,000	3.497		
1,775,000	2.945	1,965,000	3.245	2,155,000	3.503		
1,780,000	2.952	1,970,000	3.253	2,160,000	3.510		
1,785,000	2.960	1,975,000	3.261	2,165,000	3.516		
1,790,000	2.968	1,980,000	3.268	2,170,000	3.523		
1,795,000	2.976	1,985,000	3.276	2,175,000	3.530		
1,800,000	2.984	1,990,000	3.284	2,180,000	3.536		
1,805,000	2.992	1,995,000	3.292	2,185,000	3.543		
1,810,000	3.000	2,000,000	3.300	2,190,000	3.549		
1,815,000	3.008	2,005,000	3.307	2,195,000	3.556		
1,820,000	3.016	2,010,000	3.313	2,200,000	3.562		
1,825,000	3.024	2,015,000	3.320	2,205,000	3.569		
1,830,000	3.031	2,020,000	3.326	2,210,000	3.576		
1,835,000	3.039	2,025,000	3.333	2,215,000	3.582		
1,840,000	3.047	2,030,000	3.339	2,220,000	3.589		
1,845,000	3.055	2,035,000	3.346	2,225,000	3.595		
1,850,000	3.063	2,040,000	3.352	2,230,000	3.602		
1,855,000	3.071	2,045,000	3.359	2,235,000	3.608		
1,860,000	3.079	2,050,000	3.366	2,240,000	3.615		
1,865,000	3.087	2,055,000	3.372	2,245,000	3.621		
1,870,000	3.095	2,060,000	3.379	2,250,000	3.628		
1,875,000	3.103	2,065,000	3.385	2,255,000	3.635		
1,880,000	3.110	2,070,000	3.392	2,260,000	3.641		
1,885,000	3.118	2,075,000	3.398	2,265,000	3.648		
1,890,000	3.126	2,080,000	3.405	2,270,000	3.654		
1,895,000	3.134	2,085,000	3.412	2,275,000	3.661		
1,900,000	3.142	2,090,000	3.418	2,280,000	3.667		
1,905,000	3.150	2,095,000	3.425	2,285,000	3.674		
1,910,000	3.158	2,100,000	3.431	2,290,000	3.680		
1,915,000	3.166	2,105,000	3.438	2,295,000	3.687		
1,920,000	3.174	2,110,000	3.444	2,300,000	3.694		
1,925,000	3.182	2,115,000	3.451	2,305,000	3.700		
1,930,000	3.189	2,120,000	3.457	2,310,000	3.707		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0010		Each Add'l 5,000		0.0070	
Territories 1 & 2							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
2,315,000	3.713	2,505,000	3.963	2,695,000	4.212		
2,320,000	3.720	2,510,000	3.969	2,700,000	4.218		
2,325,000	3.726	2,515,000	3.976	2,705,000	4.225		
2,330,000	3.733	2,520,000	3.982	2,710,000	4.232		
2,335,000	3.740	2,525,000	3.989	2,715,000	4.238		
2,340,000	3.746	2,530,000	3.995	2,720,000	4.245		
2,345,000	3.753	2,535,000	4.002	2,725,000	4.251		
2,350,000	3.759	2,540,000	4.008	2,730,000	4.258		
2,355,000	3.766	2,545,000	4.015	2,735,000	4.264		
2,360,000	3.772	2,550,000	4.022	2,740,000	4.271		
2,365,000	3.779	2,555,000	4.028	2,745,000	4.277		
2,370,000	3.785	2,560,000	4.035	2,750,000	4.284		
2,375,000	3.792	2,565,000	4.041	2,755,000	4.291		
2,380,000	3.799	2,570,000	4.048	2,760,000	4.297		
2,385,000	3.805	2,575,000	4.054	2,765,000	4.304		
2,390,000	3.812	2,580,000	4.061	2,770,000	4.310		
2,395,000	3.818	2,585,000	4.068	2,775,000	4.317		
2,400,000	3.825	2,590,000	4.074	2,780,000	4.323		
2,405,000	3.831	2,595,000	4.081	2,785,000	4.330		
2,410,000	3.838	2,600,000	4.087	2,790,000	4.336		
2,415,000	3.844	2,605,000	4.094	2,795,000	4.343		
2,420,000	3.851	2,610,000	4.100	2,800,000	4.350		
2,425,000	3.858	2,615,000	4.107	2,805,000	4.356		
2,430,000	3.864	2,620,000	4.113	2,810,000	4.363		
2,435,000	3.871	2,625,000	4.120	2,815,000	4.369		
2,440,000	3.877	2,630,000	4.127	2,820,000	4.376		
2,445,000	3.884	2,635,000	4.133	2,825,000	4.382		
2,450,000	3.890	2,640,000	4.140	2,830,000	4.389		
2,455,000	3.897	2,645,000	4.146	2,835,000	4.396		
2,460,000	3.904	2,650,000	4.153	2,840,000	4.402		
2,465,000	3.910	2,655,000	4.159	2,845,000	4.409		
2,470,000	3.917	2,660,000	4.166	2,850,000	4.415		
2,475,000	3.923	2,665,000	4.172	2,855,000	4.422		
2,480,000	3.930	2,670,000	4.179	2,860,000	4.428		
2,485,000	3.936	2,675,000	4.186	2,865,000	4.435		
2,490,000	3.943	2,680,000	4.192	2,870,000	4.441		
2,495,000	3.949	2,685,000	4.199	2,875,000	4.448		
2,500,000	3.956	2,690,000	4.205	2,880,000	4.455		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0010		Each Add'l 5,000		0.0070	
Territories 1 & 2							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
2,885,000	4.461	3,075,000	4.714	3,265,000	4.972		
2,890,000	4.468	3,080,000	4.721	3,270,000	4.979		
2,895,000	4.474	3,085,000	4.728	3,275,000	4.986		
2,900,000	4.481	3,090,000	4.734	3,280,000	4.993		
2,905,000	4.487	3,095,000	4.741	3,285,000	4.999		
2,910,000	4.494	3,100,000	4.748	3,290,000	5.006		
2,915,000	4.500	3,105,000	4.755	3,295,000	5.013		
2,920,000	4.507	3,110,000	4.761	3,300,000	5.020		
2,925,000	4.514	3,115,000	4.768	3,305,000	5.026		
2,930,000	4.520	3,120,000	4.775	3,310,000	5.033		
2,935,000	4.527	3,125,000	4.782	3,315,000	5.040		
2,940,000	4.533	3,130,000	4.789	3,320,000	5.047		
2,945,000	4.540	3,135,000	4.795	3,325,000	5.054		
2,950,000	4.546	3,140,000	4.802	3,330,000	5.060		
2,955,000	4.553	3,145,000	4.809	3,335,000	5.067		
2,960,000	4.560	3,150,000	4.816	3,340,000	5.074		
2,965,000	4.566	3,155,000	4.823	3,345,000	5.081		
2,970,000	4.573	3,160,000	4.829	3,350,000	5.088		
2,975,000	4.579	3,165,000	4.836	3,355,000	5.094		
2,980,000	4.586	3,170,000	4.843	3,360,000	5.101		
2,985,000	4.592	3,175,000	4.850	3,365,000	5.108		
2,990,000	4.599	3,180,000	4.857	3,370,000	5.115		
2,995,000	4.605	3,185,000	4.863	3,375,000	5.122		
3,000,000	4.612	3,190,000	4.870	3,380,000	5.128		
3,005,000	4.619	3,195,000	4.877	3,385,000	5.135		
3,010,000	4.626	3,200,000	4.884	3,390,000	5.142		
3,015,000	4.632	3,205,000	4.891	3,395,000	5.149		
3,020,000	4.639	3,210,000	4.897	3,400,000	5.156		
3,025,000	4.646	3,215,000	4.904	3,405,000	5.162		
3,030,000	4.653	3,220,000	4.911	3,410,000	5.169		
3,035,000	4.660	3,225,000	4.918	3,415,000	5.176		
3,040,000	4.666	3,230,000	4.925	3,420,000	5.183		
3,045,000	4.673	3,235,000	4.931	3,425,000	5.190		
3,050,000	4.680	3,240,000	4.938	3,430,000	5.196		
3,055,000	4.687	3,245,000	4.945	3,435,000	5.203		
3,060,000	4.694	3,250,000	4.952	3,440,000	5.210		
3,065,000	4.700	3,255,000	4.959	3,445,000	5.217		
3,070,000	4.707	3,260,000	4.965	3,450,000	5.224		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0010		Territories 1 & 2		Each Add'l 5,000		0.0070	
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
3,455,000	5.230	3,645,000	5.489	3,835,000	5.747				
3,460,000	5.237	3,650,000	5.495	3,840,000	5.754				
3,465,000	5.244	3,655,000	5.502	3,845,000	5.760				
3,470,000	5.251	3,660,000	5.509	3,850,000	5.767				
3,475,000	5.258	3,665,000	5.516	3,855,000	5.774				
3,480,000	5.264	3,670,000	5.523	3,860,000	5.781				
3,485,000	5.271	3,675,000	5.529	3,865,000	5.788				
3,490,000	5.278	3,680,000	5.536	3,870,000	5.794				
3,495,000	5.285	3,685,000	5.543	3,875,000	5.801				
3,500,000	5.292	3,690,000	5.550	3,880,000	5.808				
3,505,000	5.298	3,695,000	5.557	3,885,000	5.815				
3,510,000	5.305	3,700,000	5.563	3,890,000	5.822				
3,515,000	5.312	3,705,000	5.570	3,895,000	5.828				
3,520,000	5.319	3,710,000	5.577	3,900,000	5.835				
3,525,000	5.325	3,715,000	5.584	3,905,000	5.842				
3,530,000	5.332	3,720,000	5.590	3,910,000	5.849				
3,535,000	5.339	3,725,000	5.597	3,915,000	5.855				
3,540,000	5.346	3,730,000	5.604	3,920,000	5.862				
3,545,000	5.353	3,735,000	5.611	3,925,000	5.869				
3,550,000	5.359	3,740,000	5.618	3,930,000	5.876				
3,555,000	5.366	3,745,000	5.624	3,935,000	5.883				
3,560,000	5.373	3,750,000	5.631	3,940,000	5.889				
3,565,000	5.380	3,755,000	5.638	3,945,000	5.896				
3,570,000	5.387	3,760,000	5.645	3,950,000	5.903				
3,575,000	5.393	3,765,000	5.652	3,955,000	5.910				
3,580,000	5.400	3,770,000	5.658	3,960,000	5.917				
3,585,000	5.407	3,775,000	5.665	3,965,000	5.923				
3,590,000	5.414	3,780,000	5.672	3,970,000	5.930				
3,595,000	5.421	3,785,000	5.679	3,975,000	5.937				
3,600,000	5.427	3,790,000	5.686	3,980,000	5.944				
3,605,000	5.434	3,795,000	5.692	3,985,000	5.951				
3,610,000	5.441	3,800,000	5.699	3,990,000	5.957				
3,615,000	5.448	3,805,000	5.706	3,995,000	5.964				
3,620,000	5.455	3,810,000	5.713	4,000,000	5.971				
3,625,000	5.461	3,815,000	5.720	4,005,000	5.978				
3,630,000	5.468	3,820,000	5.726	4,010,000	5.985				
3,635,000	5.475	3,825,000	5.733	4,015,000	5.991				
3,640,000	5.482	3,830,000	5.740	4,020,000	5.998				

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0010	Territories 1 & 2		Each Add'l 5,000	0.0070
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	
4,025,000	6.005	4,215,000	6.263	4,405,000	6.521	
4,030,000	6.012	4,220,000	6.270	4,410,000	6.528	
4,035,000	6.019	4,225,000	6.277	4,415,000	6.535	
4,040,000	6.025	4,230,000	6.284	4,420,000	6.542	
4,045,000	6.032	4,235,000	6.290	4,425,000	6.549	
4,050,000	6.039	4,240,000	6.297	4,430,000	6.555	
4,055,000	6.046	4,245,000	6.304	4,435,000	6.562	
4,060,000	6.053	4,250,000	6.311	4,440,000	6.569	
4,065,000	6.059	4,255,000	6.318	4,445,000	6.576	
4,070,000	6.066	4,260,000	6.324	4,450,000	6.583	
4,075,000	6.073	4,265,000	6.331	4,455,000	6.589	
4,080,000	6.080	4,270,000	6.338	4,460,000	6.596	
4,085,000	6.087	4,275,000	6.345	4,465,000	6.603	
4,090,000	6.093	4,280,000	6.352	4,470,000	6.610	
4,095,000	6.100	4,285,000	6.358	4,475,000	6.617	
4,100,000	6.107	4,290,000	6.365	4,480,000	6.623	
4,105,000	6.114	4,295,000	6.372	4,485,000	6.630	
4,110,000	6.120	4,300,000	6.379	4,490,000	6.637	
4,115,000	6.127	4,305,000	6.385	4,495,000	6.644	
4,120,000	6.134	4,310,000	6.392	4,500,000	6.651	
4,125,000	6.141	4,315,000	6.399	4,505,000	6.657	
4,130,000	6.148	4,320,000	6.406	4,510,000	6.664	
4,135,000	6.154	4,325,000	6.413	4,515,000	6.671	
4,140,000	6.161	4,330,000	6.419	4,520,000	6.678	
4,145,000	6.168	4,335,000	6.426	4,525,000	6.684	
4,150,000	6.175	4,340,000	6.433	4,530,000	6.691	
4,155,000	6.182	4,345,000	6.440	4,535,000	6.698	
4,160,000	6.188	4,350,000	6.447	4,540,000	6.705	
4,165,000	6.195	4,355,000	6.453	4,545,000	6.712	
4,170,000	6.202	4,360,000	6.460	4,550,000	6.718	
4,175,000	6.209	4,365,000	6.467	4,555,000	6.725	
4,180,000	6.216	4,370,000	6.474	4,560,000	6.732	
4,185,000	6.222	4,375,000	6.481	4,565,000	6.739	
4,190,000	6.229	4,380,000	6.487	4,570,000	6.746	
4,195,000	6.236	4,385,000	6.494	4,575,000	6.752	
4,200,000	6.243	4,390,000	6.501	4,580,000	6.759	
4,205,000	6.250	4,395,000	6.508	4,585,000	6.766	
4,210,000	6.256	4,400,000	6.515	4,590,000	6.773	

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0010		Each Add'l 5,000		0.0070	
Territories 1 & 2							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
4,595,000	6.780	4,785,000	7.038	4,975,000	7.296		
4,600,000	6.786	4,790,000	7.045	4,980,000	7.303		
4,605,000	6.793	4,795,000	7.051	4,985,000	7.310		
4,610,000	6.800	4,800,000	7.058	4,990,000	7.316		
4,615,000	6.807	4,805,000	7.065	4,995,000	7.323		
4,620,000	6.814	4,810,000	7.072	5,000,000	7.330		
4,625,000	6.820	4,815,000	7.079	5,005,000	7.337		
4,630,000	6.827	4,820,000	7.085	5,010,000	7.345		
4,635,000	6.834	4,825,000	7.092	5,015,000	7.352		
4,640,000	6.841	4,830,000	7.099	5,020,000	7.360		
4,645,000	6.848	4,835,000	7.106	5,025,000	7.367		
4,650,000	6.854	4,840,000	7.113	5,030,000	7.375		
4,655,000	6.861	4,845,000	7.119	5,035,000	7.382		
4,660,000	6.868	4,850,000	7.126	5,040,000	7.390		
4,665,000	6.875	4,855,000	7.133	5,045,000	7.397		
4,670,000	6.882	4,860,000	7.140	5,050,000	7.405		
4,675,000	6.888	4,865,000	7.147	5,055,000	7.412		
4,680,000	6.895	4,870,000	7.153	5,060,000	7.419		
4,685,000	6.902	4,875,000	7.160	5,065,000	7.427		
4,690,000	6.909	4,880,000	7.167	5,070,000	7.434		
4,695,000	6.916	4,885,000	7.174	5,075,000	7.442		
4,700,000	6.922	4,890,000	7.181	5,080,000	7.449		
4,705,000	6.929	4,895,000	7.187	5,085,000	7.457		
4,710,000	6.936	4,900,000	7.194	5,090,000	7.464		
4,715,000	6.943	4,905,000	7.201	5,095,000	7.472		
4,720,000	6.949	4,910,000	7.208	5,100,000	7.479		
4,725,000	6.956	4,915,000	7.214	5,105,000	7.487		
4,730,000	6.963	4,920,000	7.221	5,110,000	7.494		
4,735,000	6.970	4,925,000	7.228	5,115,000	7.502		
4,740,000	6.977	4,930,000	7.235	5,120,000	7.509		
4,745,000	6.983	4,935,000	7.242	5,125,000	7.516		
4,750,000	6.990	4,940,000	7.248	5,130,000	7.524		
4,755,000	6.997	4,945,000	7.255	5,135,000	7.531		
4,760,000	7.004	4,950,000	7.262	5,140,000	7.539		
4,765,000	7.011	4,955,000	7.269	5,145,000	7.546		
4,770,000	7.017	4,960,000	7.276	5,150,000	7.554		
4,775,000	7.024	4,965,000	7.282	5,155,000	7.561		
4,780,000	7.031	4,970,000	7.289	5,160,000	7.569		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0010		Each Add'l 5,000		0.0070	
Territories 1 & 2							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
5,165,000	7.576	5,355,000	7.859	5,545,000	8.143		
5,170,000	7.584	5,360,000	7.867	5,550,000	8.150		
5,175,000	7.591	5,365,000	7.874	5,555,000	8.158		
5,180,000	7.598	5,370,000	7.882	5,560,000	8.165		
5,185,000	7.606	5,375,000	7.889	5,565,000	8.173		
5,190,000	7.613	5,380,000	7.897	5,570,000	8.180		
5,195,000	7.621	5,385,000	7.904	5,575,000	8.188		
5,200,000	7.628	5,390,000	7.912	5,580,000	8.195		
5,205,000	7.636	5,395,000	7.919	5,585,000	8.203		
5,210,000	7.643	5,400,000	7.927	5,590,000	8.210		
5,215,000	7.651	5,405,000	7.934	5,595,000	8.217		
5,220,000	7.658	5,410,000	7.942	5,600,000	8.225		
5,225,000	7.666	5,415,000	7.949	5,605,000	8.232		
5,230,000	7.673	5,420,000	7.956	5,610,000	8.240		
5,235,000	7.681	5,425,000	7.964	5,615,000	8.247		
5,240,000	7.688	5,430,000	7.971	5,620,000	8.255		
5,245,000	7.695	5,435,000	7.979	5,625,000	8.262		
5,250,000	7.703	5,440,000	7.986	5,630,000	8.270		
5,255,000	7.710	5,445,000	7.994	5,635,000	8.277		
5,260,000	7.718	5,450,000	8.001	5,640,000	8.285		
5,265,000	7.725	5,455,000	8.009	5,645,000	8.292		
5,270,000	7.733	5,460,000	8.016	5,650,000	8.299		
5,275,000	7.740	5,465,000	8.024	5,655,000	8.307		
5,280,000	7.748	5,470,000	8.031	5,660,000	8.314		
5,285,000	7.755	5,475,000	8.038	5,665,000	8.322		
5,290,000	7.763	5,480,000	8.046	5,670,000	8.329		
5,295,000	7.770	5,485,000	8.053	5,675,000	8.337		
5,300,000	7.777	5,490,000	8.061	5,680,000	8.344		
5,305,000	7.785	5,495,000	8.068	5,685,000	8.352		
5,310,000	7.792	5,500,000	8.076	5,690,000	8.359		
5,315,000	7.800	5,505,000	8.083	5,695,000	8.367		
5,320,000	7.807	5,510,000	8.091	5,700,000	8.374		
5,325,000	7.815	5,515,000	8.098	5,705,000	8.382		
5,330,000	7.822	5,520,000	8.106	5,710,000	8.389		
5,335,000	7.830	5,525,000	8.113	5,715,000	8.396		
5,340,000	7.837	5,530,000	8.120	5,720,000	8.404		
5,345,000	7.845	5,535,000	8.128	5,725,000	8.411		
5,350,000	7.852	5,540,000	8.135	5,730,000	8.419		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0010		Each Add'l 5,000		0.0070	
Territories 1 & 2							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
5,735,000	8.426	5,925,000	8.710	6,115,000	8.993		
5,740,000	8.434	5,930,000	8.717	6,120,000	9.000		
5,745,000	8.441	5,935,000	8.725	6,125,000	9.008		
5,750,000	8.449	5,940,000	8.732	6,130,000	9.015		
5,755,000	8.456	5,945,000	8.739	6,135,000	9.023		
5,760,000	8.464	5,950,000	8.747	6,140,000	9.030		
5,765,000	8.471	5,955,000	8.754	6,145,000	9.038		
5,770,000	8.478	5,960,000	8.762	6,150,000	9.045		
5,775,000	8.486	5,965,000	8.769	6,155,000	9.053		
5,780,000	8.493	5,970,000	8.777	6,160,000	9.060		
5,785,000	8.501	5,975,000	8.784	6,165,000	9.068		
5,790,000	8.508	5,980,000	8.792	6,170,000	9.075		
5,795,000	8.516	5,985,000	8.799	6,175,000	9.083		
5,800,000	8.523	5,990,000	8.807	6,180,000	9.090		
5,805,000	8.531	5,995,000	8.814	6,185,000	9.097		
5,810,000	8.538	6,000,000	8.822	6,190,000	9.105		
5,815,000	8.546	6,005,000	8.829	6,195,000	9.112		
5,820,000	8.553	6,010,000	8.836	6,200,000	9.120		
5,825,000	8.560	6,015,000	8.844	6,205,000	9.127		
5,830,000	8.568	6,020,000	8.851	6,210,000	9.135		
5,835,000	8.575	6,025,000	8.859	6,215,000	9.142		
5,840,000	8.583	6,030,000	8.866	6,220,000	9.150		
5,845,000	8.590	6,035,000	8.874	6,225,000	9.157		
5,850,000	8.598	6,040,000	8.881	6,230,000	9.165		
5,855,000	8.605	6,045,000	8.889	6,235,000	9.172		
5,860,000	8.613	6,050,000	8.896	6,240,000	9.179		
5,865,000	8.620	6,055,000	8.904	6,245,000	9.187		
5,870,000	8.628	6,060,000	8.911	6,250,000	9.194		
5,875,000	8.635	6,065,000	8.918	6,255,000	9.202		
5,880,000	8.643	6,070,000	8.926	6,260,000	9.209		
5,885,000	8.650	6,075,000	8.933	6,265,000	9.217		
5,890,000	8.657	6,080,000	8.941	6,270,000	9.224		
5,895,000	8.665	6,085,000	8.948	6,275,000	9.232		
5,900,000	8.672	6,090,000	8.956	6,280,000	9.239		
5,905,000	8.680	6,095,000	8.963	6,285,000	9.247		
5,910,000	8.687	6,100,000	8.971	6,290,000	9.254		
5,915,000	8.695	6,105,000	8.978	6,295,000	9.261		
5,920,000	8.702	6,110,000	8.986	6,300,000	9.269		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0010		Each Add'l 5,000		0.0070	
Territories 1 & 2							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
6,305,000	9.276	6,495,000	9.560	6,685,000	9.843		
6,310,000	9.284	6,500,000	9.567	6,690,000	9.851		
6,315,000	9.291	6,505,000	9.575	6,695,000	9.858		
6,320,000	9.299	6,510,000	9.582	6,700,000	9.866		
6,325,000	9.306	6,515,000	9.590	6,705,000	9.873		
6,330,000	9.314	6,520,000	9.597	6,710,000	9.880		
6,335,000	9.321	6,525,000	9.605	6,715,000	9.888		
6,340,000	9.329	6,530,000	9.612	6,720,000	9.895		
6,345,000	9.336	6,535,000	9.619	6,725,000	9.903		
6,350,000	9.344	6,540,000	9.627	6,730,000	9.910		
6,355,000	9.351	6,545,000	9.634	6,735,000	9.918		
6,360,000	9.358	6,550,000	9.642	6,740,000	9.925		
6,365,000	9.366	6,555,000	9.649	6,745,000	9.933		
6,370,000	9.373	6,560,000	9.657	6,750,000	9.940		
6,375,000	9.381	6,565,000	9.664	6,755,000	9.948		
6,380,000	9.388	6,570,000	9.672	6,760,000	9.955		
6,385,000	9.396	6,575,000	9.679	6,765,000	9.962		
6,390,000	9.403	6,580,000	9.687	6,770,000	9.970		
6,395,000	9.411	6,585,000	9.694	6,775,000	9.977		
6,400,000	9.418	6,590,000	9.701	6,780,000	9.985		
6,405,000	9.426	6,595,000	9.709	6,785,000	9.992		
6,410,000	9.433	6,600,000	9.716	6,790,000	10.000		
6,415,000	9.440	6,605,000	9.724	6,795,000	10.007		
6,420,000	9.448	6,610,000	9.731	6,800,000	10.015		
6,425,000	9.455	6,615,000	9.739	6,805,000	10.022		
6,430,000	9.463	6,620,000	9.746	6,810,000	10.030		
6,435,000	9.470	6,625,000	9.754	6,815,000	10.037		
6,440,000	9.478	6,630,000	9.761	6,820,000	10.045		
6,445,000	9.485	6,635,000	9.769	6,825,000	10.052		
6,450,000	9.493	6,640,000	9.776	6,830,000	10.059		
6,455,000	9.500	6,645,000	9.784	6,835,000	10.067		
6,460,000	9.508	6,650,000	9.791	6,840,000	10.074		
6,465,000	9.515	6,655,000	9.798	6,845,000	10.082		
6,470,000	9.523	6,660,000	9.806	6,850,000	10.089		
6,475,000	9.530	6,665,000	9.813	6,855,000	10.097		
6,480,000	9.537	6,670,000	9.821	6,860,000	10.104		
6,485,000	9.545	6,675,000	9.828	6,865,000	10.112		
6,490,000	9.552	6,680,000	9.836	6,870,000	10.119		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0010		Each Add'l 5,000		0.0070	
Territories 1 & 2							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
6,875,000	10.127	7,065,000	10.410	7,255,000	10.694		
6,880,000	10.134	7,070,000	10.418	7,260,000	10.701		
6,885,000	10.141	7,075,000	10.425	7,265,000	10.709		
6,890,000	10.149	7,080,000	10.432	7,270,000	10.716		
6,895,000	10.156	7,085,000	10.440	7,275,000	10.724		
6,900,000	10.164	7,090,000	10.447	7,280,000	10.731		
6,905,000	10.171	7,095,000	10.455	7,285,000	10.739		
6,910,000	10.179	7,100,000	10.462	7,290,000	10.746		
6,915,000	10.186	7,105,000	10.470	7,295,000	10.754		
6,920,000	10.194	7,110,000	10.477	7,300,000	10.761		
6,925,000	10.201	7,115,000	10.485	7,305,000	10.769		
6,930,000	10.209	7,120,000	10.492	7,310,000	10.776		
6,935,000	10.216	7,125,000	10.500	7,315,000	10.783		
6,940,000	10.224	7,130,000	10.507	7,320,000	10.791		
6,945,000	10.231	7,135,000	10.515	7,325,000	10.798		
6,950,000	10.238	7,140,000	10.522	7,330,000	10.806		
6,955,000	10.246	7,145,000	10.530	7,335,000	10.813		
6,960,000	10.253	7,150,000	10.537	7,340,000	10.821		
6,965,000	10.261	7,155,000	10.544	7,345,000	10.828		
6,970,000	10.268	7,160,000	10.552	7,350,000	10.836		
6,975,000	10.276	7,165,000	10.559	7,355,000	10.843		
6,980,000	10.283	7,170,000	10.567	7,360,000	10.851		
6,985,000	10.291	7,175,000	10.574	7,365,000	10.858		
6,990,000	10.298	7,180,000	10.582	7,370,000	10.866		
6,995,000	10.306	7,185,000	10.589	7,375,000	10.873		
7,000,000	10.313	7,190,000	10.597	7,380,000	10.881		
7,005,000	10.320	7,195,000	10.604	7,385,000	10.888		
7,010,000	10.328	7,200,000	10.612	7,390,000	10.895		
7,015,000	10.335	7,205,000	10.619	7,395,000	10.903		
7,020,000	10.343	7,210,000	10.627	7,400,000	10.910		
7,025,000	10.350	7,215,000	10.634	7,405,000	10.918		
7,030,000	10.358	7,220,000	10.642	7,410,000	10.925		
7,035,000	10.365	7,225,000	10.649	7,415,000	10.933		
7,040,000	10.373	7,230,000	10.657	7,420,000	10.940		
7,045,000	10.380	7,235,000	10.664	7,425,000	10.948		
7,050,000	10.388	7,240,000	10.671	7,430,000	10.955		
7,055,000	10.395	7,245,000	10.679	7,435,000	10.963		
7,060,000	10.403	7,250,000	10.686	7,440,000	10.970		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0010	Territories 1 & 2		Each Add'l 5,000	0.0070
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	
7,445,000	10.978	7,635,000	11.261	7,825,000	11.545	
7,450,000	10.985	7,640,000	11.269	7,830,000	11.553	
7,455,000	10.993	7,645,000	11.276	7,835,000	11.560	
7,460,000	11.000	7,650,000	11.284	7,840,000	11.568	
7,465,000	11.007	7,655,000	11.291	7,845,000	11.575	
7,470,000	11.015	7,660,000	11.299	7,850,000	11.582	
7,475,000	11.022	7,665,000	11.306	7,855,000	11.590	
7,480,000	11.030	7,670,000	11.314	7,860,000	11.597	
7,485,000	11.037	7,675,000	11.321	7,865,000	11.605	
7,490,000	11.045	7,680,000	11.329	7,870,000	11.612	
7,495,000	11.052	7,685,000	11.336	7,875,000	11.620	
7,500,000	11.060	7,690,000	11.344	7,880,000	11.627	
7,505,000	11.067	7,695,000	11.351	7,885,000	11.635	
7,510,000	11.075	7,700,000	11.358	7,890,000	11.642	
7,515,000	11.082	7,705,000	11.366	7,895,000	11.650	
7,520,000	11.090	7,710,000	11.373	7,900,000	11.657	
7,525,000	11.097	7,715,000	11.381	7,905,000	11.665	
7,530,000	11.105	7,720,000	11.388	7,910,000	11.672	
7,535,000	11.112	7,725,000	11.396	7,915,000	11.680	
7,540,000	11.119	7,730,000	11.403	7,920,000	11.687	
7,545,000	11.127	7,735,000	11.411	7,925,000	11.694	
7,550,000	11.134	7,740,000	11.418	7,930,000	11.702	
7,555,000	11.142	7,745,000	11.426	7,935,000	11.709	
7,560,000	11.149	7,750,000	11.433	7,940,000	11.717	
7,565,000	11.157	7,755,000	11.441	7,945,000	11.724	
7,570,000	11.164	7,760,000	11.448	7,950,000	11.732	
7,575,000	11.172	7,765,000	11.456	7,955,000	11.739	
7,580,000	11.179	7,770,000	11.463	7,960,000	11.747	
7,585,000	11.187	7,775,000	11.470	7,965,000	11.754	
7,590,000	11.194	7,780,000	11.478	7,970,000	11.762	
7,595,000	11.202	7,785,000	11.485	7,975,000	11.769	
7,600,000	11.209	7,790,000	11.493	7,980,000	11.777	
7,605,000	11.217	7,795,000	11.500	7,985,000	11.784	
7,610,000	11.224	7,800,000	11.508	7,990,000	11.792	
7,615,000	11.232	7,805,000	11.515	7,995,000	11.799	
7,620,000	11.239	7,810,000	11.523	8,000,000	11.807	
7,625,000	11.246	7,815,000	11.530	8,005,000	11.814	
7,630,000	11.254	7,820,000	11.538	8,010,000	11.821	

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0010	Territories 1 & 2		Each Add'l 5,000	0.0070
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	
8,015,000	11.829	8,205,000	12.113	8,395,000	12.396	
8,020,000	11.836	8,210,000	12.120	8,400,000	12.404	
8,025,000	11.844	8,215,000	12.128	8,405,000	12.411	
8,030,000	11.851	8,220,000	12.135	8,410,000	12.419	
8,035,000	11.859	8,225,000	12.143	8,415,000	12.426	
8,040,000	11.866	8,230,000	12.150	8,420,000	12.434	
8,045,000	11.874	8,235,000	12.157	8,425,000	12.441	
8,050,000	11.881	8,240,000	12.165	8,430,000	12.449	
8,055,000	11.889	8,245,000	12.172	8,435,000	12.456	
8,060,000	11.896	8,250,000	12.180	8,440,000	12.464	
8,065,000	11.904	8,255,000	12.187	8,445,000	12.471	
8,070,000	11.911	8,260,000	12.195	8,450,000	12.479	
8,075,000	11.919	8,265,000	12.202	8,455,000	12.486	
8,080,000	11.926	8,270,000	12.210	8,460,000	12.494	
8,085,000	11.933	8,275,000	12.217	8,465,000	12.501	
8,090,000	11.941	8,280,000	12.225	8,470,000	12.508	
8,095,000	11.948	8,285,000	12.232	8,475,000	12.516	
8,100,000	11.956	8,290,000	12.240	8,480,000	12.523	
8,105,000	11.963	8,295,000	12.247	8,485,000	12.531	
8,110,000	11.971	8,300,000	12.255	8,490,000	12.538	
8,115,000	11.978	8,305,000	12.262	8,495,000	12.546	
8,120,000	11.986	8,310,000	12.269	8,500,000	12.553	
8,125,000	11.993	8,315,000	12.277	8,505,000	12.561	
8,130,000	12.001	8,320,000	12.284	8,510,000	12.568	
8,135,000	12.008	8,325,000	12.292	8,515,000	12.576	
8,140,000	12.016	8,330,000	12.299	8,520,000	12.583	
8,145,000	12.023	8,335,000	12.307	8,525,000	12.591	
8,150,000	12.031	8,340,000	12.314	8,530,000	12.598	
8,155,000	12.038	8,345,000	12.322	8,535,000	12.606	
8,160,000	12.045	8,350,000	12.329	8,540,000	12.613	
8,165,000	12.053	8,355,000	12.337	8,545,000	12.620	
8,170,000	12.060	8,360,000	12.344	8,550,000	12.628	
8,175,000	12.068	8,365,000	12.352	8,555,000	12.635	
8,180,000	12.075	8,370,000	12.359	8,560,000	12.643	
8,185,000	12.083	8,375,000	12.367	8,565,000	12.650	
8,190,000	12.090	8,380,000	12.374	8,570,000	12.658	
8,195,000	12.098	8,385,000	12.381	8,575,000	12.665	
8,200,000	12.105	8,390,000	12.389	8,580,000	12.673	

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0010		Territories 1 & 2		Each Add'l 5,000		0.0070	
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
8,585,000	12.680	8,775,000	12.964	8,965,000	13.248				
8,590,000	12.688	8,780,000	12.971	8,970,000	13.255				
8,595,000	12.695	8,785,000	12.979	8,975,000	13.263				
8,600,000	12.703	8,790,000	12.986	8,980,000	13.270				
8,605,000	12.710	8,795,000	12.994	8,985,000	13.278				
8,610,000	12.718	8,800,000	13.001	8,990,000	13.285				
8,615,000	12.725	8,805,000	13.009	8,995,000	13.293				
8,620,000	12.732	8,810,000	13.016	9,000,000	13.300				
8,625,000	12.740	8,815,000	13.024						
8,630,000	12.747	8,820,000	13.031						
8,635,000	12.755	8,825,000	13.039						
8,640,000	12.762	8,830,000	13.046						
8,645,000	12.770	8,835,000	13.054						
8,650,000	12.777	8,840,000	13.061						
8,655,000	12.785	8,845,000	13.069						
8,660,000	12.792	8,850,000	13.076						
8,665,000	12.800	8,855,000	13.083						
8,670,000	12.807	8,860,000	13.091						
8,675,000	12.815	8,865,000	13.098						
8,680,000	12.822	8,870,000	13.106						
8,685,000	12.830	8,875,000	13.113						
8,690,000	12.837	8,880,000	13.121						
8,695,000	12.844	8,885,000	13.128						
8,700,000	12.852	8,890,000	13.136						
8,705,000	12.859	8,895,000	13.143						
8,710,000	12.867	8,900,000	13.151						
8,715,000	12.874	8,905,000	13.158						
8,720,000	12.882	8,910,000	13.166						
8,725,000	12.889	8,915,000	13.173						
8,730,000	12.897	8,920,000	13.181						
8,735,000	12.904	8,925,000	13.188						
8,740,000	12.912	8,930,000	13.195						
8,745,000	12.919	8,935,000	13.203						
8,750,000	12.927	8,940,000	13.210						
8,755,000	12.934	8,945,000	13.218						
8,760,000	12.942	8,950,000	13.225						
8,765,000	12.949	8,955,000	13.233						
8,770,000	12.956	8,960,000	13.240						

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0020		Each Add'l 5,000		0.0080	
Territory 3							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
50,000	0.190	235,000	0.523	420,000	0.856		
55,000	0.199	240,000	0.532	425,000	0.865		
60,000	0.208	245,000	0.541	430,000	0.874		
65,000	0.217	250,000	0.550	435,000	0.883		
70,000	0.226	255,000	0.559	440,000	0.892		
75,000	0.235	260,000	0.568	445,000	0.901		
80,000	0.244	265,000	0.577	450,000	0.910		
85,000	0.253	270,000	0.586	455,000	0.919		
90,000	0.262	275,000	0.595	460,000	0.928		
95,000	0.271	280,000	0.604	465,000	0.937		
100,000	0.280	285,000	0.613	470,000	0.946		
105,000	0.289	290,000	0.622	475,000	0.955		
110,000	0.298	295,000	0.631	480,000	0.964		
115,000	0.307	300,000	0.640	485,000	0.973		
120,000	0.316	305,000	0.649	490,000	0.982		
125,000	0.325	310,000	0.658	495,000	0.991		
130,000	0.334	315,000	0.667	500,000	1.000		
135,000	0.343	320,000	0.676	505,000	1.009		
140,000	0.352	325,000	0.685	510,000	1.018		
145,000	0.361	330,000	0.694	515,000	1.028		
150,000	0.370	335,000	0.703	520,000	1.037		
155,000	0.379	340,000	0.712	525,000	1.046		
160,000	0.388	345,000	0.721	530,000	1.055		
165,000	0.397	350,000	0.730	535,000	1.065		
170,000	0.406	355,000	0.739	540,000	1.074		
175,000	0.415	360,000	0.748	545,000	1.083		
180,000	0.424	365,000	0.757	550,000	1.092		
185,000	0.433	370,000	0.766	555,000	1.101		
190,000	0.442	375,000	0.775	560,000	1.111		
195,000	0.451	380,000	0.784	565,000	1.120		
200,000	0.460	385,000	0.793	570,000	1.129		
205,000	0.469	390,000	0.802	575,000	1.138		
210,000	0.478	395,000	0.811	580,000	1.148		
215,000	0.487	400,000	0.820	585,000	1.157		
220,000	0.496	405,000	0.829	590,000	1.166		
225,000	0.505	410,000	0.838	595,000	1.175		
230,000	0.514	415,000	0.847	600,000	1.184		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0020		Each Add'l 5,000		0.0080	
Territory 3							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
605,000	1.194	795,000	1.544	985,000	1.894		
610,000	1.203	800,000	1.553	990,000	1.904		
615,000	1.212	805,000	1.562	995,000	1.913		
620,000	1.221	810,000	1.572	1,000,000	1.922		
625,000	1.231	815,000	1.581	1,005,000	1.931		
630,000	1.240	820,000	1.590	1,010,000	1.940		
635,000	1.249	825,000	1.599	1,015,000	1.949		
640,000	1.258	830,000	1.609	1,020,000	1.958		
645,000	1.267	835,000	1.618	1,025,000	1.968		
650,000	1.277	840,000	1.627	1,030,000	1.977		
655,000	1.286	845,000	1.636	1,035,000	1.986		
660,000	1.295	850,000	1.645	1,040,000	1.995		
665,000	1.304	855,000	1.655	1,045,000	2.004		
670,000	1.313	860,000	1.664	1,050,000	2.013		
675,000	1.323	865,000	1.673	1,055,000	2.022		
680,000	1.332	870,000	1.682	1,060,000	2.031		
685,000	1.341	875,000	1.692	1,065,000	2.040		
690,000	1.350	880,000	1.701	1,070,000	2.050		
695,000	1.360	885,000	1.710	1,075,000	2.059		
700,000	1.369	890,000	1.719	1,080,000	2.068		
705,000	1.378	895,000	1.728	1,085,000	2.077		
710,000	1.387	900,000	1.738	1,090,000	2.086		
715,000	1.396	905,000	1.747	1,095,000	2.095		
720,000	1.406	910,000	1.756	1,100,000	2.104		
725,000	1.415	915,000	1.765	1,105,000	2.113		
730,000	1.424	920,000	1.774	1,110,000	2.122		
735,000	1.433	925,000	1.784	1,115,000	2.132		
740,000	1.443	930,000	1.793	1,120,000	2.141		
745,000	1.452	935,000	1.802	1,125,000	2.150		
750,000	1.461	940,000	1.811	1,130,000	2.159		
755,000	1.470	945,000	1.821	1,135,000	2.168		
760,000	1.479	950,000	1.830	1,140,000	2.177		
765,000	1.489	955,000	1.839	1,145,000	2.186		
770,000	1.498	960,000	1.848	1,150,000	2.195		
775,000	1.507	965,000	1.857	1,155,000	2.204		
780,000	1.516	970,000	1.867	1,160,000	2.214		
785,000	1.526	975,000	1.876	1,165,000	2.223		
790,000	1.535	980,000	1.885	1,170,000	2.232		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0020		Each Add'l 5,000		0.0080	
Territory 3							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
1,175,000	2.241	1,365,000	2.587	1,555,000	2.926		
1,180,000	2.250	1,370,000	2.596	1,560,000	2.934		
1,185,000	2.259	1,375,000	2.605	1,565,000	2.943		
1,190,000	2.268	1,380,000	2.614	1,570,000	2.951		
1,195,000	2.277	1,385,000	2.623	1,575,000	2.960		
1,200,000	2.286	1,390,000	2.633	1,580,000	2.968		
1,205,000	2.296	1,395,000	2.642	1,585,000	2.977		
1,210,000	2.305	1,400,000	2.651	1,590,000	2.985		
1,215,000	2.314	1,405,000	2.660	1,595,000	2.994		
1,220,000	2.323	1,410,000	2.669	1,600,000	3.002		
1,225,000	2.332	1,415,000	2.678	1,605,000	3.010		
1,230,000	2.341	1,420,000	2.687	1,610,000	3.019		
1,235,000	2.350	1,425,000	2.696	1,615,000	3.027		
1,240,000	2.359	1,430,000	2.705	1,620,000	3.036		
1,245,000	2.368	1,435,000	2.715	1,625,000	3.044		
1,250,000	2.378	1,440,000	2.724	1,630,000	3.053		
1,255,000	2.387	1,445,000	2.733	1,635,000	3.061		
1,260,000	2.396	1,450,000	2.742	1,640,000	3.070		
1,265,000	2.405	1,455,000	2.751	1,645,000	3.078		
1,270,000	2.414	1,460,000	2.760	1,650,000	3.087		
1,275,000	2.423	1,465,000	2.769	1,655,000	3.095		
1,280,000	2.432	1,470,000	2.778	1,660,000	3.103		
1,285,000	2.441	1,475,000	2.787	1,665,000	3.112		
1,290,000	2.450	1,480,000	2.797	1,670,000	3.120		
1,295,000	2.459	1,485,000	2.806	1,675,000	3.129		
1,300,000	2.469	1,490,000	2.815	1,680,000	3.137		
1,305,000	2.478	1,495,000	2.824	1,685,000	3.146		
1,310,000	2.487	1,500,000	2.833	1,690,000	3.154		
1,315,000	2.496	1,505,000	2.841	1,695,000	3.163		
1,320,000	2.505	1,510,000	2.850	1,700,000	3.171		
1,325,000	2.514	1,515,000	2.858	1,705,000	3.179		
1,330,000	2.523	1,520,000	2.867	1,710,000	3.188		
1,335,000	2.532	1,525,000	2.875	1,715,000	3.196		
1,340,000	2.541	1,530,000	2.884	1,720,000	3.205		
1,345,000	2.551	1,535,000	2.892	1,725,000	3.213		
1,350,000	2.560	1,540,000	2.901	1,730,000	3.222		
1,355,000	2.569	1,545,000	2.909	1,735,000	3.230		
1,360,000	2.578	1,550,000	2.918	1,740,000	3.239		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0020		Each Add'l 5,000		0.0080	
Territory 3							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
1,745,000	3.247	1,935,000	3.568	2,125,000	3.866		
1,750,000	3.256	1,940,000	3.577	2,130,000	3.873		
1,755,000	3.264	1,945,000	3.585	2,135,000	3.881		
1,760,000	3.272	1,950,000	3.594	2,140,000	3.888		
1,765,000	3.281	1,955,000	3.602	2,145,000	3.896		
1,770,000	3.289	1,960,000	3.610	2,150,000	3.903		
1,775,000	3.298	1,965,000	3.619	2,155,000	3.911		
1,780,000	3.306	1,970,000	3.627	2,160,000	3.918		
1,785,000	3.315	1,975,000	3.636	2,165,000	3.926		
1,790,000	3.323	1,980,000	3.644	2,170,000	3.933		
1,795,000	3.332	1,985,000	3.653	2,175,000	3.941		
1,800,000	3.340	1,990,000	3.661	2,180,000	3.948		
1,805,000	3.348	1,995,000	3.670	2,185,000	3.956		
1,810,000	3.357	2,000,000	3.678	2,190,000	3.963		
1,815,000	3.365	2,005,000	3.686	2,195,000	3.971		
1,820,000	3.374	2,010,000	3.693	2,200,000	3.978		
1,825,000	3.382	2,015,000	3.701	2,205,000	3.986		
1,830,000	3.391	2,020,000	3.708	2,210,000	3.993		
1,835,000	3.399	2,025,000	3.716	2,215,000	4.001		
1,840,000	3.408	2,030,000	3.723	2,220,000	4.008		
1,845,000	3.416	2,035,000	3.731	2,225,000	4.016		
1,850,000	3.425	2,040,000	3.738	2,230,000	4.023		
1,855,000	3.433	2,045,000	3.746	2,235,000	4.031		
1,860,000	3.441	2,050,000	3.753	2,240,000	4.038		
1,865,000	3.450	2,055,000	3.761	2,245,000	4.046		
1,870,000	3.458	2,060,000	3.768	2,250,000	4.054		
1,875,000	3.467	2,065,000	3.776	2,255,000	4.061		
1,880,000	3.475	2,070,000	3.783	2,260,000	4.069		
1,885,000	3.484	2,075,000	3.791	2,265,000	4.076		
1,890,000	3.492	2,080,000	3.798	2,270,000	4.084		
1,895,000	3.501	2,085,000	3.806	2,275,000	4.091		
1,900,000	3.509	2,090,000	3.813	2,280,000	4.099		
1,905,000	3.517	2,095,000	3.821	2,285,000	4.106		
1,910,000	3.526	2,100,000	3.828	2,290,000	4.114		
1,915,000	3.534	2,105,000	3.836	2,295,000	4.121		
1,920,000	3.543	2,110,000	3.843	2,300,000	4.129		
1,925,000	3.551	2,115,000	3.851	2,305,000	4.136		
1,930,000	3.560	2,120,000	3.858	2,310,000	4.144		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0020		Each Add'l 5,000		0.0080	
Territory 3							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
2,315,000	4.151	2,505,000	4.437	2,695,000	4.722		
2,320,000	4.159	2,510,000	4.444	2,700,000	4.729		
2,325,000	4.166	2,515,000	4.452	2,705,000	4.737		
2,330,000	4.174	2,520,000	4.459	2,710,000	4.744		
2,335,000	4.181	2,525,000	4.467	2,715,000	4.752		
2,340,000	4.189	2,530,000	4.474	2,720,000	4.759		
2,345,000	4.196	2,535,000	4.482	2,725,000	4.767		
2,350,000	4.204	2,540,000	4.489	2,730,000	4.774		
2,355,000	4.211	2,545,000	4.497	2,735,000	4.782		
2,360,000	4.219	2,550,000	4.504	2,740,000	4.789		
2,365,000	4.226	2,555,000	4.512	2,745,000	4.797		
2,370,000	4.234	2,560,000	4.519	2,750,000	4.805		
2,375,000	4.241	2,565,000	4.527	2,755,000	4.812		
2,380,000	4.249	2,570,000	4.534	2,760,000	4.820		
2,385,000	4.256	2,575,000	4.542	2,765,000	4.827		
2,390,000	4.264	2,580,000	4.549	2,770,000	4.835		
2,395,000	4.271	2,585,000	4.557	2,775,000	4.842		
2,400,000	4.279	2,590,000	4.564	2,780,000	4.850		
2,405,000	4.286	2,595,000	4.572	2,785,000	4.857		
2,410,000	4.294	2,600,000	4.579	2,790,000	4.865		
2,415,000	4.301	2,605,000	4.587	2,795,000	4.872		
2,420,000	4.309	2,610,000	4.594	2,800,000	4.880		
2,425,000	4.316	2,615,000	4.602	2,805,000	4.887		
2,430,000	4.324	2,620,000	4.609	2,810,000	4.895		
2,435,000	4.331	2,625,000	4.617	2,815,000	4.902		
2,440,000	4.339	2,630,000	4.624	2,820,000	4.910		
2,445,000	4.346	2,635,000	4.632	2,825,000	4.917		
2,450,000	4.354	2,640,000	4.639	2,830,000	4.925		
2,455,000	4.361	2,645,000	4.647	2,835,000	4.932		
2,460,000	4.369	2,650,000	4.654	2,840,000	4.940		
2,465,000	4.376	2,655,000	4.662	2,845,000	4.947		
2,470,000	4.384	2,660,000	4.669	2,850,000	4.955		
2,475,000	4.391	2,665,000	4.677	2,855,000	4.962		
2,480,000	4.399	2,670,000	4.684	2,860,000	4.970		
2,485,000	4.406	2,675,000	4.692	2,865,000	4.977		
2,490,000	4.414	2,680,000	4.699	2,870,000	4.985		
2,495,000	4.421	2,685,000	4.707	2,875,000	4.992		
2,500,000	4.429	2,690,000	4.714	2,880,000	5.000		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0020		Each Add'l 5,000		0.0080	
Territory 3							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
2,885,000	5.007	3,075,000	5.292	3,265,000	5.574		
2,890,000	5.015	3,080,000	5.299	3,270,000	5.582		
2,895,000	5.022	3,085,000	5.306	3,275,000	5.589		
2,900,000	5.030	3,090,000	5.314	3,280,000	5.597		
2,905,000	5.037	3,095,000	5.321	3,285,000	5.604		
2,910,000	5.045	3,100,000	5.329	3,290,000	5.611		
2,915,000	5.052	3,105,000	5.336	3,295,000	5.619		
2,920,000	5.060	3,110,000	5.344	3,300,000	5.626		
2,925,000	5.067	3,115,000	5.351	3,305,000	5.634		
2,930,000	5.075	3,120,000	5.359	3,310,000	5.641		
2,935,000	5.082	3,125,000	5.366	3,315,000	5.649		
2,940,000	5.090	3,130,000	5.373	3,320,000	5.656		
2,945,000	5.097	3,135,000	5.381	3,325,000	5.663		
2,950,000	5.105	3,140,000	5.388	3,330,000	5.671		
2,955,000	5.112	3,145,000	5.396	3,335,000	5.678		
2,960,000	5.120	3,150,000	5.403	3,340,000	5.686		
2,965,000	5.127	3,155,000	5.411	3,345,000	5.693		
2,970,000	5.135	3,160,000	5.418	3,350,000	5.701		
2,975,000	5.142	3,165,000	5.425	3,355,000	5.708		
2,980,000	5.150	3,170,000	5.433	3,360,000	5.716		
2,985,000	5.157	3,175,000	5.440	3,365,000	5.723		
2,990,000	5.165	3,180,000	5.448	3,370,000	5.730		
2,995,000	5.172	3,185,000	5.455	3,375,000	5.738		
3,000,000	5.180	3,190,000	5.463	3,380,000	5.745		
3,005,000	5.187	3,195,000	5.470	3,385,000	5.753		
3,010,000	5.195	3,200,000	5.478	3,390,000	5.760		
3,015,000	5.202	3,205,000	5.485	3,395,000	5.768		
3,020,000	5.210	3,210,000	5.492	3,400,000	5.775		
3,025,000	5.217	3,215,000	5.500	3,405,000	5.782		
3,030,000	5.225	3,220,000	5.507	3,410,000	5.790		
3,035,000	5.232	3,225,000	5.515	3,415,000	5.797		
3,040,000	5.240	3,230,000	5.522	3,420,000	5.805		
3,045,000	5.247	3,235,000	5.530	3,425,000	5.812		
3,050,000	5.254	3,240,000	5.537	3,430,000	5.820		
3,055,000	5.262	3,245,000	5.544	3,435,000	5.827		
3,060,000	5.269	3,250,000	5.552	3,440,000	5.835		
3,065,000	5.277	3,255,000	5.559	3,445,000	5.842		
3,070,000	5.284	3,260,000	5.567	3,450,000	5.849		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		Territory 3		Each Add'l 5,000	
0.0020		0.0080		0.0080	
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
3,455,000	5.857	3,645,000	6.139	3,835,000	6.422
3,460,000	5.864	3,650,000	6.147	3,840,000	6.430
3,465,000	5.872	3,655,000	6.154	3,845,000	6.437
3,470,000	5.879	3,660,000	6.162	3,850,000	6.444
3,475,000	5.887	3,665,000	6.169	3,855,000	6.452
3,480,000	5.894	3,670,000	6.177	3,860,000	6.459
3,485,000	5.901	3,675,000	6.184	3,865,000	6.467
3,490,000	5.909	3,680,000	6.192	3,870,000	6.474
3,495,000	5.916	3,685,000	6.199	3,875,000	6.482
3,500,000	5.924	3,690,000	6.206	3,880,000	6.489
3,505,000	5.931	3,695,000	6.214	3,885,000	6.496
3,510,000	5.939	3,700,000	6.221	3,890,000	6.504
3,515,000	5.946	3,705,000	6.229	3,895,000	6.511
3,520,000	5.954	3,710,000	6.236	3,900,000	6.519
3,525,000	5.961	3,715,000	6.244	3,905,000	6.526
3,530,000	5.968	3,720,000	6.251	3,910,000	6.534
3,535,000	5.976	3,725,000	6.258	3,915,000	6.541
3,540,000	5.983	3,730,000	6.266	3,920,000	6.549
3,545,000	5.991	3,735,000	6.273	3,925,000	6.556
3,550,000	5.998	3,740,000	6.281	3,930,000	6.563
3,555,000	6.006	3,745,000	6.288	3,935,000	6.571
3,560,000	6.013	3,750,000	6.296	3,940,000	6.578
3,565,000	6.020	3,755,000	6.303	3,945,000	6.586
3,570,000	6.028	3,760,000	6.311	3,950,000	6.593
3,575,000	6.035	3,765,000	6.318	3,955,000	6.601
3,580,000	6.043	3,770,000	6.325	3,960,000	6.608
3,585,000	6.050	3,775,000	6.333	3,965,000	6.615
3,590,000	6.058	3,780,000	6.340	3,970,000	6.623
3,595,000	6.065	3,785,000	6.348	3,975,000	6.630
3,600,000	6.073	3,790,000	6.355	3,980,000	6.638
3,605,000	6.080	3,795,000	6.363	3,985,000	6.645
3,610,000	6.087	3,800,000	6.370	3,990,000	6.653
3,615,000	6.095	3,805,000	6.377	3,995,000	6.660
3,620,000	6.102	3,810,000	6.385	4,000,000	6.668
3,625,000	6.110	3,815,000	6.392	4,005,000	6.675
3,630,000	6.117	3,820,000	6.400	4,010,000	6.682
3,635,000	6.125	3,825,000	6.407	4,015,000	6.690
3,640,000	6.132	3,830,000	6.415	4,020,000	6.697

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0020		Territory 3		Each Add'l 5,000		0.0080	
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
4,025,000	6.705	4,215,000	6.987	4,405,000	7.270				
4,030,000	6.712	4,220,000	6.995	4,410,000	7.277				
4,035,000	6.720	4,225,000	7.002	4,415,000	7.285				
4,040,000	6.727	4,230,000	7.010	4,420,000	7.292				
4,045,000	6.734	4,235,000	7.017	4,425,000	7.300				
4,050,000	6.742	4,240,000	7.025	4,430,000	7.307				
4,055,000	6.749	4,245,000	7.032	4,435,000	7.315				
4,060,000	6.757	4,250,000	7.039	4,440,000	7.322				
4,065,000	6.764	4,255,000	7.047	4,445,000	7.329				
4,070,000	6.772	4,260,000	7.054	4,450,000	7.337				
4,075,000	6.779	4,265,000	7.062	4,455,000	7.344				
4,080,000	6.787	4,270,000	7.069	4,460,000	7.352				
4,085,000	6.794	4,275,000	7.077	4,465,000	7.359				
4,090,000	6.801	4,280,000	7.084	4,470,000	7.367				
4,095,000	6.809	4,285,000	7.091	4,475,000	7.374				
4,100,000	6.816	4,290,000	7.099	4,480,000	7.382				
4,105,000	6.824	4,295,000	7.106	4,485,000	7.389				
4,110,000	6.831	4,300,000	7.114	4,490,000	7.396				
4,115,000	6.839	4,305,000	7.121	4,495,000	7.404				
4,120,000	6.846	4,310,000	7.129	4,500,000	7.411				
4,125,000	6.853	4,315,000	7.136	4,505,000	7.419				
4,130,000	6.861	4,320,000	7.144	4,510,000	7.426				
4,135,000	6.868	4,325,000	7.151	4,515,000	7.434				
4,140,000	6.876	4,330,000	7.158	4,520,000	7.441				
4,145,000	6.883	4,335,000	7.166	4,525,000	7.448				
4,150,000	6.891	4,340,000	7.173	4,530,000	7.456				
4,155,000	6.898	4,345,000	7.181	4,535,000	7.463				
4,160,000	6.906	4,350,000	7.188	4,540,000	7.471				
4,165,000	6.913	4,355,000	7.196	4,545,000	7.478				
4,170,000	6.920	4,360,000	7.203	4,550,000	7.486				
4,175,000	6.928	4,365,000	7.210	4,555,000	7.493				
4,180,000	6.935	4,370,000	7.218	4,560,000	7.501				
4,185,000	6.943	4,375,000	7.225	4,565,000	7.508				
4,190,000	6.950	4,380,000	7.233	4,570,000	7.515				
4,195,000	6.958	4,385,000	7.240	4,575,000	7.523				
4,200,000	6.965	4,390,000	7.248	4,580,000	7.530				
4,205,000	6.972	4,395,000	7.255	4,585,000	7.538				
4,210,000	6.980	4,400,000	7.263	4,590,000	7.545				

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0020		Territory 3		Each Add'l 5,000		0.0080	
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
4,595,000	7.553	4,785,000	7.835	4,975,000	8.118				
4,600,000	7.560	4,790,000	7.843	4,980,000	8.125				
4,605,000	7.567	4,795,000	7.850	4,985,000	8.133				
4,610,000	7.575	4,800,000	7.858	4,990,000	8.140				
4,615,000	7.582	4,805,000	7.865	4,995,000	8.148				
4,620,000	7.590	4,810,000	7.872	5,000,000	8.155				
4,625,000	7.597	4,815,000	7.880	5,005,000	8.163				
4,630,000	7.605	4,820,000	7.887	5,010,000	8.172				
4,635,000	7.612	4,825,000	7.895	5,015,000	8.180				
4,640,000	7.620	4,830,000	7.902	5,020,000	8.188				
4,645,000	7.627	4,835,000	7.910	5,025,000	8.197				
4,650,000	7.634	4,840,000	7.917	5,030,000	8.205				
4,655,000	7.642	4,845,000	7.924	5,035,000	8.213				
4,660,000	7.649	4,850,000	7.932	5,040,000	8.221				
4,665,000	7.657	4,855,000	7.939	5,045,000	8.230				
4,670,000	7.664	4,860,000	7.947	5,050,000	8.238				
4,675,000	7.672	4,865,000	7.954	5,055,000	8.246				
4,680,000	7.679	4,870,000	7.962	5,060,000	8.255				
4,685,000	7.686	4,875,000	7.969	5,065,000	8.263				
4,690,000	7.694	4,880,000	7.977	5,070,000	8.271				
4,695,000	7.701	4,885,000	7.984	5,075,000	8.280				
4,700,000	7.709	4,890,000	7.991	5,080,000	8.288				
4,705,000	7.716	4,895,000	7.999	5,085,000	8.296				
4,710,000	7.724	4,900,000	8.006	5,090,000	8.304				
4,715,000	7.731	4,905,000	8.014	5,095,000	8.313				
4,720,000	7.739	4,910,000	8.021	5,100,000	8.321				
4,725,000	7.746	4,915,000	8.029	5,105,000	8.329				
4,730,000	7.753	4,920,000	8.036	5,110,000	8.338				
4,735,000	7.761	4,925,000	8.043	5,115,000	8.346				
4,740,000	7.768	4,930,000	8.051	5,120,000	8.354				
4,745,000	7.776	4,935,000	8.058	5,125,000	8.363				
4,750,000	7.783	4,940,000	8.066	5,130,000	8.371				
4,755,000	7.791	4,945,000	8.073	5,135,000	8.379				
4,760,000	7.798	4,950,000	8.081	5,140,000	8.387				
4,765,000	7.805	4,955,000	8.088	5,145,000	8.396				
4,770,000	7.813	4,960,000	8.096	5,150,000	8.404				
4,775,000	7.820	4,965,000	8.103	5,155,000	8.412				
4,780,000	7.828	4,970,000	8.110	5,160,000	8.421				

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0020		Each Add'l 5,000		0.0080	
Territory 3							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
5,165,000	8.429	5,355,000	8.744	5,545,000	9.060		
5,170,000	8.437	5,360,000	8.753	5,550,000	9.068		
5,175,000	8.446	5,365,000	8.761	5,555,000	9.076		
5,180,000	8.454	5,370,000	8.769	5,560,000	9.085		
5,185,000	8.462	5,375,000	8.778	5,565,000	9.093		
5,190,000	8.470	5,380,000	8.786	5,570,000	9.101		
5,195,000	8.479	5,385,000	8.794	5,575,000	9.110		
5,200,000	8.487	5,390,000	8.802	5,580,000	9.118		
5,205,000	8.495	5,395,000	8.811	5,585,000	9.126		
5,210,000	8.504	5,400,000	8.819	5,590,000	9.134		
5,215,000	8.512	5,405,000	8.827	5,595,000	9.143		
5,220,000	8.520	5,410,000	8.836	5,600,000	9.151		
5,225,000	8.529	5,415,000	8.844	5,605,000	9.159		
5,230,000	8.537	5,420,000	8.852	5,610,000	9.168		
5,235,000	8.545	5,425,000	8.861	5,615,000	9.176		
5,240,000	8.553	5,430,000	8.869	5,620,000	9.184		
5,245,000	8.562	5,435,000	8.877	5,625,000	9.193		
5,250,000	8.570	5,440,000	8.885	5,630,000	9.201		
5,255,000	8.578	5,445,000	8.894	5,635,000	9.209		
5,260,000	8.587	5,450,000	8.902	5,640,000	9.217		
5,265,000	8.595	5,455,000	8.910	5,645,000	9.226		
5,270,000	8.603	5,460,000	8.919	5,650,000	9.234		
5,275,000	8.612	5,465,000	8.927	5,655,000	9.242		
5,280,000	8.620	5,470,000	8.935	5,660,000	9.251		
5,285,000	8.628	5,475,000	8.944	5,665,000	9.259		
5,290,000	8.636	5,480,000	8.952	5,670,000	9.267		
5,295,000	8.645	5,485,000	8.960	5,675,000	9.276		
5,300,000	8.653	5,490,000	8.968	5,680,000	9.284		
5,305,000	8.661	5,495,000	8.977	5,685,000	9.292		
5,310,000	8.670	5,500,000	8.985	5,690,000	9.300		
5,315,000	8.678	5,505,000	8.993	5,695,000	9.309		
5,320,000	8.686	5,510,000	9.002	5,700,000	9.317		
5,325,000	8.695	5,515,000	9.010	5,705,000	9.325		
5,330,000	8.703	5,520,000	9.018	5,710,000	9.334		
5,335,000	8.711	5,525,000	9.027	5,715,000	9.342		
5,340,000	8.719	5,530,000	9.035	5,720,000	9.350		
5,345,000	8.728	5,535,000	9.043	5,725,000	9.359		
5,350,000	8.736	5,540,000	9.051	5,730,000	9.367		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0020		Territory 3		Each Add'l 5,000		0.0080	
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
5,735,000	9.375	5,925,000	9.691	6,115,000	10.006				
5,740,000	9.383	5,930,000	9.699	6,120,000	10.014				
5,745,000	9.392	5,935,000	9.707	6,125,000	10.023				
5,750,000	9.400	5,940,000	9.715	6,130,000	10.031				
5,755,000	9.408	5,945,000	9.724	6,135,000	10.039				
5,760,000	9.417	5,950,000	9.732	6,140,000	10.047				
5,765,000	9.425	5,955,000	9.740	6,145,000	10.056				
5,770,000	9.433	5,960,000	9.749	6,150,000	10.064				
5,775,000	9.442	5,965,000	9.757	6,155,000	10.072				
5,780,000	9.450	5,970,000	9.765	6,160,000	10.081				
5,785,000	9.458	5,975,000	9.774	6,165,000	10.089				
5,790,000	9.466	5,980,000	9.782	6,170,000	10.097				
5,795,000	9.475	5,985,000	9.790	6,175,000	10.106				
5,800,000	9.483	5,990,000	9.798	6,180,000	10.114				
5,805,000	9.491	5,995,000	9.807	6,185,000	10.122				
5,810,000	9.500	6,000,000	9.815	6,190,000	10.130				
5,815,000	9.508	6,005,000	9.823	6,195,000	10.139				
5,820,000	9.516	6,010,000	9.832	6,200,000	10.147				
5,825,000	9.525	6,015,000	9.840	6,205,000	10.155				
5,830,000	9.533	6,020,000	9.848	6,210,000	10.164				
5,835,000	9.541	6,025,000	9.857	6,215,000	10.172				
5,840,000	9.549	6,030,000	9.865	6,220,000	10.180				
5,845,000	9.558	6,035,000	9.873	6,225,000	10.189				
5,850,000	9.566	6,040,000	9.881	6,230,000	10.197				
5,855,000	9.574	6,045,000	9.890	6,235,000	10.205				
5,860,000	9.583	6,050,000	9.898	6,240,000	10.213				
5,865,000	9.591	6,055,000	9.906	6,245,000	10.222				
5,870,000	9.599	6,060,000	9.915	6,250,000	10.230				
5,875,000	9.608	6,065,000	9.923	6,255,000	10.238				
5,880,000	9.616	6,070,000	9.931	6,260,000	10.247				
5,885,000	9.624	6,075,000	9.940	6,265,000	10.255				
5,890,000	9.632	6,080,000	9.948	6,270,000	10.263				
5,895,000	9.641	6,085,000	9.956	6,275,000	10.272				
5,900,000	9.649	6,090,000	9.964	6,280,000	10.280				
5,905,000	9.657	6,095,000	9.973	6,285,000	10.288				
5,910,000	9.666	6,100,000	9.981	6,290,000	10.296				
5,915,000	9.674	6,105,000	9.989	6,295,000	10.305				
5,920,000	9.682	6,110,000	9.998	6,300,000	10.313				

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0020		Each Add'l 5,000		0.0080	
Territory 3							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
6,305,000	10.321	6,495,000	10.637	6,685,000	10.952		
6,310,000	10.330	6,500,000	10.645	6,690,000	10.960		
6,315,000	10.338	6,505,000	10.653	6,695,000	10.969		
6,320,000	10.346	6,510,000	10.662	6,700,000	10.977		
6,325,000	10.355	6,515,000	10.670	6,705,000	10.985		
6,330,000	10.363	6,520,000	10.678	6,710,000	10.994		
6,335,000	10.371	6,525,000	10.687	6,715,000	11.002		
6,340,000	10.379	6,530,000	10.695	6,720,000	11.010		
6,345,000	10.388	6,535,000	10.703	6,725,000	11.019		
6,350,000	10.396	6,540,000	10.711	6,730,000	11.027		
6,355,000	10.404	6,545,000	10.720	6,735,000	11.035		
6,360,000	10.413	6,550,000	10.728	6,740,000	11.043		
6,365,000	10.421	6,555,000	10.736	6,745,000	11.052		
6,370,000	10.429	6,560,000	10.745	6,750,000	11.060		
6,375,000	10.438	6,565,000	10.753	6,755,000	11.068		
6,380,000	10.446	6,570,000	10.761	6,760,000	11.077		
6,385,000	10.454	6,575,000	10.770	6,765,000	11.085		
6,390,000	10.462	6,580,000	10.778	6,770,000	11.093		
6,395,000	10.471	6,585,000	10.786	6,775,000	11.102		
6,400,000	10.479	6,590,000	10.794	6,780,000	11.110		
6,405,000	10.487	6,595,000	10.803	6,785,000	11.118		
6,410,000	10.496	6,600,000	10.811	6,790,000	11.126		
6,415,000	10.504	6,605,000	10.819	6,795,000	11.135		
6,420,000	10.512	6,610,000	10.828	6,800,000	11.143		
6,425,000	10.521	6,615,000	10.836	6,805,000	11.151		
6,430,000	10.529	6,620,000	10.844	6,810,000	11.160		
6,435,000	10.537	6,625,000	10.853	6,815,000	11.168		
6,440,000	10.545	6,630,000	10.861	6,820,000	11.176		
6,445,000	10.554	6,635,000	10.869	6,825,000	11.185		
6,450,000	10.562	6,640,000	10.877	6,830,000	11.193		
6,455,000	10.570	6,645,000	10.886	6,835,000	11.201		
6,460,000	10.579	6,650,000	10.894	6,840,000	11.209		
6,465,000	10.587	6,655,000	10.902	6,845,000	11.218		
6,470,000	10.595	6,660,000	10.911	6,850,000	11.226		
6,475,000	10.604	6,665,000	10.919	6,855,000	11.234		
6,480,000	10.612	6,670,000	10.927	6,860,000	11.243		
6,485,000	10.620	6,675,000	10.936	6,865,000	11.251		
6,490,000	10.628	6,680,000	10.944	6,870,000	11.259		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0020		Territory 3		Each Add'l 5,000		0.0080	
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
6,875,000	11.268	7,065,000	11.583	7,255,000	11.899				
6,880,000	11.276	7,070,000	11.591	7,260,000	11.907				
6,885,000	11.284	7,075,000	11.600	7,265,000	11.916				
6,890,000	11.292	7,080,000	11.608	7,270,000	11.924				
6,895,000	11.301	7,085,000	11.616	7,275,000	11.932				
6,900,000	11.309	7,090,000	11.625	7,280,000	11.941				
6,905,000	11.317	7,095,000	11.633	7,285,000	11.949				
6,910,000	11.326	7,100,000	11.641	7,290,000	11.957				
6,915,000	11.334	7,105,000	11.650	7,295,000	11.965				
6,920,000	11.342	7,110,000	11.658	7,300,000	11.974				
6,925,000	11.351	7,115,000	11.666	7,305,000	11.982				
6,930,000	11.359	7,120,000	11.675	7,310,000	11.990				
6,935,000	11.367	7,125,000	11.683	7,315,000	11.999				
6,940,000	11.375	7,130,000	11.691	7,320,000	12.007				
6,945,000	11.384	7,135,000	11.699	7,325,000	12.015				
6,950,000	11.392	7,140,000	11.708	7,330,000	12.024				
6,955,000	11.400	7,145,000	11.716	7,335,000	12.032				
6,960,000	11.409	7,150,000	11.724	7,340,000	12.040				
6,965,000	11.417	7,155,000	11.733	7,345,000	12.049				
6,970,000	11.425	7,160,000	11.741	7,350,000	12.057				
6,975,000	11.434	7,165,000	11.749	7,355,000	12.065				
6,980,000	11.442	7,170,000	11.758	7,360,000	12.074				
6,985,000	11.450	7,175,000	11.766	7,365,000	12.082				
6,990,000	11.458	7,180,000	11.774	7,370,000	12.090				
6,995,000	11.467	7,185,000	11.783	7,375,000	12.098				
7,000,000	11.475	7,190,000	11.791	7,380,000	12.107				
7,005,000	11.483	7,195,000	11.799	7,385,000	12.115				
7,010,000	11.492	7,200,000	11.808	7,390,000	12.123				
7,015,000	11.500	7,205,000	11.816	7,395,000	12.132				
7,020,000	11.508	7,210,000	11.824	7,400,000	12.140				
7,025,000	11.517	7,215,000	11.832	7,405,000	12.148				
7,030,000	11.525	7,220,000	11.841	7,410,000	12.157				
7,035,000	11.533	7,225,000	11.849	7,415,000	12.165				
7,040,000	11.542	7,230,000	11.857	7,420,000	12.173				
7,045,000	11.550	7,235,000	11.866	7,425,000	12.182				
7,050,000	11.558	7,240,000	11.874	7,430,000	12.190				
7,055,000	11.566	7,245,000	11.882	7,435,000	12.198				
7,060,000	11.575	7,250,000	11.891	7,440,000	12.207				

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0020		Territory 3		Each Add'l 5,000		0.0080	
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
7,445,000	12.215	7,635,000	12.531	7,825,000	12.847				
7,450,000	12.223	7,640,000	12.539	7,830,000	12.855				
7,455,000	12.231	7,645,000	12.547	7,835,000	12.863				
7,460,000	12.240	7,650,000	12.556	7,840,000	12.872				
7,465,000	12.248	7,655,000	12.564	7,845,000	12.880				
7,470,000	12.256	7,660,000	12.572	7,850,000	12.888				
7,475,000	12.265	7,665,000	12.581	7,855,000	12.896				
7,480,000	12.273	7,670,000	12.589	7,860,000	12.905				
7,485,000	12.281	7,675,000	12.597	7,865,000	12.913				
7,490,000	12.290	7,680,000	12.606	7,870,000	12.921				
7,495,000	12.298	7,685,000	12.614	7,875,000	12.930				
7,500,000	12.306	7,690,000	12.622	7,880,000	12.938				
7,505,000	12.315	7,695,000	12.630	7,885,000	12.946				
7,510,000	12.323	7,700,000	12.639	7,890,000	12.955				
7,515,000	12.331	7,705,000	12.647	7,895,000	12.963				
7,520,000	12.340	7,710,000	12.655	7,900,000	12.971				
7,525,000	12.348	7,715,000	12.664	7,905,000	12.980				
7,530,000	12.356	7,720,000	12.672	7,910,000	12.988				
7,535,000	12.364	7,725,000	12.680	7,915,000	12.996				
7,540,000	12.373	7,730,000	12.689	7,920,000	13.005				
7,545,000	12.381	7,735,000	12.697	7,925,000	13.013				
7,550,000	12.389	7,740,000	12.705	7,930,000	13.021				
7,555,000	12.398	7,745,000	12.714	7,935,000	13.029				
7,560,000	12.406	7,750,000	12.722	7,940,000	13.038				
7,565,000	12.414	7,755,000	12.730	7,945,000	13.046				
7,570,000	12.423	7,760,000	12.739	7,950,000	13.054				
7,575,000	12.431	7,765,000	12.747	7,955,000	13.063				
7,580,000	12.439	7,770,000	12.755	7,960,000	13.071				
7,585,000	12.448	7,775,000	12.763	7,965,000	13.079				
7,590,000	12.456	7,780,000	12.772	7,970,000	13.088				
7,595,000	12.464	7,785,000	12.780	7,975,000	13.096				
7,600,000	12.473	7,790,000	12.788	7,980,000	13.104				
7,605,000	12.481	7,795,000	12.797	7,985,000	13.113				
7,610,000	12.489	7,800,000	12.805	7,990,000	13.121				
7,615,000	12.497	7,805,000	12.813	7,995,000	13.129				
7,620,000	12.506	7,810,000	12.822	8,000,000	13.138				
7,625,000	12.514	7,815,000	12.830	8,005,000	13.146				
7,630,000	12.522	7,820,000	12.838	8,010,000	13.154				

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0020		Each Add'l 5,000		0.0080	
Territory 3							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
8,015,000	13.162	8,205,000	13.478	8,395,000	13.794		
8,020,000	13.171	8,210,000	13.487	8,400,000	13.803		
8,025,000	13.179	8,215,000	13.495	8,405,000	13.811		
8,030,000	13.187	8,220,000	13.503	8,410,000	13.819		
8,035,000	13.196	8,225,000	13.512	8,415,000	13.827		
8,040,000	13.204	8,230,000	13.520	8,420,000	13.836		
8,045,000	13.212	8,235,000	13.528	8,425,000	13.844		
8,050,000	13.221	8,240,000	13.537	8,430,000	13.852		
8,055,000	13.229	8,245,000	13.545	8,435,000	13.861		
8,060,000	13.237	8,250,000	13.553	8,440,000	13.869		
8,065,000	13.246	8,255,000	13.561	8,445,000	13.877		
8,070,000	13.254	8,260,000	13.570	8,450,000	13.886		
8,075,000	13.262	8,265,000	13.578	8,455,000	13.894		
8,080,000	13.271	8,270,000	13.586	8,460,000	13.902		
8,085,000	13.279	8,275,000	13.595	8,465,000	13.911		
8,090,000	13.287	8,280,000	13.603	8,470,000	13.919		
8,095,000	13.295	8,285,000	13.611	8,475,000	13.927		
8,100,000	13.304	8,290,000	13.620	8,480,000	13.936		
8,105,000	13.312	8,295,000	13.628	8,485,000	13.944		
8,110,000	13.320	8,300,000	13.636	8,490,000	13.952		
8,115,000	13.329	8,305,000	13.645	8,495,000	13.960		
8,120,000	13.337	8,310,000	13.653	8,500,000	13.969		
8,125,000	13.345	8,315,000	13.661	8,505,000	13.977		
8,130,000	13.354	8,320,000	13.670	8,510,000	13.985		
8,135,000	13.362	8,325,000	13.678	8,515,000	13.994		
8,140,000	13.370	8,330,000	13.686	8,520,000	14.002		
8,145,000	13.379	8,335,000	13.694	8,525,000	14.010		
8,150,000	13.387	8,340,000	13.703	8,530,000	14.019		
8,155,000	13.395	8,345,000	13.711	8,535,000	14.027		
8,160,000	13.404	8,350,000	13.719	8,540,000	14.035		
8,165,000	13.412	8,355,000	13.728	8,545,000	14.044		
8,170,000	13.420	8,360,000	13.736	8,550,000	14.052		
8,175,000	13.428	8,365,000	13.744	8,555,000	14.060		
8,180,000	13.437	8,370,000	13.753	8,560,000	14.069		
8,185,000	13.445	8,375,000	13.761	8,565,000	14.077		
8,190,000	13.453	8,380,000	13.769	8,570,000	14.085		
8,195,000	13.462	8,385,000	13.778	8,575,000	14.093		
8,200,000	13.470	8,390,000	13.786	8,580,000	14.102		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0020		Each Add'l 5,000		0.0080	
Territory 3							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
8,585,000	14.110	8,775,000	14.426	8,965,000	14.742		
8,590,000	14.118	8,780,000	14.434	8,970,000	14.750		
8,595,000	14.127	8,785,000	14.443	8,975,000	14.758		
8,600,000	14.135	8,790,000	14.451	8,980,000	14.767		
8,605,000	14.143	8,795,000	14.459	8,985,000	14.775		
8,610,000	14.152	8,800,000	14.468	8,990,000	14.783		
8,615,000	14.160	8,805,000	14.476	8,995,000	14.792		
8,620,000	14.168	8,810,000	14.484	9,000,000	14.800		
8,625,000	14.177	8,815,000	14.492				
8,630,000	14.185	8,820,000	14.501				
8,635,000	14.193	8,825,000	14.509				
8,640,000	14.202	8,830,000	14.517				
8,645,000	14.210	8,835,000	14.526				
8,650,000	14.218	8,840,000	14.534				
8,655,000	14.226	8,845,000	14.542				
8,660,000	14.235	8,850,000	14.551				
8,665,000	14.243	8,855,000	14.559				
8,670,000	14.251	8,860,000	14.567				
8,675,000	14.260	8,865,000	14.576				
8,680,000	14.268	8,870,000	14.584				
8,685,000	14.276	8,875,000	14.592				
8,690,000	14.285	8,880,000	14.601				
8,695,000	14.293	8,885,000	14.609				
8,700,000	14.301	8,890,000	14.617				
8,705,000	14.310	8,895,000	14.625				
8,710,000	14.318	8,900,000	14.634				
8,715,000	14.326	8,905,000	14.642				
8,720,000	14.335	8,910,000	14.650				
8,725,000	14.343	8,915,000	14.659				
8,730,000	14.351	8,920,000	14.667				
8,735,000	14.359	8,925,000	14.675				
8,740,000	14.368	8,930,000	14.684				
8,745,000	14.376	8,935,000	14.692				
8,750,000	14.384	8,940,000	14.700				
8,755,000	14.393	8,945,000	14.709				
8,760,000	14.401	8,950,000	14.717				
8,765,000	14.409	8,955,000	14.725				
8,770,000	14.418	8,960,000	14.734				

## Arkansas Tenant/Condo

## Key Factors

Each \$1,000 Below \$15,000		0.0040	Each Add'l 5,000		0.0140
Contents Amount	Factor	Contents Amount	Factor	Contents Amount	Factor
15,000	0.060	200,000	0.800	385,000	1.475
20,000	0.080	205,000	0.820	390,000	1.493
25,000	0.100	210,000	0.840	395,000	1.510
30,000	0.120	215,000	0.860	400,000	1.528
35,000	0.140	220,000	0.880	405,000	1.546
40,000	0.160	225,000	0.900	410,000	1.563
45,000	0.180	230,000	0.920	415,000	1.581
50,000	0.200	235,000	0.940	420,000	1.598
55,000	0.220	240,000	0.960	425,000	1.616
60,000	0.240	245,000	0.980	430,000	1.634
65,000	0.260	250,000	1.000	435,000	1.651
70,000	0.280	255,000	1.018	440,000	1.669
75,000	0.300	260,000	1.035	445,000	1.686
80,000	0.320	265,000	1.053	450,000	1.704
85,000	0.340	270,000	1.070	455,000	1.722
90,000	0.360	275,000	1.088	460,000	1.739
95,000	0.380	280,000	1.106	465,000	1.757
100,000	0.400	285,000	1.123	470,000	1.774
105,000	0.420	290,000	1.141	475,000	1.792
110,000	0.440	295,000	1.158	480,000	1.810
115,000	0.460	300,000	1.176	485,000	1.827
120,000	0.480	305,000	1.194	490,000	1.845
125,000	0.500	310,000	1.211	495,000	1.862
130,000	0.520	315,000	1.229	500,000	1.880
135,000	0.540	320,000	1.246	505,000	1.898
140,000	0.560	325,000	1.264	510,000	1.915
145,000	0.580	330,000	1.282	515,000	1.933
150,000	0.600	335,000	1.299	520,000	1.950
155,000	0.620	340,000	1.317	525,000	1.968
160,000	0.640	345,000	1.334	530,000	1.985
165,000	0.660	350,000	1.352	535,000	2.003
170,000	0.680	355,000	1.370	540,000	2.020
175,000	0.700	360,000	1.387	545,000	2.038
180,000	0.720	365,000	1.405	550,000	2.055
185,000	0.740	370,000	1.422	555,000	2.073
190,000	0.760	375,000	1.440	560,000	2.090
195,000	0.780	380,000	1.458	565,000	2.108

## Arkansas Tenant/Condo

## Key Factors

Each \$1,000 Below \$15,000		0.0040	Each Add'l 5,000		0.0140
Contents Amount	Factor	Contents Amount	Factor	Contents Amount	Factor
570,000	2.125	760,000	2.790	950,000	3.451
575,000	2.143	765,000	2.807	955,000	3.468
580,000	2.160	770,000	2.825	960,000	3.486
585,000	2.178	775,000	2.842	965,000	3.503
590,000	2.195	780,000	2.859	970,000	3.521
595,000	2.213	785,000	2.877	975,000	3.538
600,000	2.230	790,000	2.894	980,000	3.555
605,000	2.248	795,000	2.912	985,000	3.573
610,000	2.265	800,000	2.929	990,000	3.590
615,000	2.283	805,000	2.946	995,000	3.608
620,000	2.300	810,000	2.964	1,000,000	3.625
625,000	2.318	815,000	2.981	1,005,000	3.643
630,000	2.335	820,000	2.999	1,010,000	3.661
635,000	2.353	825,000	3.016	1,015,000	3.678
640,000	2.370	830,000	3.033	1,020,000	3.696
645,000	2.388	835,000	3.051	1,025,000	3.714
650,000	2.405	840,000	3.068	1,030,000	3.732
655,000	2.423	845,000	3.086	1,035,000	3.749
660,000	2.440	850,000	3.103	1,040,000	3.767
665,000	2.458	855,000	3.120	1,045,000	3.785
670,000	2.475	860,000	3.138	1,050,000	3.803
675,000	2.493	865,000	3.155	1,055,000	3.820
680,000	2.510	870,000	3.173	1,060,000	3.838
685,000	2.528	875,000	3.190	1,065,000	3.856
690,000	2.545	880,000	3.207	1,070,000	3.874
695,000	2.563	885,000	3.225	1,075,000	3.891
700,000	2.580	890,000	3.242	1,080,000	3.909
705,000	2.598	895,000	3.260	1,085,000	3.927
710,000	2.615	900,000	3.277	1,090,000	3.945
715,000	2.633	905,000	3.294	1,095,000	3.962
720,000	2.650	910,000	3.312	1,100,000	3.980
725,000	2.668	915,000	3.329	1,105,000	3.998
730,000	2.685	920,000	3.347	1,110,000	4.016
735,000	2.703	925,000	3.364	1,115,000	4.033
740,000	2.720	930,000	3.381	1,120,000	4.051
745,000	2.738	935,000	3.399	1,125,000	4.069
750,000	2.755	940,000	3.416	1,130,000	4.087
755,000	2.772	945,000	3.434	1,135,000	4.104

## Arkansas Tenant/Condo

## Key Factors

Each \$1,000 Below \$15,000		0.0040	Each Add'l 5,000		0.0140
Contents Amount	Factor	Contents Amount	Factor	Contents Amount	Factor
1,140,000	4.122	1,330,000	4.797	1,520,000	5.468
1,145,000	4.140	1,335,000	4.814	1,525,000	5.485
1,150,000	4.158	1,340,000	4.832	1,530,000	5.502
1,155,000	4.175	1,345,000	4.850	1,535,000	5.519
1,160,000	4.193	1,350,000	4.868	1,540,000	5.536
1,165,000	4.211	1,355,000	4.885	1,545,000	5.553
1,170,000	4.229	1,360,000	4.903	1,550,000	5.570
1,175,000	4.246	1,365,000	4.921	1,555,000	5.587
1,180,000	4.264	1,370,000	4.939	1,560,000	5.604
1,185,000	4.282	1,375,000	4.956	1,565,000	5.621
1,190,000	4.300	1,380,000	4.974	1,570,000	5.638
1,195,000	4.317	1,385,000	4.992	1,575,000	5.655
1,200,000	4.335	1,390,000	5.010	1,580,000	5.672
1,205,000	4.353	1,395,000	5.027	1,585,000	5.689
1,210,000	4.371	1,400,000	5.045	1,590,000	5.706
1,215,000	4.388	1,405,000	5.063	1,595,000	5.723
1,220,000	4.406	1,410,000	5.081	1,600,000	5.740
1,225,000	4.424	1,415,000	5.098	1,605,000	5.757
1,230,000	4.442	1,420,000	5.116	1,610,000	5.774
1,235,000	4.459	1,425,000	5.134	1,615,000	5.791
1,240,000	4.477	1,430,000	5.152	1,620,000	5.808
1,245,000	4.495	1,435,000	5.169	1,625,000	5.825
1,250,000	4.513	1,440,000	5.187	1,630,000	5.842
1,255,000	4.530	1,445,000	5.205	1,635,000	5.859
1,260,000	4.548	1,450,000	5.223	1,640,000	5.876
1,265,000	4.566	1,455,000	5.240	1,645,000	5.893
1,270,000	4.584	1,460,000	5.258	1,650,000	5.910
1,275,000	4.601	1,465,000	5.276	1,655,000	5.927
1,280,000	4.619	1,470,000	5.294	1,660,000	5.944
1,285,000	4.637	1,475,000	5.311	1,665,000	5.961
1,290,000	4.655	1,480,000	5.329	1,670,000	5.978
1,295,000	4.672	1,485,000	5.347	1,675,000	5.995
1,300,000	4.690	1,490,000	5.365	1,680,000	6.012
1,305,000	4.708	1,495,000	5.382	1,685,000	6.029
1,310,000	4.726	1,500,000	5.400	1,690,000	6.046
1,315,000	4.743	1,505,000	5.417	1,695,000	6.063
1,320,000	4.761	1,510,000	5.434	1,700,000	6.080
1,325,000	4.779	1,515,000	5.451	1,705,000	6.097

## Arkansas Tenant/Condo

## Key Factors

Each \$1,000 Below \$15,000		0.0040	Each Add'l 5,000		0.0140
Contents Amount	Factor	Contents Amount	Factor	Contents Amount	Factor
1,710,000	6.114	1,900,000	6.760	2,090,000	7.442
1,715,000	6.131	1,905,000	6.777	2,095,000	7.461
1,720,000	6.148	1,910,000	6.794	2,100,000	7.480
1,725,000	6.165	1,915,000	6.811	2,105,000	7.499
1,730,000	6.182	1,920,000	6.828	2,110,000	7.518
1,735,000	6.199	1,925,000	6.845	2,115,000	7.537
1,740,000	6.216	1,930,000	6.862	2,120,000	7.556
1,745,000	6.233	1,935,000	6.879	2,125,000	7.575
1,750,000	6.250	1,940,000	6.896	2,130,000	7.594
1,755,000	6.267	1,945,000	6.913	2,135,000	7.613
1,760,000	6.284	1,950,000	6.930	2,140,000	7.632
1,765,000	6.301	1,955,000	6.947	2,145,000	7.651
1,770,000	6.318	1,960,000	6.964	2,150,000	7.670
1,775,000	6.335	1,965,000	6.981	2,155,000	7.689
1,780,000	6.352	1,970,000	6.998	2,160,000	7.708
1,785,000	6.369	1,975,000	7.015	2,165,000	7.727
1,790,000	6.386	1,980,000	7.032	2,170,000	7.746
1,795,000	6.403	1,985,000	7.049	2,175,000	7.765
1,800,000	6.420	1,990,000	7.066	2,180,000	7.784
1,805,000	6.437	1,995,000	7.083	2,185,000	7.803
1,810,000	6.454	2,000,000	7.100	2,190,000	7.822
1,815,000	6.471	2,005,000	7.119	2,195,000	7.841
1,820,000	6.488	2,010,000	7.138	2,200,000	7.860
1,825,000	6.505	2,015,000	7.157	2,205,000	7.879
1,830,000	6.522	2,020,000	7.176	2,210,000	7.898
1,835,000	6.539	2,025,000	7.195	2,215,000	7.917
1,840,000	6.556	2,030,000	7.214	2,220,000	7.936
1,845,000	6.573	2,035,000	7.233	2,225,000	7.955
1,850,000	6.590	2,040,000	7.252	2,230,000	7.974
1,855,000	6.607	2,045,000	7.271	2,235,000	7.993
1,860,000	6.624	2,050,000	7.290	2,240,000	8.012
1,865,000	6.641	2,055,000	7.309	2,245,000	8.031
1,870,000	6.658	2,060,000	7.328	2,250,000	8.050
1,875,000	6.675	2,065,000	7.347	2,255,000	8.069
1,880,000	6.692	2,070,000	7.366	2,260,000	8.088
1,885,000	6.709	2,075,000	7.385	2,265,000	8.107
1,890,000	6.726	2,080,000	7.404	2,270,000	8.126
1,895,000	6.743	2,085,000	7.423	2,275,000	8.145

## Arkansas Tenant/Condo

## Key Factors

Each \$1,000 Below \$15,000		0.0040	Each Add'l 5,000		0.0140
Contents Amount	Factor	Contents Amount	Factor	Contents Amount	Factor
2,280,000	8.164	2,470,000	8.886	2,660,000	9.448
2,285,000	8.183	2,475,000	8.905	2,665,000	9.462
2,290,000	8.202	2,480,000	8.924	2,670,000	9.476
2,295,000	8.221	2,485,000	8.943	2,675,000	9.490
2,300,000	8.240	2,490,000	8.962	2,680,000	9.504
2,305,000	8.259	2,495,000	8.981	2,685,000	9.518
2,310,000	8.278	2,500,000	9.000	2,690,000	9.532
2,315,000	8.297	2,505,000	9.014	2,695,000	9.546
2,320,000	8.316	2,510,000	9.028	2,700,000	9.560
2,325,000	8.335	2,515,000	9.042	2,705,000	9.574
2,330,000	8.354	2,520,000	9.056	2,710,000	9.588
2,335,000	8.373	2,525,000	9.070	2,715,000	9.602
2,340,000	8.392	2,530,000	9.084	2,720,000	9.616
2,345,000	8.411	2,535,000	9.098	2,725,000	9.630
2,350,000	8.430	2,540,000	9.112	2,730,000	9.644
2,355,000	8.449	2,545,000	9.126	2,735,000	9.658
2,360,000	8.468	2,550,000	9.140	2,740,000	9.672
2,365,000	8.487	2,555,000	9.154	2,745,000	9.686
2,370,000	8.506	2,560,000	9.168	2,750,000	9.700
2,375,000	8.525	2,565,000	9.182	2,755,000	9.714
2,380,000	8.544	2,570,000	9.196	2,760,000	9.728
2,385,000	8.563	2,575,000	9.210	2,765,000	9.742
2,390,000	8.582	2,580,000	9.224	2,770,000	9.756
2,395,000	8.601	2,585,000	9.238	2,775,000	9.770
2,400,000	8.620	2,590,000	9.252	2,780,000	9.784
2,405,000	8.639	2,595,000	9.266	2,785,000	9.798
2,410,000	8.658	2,600,000	9.280	2,790,000	9.812
2,415,000	8.677	2,605,000	9.294	2,795,000	9.826
2,420,000	8.696	2,610,000	9.308	2,800,000	9.840
2,425,000	8.715	2,615,000	9.322	2,805,000	9.854
2,430,000	8.734	2,620,000	9.336	2,810,000	9.868
2,435,000	8.753	2,625,000	9.350	2,815,000	9.882
2,440,000	8.772	2,630,000	9.364	2,820,000	9.896
2,445,000	8.791	2,635,000	9.378	2,825,000	9.910
2,450,000	8.810	2,640,000	9.392	2,830,000	9.924
2,455,000	8.829	2,645,000	9.406	2,835,000	9.938
2,460,000	8.848	2,650,000	9.420	2,840,000	9.952
2,465,000	8.867	2,655,000	9.434	2,845,000	9.966

**Arkansas Tenant/Condo****Key Factors****Each \$1,000 Below \$15,000****0.0040****Each Add'l 5,000****0.0140**

<b>Contents Amount</b>	<b>Factor</b>	<b>Contents Amount</b>	<b>Factor</b>	<b>Contents Amount</b>	<b>Factor</b>
2,850,000	9.980				
2,855,000	9.994				
2,860,000	10.008				
2,865,000	10.022				
2,870,000	10.036				
2,875,000	10.050				
2,880,000	10.064				
2,885,000	10.078				
2,890,000	10.092				
2,895,000	10.106				
2,900,000	10.120				
2,905,000	10.134				
2,910,000	10.148				
2,915,000	10.162				
2,920,000	10.176				
2,925,000	10.190				
2,930,000	10.204				
2,935,000	10.218				
2,940,000	10.232				
2,945,000	10.246				
2,950,000	10.260				
2,955,000	10.274				
2,960,000	10.288				
2,965,000	10.302				
2,970,000	10.316				
2,975,000	10.330				
2,980,000	10.344				
2,985,000	10.358				
2,990,000	10.372				
2,995,000	10.386				
3,000,000	10.400				

SERFF Tracking Number: ACEH-126327204 State: Arkansas  
 Filing Company: Bankers Standard Insurance Company State Tracking Number: EFT \$100  
 Company Tracking Number: 09-HO-2008572  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: AR Homeowners  
 Project Name/Number: New Program /09-HO-2008572

## Supporting Document Schedules

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Form RF-2 Loss Costs Only (not for workers' compensation) <b>Bypass Reason:</b> Not applicable. <b>Comments:</b>		
<b>Satisfied - Item:</b> H-1 Homeowners Abstract <b>Comments:</b> <b>Attachment:</b> Form H-1 HO Abstract.pdf	Filed	10/16/2009
<b>Satisfied - Item:</b> HPCS-Homeowners Premium Comparison Survey <b>Comments:</b> <b>Attachment:</b> HO Survey Form HPCS.xls	Filed	10/16/2009
<b>Bypassed - Item:</b> NAIC loss cost data entry document <b>Bypass Reason:</b> Not applicable. <b>Comments:</b>	Filed	10/16/2009
<b>Satisfied - Item:</b> Filing Memorandum <b>Comments:</b>	Filed	10/16/2009

SERFF Tracking Number: ACEH-126327204 State: Arkansas  
 Filing Company: Bankers Standard Insurance Company State Tracking Number: EFT \$100  
 Company Tracking Number: 09-HO-2008572  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: AR Homeowners  
 Project Name/Number: New Program /09-HO-2008572

**Attachment:**

Filing Memo Home RateRule.pdf

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Complete HO Manual	Filed	10/16/2009
<b>Comments:</b>		
<b>Attachments:</b>		
Manual Home AR.pdf		
Rate+Pages+Home+PC+Factors.pdf		
Rate+Pages+Home+Base+Premium.pdf		
Rate+Pages+Home+Key+Factors.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Actuarial Memorandum and Supporting Exhibits	Filed	10/16/2009
<b>Comments:</b>		
<b>Attachments:</b>		
AR HO Actuarial Memo.pdf		
AR HO Filing Support.pdf		
AR HO Installment Breakdown.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Arkansas Insurance Department Letter	Filed	10/16/2009
<b>Comments:</b>		
<b>Attachment:</b>		
Arkansas Insurance Department Letter Oct-09-2009.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> EFFIIS 2.0 Expanded Negative Reason Code Text	Filed	10/16/2009

*SERFF Tracking Number:* ACEH-126327204      *State:* Arkansas  
*Filing Company:* Bankers Standard Insurance Company      *State Tracking Number:* EFT \$100  
*Company Tracking Number:* 09-HO-2008572  
*TOI:* 04.0 Homeowners      *Sub-TOI:* 04.0000 Homeowners Sub-TOI Combinations  
*Product Name:* AR Homeowners  
*Project Name/Number:* New Program /09-HO-2008572

**Comments:**

**Attachment:**

EFIS 2 0 Expanded Negative Reason Code Text.pdf

ARKANSAS INSURANCE DEPARTMENT  
FORM H-1 HOMEOWNERS ABSTRACT

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

Company Name Bankers Standard Insurance Company  
NAIC # (including group #) 18279 Group #626

1. If you have had an insurance to value campaign during the experience filing period, describe the campaign and estimate its impact. **None – this is a new program.**
2. If you use a cost estimator (or some similar method) in order to make sure that dwellings (or contents) are insured at their value, state when this program was started in Arkansas and estimate its impact.  
**This will be started with the introduction of this new home program and is based on Marshall & Swift Boeckh data.**
3. If you require a minimum relationship between the amount of insurance to be written and the replacement value of the dwelling (contents) in order to purchase insurance, describe the procedures that are used. **NO**
4. If you use an Inflation Guard form or similar type of coverage, describe the coverage(s) and estimate the impact. **An inflation factor is applied at renewal that is based on recognized market data.**

5. Specify the percentage given for credit or discounts for the following:		
a. Fire Extinguisher		%
b. Burglar Alarm	<b>2 to 5%</b>	%
c. Smoke Alarm	<b>2 to 10%</b>	%
d. Insured who has both homeowners and auto with your company		%
e. Deadbolt Locks		%
f. Window or Door Locks		%
g. Other (specify)- Sprinkler Systems	<b>4%</b>	%
Electric Backup	<b>5%</b>	%
Lightning Protection System	<b>2%</b>	%
Temperature Monitoring System	<b>2%</b>	
Water Leak Detection	<b>5 to 7%</b>	
Gas Leak Detector	<b>2%</b>	
Package Discount (Home/Auto/Umbrella)	<b>10%</b>	
Package Discount (Home & Umb (minimum \$5 Million)	<b>3%</b>	
Golden Age Discount	<b>5%</b>	
Newer or Rehabilitated Home Credits	<b>1 to 20%</b>	
Renewal Retention Credit	<b>5%</b>	
Valuables Credit	<b>5 to 8%</b>	

6. Are there any areas in the State of Arkansas In which your company will not write homeowners insurance? **NO** If so, state the areas and explain reason for not writing.
7. Specify the form(s) utilized in writing homeowners insurance. Indicate the Arkansas premium volume for each form.

Form	Premium Volume
<b>See attached Home Forms Listing.</b>	<b>No premium volume. New Program.</b>

8. Do you write homeowner risks which have aluminum, steel or vinyl siding?  Yes  No

9. Is there a surcharge on risks with wood heat? **NO**  
\_\_\_\_\_  
If yes, state the surcharge  
Does the surcharge apply to conventional fire places?  
\_\_\_\_\_  
If yes, state the surcharge  
\_\_\_\_\_

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

*Brenda Balboni*  
\_\_\_\_\_  
Signature  
**Brenda Balboni**  
\_\_\_\_\_  
Printed Name  
**State Filing Technician**  
\_\_\_\_\_  
Title  
**973-408-6190**  
\_\_\_\_\_  
Telephone Number  
**Brenda.balboni@acegroup.com**  
\_\_\_\_\_  
Email address

NAIC Number: 18279  
 Company Name: Bankers Standard Insurance Company  
 Contact Person: Brenda Balboni  
 Telephone No.: 973-408-6190  
 Email Address: brenda.balboni@acegroup.com  
 Effective Date: 12/15/2009

**Homeowners Premium Comparison Survey Form  
 FORM HP3S - last modified August, 2005**

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

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

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$1,234.00	\$1,299.00	\$1,234.00	\$1,299.00	\$1,234.00	\$1,299.00	\$1,493.00	\$1,572.00	\$1,709.00	\$1,799.00	\$1,709.00	\$1,799.00	\$1,709.00	\$1,799.00	\$1,709.00	\$1,799.00	\$1,709.00	\$1,799.00
	\$120,000	\$1,402.00	\$1,476.00	\$1,402.00	\$1,476.00	\$1,402.00	\$1,476.00	\$1,934.00	\$2,035.00	\$1,941.00	\$2,043.00	\$1,941.00	\$2,043.00	\$1,941.00	\$2,043.00	\$1,941.00	\$2,043.00	\$1,941.00	\$2,043.00
	\$160,000	\$1,570.00	\$1,652.00	\$1,570.00	\$1,652.00	\$1,570.00	\$1,652.00	\$2,374.00	\$2,499.00	\$2,173.00	\$2,288.00	\$2,173.00	\$2,288.00	\$2,173.00	\$2,288.00	\$2,173.00	\$2,288.00	\$2,173.00	\$2,288.00
6	\$80,000	\$1,234.00	\$1,299.00	\$1,234.00	\$1,299.00	\$1,234.00	\$1,299.00	\$1,493.00	\$1,572.00	\$1,709.00	\$1,799.00	\$1,709.00	\$1,799.00	\$1,709.00	\$1,799.00	\$1,709.00	\$1,799.00	\$1,709.00	\$1,799.00
	\$120,000	\$1,402.00	\$1,476.00	\$1,402.00	\$1,476.00	\$1,402.00	\$1,476.00	\$1,934.00	\$2,035.00	\$1,941.00	\$2,043.00	\$1,941.00	\$2,043.00	\$1,941.00	\$2,043.00	\$1,941.00	\$2,043.00	\$1,941.00	\$2,043.00
	\$160,000	\$1,570.00	\$1,652.00	\$1,570.00	\$1,652.00	\$1,570.00	\$1,652.00	\$2,374.00	\$2,499.00	\$2,173.00	\$2,288.00	\$2,173.00	\$2,288.00	\$2,173.00	\$2,288.00	\$2,173.00	\$2,288.00	\$2,173.00	\$2,288.00
9	\$80,000	\$2,352.00	\$2,469.00	\$2,352.00	\$2,469.00	\$2,352.00	\$2,469.00	\$2,845.00	\$2,986.00	\$3,256.00	\$3,418.00	\$3,256.00	\$3,418.00	\$3,256.00	\$3,418.00	\$3,256.00	\$3,418.00	\$3,256.00	\$3,418.00
	\$120,000	\$2,671.00	\$2,804.00	\$2,671.00	\$2,804.00	\$2,671.00	\$2,804.00	\$3,684.00	\$3,867.00	\$3,698.00	\$3,882.00	\$3,698.00	\$3,882.00	\$3,698.00	\$3,882.00	\$3,698.00	\$3,882.00	\$3,698.00	\$3,882.00
	\$160,000	\$2,991.00	\$3,140.00	\$2,991.00	\$3,140.00	\$2,991.00	\$3,140.00	\$4,523.00	\$4,748.00	\$4,141.00	\$4,347.00	\$4,141.00	\$4,347.00	\$4,141.00	\$4,347.00	\$4,141.00	\$4,347.00	\$4,141.00	\$4,347.00

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

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	\$22.00	\$24.00	\$22.00	\$24.00	\$22.00	\$24.00	\$22.00	\$24.00	\$22.00	\$24.00	\$22.00	\$24.00	\$22.00	\$24.00	\$22.00	\$24.00	\$22.00	\$24.00
	\$15,000	\$65.00	\$72.00	\$65.00	\$72.00	\$65.00	\$72.00	\$65.00	\$72.00	\$65.00	\$72.00	\$65.00	\$72.00	\$65.00	\$72.00	\$65.00	\$72.00	\$65.00	\$72.00
	\$25,000	\$108.00	\$120.00	\$108.00	\$120.00	\$108.00	\$120.00	\$108.00	\$120.00	\$108.00	\$120.00	\$108.00	\$120.00	\$108.00	\$120.00	\$108.00	\$120.00	\$108.00	\$120.00
6	\$5,000	\$22.00	\$24.00	\$22.00	\$24.00	\$22.00	\$24.00	\$22.00	\$24.00	\$22.00	\$24.00	\$22.00	\$24.00	\$22.00	\$24.00	\$22.00	\$24.00	\$22.00	\$24.00
	\$15,000	\$65.00	\$72.00	\$65.00	\$72.00	\$65.00	\$72.00	\$65.00	\$72.00	\$65.00	\$72.00	\$65.00	\$72.00	\$65.00	\$72.00	\$65.00	\$72.00	\$65.00	\$72.00
	\$25,000	\$108.00	\$120.00	\$108.00	\$120.00	\$108.00	\$120.00	\$108.00	\$120.00	\$108.00	\$120.00	\$108.00	\$120.00	\$108.00	\$120.00	\$108.00	\$120.00	\$108.00	\$120.00
9	\$5,000	\$35.00	\$38.00	\$35.00	\$38.00	\$35.00	\$38.00	\$35.00	\$38.00	\$35.00	\$38.00	\$35.00	\$38.00	\$35.00	\$38.00	\$35.00	\$38.00	\$35.00	\$38.00
	\$15,000	\$104.00	\$115.00	\$104.00	\$115.00	\$104.00	\$115.00	\$104.00	\$115.00	\$104.00	\$115.00	\$104.00	\$115.00	\$104.00	\$115.00	\$104.00	\$115.00	\$104.00	\$115.00
	\$25,000	\$173.00	\$192.00	\$173.00	\$192.00	\$173.00	\$192.00	\$173.00	\$192.00	\$173.00	\$192.00	\$173.00	\$192.00	\$173.00	\$192.00	\$173.00	\$192.00	\$173.00	\$192.00

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

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

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

**HO3 and HO4 only**

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

**EARTHQUAKE INSURANCE**

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

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

WHAT IS YOUR PERCENTAGE DEDUCTIBLE?  10 %

Zone

	Brick	Frame
Highest Risk	\$ 0.95	\$ 0.67
Lowest Risk	\$ 0.95	\$ 0.67

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

**Bankers Standard Insurance Company**

**Rate, Rule & Credit Scoring Filing Memorandum  
Homeowners Insurance  
ACE Platinum Portfolio Program  
Arkansas**

This homeowners filing represents the introduction of a homeowners insurance policy intended to become part of the new ACE Platinum Portfolio Program. The ACE Platinum Portfolio is designed to cover exposures particular to high net worth individuals.

The home product can be written as a monoline contract or as part of a package policy, including automobile and umbrella coverage.

The rates and rules contained in this filing are based upon a comparison with and analysis of the approved rating plan for AIG Private Client Group. Based upon competitor analysis, it is believed the rates being filed are adequate, not excessive and not discriminatory. Experience will be monitored and rate revisions made if so indicated once the captioned insurer has begun writing the coverage. Insurance scoring will be used in the new business underwriting process. Our underwriting guidelines are intended to ensure a thorough review of each account.

Attached are the following documents to support this filing:

- Arkansas Homeowner Manual
- Rate Pages (PC Factors, Base Rates, Key Factors)
- Homeowners Insurance Scoring Document
- PL 367 ACE-0208 Notice of Information Practices
- ACE110 ACE-1209 Arkansas Notice of Adverse Underwriting Decision
- Home Underwriting Guidelines

The proposed effective date is 12/15/09 new business.

**ARKANSAS  
HOMEOWNERS  
PRODUCER MANUAL**

**Bankers Standard Insurance Company**

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## General Rules

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### Introduction

The Home product is a comprehensive personal lines insurance policy affording property and liability protection for residences:

- one or two family dwelling
- tenants
- cooperatives
- condominiums

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### Description of Coverage

#### A. Property

HOME contract covers the dwelling and personal property for all-risk of physical loss, except those specified in the contract.

#### B. Liability

Provides protection against legal liability for bodily injury, property damage and non-bodily injury arising out of an insured's premises or activities.

#### C. Medical Payments

Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising out of an insured's premises and personal activities.

The contract includes the following coverages:

#### Dwelling:

Dwelling:	Selected Limit
Other Structures:	20% of dwelling limit (may be increased/decreased)
Personal Property:	70% of dwelling limit (may be increased/decreased)
Loss of Use:	Included
Personal Liability:	Selected Limit
Medical Payments:	\$50,000

#### Tenant/Condo:

Personal Property:	Selected Limit
Building Additions and Alterations:	10% of Personal Property Limit (may be increased/decreased)
Loss of Use:	Included
Personal Liability:	Selected Limit
Medical Payments:	\$50,000

---

## General Rules

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### Eligibility - Residence

A Home policy may be issued:

- A. To an owner-occupant of a dwelling which is used exclusively for private residential purposes and contains not more than 2 families and with not more than 2 boarders or roomers per family.
- B. When a 2 family dwelling is occupied by co-owners, each occupying a separate apartment, the Home policy providing building coverage may be issued to only one of the co-owner occupants of the dwelling. The policy may be endorsed to cover the interest of the other co-owner in the building and for premises liability.
- C. It is permissible to extend the policy without additional premium charge, to cover the interest of a non-occupant joint owner in the building and for premises liability.
- D. For a rental property which is used exclusively for private residential purposes and contains not more than 4 families.

---

### Automatic Debit of Policy Premium

An additional charge of \$10.00 shall be payable each time the funds are not available to cover the automatic debit of policy premium.

---

### Changes

- A. All changes requiring premium adjustments shall be computed on a pro-rata basis, including any premium which was subject to the minimum premium requirement.
- B. No charge will be made and no refunds given when the net change amounts to less than \$3.00  
**Exception:** On direct-billed policies with any installment payments remaining for the current policy period, charges or refunds of less than \$3.00 will be included in the next regularly scheduled installment billing.

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### Construction Type

In order to qualify as fire resistive, exterior walls, floors and roof must be constructed of fire resistive materials. Fire resistive materials have a rating of two hours or more.

---

### Installments

An additional charge of \$8.00 per installment, per policy shall be payable with each installment. This charge is waived when the policy premium is automatically debited from a bank account.

If this policy is written in conjunction with any other policy, the billing is combined and the installment charge is applied to the entire account.

The following Installment Options are available: Pre-Paid, One Pay, Two Pay, Four Pay and Ten Pay.

For any check returned by the bank unpaid, a non-sufficient funds fee of up to \$25.00 may be charged.

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## General Rules

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### Package Discount

A package policy is eligible for one of the following discounts. Modules must be under the same policy number.

Auto, Home, and Umbrella:	10%
Home and Umbrella (minimum \$5 million)	3%

The package discount will be applied to the Home Base Rate. It does not apply to optional endorsement rates.

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### Policy Period

Policies are written for 12 months.

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### Rate and Condition Deviations

Deviated rates and conditions may be used for unusual risks at the request of the insured or the Company. These rates and conditions will comply with state requirements. Deviated rates and conditions may be used for risks with the following characteristics:

Dwelling limit of \$1,000,000 or greater

Contents limit of \$1,000,000 or greater

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### Rate Revision

A rate revision, meaning any revision of rates applicable to the Home policy, including changes due to reclassification of a community or a district, shall be made in accordance with the following procedures:

- A. The effective date of such revision shall be as announced.
  - B. The revision shall apply to any new or renewal policy, or binder having an effective date on or after the effective date of any such revision.
  - C. All endorsements, regardless when issued, shall be issued using the same rates in effect at the time of policy issuance or renewal issuance.
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### Whole Dollar Premium

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy. A premium involving \$.50 or more shall be rounded to the next higher whole dollar. This rule applies to all transactions.

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**Territory Definitions**


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

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## Rating Sequence

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### Rating Sequence

To the **Base Rate** multiply the following:

\$	Base Rate
X	Package Credit
X	Valuables Credit
X	Protection/Construction Factor
X	Key Factor
=	<b>Base Premium</b> (Rounded to the nearest whole dollar)

Calculate the following using dollar and cents; do not round to the nearest dollar unless specified.

To the **Base Premium** multiply the following:

\$	Base Premium
X	All Peril Deductible Factor
X	Wind/Hail Deductible Factor
X	Golden Age Credit
X	Loss Prevention Credit
X	Newer or Rehabilitated Home Credit
X	Renewal Retention Credit
X	Rental Surcharge
X	Townhouse/Row House Surcharge
=	<b>Basic Property Premium</b> (Rounded to nearest whole dollar)

To the **Basic Property Premium**, add/subtract the following:

\$	Basic Property Premium
	Building Additions & Alterations Dollar Adjustment
	Other Structures Dollar Adjustment
	Personal Property Dollar Adjustment
	Liability Premium
	Optional Coverages
=	<b>Total Homeowner Premium</b>

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## Deductibles

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**Deductibles****Home All Peril Deductible**

The Home policy has different deductibles applicable to any loss under Part I: Property. Deductible options are:

DEDUCTIBLE
\$500
\$1,000
\$2,500
\$5,000
\$10,000
\$25,000
\$50,000
\$100,000

Refer to the Deductible Credit Factor section at the back of this manual for the factors associated with each deductible. Apply the factor to the Base Premium.

A deductible reserve is set up for each location when a \$2,500 or higher home deductible is chosen. Refer to the endorsement for details.

Attach HOME469 – Home Deductible Reserve

**Windstorm or Hail Deductibles**

Percent deductibles of 1%, 2% or 5% of the dwelling limit of liability are available when the dollar amount of the percentage deductible selected exceeds the applicable Part I deductible.

Apply the following factors to the Base Premium in the rating sequence.

Percentage Windstorm or Hail Deductible Amount		
1%	2%	5%
0.94	0.91	0.88

Attach HOME466 – Windstorm or Hail Increased Deductible

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## Credits & Surcharges

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**Adjusted Limits:**

Apply the adjustments to the Basic Property Premium.

**Building Additions and Alterations – Adjusted Limits**

The base rate includes Building Additions and Alterations coverage up to 10% of the Personal Property limit. That limit may be increased or decreased. This limit adjustment is available on a per location basis.

Increased Limit Charge:	1% for each 1% of increased A&A
Decreased Limit Credit:	- 1% for each 1% of reduced A&A

Note: Partial percents will not be included

Example: 40.7% = 40%

**Other Structures – Adjusted Limits**

The base rate includes Other Structures coverage up to 20% of the dwelling limit. That limit may be increased or decreased. This limit adjustment is available on a per location basis and is not specific to any one other structure.

Increased Limit Charge:	\$3.00 per \$1,000 of increase
Decreased Limit Credit:	-\$1.00 per \$1,000 of decrease

Note: The Decreased Limit Credit cannot exceed 25% of the Basic Property Premium.

**Personal Property – Adjusted Limits**

The base rate includes Personal Property coverage up to 70% of the dwelling limit. That limit may be increased or decreased. This limit adjustment is available on a per location basis.

Increased Limit Charge:	\$1.25 per \$1,000 of increase
Decreased Limit Credit:	-\$0.75 per \$1,000 of decrease

Note: The Decreased Limit Credit cannot exceed 25% of the Basic Property Premium.

---

**Golden Age Discount**

If the named insured is 50 years of age or older, or if married, either the named insured or spouse is 50 years or older, a 5% discount applies to the Base Premium in the rating sequence for an owner-occupied residence.

## Credits & Surcharges

### Loss Prevention Credits

- A. Credits listed are the maximum for one or more than one system. The **maximum credit** that will be allowed is **40%**. (Note: A maximum credit of 2% is given for a combination of Local Burglar and Local Fire Alarm systems.)
- B. Premium credit is applied to the Base Premium in the rating sequence as determined from the rate pages.
- C. A combination of Central Station Alarm and Local Alarm System which is beyond the effective range of the Central Station Service is classified as a Local Alarm System.
- D. All devices, combination of devices and equipment shall be listed by Underwriter's Laboratories, Inc., shall be installed in a workmanlike manner by a qualified firm or person per manufacturers' specifications and shall be maintained in accordance with manufacturers' recommendations or other maintenance or service agreement.
- E. Deactivation, removal or change in type of installation, maintenance or service agreement must be reported to the Company promptly.

The following loss prevention credits are available:

<b>Burglar Alarms</b>	Central Station Burglar Alarm System	<b>5%</b>
	Burglar Alarm System that alerts the Police Department	<b>5%</b>
	Local Burglar Alarm System that produces an audible alarm	<b>2%</b>
<b>Fire Alarms</b>	Central Station Fire Alarm System	<b>10%</b>
	Fire Alarm System that alerts the Fire Department	<b>10%</b>
	Local Fire Alarm System that produces an audible alarm	<b>2%</b>
<b>Sprinkler Systems</b>	Automatic Sprinkler System with sprinklers in all areas except bathrooms, attics and attached structures where fire detectors are required	<b>10%</b>
<b>Security Systems</b>	Dwelling is located in a residential area where the entrance and exit streets are manned by Security Officers 24 hours a day	<b>4%</b>
	Dwelling is located in a residential area where the entrances and exits are gated	<b>4%</b>
<b>Special Protective Systems</b>	Electric Backup System that automatically responds when there is a power failure	<b>5%</b>
	Lightning Protection System that includes surge protectors	<b>2%</b>
<b>Temperature Monitoring System</b>	System which activates a central station alarm	<b>2%</b>
<b>Water Leak Detection</b>	Close master plumbing valve	<b>5%</b>
	Close master plumbing valve and activate a central station or direct alarm	<b>7%</b>
<b>Gas Leak Detector</b>	System which activates an alarm when gas leak is detected	<b>2%</b>

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## Credits & Surcharges

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### Newer or Rehabilitated Homes Premium Credit

Dwellings are eligible for a premium credit if they were newly constructed, or if services were completely rehabilitated, in the past nine years. For a rehabilitated home, you must provide us with copies of contracts, bill of sale, or inspection certificates which indicate the date services were replaced. The credit is applied to the Base Premium in the rating sequence.

Dwelling Was Newly Constructed or Rehabilitated	New Construction Credit	Rehabilitated Services Credit		
		Plumbing	Heating	Wiring
During Current Calendar Year	20%	5%	5%	5%
One Year Preceding Current Calendar Year	20%	5%	5%	5%
Two Years Preceding Current Calendar Year	18%	4%	4%	4%
Three Years Preceding Current Calendar	18%	4%	4%	4%
Four Years Preceding Current Calendar	12%	3%	3%	3%
Five Years Preceding Current Calendar Year	12%	3%	3%	3%
Six Years Preceding Current Calendar Year	8%	2%	2%	2%
Seven Years Preceding Current Calendar	8%	2%	2%	2%
Eight Years Preceding Current Calendar	4%	1%	1%	1%
Nine Years Preceding Current Calendar	4%	1%	1%	1%

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### Renewal Retention Credit (Applies to Dwellings, Tenants and Condominiums)

If we have a Home policy for more than 5 years, a 5% credit will be applied to the Base Premium in the rating sequence for the primary residence.

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### Rental Surcharge

For locations rented to others, apply the following surcharge to the Base Premium in the rating sequence for the location.

Rental Surcharge: 25%

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### Town House or Row House

An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division. Four 2 family dwellings not separated by a fire wall would be considered 8 individual family units. Apply the following factors to the Base Premium in the rating sequence.

Total # of Individual Family Units Within the Fire Division	PC 1-8	PC 8b, 9, & 10
1 & 2	1.00	1.00
3 & 4	1.10	1.15
5 & over	1.25	1.30

---

### Valuables Credit

A discount will be applied to the Base Rate in the rating sequence if the insured maintains a Valuables policy with at least:

Total limit of \$75,000 or Jewelry limit of \$25,000:	5%
Total limit of \$150,000 or Jewelry limit of \$100,000:	8%

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**Optional Coverages**

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**Additional Insured – Residence Premises**

This endorsement amends coverage to include an additional insured person or organization on a specific location. There is no premium charge for this endorsement.

Attach HOME453 – Additional Insured – Residence Premises

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**Additional Interests – Residence Premises**

This endorsement provides coverage for a person or organization that has an insurable interest in the residence in addition to the mortgagee(s) shown on the Declarations. There is no premium charge for this endorsement.

Attach HOME472 – Additional Interests – Residence Premises

---

**Builders Risk**

The Builders Risk endorsement may be added to provide coverage for a residence undergoing new construction or renovations. Renovations may be either:

- A. Minor, resulting in increase in dwelling value less than 10% or \$500,000, whichever is less; or
- B. Major, resulting in increase in dwelling value greater than or equal to 10% or \$500,000, whichever is less, including all new construction.

If the insured resides in the home during renovations, apply the appropriate Builders Risk Charge to the Base Premium.

If the home is vacant or unoccupied during construction or renovations, apply the appropriate Builders Risk Charge to the Base Premium and then apply the Vacancy/Unoccupancy Surcharge to the calculated premium.

<b>BUILDERS RISK CHARGE</b>		<b>VACANCY / UNOCCUPANCY SURCHARGE</b>
<b>Minor</b>	<b>Major</b>	
10% per location	25% per location	25% per location

For Example: Base Premium = \$1,000

$\$1,000 \times 1.25$  (Builders Risk Charge) =  $\$1,250 \times 1.25$  (Vacancy/Unoccupancy Surcharge) =  $\$1,562.50$

Therefore the additional premium for the Builders Risk Endorsement is \$562.50 or \$563 if rounding.

NOTE: The residence must be insured for the expected completed value from inception and is not eligible for Newer or Rehabilitated Home Credits or Loss Prevention Credits (except Security System credits) until completion of a final dwelling appraisal.

Attach HOME459 – Builders Risk Coverage

---

**Business At Other Residences**

Liability coverage may be provided to permit incidental occupancy in an Other Residence occupied by the insured.

Not available if Personal Liability & Medical Expenses Exclusion applies or if the location is rented to others.

Attach HOME475 – Business At Other Residence

<b>Per Location</b>			
<b>Coverage Limit</b>	<b>\$300,000</b>	<b>\$500,000</b>	<b>\$1,000,000</b>
<b>Charge</b>	\$23	\$25	\$28

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## Optional Coverages

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### Business Property – Increased Limits

The policy may be endorsed to increase the basic Business Property coverage limit of \$25,000, up to a total limit (including the base limit of \$25,000) maximum of \$100,000.

The charge, per policy, is **\$25** per \$2,500 of coverage.

Not available if there is no Personal Property coverage.

Attach HOME482 – Increased Limits for Business Property

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### Earthquake Coverage

When Earthquake Coverage is provided, it shall apply to the Dwelling, Additions & Alterations and Other Structures for the same limits as provided under the policy.

Deductibles of 5%, 10%, 15%, 20% and 25% are available.

The premium for each \$1,000 of insurance is as follows for the entire state:

	5% Deductible		10% Deductible		15% Deductible		20% Deductible		25% Deductible	
	Frame	All Other	Frame	All Other	Frame	All Other	Frame	All Other	Frame	All Other
<b>Dwelling</b>	0.75	1.00	0.67	0.95	0.59	0.89	0.50	0.84	0.42	0.79
<b>Other Structures</b>	0.75	1.00	0.67	0.95	0.59	0.89	0.50	0.84	0.42	0.79
<b>Additions &amp; Alterations (Tenant/Condo Only)</b>	0.75	1.00	0.67	0.95	0.59	0.89	0.50	0.84	0.42	0.79

If exterior Masonry Veneer is covered, rate as Masonry.

If exterior Masonry Veneer is not covered, rate as Frame.

Attach HOME454 – Earthquake Coverage

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## Optional Coverages

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### Family Security Coverage

The policy may be endorsed to provide Family Security Coverage

Charge an additional premium of **\$100**.

Attach HOME473 – Family Security Coverage

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### Fine Arts Exclusion

A location may be endorsed to delete all Fine Arts coverage.

The premium credit is **\$5**.

Not available if there is no Personal Property coverage.

Attach HOME480 – Fine Arts Exclusion

---

### Specified Fine Art and Unique Items Exclusion

The policy may be endorsed to exclude coverage for Specified Fine Art and Unique Items.

The premium credit, regardless of the number of specified items, is **\$5**.

Not available if there is no Personal Property coverage.

Attach HOME494 – Specified Fine Art and Unique Items Exclusion

---

### Flood Coverage

A location may be endorsed to provide primary Flood Coverage if the residence meets Company underwriting guidelines. The endorsement provides flood coverage, up to a limit of \$350,000 (\$100,000 for tenant/condo). See endorsement for details.

The flood deductible is the all peril deductible. This coverage is available only if the NFIP Preferred Program Flood Zone is B, C or X.

Attach HOME481 – Flood Coverage

### Dwelling Rates

Coverage A Limit		Flood Deductible							
More Than	Less Than or Equal To	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
0	\$350K	326	280	223	182	143	125	112	98
\$350K	\$500K	383	331	265	215	168	149	132	116
\$500K	\$750K	423	364	291	237	186	164	146	128
\$750K	\$ 1M	465	400	321	260	205	180	160	140
\$ 1M	\$1.5M	510	440	353	287	225	198	176	153
\$1.5M	\$ 2M	562	485	388	315	247	218	194	170
\$ 2M	\$ 3M	618	533	427	346	272	240	213	186
\$ 3M	\$ 5M	680	586	469	381	299	264	234	205
\$ 5M	\$ 7.5M	747	645	516	419	329	290	249	226
\$ 7.5M	\$ 10M	823	710	567	461	362	319	284	248
\$ 10M	-	905	780	624	508	397	352	313	273

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## Optional Coverages

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### Tenant/Condo Rates

Coverage C Limit		Flood Deductible							
More Than	Less Than or Equal To	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
0	\$100K	107	92	74	59	48	42	36	33
\$100K	\$250K	171	148	118	96	76	66	59	52
\$250K	\$350K	195	168	134	109	86	75	67	59
\$350K	\$500K	230	199	159	129	101	90	79	69
\$500K	\$750K	254	218	175	142	112	99	87	77
\$750K	\$ 1M	279	240	192	156	123	108	96	84
\$ 1M	\$1.5M	306	264	212	172	135	119	106	92
\$1.5M	\$ 2M	337	291	233	189	148	131	116	102
\$ 2M	\$ 3M	371	320	256	208	163	144	128	111
\$ 3M	\$ 5M	408	352	281	229	179	158	141	123
\$ 5M	\$7.5M	448	387	309	251	197	174	155	136
\$7.5M	\$10M	494	426	340	276	217	192	171	149
\$10M	-	543	468	374	305	238	211	188	164

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### Full Replacement Cost Protection Exclusion

A location may be endorsed to delete Full Replacement Cost Protection from a specified structure.

The premium credit is **\$2**.

Attach HOME478 – Exclusion of Full Replacement Cost Protection

## Optional Coverages

### Increased Limits for Ensuing Fungi, Wet or Dry Rot, or Bacteria

**A. Basic Limit**

\$10,000 of property coverage is provided at no charge for damage caused by mold that results from a loss covered by the policy. Liability coverage is also provided at no charge up to the Personal Liability limit.

**B. Increased Limits For Property Coverage**

**1. Dwelling**

The basic coverage of \$10,000 may be increased to a maximum of 100% of the Dwelling limit shown on the Declaration Page. See the chart below for the per location options and charges.

**2. Tenant/Condominium**

The basic coverage of \$10,000 may be increased to a maximum of 100% of the sum of the Personal Property and Building Additions & Alterations limits shown on the Declaration page. See the chart below for the per location options and charges.

Charge the indicated percentage of the appropriate Basic Property Premium. For tenant/condo, the indicated percentage is applied to the Basic Property Premium and any Building Additions & Alterations adjustment premium.

Mold Coverage Limit					
	10%	25%	50%	75%	100%
<b>Dwelling</b>	20%	30%	35%	48%	60%
<b>Tenant/Condo</b>	10.0%	15.0%	17.5%	24.0%	30.0%

Attach HOME471 – Increased Limits for Ensuing Fungi, Wet or Dry Rot, or Bacteria

### Increased Threshold of Incidental Business

The policy may be endorsed to increase the policy's \$15,000 gross revenue threshold for Incidental Business.

The charges are:

	Gross Revenue Threshold	
<b>Premium Charge</b>	\$25,000	\$50,000
<b>Per Policy</b>	\$50	\$100

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME484 – Increased Threshold of Incidental Business

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## Optional Coverages

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### Landscaping – Increased Limits

A location may be endorsed to increase the basic Landscaping Coverage limit of 5% of the Dwelling limit (Tenant/Condo: 5% of the Personal Property limit) and/or the per plant limit of \$5,000.

For tenant/condo, not available if there is no Personal Property coverage.

Use the table below to find the appropriate charge, per location.

Tree, Shrub or Plant Limit	Aggregate Landscaping Coverage	
	Limit = 5%	Limit > 5%
\$5,000	Included	\$ 3 per \$1,000
\$10,000	\$ 2 per \$1,000	\$ 4 per \$1,000
\$25,000	\$ 4 per \$1,000	\$ 8 per \$1,000
\$50,000	\$ 7 per \$1,000	\$13 per \$1,000
\$100,000	\$12 per \$1,000	\$18 per \$1,000

Attach HOME483 – Increased Limits for Landscaping

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### Landscaping Limitation

A location may be endorsed to delete Landscaping Coverage for the perils of fire, lightning and explosion.

The premium credit is **\$5**.

Attach HOME485 – Landscaping Limitation

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### Landscaping Windstorm or Hail Coverage

A location may be endorsed to cover landscaping losses caused by windstorm or hail. The percentage of coverage must equal the percentage selected for Landscaping Coverage.

Use the table below to find the appropriate charge.

For tenant/condo, not available if there is no Personal Property coverage.

**Attach HOME486 – Landscaping Windstorm or Hail Coverage**

Tree, Shrub or Plant Limit	Premium Charge (total Landscaping Coverage Limit)
\$5,000	\$ 5 per \$1,000
\$10,000	\$ 8 per \$1,000
\$25,000	\$16 per \$1,000
\$50,000	\$26 per \$1,000
\$100,000	\$35 per \$1,000

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### Lead Hazard Exclusion

A location may be endorsed to exclude Lead Coverage.

Attach HOME477 – Lead Hazard Exclusion

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## Optional Coverages

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**Libel/Slander Exclusion**

The policy may be endorsed to exclude coverage for Libel/Slander.

The credit is **\$5** per location.

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME487 – Libel/Slander Exclusion

**Limited Residence Premises Liability Extension**

A location may be endorsed to allow up to 2 employees for doctors and dentists.

The charge is **\$15**.

Not available if Personal Liability & Medical Expenses Exclusion applies.

**Attach HOME488 – Limited Residence Premises Liability Extension****Loss Assessment Coverage**

## A. Earthquake Loss Assessment

When loss assessment coverage is elected, the limit of Liability shall be based on the unit-owner's proportionate interest in the total value of all collectively owned buildings and structures of the condominium, up to a maximum of \$50,000.

Earthquake Loss Assessment Rate per \$1,000:

Frame	All Other
\$0.67	\$0.95

Attach HOME452– Earthquake Loss Assessment Coverage

## B. Club Loss Assessment

When the policy is extended to cover Club Loss Assessment, a limit of liability may be selected up to a maximum of \$50,000, in \$1,000 increments.

Club Loss Assessment Rate per \$1,000: **\$10**

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME476 – Club Loss Assessment Coverage

**Loss of Use Exclusion**

A location may be endorsed to delete Loss of Use coverage.

A premium credit of **5%** is applied to the Basic Property Premium.

Attach HOME479 – Exclusion of Loss of Use

**Other Structures – Off Premises**

A location may be endorsed to add coverage for described Other Structures which are located away from the residence premises.

The charge, per described structure, is **\$3** per \$1000 of coverage.

Attach HOME489 – Other Structures - Off Premises

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## Optional Coverages

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### Personal Injury Exclusion

The policy may be endorsed to exclude all Personal Injury.

The credit is **\$15** per location.

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME490 – Personal Injury Exclusion

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### Personal Liability and Medical Expenses Exclusion

The policy may be endorsed to exclude Personal Liability and Medical Expenses.

When this endorsement applies, a liability premium should not be applied to the location.

Attach HOME491 – Personal Liability and Medical Expenses Exclusion

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### Personal Property - Increased Special Limits of Insurance

- A. Jewelry  
The special limit of liability of \$10,000 for theft of jewelry, including watches, and precious or semi-precious stones, may be increased to \$15,000, but not exceeding \$5,000 for any one article, in increments of \$1,000.
- B. Furs  
The special limit of liability of \$10,000 for theft of furs may be increased to \$15,000, but not exceeding \$5,000 for any one article, in increments of \$1,000.
- C. Money and Precious Metals  
The special limit of \$2,500 for money and precious metals may be increased to \$5,000 in increments of \$100.
- D. Negotiable Papers  
The \$5,000 limit on negotiable papers may be increased to \$7,000 in increments of \$100.
- E. Metalware  
The special limit of \$10,000 for loss by theft of metalware, consisting principally of sterling silver, gold or pewter (other than jewelry) may be increased to a maximum of \$30,000 in increments of \$1,000.
- F. Firearms  
The special limit of \$10,000 for loss by theft of firearms may be increased to a maximum of \$15,000, but not exceeding \$5,000 for any one article, in increments of \$1,000.

This endorsement may not be attached to a location with no Personal Property coverage.

PROPERTY TYPE	
<b>Jewelry</b>	\$10 per \$1000
<b>Furs</b>	\$10 per \$1000
<b>Money and Precious Metals</b>	\$6 per \$100
<b>Negotiable Papers</b>	\$4 per \$100
<b>Metalware</b>	\$7 per \$1000
<b>Firearms</b>	\$10 per \$1000

Attach HOME457 – Increased Special Limits of Insurance

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## Optional Coverages

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### Property Remediation Coverage for Escaped Liquid Fuel

#### Basic Limits

When the Property Remediation Coverage for Escaped Liquid Fuel endorsement is attached to the policy, limited amounts of insurance are automatically provided as follows:

#### Property Remediation Coverage

\$10,000 to pay for loss to covered real or personal property, owned by an insured that is damaged by liquid fuel that escapes from a fuel system on the residence premises as defined in the coverage endorsements. Covered real property includes land, other than farm land, owned by an insured, on which a building or structure is located.

In addition to the primary residence identified in the Declarations, the defined term residence premises also includes other locations owned by an insured, but only if such locations have a fuel system and are listed in the Declarations. The other locations may be owner occupied or rented to others.

This Property Remediation Coverage applies only for the policy period in which the insured first discovers or first learns of the escaped fuel, even if the escape began before that policy period.

#### Fuel System

Fuel System is defined in the coverage endorsement. Briefly, it includes one or more fuel storage containers, tanks, or vessels with total combined capacity of 100 or more U. S. gallons at any one location and any related equipment such as a furnace, a water heater, fittings and pipes connecting a furnace or water heater to the fuel storage tank, and filler pipes and flues connected to a fuel storage tank.

When the total combined storage capacity of liquid fuel at any insured location is less than 100 U.S. gallons, the Property Remediation Coverage does not apply to that location.

#### Higher Limits - Property Remediation Coverage

Limits may be increased to \$25,000, \$50,000 or \$100,000.

#### Application of Coverage Limits

For Property Remediation Coverage, the limit selected is the most coverage that will be provided during the policy period regardless of the number of locations insured for Property Remediation Coverage, the number of escapes of liquid fuel from a fuel system an insured first discovers or learns of during the policy period, or the number of claims made.

#### Rating Basis

From the Liquid Fuel Risk Selection Table select:

1. The liquid fuel risk description that best describes each location, WITH OR WITHOUT a dwelling building, insured for Property Remediation Coverage; and
2. The corresponding Risk Class Number for each description identified.

Use the lowest Risk Class Number selected for all such locations.

LIQUID FUEL RISK SELECTION TABLE DESCRIPTION	RISK CLASS NUMBER
(1) Liquid fuel storage containers, tanks or vessels with a total combined storage capacity, at any one location, of 100 U.S. gallons or more that are on covered real property or the location of the residence premises; and (a) ONE or MORE fuel storage containers, tanks or vessels are partially or completely buried BELOW GROUND (inside or outside of a building or structure)	100
(b) are completely ABOVE GROUND (inside or outside of a building or structure)	200

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## Optional Coverages

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**Premium Selection**

From the rate chart below, select the additional premium charges that correspond to the lowest Risk Class Numbers determined above.

The Home policy may be endorsed to provide higher limits of coverage.

<b>Higher Limits - Escaped Liquid Fuel Remediation Coverage</b>			
<b>Risk Class Number</b>	<b>Limit of Liability</b>		
	<b>\$25,000</b>	<b>\$50,000</b>	<b>\$100,000</b>
<b>100</b>	\$32	\$82	\$160
<b>200</b>	\$11	\$27	\$53

Attach HOME450 – Property Remediation Coverage for Escaped Liquid Fuel

Attach HOME443 – Rating Information for Property Remediation for Escaped Liquid Fuel

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## Optional Coverages

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### Residence Held In Trust Or By Limited Liability Company (LLC)

A Homeowner policy may be issued in the name of a trust and trustee(s) or by LLC when legal title to a dwelling or condominium unit is held solely by a trust or LLC and;

1. The designated individual(s) regularly resides in the dwelling or condominium unit which is held in Trust or owned by an LLC, and
2. The dwelling or condominium unit is used exclusively for residential purposes.

There is no premium charge for this endorsement.

Attach HOME492 – Residence Held In Trust Or By Limited Liability Company

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### Residence Premises Liability Limitation

The policy may be endorsed to limit personal liability coverage to occurrences at the residence premises.

The credit is **\$5** per location.

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME493 – Residence Premises Liability Limitation

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### Sinkhole Collapse Coverage

Sinkhole Collapse Coverage may be endorsed to provide coverage for damages caused by Sinkhole Collapse.

Charge the following rate per \$1,000 of Dwelling coverage or Building Additions and Alterations coverage:

Rate per \$1,000
\$0.35

Attach HOME470 – Sinkhole Collapse Coverage

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### Special Firearms Coverage

The limit for Firearms Coverage can be increased to \$20,000 and the deductible can be reduced to \$100. See endorsement for details.

Charge an additional premium of **\$110**.

Not available if there is no Personal Property coverage.

Attach HOME462 – Special Firearms Coverage

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### Special Golf Coverage

The deductibles that apply to golf equipment may be reduced. See endorsement for details.

Charge an additional premium of **\$25**.

Not available if there is no Personal Property coverage.

Attach HOME461 – Special Golf Coverage

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**Personal Liability Rates**


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**Personal Liability****LIMITS OF LIABILITY**

<b>EXPOSURES</b>	<b>\$300,000</b>	<b>\$500,000</b>	<b>\$1,000,000</b>
	<b>\$50,000 Medical Payments</b>	<b>\$50,000 Medical Payments</b>	<b>\$50,000 Medical Payments</b>
<b>Described Premises</b>	\$20	\$35	\$68
<b>Additional Residence Premises</b>			
Owner Occupied	\$14	\$26	\$34
Rented to Others - 1 Family	\$14	\$26	\$34
Rented to Others - 2 or more Families	\$23	\$43	\$55
Attach HOME456 – Additional Owned Residence (Attach only when liability is extended to an owner-occupied property or rental property. Not available if Personal Liability and Medical Expenses Exclusion applies.)			
<b>Watercraft</b>			
Length of Vessel:			
Less than 26 feet & Greater than 50 HP	\$130	\$160	\$240
26 feet to less than 43 feet	\$210	\$250	\$380
43 feet to 55 feet	\$280	\$340	\$540
Attach HOME468 – Watercraft Liability Extension Coverage (Watercraft must be 55 feet or less in length.)			

**ALL PERIL DEDUCTIBLE FACTORS****Dwellings - Territory 1**

Dwelling Limit	Deductible							
	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
500,000 or less	1.190	1.000	0.870	0.730	0.590	0.560	0.450	0.410
750,000	1.210	1.000	0.860	0.730	0.600	0.580	0.450	0.410
1,000,000	1.230	1.000	0.850	0.720	0.600	0.590	0.450	0.410
1,500,000	1.160	1.000	0.800	0.680	0.560	0.550	0.420	0.390
2,000,000	1.090	1.000	0.840	0.680	0.560	0.540	0.430	0.390
2,500,000	1.110	1.000	0.880	0.730	0.560	0.540	0.430	0.400
3,000,000	1.130	1.000	0.910	0.770	0.560	0.530	0.430	0.400
3,500,000	1.130	1.000	0.930	0.800	0.600	0.560	0.470	0.430
4,000,000	1.130	1.000	0.940	0.830	0.640	0.600	0.500	0.460
4,500,000	1.120	1.000	0.960	0.850	0.680	0.630	0.540	0.490
5,000,000	1.120	1.000	0.970	0.880	0.720	0.660	0.570	0.520
5,500,000	1.120	1.000	0.970	0.880	0.720	0.660	0.570	0.520
6,000,000	1.120	1.000	0.960	0.880	0.730	0.660	0.580	0.530
6,500,000	1.120	1.000	0.960	0.880	0.730	0.660	0.580	0.530
7,000,000	1.120	1.000	0.950	0.880	0.730	0.660	0.580	0.530
7,500,000	1.120	1.000	0.950	0.880	0.740	0.660	0.580	0.530
8,000,000	1.120	1.000	0.950	0.890	0.740	0.670	0.590	0.540
8,500,000	1.120	1.000	0.950	0.890	0.750	0.670	0.590	0.540
9,000,000 or more	1.120	1.000	0.950	0.890	0.750	0.670	0.590	0.540

**Dwellings - Territory 2**

Dwelling Limit	Deductible							
	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
500,000 or less	1.180	1.000	0.850	0.710	0.580	0.540	0.450	0.410
750,000	1.190	1.000	0.850	0.710	0.580	0.550	0.450	0.410
1,000,000	1.200	1.000	0.840	0.710	0.580	0.560	0.450	0.410
1,500,000	1.120	1.000	0.820	0.660	0.550	0.520	0.420	0.380
2,000,000	1.050	1.000	0.860	0.720	0.540	0.520	0.420	0.390
2,500,000	1.070	1.000	0.890	0.770	0.580	0.550	0.450	0.420
3,000,000	1.080	1.000	0.910	0.810	0.610	0.570	0.480	0.440
3,500,000	1.080	1.000	0.920	0.830	0.650	0.600	0.510	0.470
4,000,000	1.080	1.000	0.930	0.850	0.690	0.630	0.550	0.500
4,500,000	1.080	1.000	0.940	0.870	0.730	0.660	0.580	0.530
5,000,000	1.080	1.000	0.950	0.890	0.770	0.690	0.610	0.560
5,500,000	1.080	1.000	0.950	0.890	0.770	0.690	0.610	0.560
6,000,000	1.080	1.000	0.940	0.890	0.770	0.690	0.610	0.570
6,500,000	1.070	1.000	0.940	0.880	0.770	0.690	0.610	0.570
7,000,000	1.070	1.000	0.930	0.880	0.770	0.690	0.610	0.570
7,500,000	1.070	1.000	0.930	0.880	0.770	0.690	0.610	0.570
8,000,000	1.070	1.000	0.930	0.890	0.780	0.700	0.620	0.570
8,500,000	1.070	1.000	0.930	0.890	0.780	0.700	0.620	0.570
9,000,000 or more	1.070	1.000	0.930	0.890	0.780	0.700	0.620	0.570

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**ALL PERIL DEDUCTIBLE FACTORS**


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**Dwellings - Territory 3**

Dwelling Limit	Deductible							
	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
500,000 or less	1.140	1.000	0.850	0.660	0.560	0.510	0.440	0.400
750,000	1.120	1.000	0.870	0.700	0.520	0.480	0.410	0.380
1,000,000	1.100	1.000	0.890	0.730	0.480	0.450	0.380	0.350
1,500,000	1.090	1.000	0.880	0.780	0.560	0.520	0.440	0.410
2,000,000	1.050	1.000	0.910	0.820	0.650	0.600	0.510	0.480
2,500,000	1.060	1.000	0.920	0.850	0.700	0.640	0.550	0.520
3,000,000	1.070	1.000	0.930	0.870	0.740	0.670	0.590	0.550
3,500,000	1.070	1.000	0.940	0.880	0.770	0.690	0.610	0.570
4,000,000	1.070	1.000	0.950	0.900	0.800	0.720	0.640	0.590
4,500,000	1.070	1.000	0.960	0.910	0.820	0.740	0.660	0.600
5,000,000	1.070	1.000	0.970	0.920	0.850	0.760	0.680	0.620
5,500,000	1.070	1.000	0.970	0.920	0.850	0.760	0.680	0.620
6,000,000	1.070	1.000	0.960	0.920	0.850	0.760	0.680	0.630
6,500,000	1.070	1.000	0.960	0.920	0.850	0.750	0.680	0.630
7,000,000	1.070	1.000	0.950	0.920	0.850	0.750	0.680	0.630
7,500,000	1.070	1.000	0.950	0.920	0.850	0.750	0.680	0.630
8,000,000	1.070	1.000	0.950	0.920	0.860	0.760	0.690	0.630
8,500,000	1.070	1.000	0.950	0.920	0.860	0.760	0.690	0.630
9,000,000 or more	1.070	1.000	0.950	0.920	0.860	0.760	0.690	0.630

**Note:** For AOIs between 500,000 and 9,000,000 interpolate.

**Tenant/Condo – All Territories**

Personal Property Limit	Deductible							
	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
250,000 or less	1.350	1.000	0.860	0.730	0.600	0.570	0.450	0.410
500,000	1.200	1.000	0.720	0.610	0.500	0.490	0.350	0.300
750,000	1.170	1.000	0.690	0.580	0.490	0.480	0.330	0.310
1,000,000	1.140	1.000	0.690	0.560	0.510	0.520	0.330	0.290
1,500,000	1.100	1.000	0.800	0.560	0.450	0.440	0.300	0.280
2,000,000	1.100	1.000	0.820	0.550	0.440	0.430	0.300	0.280
2,500,000	1.070	1.000	0.840	0.660	0.480	0.470	0.370	0.330
3,000,000 or more	1.070	1.000	0.870	0.660	0.550	0.520	0.380	0.360

**Note:** For AOIs between 250,000 and 3,000,000 interpolate.

**Arkansas Rates****Classification Tables****Protection and Construction Factors****Owners:**

Protection Class	Construction		
	Masonry	Frame	Fire Resistive
1-6	0.95	1.00	0.85
7	1.19	1.25	1.06
8	1.19	1.25	1.06
8A	1.19	1.25	1.06
9	1.81	1.90	1.62
10	2.10	2.30	1.85

**Tenant\Condo:**

Protection Class	Construction		
	Masonry	Frame	Fire Resistive
1-6	0.90	1.00	0.80
7	1.17	1.30	1.04
8	1.17	1.30	1.04
8A	1.17	1.30	1.04
9	1.44	1.60	1.28
10	1.70	2.00	1.50

**Arkansas Rates**  
**Bankers Standard Insurance Company**

**Base Premium Table**

All Risk - \$1000 Deductible

\$500,000 Owner

\$250,000 Tenant/Condo

<b>Territory</b>	<b>Owners Base Premium</b>	<b>Tenants Base Premium</b>	<b>Condo Base Premium</b>
<b>1</b>	\$ 2,650	\$ 890	\$ 890
<b>2</b>	\$ 3,700	\$ 890	\$ 890
<b>3</b>	\$ 5,650	\$ 890	\$ 890

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0010		Territories 1 & 2		Each Add'l 5,000		0.0070	
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
50,000	0.370	235,000	0.629	420,000	0.888				
55,000	0.377	240,000	0.636	425,000	0.895				
60,000	0.384	245,000	0.643	430,000	0.902				
65,000	0.391	250,000	0.650	435,000	0.909				
70,000	0.398	255,000	0.657	440,000	0.916				
75,000	0.405	260,000	0.664	445,000	0.923				
80,000	0.412	265,000	0.671	450,000	0.930				
85,000	0.419	270,000	0.678	455,000	0.937				
90,000	0.426	275,000	0.685	460,000	0.944				
95,000	0.433	280,000	0.692	465,000	0.951				
100,000	0.440	285,000	0.699	470,000	0.958				
105,000	0.447	290,000	0.706	475,000	0.965				
110,000	0.454	295,000	0.713	480,000	0.972				
115,000	0.461	300,000	0.720	485,000	0.979				
120,000	0.468	305,000	0.727	490,000	0.986				
125,000	0.475	310,000	0.734	495,000	0.993				
130,000	0.482	315,000	0.741	500,000	1.000				
135,000	0.489	320,000	0.748	505,000	1.007				
140,000	0.496	325,000	0.755	510,000	1.013				
145,000	0.503	330,000	0.762	515,000	1.020				
150,000	0.510	335,000	0.769	520,000	1.027				
155,000	0.517	340,000	0.776	525,000	1.034				
160,000	0.524	345,000	0.783	530,000	1.040				
165,000	0.531	350,000	0.790	535,000	1.047				
170,000	0.538	355,000	0.797	540,000	1.054				
175,000	0.545	360,000	0.804	545,000	1.060				
180,000	0.552	365,000	0.811	550,000	1.067				
185,000	0.559	370,000	0.818	555,000	1.074				
190,000	0.566	375,000	0.825	560,000	1.080				
195,000	0.573	380,000	0.832	565,000	1.087				
200,000	0.580	385,000	0.839	570,000	1.094				
205,000	0.587	390,000	0.846	575,000	1.101				
210,000	0.594	395,000	0.853	580,000	1.107				
215,000	0.601	400,000	0.860	585,000	1.114				
220,000	0.608	405,000	0.867	590,000	1.121				
225,000	0.615	410,000	0.874	595,000	1.127				
230,000	0.622	415,000	0.881	600,000	1.134				

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0010		Each Add'l 5,000		0.0070	
Territories 1 & 2							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
605,000	1.141	795,000	1.395	985,000	1.650		
610,000	1.147	800,000	1.402	990,000	1.657		
615,000	1.154	805,000	1.409	995,000	1.663		
620,000	1.161	810,000	1.415	1,000,000	1.670		
625,000	1.168	815,000	1.422	1,005,000	1.678		
630,000	1.174	820,000	1.429	1,010,000	1.687		
635,000	1.181	825,000	1.436	1,015,000	1.695		
640,000	1.188	830,000	1.442	1,020,000	1.704		
645,000	1.194	835,000	1.449	1,025,000	1.712		
650,000	1.201	840,000	1.456	1,030,000	1.720		
655,000	1.208	845,000	1.462	1,035,000	1.729		
660,000	1.214	850,000	1.469	1,040,000	1.737		
665,000	1.221	855,000	1.476	1,045,000	1.746		
670,000	1.228	860,000	1.482	1,050,000	1.754		
675,000	1.235	865,000	1.489	1,055,000	1.762		
680,000	1.241	870,000	1.496	1,060,000	1.771		
685,000	1.248	875,000	1.503	1,065,000	1.779		
690,000	1.255	880,000	1.509	1,070,000	1.788		
695,000	1.261	885,000	1.516	1,075,000	1.796		
700,000	1.268	890,000	1.523	1,080,000	1.804		
705,000	1.275	895,000	1.529	1,085,000	1.813		
710,000	1.281	900,000	1.536	1,090,000	1.821		
715,000	1.288	905,000	1.543	1,095,000	1.830		
720,000	1.295	910,000	1.549	1,100,000	1.838		
725,000	1.302	915,000	1.556	1,105,000	1.846		
730,000	1.308	920,000	1.563	1,110,000	1.855		
735,000	1.315	925,000	1.570	1,115,000	1.863		
740,000	1.322	930,000	1.576	1,120,000	1.872		
745,000	1.328	935,000	1.583	1,125,000	1.880		
750,000	1.335	940,000	1.590	1,130,000	1.888		
755,000	1.342	945,000	1.596	1,135,000	1.897		
760,000	1.348	950,000	1.603	1,140,000	1.905		
765,000	1.355	955,000	1.610	1,145,000	1.914		
770,000	1.362	960,000	1.616	1,150,000	1.922		
775,000	1.369	965,000	1.623	1,155,000	1.930		
780,000	1.375	970,000	1.630	1,160,000	1.939		
785,000	1.382	975,000	1.637	1,165,000	1.947		
790,000	1.389	980,000	1.643	1,170,000	1.956		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0010		Each Add'l 5,000		0.0070	
Territories 1 & 2							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
1,175,000	1.964	1,365,000	2.283	1,555,000	2.597		
1,180,000	1.972	1,370,000	2.292	1,560,000	2.605		
1,185,000	1.981	1,375,000	2.300	1,565,000	2.613		
1,190,000	1.989	1,380,000	2.308	1,570,000	2.621		
1,195,000	1.998	1,385,000	2.317	1,575,000	2.629		
1,200,000	2.006	1,390,000	2.325	1,580,000	2.636		
1,205,000	2.014	1,395,000	2.334	1,585,000	2.644		
1,210,000	2.023	1,400,000	2.342	1,590,000	2.652		
1,215,000	2.031	1,405,000	2.350	1,595,000	2.660		
1,220,000	2.040	1,410,000	2.359	1,600,000	2.668		
1,225,000	2.048	1,415,000	2.367	1,605,000	2.676		
1,230,000	2.056	1,420,000	2.376	1,610,000	2.684		
1,235,000	2.065	1,425,000	2.384	1,615,000	2.692		
1,240,000	2.073	1,430,000	2.392	1,620,000	2.700		
1,245,000	2.082	1,435,000	2.401	1,625,000	2.708		
1,250,000	2.090	1,440,000	2.409	1,630,000	2.715		
1,255,000	2.098	1,445,000	2.418	1,635,000	2.723		
1,260,000	2.107	1,450,000	2.426	1,640,000	2.731		
1,265,000	2.115	1,455,000	2.434	1,645,000	2.739		
1,270,000	2.124	1,460,000	2.443	1,650,000	2.747		
1,275,000	2.132	1,465,000	2.451	1,655,000	2.755		
1,280,000	2.140	1,470,000	2.460	1,660,000	2.763		
1,285,000	2.149	1,475,000	2.468	1,665,000	2.771		
1,290,000	2.157	1,480,000	2.476	1,670,000	2.779		
1,295,000	2.166	1,485,000	2.485	1,675,000	2.787		
1,300,000	2.174	1,490,000	2.493	1,680,000	2.794		
1,305,000	2.182	1,495,000	2.502	1,685,000	2.802		
1,310,000	2.191	1,500,000	2.510	1,690,000	2.810		
1,315,000	2.199	1,505,000	2.518	1,695,000	2.818		
1,320,000	2.208	1,510,000	2.526	1,700,000	2.826		
1,325,000	2.216	1,515,000	2.534	1,705,000	2.834		
1,330,000	2.224	1,520,000	2.542	1,710,000	2.842		
1,335,000	2.233	1,525,000	2.550	1,715,000	2.850		
1,340,000	2.241	1,530,000	2.557	1,720,000	2.858		
1,345,000	2.250	1,535,000	2.565	1,725,000	2.866		
1,350,000	2.258	1,540,000	2.573	1,730,000	2.873		
1,355,000	2.266	1,545,000	2.581	1,735,000	2.881		
1,360,000	2.275	1,550,000	2.589	1,740,000	2.889		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0010		Each Add'l 5,000		0.0070	
Territories 1 & 2							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
1,745,000	2.897	1,935,000	3.197	2,125,000	3.464		
1,750,000	2.905	1,940,000	3.205	2,130,000	3.471		
1,755,000	2.913	1,945,000	3.213	2,135,000	3.477		
1,760,000	2.921	1,950,000	3.221	2,140,000	3.484		
1,765,000	2.929	1,955,000	3.229	2,145,000	3.490		
1,770,000	2.937	1,960,000	3.237	2,150,000	3.497		
1,775,000	2.945	1,965,000	3.245	2,155,000	3.503		
1,780,000	2.952	1,970,000	3.253	2,160,000	3.510		
1,785,000	2.960	1,975,000	3.261	2,165,000	3.516		
1,790,000	2.968	1,980,000	3.268	2,170,000	3.523		
1,795,000	2.976	1,985,000	3.276	2,175,000	3.530		
1,800,000	2.984	1,990,000	3.284	2,180,000	3.536		
1,805,000	2.992	1,995,000	3.292	2,185,000	3.543		
1,810,000	3.000	2,000,000	3.300	2,190,000	3.549		
1,815,000	3.008	2,005,000	3.307	2,195,000	3.556		
1,820,000	3.016	2,010,000	3.313	2,200,000	3.562		
1,825,000	3.024	2,015,000	3.320	2,205,000	3.569		
1,830,000	3.031	2,020,000	3.326	2,210,000	3.576		
1,835,000	3.039	2,025,000	3.333	2,215,000	3.582		
1,840,000	3.047	2,030,000	3.339	2,220,000	3.589		
1,845,000	3.055	2,035,000	3.346	2,225,000	3.595		
1,850,000	3.063	2,040,000	3.352	2,230,000	3.602		
1,855,000	3.071	2,045,000	3.359	2,235,000	3.608		
1,860,000	3.079	2,050,000	3.366	2,240,000	3.615		
1,865,000	3.087	2,055,000	3.372	2,245,000	3.621		
1,870,000	3.095	2,060,000	3.379	2,250,000	3.628		
1,875,000	3.103	2,065,000	3.385	2,255,000	3.635		
1,880,000	3.110	2,070,000	3.392	2,260,000	3.641		
1,885,000	3.118	2,075,000	3.398	2,265,000	3.648		
1,890,000	3.126	2,080,000	3.405	2,270,000	3.654		
1,895,000	3.134	2,085,000	3.412	2,275,000	3.661		
1,900,000	3.142	2,090,000	3.418	2,280,000	3.667		
1,905,000	3.150	2,095,000	3.425	2,285,000	3.674		
1,910,000	3.158	2,100,000	3.431	2,290,000	3.680		
1,915,000	3.166	2,105,000	3.438	2,295,000	3.687		
1,920,000	3.174	2,110,000	3.444	2,300,000	3.694		
1,925,000	3.182	2,115,000	3.451	2,305,000	3.700		
1,930,000	3.189	2,120,000	3.457	2,310,000	3.707		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0010		Each Add'l 5,000		0.0070	
Territories 1 & 2							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
2,315,000	3.713	2,505,000	3.963	2,695,000	4.212		
2,320,000	3.720	2,510,000	3.969	2,700,000	4.218		
2,325,000	3.726	2,515,000	3.976	2,705,000	4.225		
2,330,000	3.733	2,520,000	3.982	2,710,000	4.232		
2,335,000	3.740	2,525,000	3.989	2,715,000	4.238		
2,340,000	3.746	2,530,000	3.995	2,720,000	4.245		
2,345,000	3.753	2,535,000	4.002	2,725,000	4.251		
2,350,000	3.759	2,540,000	4.008	2,730,000	4.258		
2,355,000	3.766	2,545,000	4.015	2,735,000	4.264		
2,360,000	3.772	2,550,000	4.022	2,740,000	4.271		
2,365,000	3.779	2,555,000	4.028	2,745,000	4.277		
2,370,000	3.785	2,560,000	4.035	2,750,000	4.284		
2,375,000	3.792	2,565,000	4.041	2,755,000	4.291		
2,380,000	3.799	2,570,000	4.048	2,760,000	4.297		
2,385,000	3.805	2,575,000	4.054	2,765,000	4.304		
2,390,000	3.812	2,580,000	4.061	2,770,000	4.310		
2,395,000	3.818	2,585,000	4.068	2,775,000	4.317		
2,400,000	3.825	2,590,000	4.074	2,780,000	4.323		
2,405,000	3.831	2,595,000	4.081	2,785,000	4.330		
2,410,000	3.838	2,600,000	4.087	2,790,000	4.336		
2,415,000	3.844	2,605,000	4.094	2,795,000	4.343		
2,420,000	3.851	2,610,000	4.100	2,800,000	4.350		
2,425,000	3.858	2,615,000	4.107	2,805,000	4.356		
2,430,000	3.864	2,620,000	4.113	2,810,000	4.363		
2,435,000	3.871	2,625,000	4.120	2,815,000	4.369		
2,440,000	3.877	2,630,000	4.127	2,820,000	4.376		
2,445,000	3.884	2,635,000	4.133	2,825,000	4.382		
2,450,000	3.890	2,640,000	4.140	2,830,000	4.389		
2,455,000	3.897	2,645,000	4.146	2,835,000	4.396		
2,460,000	3.904	2,650,000	4.153	2,840,000	4.402		
2,465,000	3.910	2,655,000	4.159	2,845,000	4.409		
2,470,000	3.917	2,660,000	4.166	2,850,000	4.415		
2,475,000	3.923	2,665,000	4.172	2,855,000	4.422		
2,480,000	3.930	2,670,000	4.179	2,860,000	4.428		
2,485,000	3.936	2,675,000	4.186	2,865,000	4.435		
2,490,000	3.943	2,680,000	4.192	2,870,000	4.441		
2,495,000	3.949	2,685,000	4.199	2,875,000	4.448		
2,500,000	3.956	2,690,000	4.205	2,880,000	4.455		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0010		Each Add'l 5,000		0.0070	
Territories 1 & 2							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
2,885,000	4.461	3,075,000	4.714	3,265,000	4.972		
2,890,000	4.468	3,080,000	4.721	3,270,000	4.979		
2,895,000	4.474	3,085,000	4.728	3,275,000	4.986		
2,900,000	4.481	3,090,000	4.734	3,280,000	4.993		
2,905,000	4.487	3,095,000	4.741	3,285,000	4.999		
2,910,000	4.494	3,100,000	4.748	3,290,000	5.006		
2,915,000	4.500	3,105,000	4.755	3,295,000	5.013		
2,920,000	4.507	3,110,000	4.761	3,300,000	5.020		
2,925,000	4.514	3,115,000	4.768	3,305,000	5.026		
2,930,000	4.520	3,120,000	4.775	3,310,000	5.033		
2,935,000	4.527	3,125,000	4.782	3,315,000	5.040		
2,940,000	4.533	3,130,000	4.789	3,320,000	5.047		
2,945,000	4.540	3,135,000	4.795	3,325,000	5.054		
2,950,000	4.546	3,140,000	4.802	3,330,000	5.060		
2,955,000	4.553	3,145,000	4.809	3,335,000	5.067		
2,960,000	4.560	3,150,000	4.816	3,340,000	5.074		
2,965,000	4.566	3,155,000	4.823	3,345,000	5.081		
2,970,000	4.573	3,160,000	4.829	3,350,000	5.088		
2,975,000	4.579	3,165,000	4.836	3,355,000	5.094		
2,980,000	4.586	3,170,000	4.843	3,360,000	5.101		
2,985,000	4.592	3,175,000	4.850	3,365,000	5.108		
2,990,000	4.599	3,180,000	4.857	3,370,000	5.115		
2,995,000	4.605	3,185,000	4.863	3,375,000	5.122		
3,000,000	4.612	3,190,000	4.870	3,380,000	5.128		
3,005,000	4.619	3,195,000	4.877	3,385,000	5.135		
3,010,000	4.626	3,200,000	4.884	3,390,000	5.142		
3,015,000	4.632	3,205,000	4.891	3,395,000	5.149		
3,020,000	4.639	3,210,000	4.897	3,400,000	5.156		
3,025,000	4.646	3,215,000	4.904	3,405,000	5.162		
3,030,000	4.653	3,220,000	4.911	3,410,000	5.169		
3,035,000	4.660	3,225,000	4.918	3,415,000	5.176		
3,040,000	4.666	3,230,000	4.925	3,420,000	5.183		
3,045,000	4.673	3,235,000	4.931	3,425,000	5.190		
3,050,000	4.680	3,240,000	4.938	3,430,000	5.196		
3,055,000	4.687	3,245,000	4.945	3,435,000	5.203		
3,060,000	4.694	3,250,000	4.952	3,440,000	5.210		
3,065,000	4.700	3,255,000	4.959	3,445,000	5.217		
3,070,000	4.707	3,260,000	4.965	3,450,000	5.224		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0010		Each Add'l 5,000		0.0070	
Territories 1 & 2							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
3,455,000	5.230	3,645,000	5.489	3,835,000	5.747		
3,460,000	5.237	3,650,000	5.495	3,840,000	5.754		
3,465,000	5.244	3,655,000	5.502	3,845,000	5.760		
3,470,000	5.251	3,660,000	5.509	3,850,000	5.767		
3,475,000	5.258	3,665,000	5.516	3,855,000	5.774		
3,480,000	5.264	3,670,000	5.523	3,860,000	5.781		
3,485,000	5.271	3,675,000	5.529	3,865,000	5.788		
3,490,000	5.278	3,680,000	5.536	3,870,000	5.794		
3,495,000	5.285	3,685,000	5.543	3,875,000	5.801		
3,500,000	5.292	3,690,000	5.550	3,880,000	5.808		
3,505,000	5.298	3,695,000	5.557	3,885,000	5.815		
3,510,000	5.305	3,700,000	5.563	3,890,000	5.822		
3,515,000	5.312	3,705,000	5.570	3,895,000	5.828		
3,520,000	5.319	3,710,000	5.577	3,900,000	5.835		
3,525,000	5.325	3,715,000	5.584	3,905,000	5.842		
3,530,000	5.332	3,720,000	5.590	3,910,000	5.849		
3,535,000	5.339	3,725,000	5.597	3,915,000	5.855		
3,540,000	5.346	3,730,000	5.604	3,920,000	5.862		
3,545,000	5.353	3,735,000	5.611	3,925,000	5.869		
3,550,000	5.359	3,740,000	5.618	3,930,000	5.876		
3,555,000	5.366	3,745,000	5.624	3,935,000	5.883		
3,560,000	5.373	3,750,000	5.631	3,940,000	5.889		
3,565,000	5.380	3,755,000	5.638	3,945,000	5.896		
3,570,000	5.387	3,760,000	5.645	3,950,000	5.903		
3,575,000	5.393	3,765,000	5.652	3,955,000	5.910		
3,580,000	5.400	3,770,000	5.658	3,960,000	5.917		
3,585,000	5.407	3,775,000	5.665	3,965,000	5.923		
3,590,000	5.414	3,780,000	5.672	3,970,000	5.930		
3,595,000	5.421	3,785,000	5.679	3,975,000	5.937		
3,600,000	5.427	3,790,000	5.686	3,980,000	5.944		
3,605,000	5.434	3,795,000	5.692	3,985,000	5.951		
3,610,000	5.441	3,800,000	5.699	3,990,000	5.957		
3,615,000	5.448	3,805,000	5.706	3,995,000	5.964		
3,620,000	5.455	3,810,000	5.713	4,000,000	5.971		
3,625,000	5.461	3,815,000	5.720	4,005,000	5.978		
3,630,000	5.468	3,820,000	5.726	4,010,000	5.985		
3,635,000	5.475	3,825,000	5.733	4,015,000	5.991		
3,640,000	5.482	3,830,000	5.740	4,020,000	5.998		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0010	Territories 1 & 2		Each Add'l 5,000	0.0070
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	
4,025,000	6.005	4,215,000	6.263	4,405,000	6.521	
4,030,000	6.012	4,220,000	6.270	4,410,000	6.528	
4,035,000	6.019	4,225,000	6.277	4,415,000	6.535	
4,040,000	6.025	4,230,000	6.284	4,420,000	6.542	
4,045,000	6.032	4,235,000	6.290	4,425,000	6.549	
4,050,000	6.039	4,240,000	6.297	4,430,000	6.555	
4,055,000	6.046	4,245,000	6.304	4,435,000	6.562	
4,060,000	6.053	4,250,000	6.311	4,440,000	6.569	
4,065,000	6.059	4,255,000	6.318	4,445,000	6.576	
4,070,000	6.066	4,260,000	6.324	4,450,000	6.583	
4,075,000	6.073	4,265,000	6.331	4,455,000	6.589	
4,080,000	6.080	4,270,000	6.338	4,460,000	6.596	
4,085,000	6.087	4,275,000	6.345	4,465,000	6.603	
4,090,000	6.093	4,280,000	6.352	4,470,000	6.610	
4,095,000	6.100	4,285,000	6.358	4,475,000	6.617	
4,100,000	6.107	4,290,000	6.365	4,480,000	6.623	
4,105,000	6.114	4,295,000	6.372	4,485,000	6.630	
4,110,000	6.120	4,300,000	6.379	4,490,000	6.637	
4,115,000	6.127	4,305,000	6.385	4,495,000	6.644	
4,120,000	6.134	4,310,000	6.392	4,500,000	6.651	
4,125,000	6.141	4,315,000	6.399	4,505,000	6.657	
4,130,000	6.148	4,320,000	6.406	4,510,000	6.664	
4,135,000	6.154	4,325,000	6.413	4,515,000	6.671	
4,140,000	6.161	4,330,000	6.419	4,520,000	6.678	
4,145,000	6.168	4,335,000	6.426	4,525,000	6.684	
4,150,000	6.175	4,340,000	6.433	4,530,000	6.691	
4,155,000	6.182	4,345,000	6.440	4,535,000	6.698	
4,160,000	6.188	4,350,000	6.447	4,540,000	6.705	
4,165,000	6.195	4,355,000	6.453	4,545,000	6.712	
4,170,000	6.202	4,360,000	6.460	4,550,000	6.718	
4,175,000	6.209	4,365,000	6.467	4,555,000	6.725	
4,180,000	6.216	4,370,000	6.474	4,560,000	6.732	
4,185,000	6.222	4,375,000	6.481	4,565,000	6.739	
4,190,000	6.229	4,380,000	6.487	4,570,000	6.746	
4,195,000	6.236	4,385,000	6.494	4,575,000	6.752	
4,200,000	6.243	4,390,000	6.501	4,580,000	6.759	
4,205,000	6.250	4,395,000	6.508	4,585,000	6.766	
4,210,000	6.256	4,400,000	6.515	4,590,000	6.773	

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0010		Territories 1 & 2		Each Add'l 5,000		0.0070	
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
4,595,000	6.780	4,785,000	7.038	4,975,000	7.296				
4,600,000	6.786	4,790,000	7.045	4,980,000	7.303				
4,605,000	6.793	4,795,000	7.051	4,985,000	7.310				
4,610,000	6.800	4,800,000	7.058	4,990,000	7.316				
4,615,000	6.807	4,805,000	7.065	4,995,000	7.323				
4,620,000	6.814	4,810,000	7.072	5,000,000	7.330				
4,625,000	6.820	4,815,000	7.079	5,005,000	7.337				
4,630,000	6.827	4,820,000	7.085	5,010,000	7.345				
4,635,000	6.834	4,825,000	7.092	5,015,000	7.352				
4,640,000	6.841	4,830,000	7.099	5,020,000	7.360				
4,645,000	6.848	4,835,000	7.106	5,025,000	7.367				
4,650,000	6.854	4,840,000	7.113	5,030,000	7.375				
4,655,000	6.861	4,845,000	7.119	5,035,000	7.382				
4,660,000	6.868	4,850,000	7.126	5,040,000	7.390				
4,665,000	6.875	4,855,000	7.133	5,045,000	7.397				
4,670,000	6.882	4,860,000	7.140	5,050,000	7.405				
4,675,000	6.888	4,865,000	7.147	5,055,000	7.412				
4,680,000	6.895	4,870,000	7.153	5,060,000	7.419				
4,685,000	6.902	4,875,000	7.160	5,065,000	7.427				
4,690,000	6.909	4,880,000	7.167	5,070,000	7.434				
4,695,000	6.916	4,885,000	7.174	5,075,000	7.442				
4,700,000	6.922	4,890,000	7.181	5,080,000	7.449				
4,705,000	6.929	4,895,000	7.187	5,085,000	7.457				
4,710,000	6.936	4,900,000	7.194	5,090,000	7.464				
4,715,000	6.943	4,905,000	7.201	5,095,000	7.472				
4,720,000	6.949	4,910,000	7.208	5,100,000	7.479				
4,725,000	6.956	4,915,000	7.214	5,105,000	7.487				
4,730,000	6.963	4,920,000	7.221	5,110,000	7.494				
4,735,000	6.970	4,925,000	7.228	5,115,000	7.502				
4,740,000	6.977	4,930,000	7.235	5,120,000	7.509				
4,745,000	6.983	4,935,000	7.242	5,125,000	7.516				
4,750,000	6.990	4,940,000	7.248	5,130,000	7.524				
4,755,000	6.997	4,945,000	7.255	5,135,000	7.531				
4,760,000	7.004	4,950,000	7.262	5,140,000	7.539				
4,765,000	7.011	4,955,000	7.269	5,145,000	7.546				
4,770,000	7.017	4,960,000	7.276	5,150,000	7.554				
4,775,000	7.024	4,965,000	7.282	5,155,000	7.561				
4,780,000	7.031	4,970,000	7.289	5,160,000	7.569				

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0010		Territories 1 & 2		Each Add'l 5,000		0.0070	
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
5,165,000	7.576	5,355,000	7.859	5,545,000	8.143				
5,170,000	7.584	5,360,000	7.867	5,550,000	8.150				
5,175,000	7.591	5,365,000	7.874	5,555,000	8.158				
5,180,000	7.598	5,370,000	7.882	5,560,000	8.165				
5,185,000	7.606	5,375,000	7.889	5,565,000	8.173				
5,190,000	7.613	5,380,000	7.897	5,570,000	8.180				
5,195,000	7.621	5,385,000	7.904	5,575,000	8.188				
5,200,000	7.628	5,390,000	7.912	5,580,000	8.195				
5,205,000	7.636	5,395,000	7.919	5,585,000	8.203				
5,210,000	7.643	5,400,000	7.927	5,590,000	8.210				
5,215,000	7.651	5,405,000	7.934	5,595,000	8.217				
5,220,000	7.658	5,410,000	7.942	5,600,000	8.225				
5,225,000	7.666	5,415,000	7.949	5,605,000	8.232				
5,230,000	7.673	5,420,000	7.956	5,610,000	8.240				
5,235,000	7.681	5,425,000	7.964	5,615,000	8.247				
5,240,000	7.688	5,430,000	7.971	5,620,000	8.255				
5,245,000	7.695	5,435,000	7.979	5,625,000	8.262				
5,250,000	7.703	5,440,000	7.986	5,630,000	8.270				
5,255,000	7.710	5,445,000	7.994	5,635,000	8.277				
5,260,000	7.718	5,450,000	8.001	5,640,000	8.285				
5,265,000	7.725	5,455,000	8.009	5,645,000	8.292				
5,270,000	7.733	5,460,000	8.016	5,650,000	8.299				
5,275,000	7.740	5,465,000	8.024	5,655,000	8.307				
5,280,000	7.748	5,470,000	8.031	5,660,000	8.314				
5,285,000	7.755	5,475,000	8.038	5,665,000	8.322				
5,290,000	7.763	5,480,000	8.046	5,670,000	8.329				
5,295,000	7.770	5,485,000	8.053	5,675,000	8.337				
5,300,000	7.777	5,490,000	8.061	5,680,000	8.344				
5,305,000	7.785	5,495,000	8.068	5,685,000	8.352				
5,310,000	7.792	5,500,000	8.076	5,690,000	8.359				
5,315,000	7.800	5,505,000	8.083	5,695,000	8.367				
5,320,000	7.807	5,510,000	8.091	5,700,000	8.374				
5,325,000	7.815	5,515,000	8.098	5,705,000	8.382				
5,330,000	7.822	5,520,000	8.106	5,710,000	8.389				
5,335,000	7.830	5,525,000	8.113	5,715,000	8.396				
5,340,000	7.837	5,530,000	8.120	5,720,000	8.404				
5,345,000	7.845	5,535,000	8.128	5,725,000	8.411				
5,350,000	7.852	5,540,000	8.135	5,730,000	8.419				

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0010	Territories 1 & 2		Each Add'l 5,000	0.0070
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	
5,735,000	8.426	5,925,000	8.710	6,115,000	8.993	
5,740,000	8.434	5,930,000	8.717	6,120,000	9.000	
5,745,000	8.441	5,935,000	8.725	6,125,000	9.008	
5,750,000	8.449	5,940,000	8.732	6,130,000	9.015	
5,755,000	8.456	5,945,000	8.739	6,135,000	9.023	
5,760,000	8.464	5,950,000	8.747	6,140,000	9.030	
5,765,000	8.471	5,955,000	8.754	6,145,000	9.038	
5,770,000	8.478	5,960,000	8.762	6,150,000	9.045	
5,775,000	8.486	5,965,000	8.769	6,155,000	9.053	
5,780,000	8.493	5,970,000	8.777	6,160,000	9.060	
5,785,000	8.501	5,975,000	8.784	6,165,000	9.068	
5,790,000	8.508	5,980,000	8.792	6,170,000	9.075	
5,795,000	8.516	5,985,000	8.799	6,175,000	9.083	
5,800,000	8.523	5,990,000	8.807	6,180,000	9.090	
5,805,000	8.531	5,995,000	8.814	6,185,000	9.097	
5,810,000	8.538	6,000,000	8.822	6,190,000	9.105	
5,815,000	8.546	6,005,000	8.829	6,195,000	9.112	
5,820,000	8.553	6,010,000	8.836	6,200,000	9.120	
5,825,000	8.560	6,015,000	8.844	6,205,000	9.127	
5,830,000	8.568	6,020,000	8.851	6,210,000	9.135	
5,835,000	8.575	6,025,000	8.859	6,215,000	9.142	
5,840,000	8.583	6,030,000	8.866	6,220,000	9.150	
5,845,000	8.590	6,035,000	8.874	6,225,000	9.157	
5,850,000	8.598	6,040,000	8.881	6,230,000	9.165	
5,855,000	8.605	6,045,000	8.889	6,235,000	9.172	
5,860,000	8.613	6,050,000	8.896	6,240,000	9.179	
5,865,000	8.620	6,055,000	8.904	6,245,000	9.187	
5,870,000	8.628	6,060,000	8.911	6,250,000	9.194	
5,875,000	8.635	6,065,000	8.918	6,255,000	9.202	
5,880,000	8.643	6,070,000	8.926	6,260,000	9.209	
5,885,000	8.650	6,075,000	8.933	6,265,000	9.217	
5,890,000	8.657	6,080,000	8.941	6,270,000	9.224	
5,895,000	8.665	6,085,000	8.948	6,275,000	9.232	
5,900,000	8.672	6,090,000	8.956	6,280,000	9.239	
5,905,000	8.680	6,095,000	8.963	6,285,000	9.247	
5,910,000	8.687	6,100,000	8.971	6,290,000	9.254	
5,915,000	8.695	6,105,000	8.978	6,295,000	9.261	
5,920,000	8.702	6,110,000	8.986	6,300,000	9.269	

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0010		Each Add'l 5,000		0.0070	
Territories 1 & 2							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
6,305,000	9.276	6,495,000	9.560	6,685,000	9.843		
6,310,000	9.284	6,500,000	9.567	6,690,000	9.851		
6,315,000	9.291	6,505,000	9.575	6,695,000	9.858		
6,320,000	9.299	6,510,000	9.582	6,700,000	9.866		
6,325,000	9.306	6,515,000	9.590	6,705,000	9.873		
6,330,000	9.314	6,520,000	9.597	6,710,000	9.880		
6,335,000	9.321	6,525,000	9.605	6,715,000	9.888		
6,340,000	9.329	6,530,000	9.612	6,720,000	9.895		
6,345,000	9.336	6,535,000	9.619	6,725,000	9.903		
6,350,000	9.344	6,540,000	9.627	6,730,000	9.910		
6,355,000	9.351	6,545,000	9.634	6,735,000	9.918		
6,360,000	9.358	6,550,000	9.642	6,740,000	9.925		
6,365,000	9.366	6,555,000	9.649	6,745,000	9.933		
6,370,000	9.373	6,560,000	9.657	6,750,000	9.940		
6,375,000	9.381	6,565,000	9.664	6,755,000	9.948		
6,380,000	9.388	6,570,000	9.672	6,760,000	9.955		
6,385,000	9.396	6,575,000	9.679	6,765,000	9.962		
6,390,000	9.403	6,580,000	9.687	6,770,000	9.970		
6,395,000	9.411	6,585,000	9.694	6,775,000	9.977		
6,400,000	9.418	6,590,000	9.701	6,780,000	9.985		
6,405,000	9.426	6,595,000	9.709	6,785,000	9.992		
6,410,000	9.433	6,600,000	9.716	6,790,000	10.000		
6,415,000	9.440	6,605,000	9.724	6,795,000	10.007		
6,420,000	9.448	6,610,000	9.731	6,800,000	10.015		
6,425,000	9.455	6,615,000	9.739	6,805,000	10.022		
6,430,000	9.463	6,620,000	9.746	6,810,000	10.030		
6,435,000	9.470	6,625,000	9.754	6,815,000	10.037		
6,440,000	9.478	6,630,000	9.761	6,820,000	10.045		
6,445,000	9.485	6,635,000	9.769	6,825,000	10.052		
6,450,000	9.493	6,640,000	9.776	6,830,000	10.059		
6,455,000	9.500	6,645,000	9.784	6,835,000	10.067		
6,460,000	9.508	6,650,000	9.791	6,840,000	10.074		
6,465,000	9.515	6,655,000	9.798	6,845,000	10.082		
6,470,000	9.523	6,660,000	9.806	6,850,000	10.089		
6,475,000	9.530	6,665,000	9.813	6,855,000	10.097		
6,480,000	9.537	6,670,000	9.821	6,860,000	10.104		
6,485,000	9.545	6,675,000	9.828	6,865,000	10.112		
6,490,000	9.552	6,680,000	9.836	6,870,000	10.119		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0010		Each Add'l 5,000		0.0070	
Territories 1 & 2							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
6,875,000	10.127	7,065,000	10.410	7,255,000	10.694		
6,880,000	10.134	7,070,000	10.418	7,260,000	10.701		
6,885,000	10.141	7,075,000	10.425	7,265,000	10.709		
6,890,000	10.149	7,080,000	10.432	7,270,000	10.716		
6,895,000	10.156	7,085,000	10.440	7,275,000	10.724		
6,900,000	10.164	7,090,000	10.447	7,280,000	10.731		
6,905,000	10.171	7,095,000	10.455	7,285,000	10.739		
6,910,000	10.179	7,100,000	10.462	7,290,000	10.746		
6,915,000	10.186	7,105,000	10.470	7,295,000	10.754		
6,920,000	10.194	7,110,000	10.477	7,300,000	10.761		
6,925,000	10.201	7,115,000	10.485	7,305,000	10.769		
6,930,000	10.209	7,120,000	10.492	7,310,000	10.776		
6,935,000	10.216	7,125,000	10.500	7,315,000	10.783		
6,940,000	10.224	7,130,000	10.507	7,320,000	10.791		
6,945,000	10.231	7,135,000	10.515	7,325,000	10.798		
6,950,000	10.238	7,140,000	10.522	7,330,000	10.806		
6,955,000	10.246	7,145,000	10.530	7,335,000	10.813		
6,960,000	10.253	7,150,000	10.537	7,340,000	10.821		
6,965,000	10.261	7,155,000	10.544	7,345,000	10.828		
6,970,000	10.268	7,160,000	10.552	7,350,000	10.836		
6,975,000	10.276	7,165,000	10.559	7,355,000	10.843		
6,980,000	10.283	7,170,000	10.567	7,360,000	10.851		
6,985,000	10.291	7,175,000	10.574	7,365,000	10.858		
6,990,000	10.298	7,180,000	10.582	7,370,000	10.866		
6,995,000	10.306	7,185,000	10.589	7,375,000	10.873		
7,000,000	10.313	7,190,000	10.597	7,380,000	10.881		
7,005,000	10.320	7,195,000	10.604	7,385,000	10.888		
7,010,000	10.328	7,200,000	10.612	7,390,000	10.895		
7,015,000	10.335	7,205,000	10.619	7,395,000	10.903		
7,020,000	10.343	7,210,000	10.627	7,400,000	10.910		
7,025,000	10.350	7,215,000	10.634	7,405,000	10.918		
7,030,000	10.358	7,220,000	10.642	7,410,000	10.925		
7,035,000	10.365	7,225,000	10.649	7,415,000	10.933		
7,040,000	10.373	7,230,000	10.657	7,420,000	10.940		
7,045,000	10.380	7,235,000	10.664	7,425,000	10.948		
7,050,000	10.388	7,240,000	10.671	7,430,000	10.955		
7,055,000	10.395	7,245,000	10.679	7,435,000	10.963		
7,060,000	10.403	7,250,000	10.686	7,440,000	10.970		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0010	Territories 1 & 2		Each Add'l 5,000	0.0070
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	
7,445,000	10.978	7,635,000	11.261	7,825,000	11.545	
7,450,000	10.985	7,640,000	11.269	7,830,000	11.553	
7,455,000	10.993	7,645,000	11.276	7,835,000	11.560	
7,460,000	11.000	7,650,000	11.284	7,840,000	11.568	
7,465,000	11.007	7,655,000	11.291	7,845,000	11.575	
7,470,000	11.015	7,660,000	11.299	7,850,000	11.582	
7,475,000	11.022	7,665,000	11.306	7,855,000	11.590	
7,480,000	11.030	7,670,000	11.314	7,860,000	11.597	
7,485,000	11.037	7,675,000	11.321	7,865,000	11.605	
7,490,000	11.045	7,680,000	11.329	7,870,000	11.612	
7,495,000	11.052	7,685,000	11.336	7,875,000	11.620	
7,500,000	11.060	7,690,000	11.344	7,880,000	11.627	
7,505,000	11.067	7,695,000	11.351	7,885,000	11.635	
7,510,000	11.075	7,700,000	11.358	7,890,000	11.642	
7,515,000	11.082	7,705,000	11.366	7,895,000	11.650	
7,520,000	11.090	7,710,000	11.373	7,900,000	11.657	
7,525,000	11.097	7,715,000	11.381	7,905,000	11.665	
7,530,000	11.105	7,720,000	11.388	7,910,000	11.672	
7,535,000	11.112	7,725,000	11.396	7,915,000	11.680	
7,540,000	11.119	7,730,000	11.403	7,920,000	11.687	
7,545,000	11.127	7,735,000	11.411	7,925,000	11.694	
7,550,000	11.134	7,740,000	11.418	7,930,000	11.702	
7,555,000	11.142	7,745,000	11.426	7,935,000	11.709	
7,560,000	11.149	7,750,000	11.433	7,940,000	11.717	
7,565,000	11.157	7,755,000	11.441	7,945,000	11.724	
7,570,000	11.164	7,760,000	11.448	7,950,000	11.732	
7,575,000	11.172	7,765,000	11.456	7,955,000	11.739	
7,580,000	11.179	7,770,000	11.463	7,960,000	11.747	
7,585,000	11.187	7,775,000	11.470	7,965,000	11.754	
7,590,000	11.194	7,780,000	11.478	7,970,000	11.762	
7,595,000	11.202	7,785,000	11.485	7,975,000	11.769	
7,600,000	11.209	7,790,000	11.493	7,980,000	11.777	
7,605,000	11.217	7,795,000	11.500	7,985,000	11.784	
7,610,000	11.224	7,800,000	11.508	7,990,000	11.792	
7,615,000	11.232	7,805,000	11.515	7,995,000	11.799	
7,620,000	11.239	7,810,000	11.523	8,000,000	11.807	
7,625,000	11.246	7,815,000	11.530	8,005,000	11.814	
7,630,000	11.254	7,820,000	11.538	8,010,000	11.821	

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0010		Each Add'l 5,000		0.0070	
Territories 1 & 2							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
8,015,000	11.829	8,205,000	12.113	8,395,000	12.396		
8,020,000	11.836	8,210,000	12.120	8,400,000	12.404		
8,025,000	11.844	8,215,000	12.128	8,405,000	12.411		
8,030,000	11.851	8,220,000	12.135	8,410,000	12.419		
8,035,000	11.859	8,225,000	12.143	8,415,000	12.426		
8,040,000	11.866	8,230,000	12.150	8,420,000	12.434		
8,045,000	11.874	8,235,000	12.157	8,425,000	12.441		
8,050,000	11.881	8,240,000	12.165	8,430,000	12.449		
8,055,000	11.889	8,245,000	12.172	8,435,000	12.456		
8,060,000	11.896	8,250,000	12.180	8,440,000	12.464		
8,065,000	11.904	8,255,000	12.187	8,445,000	12.471		
8,070,000	11.911	8,260,000	12.195	8,450,000	12.479		
8,075,000	11.919	8,265,000	12.202	8,455,000	12.486		
8,080,000	11.926	8,270,000	12.210	8,460,000	12.494		
8,085,000	11.933	8,275,000	12.217	8,465,000	12.501		
8,090,000	11.941	8,280,000	12.225	8,470,000	12.508		
8,095,000	11.948	8,285,000	12.232	8,475,000	12.516		
8,100,000	11.956	8,290,000	12.240	8,480,000	12.523		
8,105,000	11.963	8,295,000	12.247	8,485,000	12.531		
8,110,000	11.971	8,300,000	12.255	8,490,000	12.538		
8,115,000	11.978	8,305,000	12.262	8,495,000	12.546		
8,120,000	11.986	8,310,000	12.269	8,500,000	12.553		
8,125,000	11.993	8,315,000	12.277	8,505,000	12.561		
8,130,000	12.001	8,320,000	12.284	8,510,000	12.568		
8,135,000	12.008	8,325,000	12.292	8,515,000	12.576		
8,140,000	12.016	8,330,000	12.299	8,520,000	12.583		
8,145,000	12.023	8,335,000	12.307	8,525,000	12.591		
8,150,000	12.031	8,340,000	12.314	8,530,000	12.598		
8,155,000	12.038	8,345,000	12.322	8,535,000	12.606		
8,160,000	12.045	8,350,000	12.329	8,540,000	12.613		
8,165,000	12.053	8,355,000	12.337	8,545,000	12.620		
8,170,000	12.060	8,360,000	12.344	8,550,000	12.628		
8,175,000	12.068	8,365,000	12.352	8,555,000	12.635		
8,180,000	12.075	8,370,000	12.359	8,560,000	12.643		
8,185,000	12.083	8,375,000	12.367	8,565,000	12.650		
8,190,000	12.090	8,380,000	12.374	8,570,000	12.658		
8,195,000	12.098	8,385,000	12.381	8,575,000	12.665		
8,200,000	12.105	8,390,000	12.389	8,580,000	12.673		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0010		Territories 1 & 2		Each Add'l 5,000		0.0070	
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
8,585,000	12.680	8,775,000	12.964	8,965,000	13.248				
8,590,000	12.688	8,780,000	12.971	8,970,000	13.255				
8,595,000	12.695	8,785,000	12.979	8,975,000	13.263				
8,600,000	12.703	8,790,000	12.986	8,980,000	13.270				
8,605,000	12.710	8,795,000	12.994	8,985,000	13.278				
8,610,000	12.718	8,800,000	13.001	8,990,000	13.285				
8,615,000	12.725	8,805,000	13.009	8,995,000	13.293				
8,620,000	12.732	8,810,000	13.016	9,000,000	13.300				
8,625,000	12.740	8,815,000	13.024						
8,630,000	12.747	8,820,000	13.031						
8,635,000	12.755	8,825,000	13.039						
8,640,000	12.762	8,830,000	13.046						
8,645,000	12.770	8,835,000	13.054						
8,650,000	12.777	8,840,000	13.061						
8,655,000	12.785	8,845,000	13.069						
8,660,000	12.792	8,850,000	13.076						
8,665,000	12.800	8,855,000	13.083						
8,670,000	12.807	8,860,000	13.091						
8,675,000	12.815	8,865,000	13.098						
8,680,000	12.822	8,870,000	13.106						
8,685,000	12.830	8,875,000	13.113						
8,690,000	12.837	8,880,000	13.121						
8,695,000	12.844	8,885,000	13.128						
8,700,000	12.852	8,890,000	13.136						
8,705,000	12.859	8,895,000	13.143						
8,710,000	12.867	8,900,000	13.151						
8,715,000	12.874	8,905,000	13.158						
8,720,000	12.882	8,910,000	13.166						
8,725,000	12.889	8,915,000	13.173						
8,730,000	12.897	8,920,000	13.181						
8,735,000	12.904	8,925,000	13.188						
8,740,000	12.912	8,930,000	13.195						
8,745,000	12.919	8,935,000	13.203						
8,750,000	12.927	8,940,000	13.210						
8,755,000	12.934	8,945,000	13.218						
8,760,000	12.942	8,950,000	13.225						
8,765,000	12.949	8,955,000	13.233						
8,770,000	12.956	8,960,000	13.240						

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0020		Each Add'l 5,000		0.0080	
Territory 3							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
50,000	0.190	235,000	0.523	420,000	0.856		
55,000	0.199	240,000	0.532	425,000	0.865		
60,000	0.208	245,000	0.541	430,000	0.874		
65,000	0.217	250,000	0.550	435,000	0.883		
70,000	0.226	255,000	0.559	440,000	0.892		
75,000	0.235	260,000	0.568	445,000	0.901		
80,000	0.244	265,000	0.577	450,000	0.910		
85,000	0.253	270,000	0.586	455,000	0.919		
90,000	0.262	275,000	0.595	460,000	0.928		
95,000	0.271	280,000	0.604	465,000	0.937		
100,000	0.280	285,000	0.613	470,000	0.946		
105,000	0.289	290,000	0.622	475,000	0.955		
110,000	0.298	295,000	0.631	480,000	0.964		
115,000	0.307	300,000	0.640	485,000	0.973		
120,000	0.316	305,000	0.649	490,000	0.982		
125,000	0.325	310,000	0.658	495,000	0.991		
130,000	0.334	315,000	0.667	500,000	1.000		
135,000	0.343	320,000	0.676	505,000	1.009		
140,000	0.352	325,000	0.685	510,000	1.018		
145,000	0.361	330,000	0.694	515,000	1.028		
150,000	0.370	335,000	0.703	520,000	1.037		
155,000	0.379	340,000	0.712	525,000	1.046		
160,000	0.388	345,000	0.721	530,000	1.055		
165,000	0.397	350,000	0.730	535,000	1.065		
170,000	0.406	355,000	0.739	540,000	1.074		
175,000	0.415	360,000	0.748	545,000	1.083		
180,000	0.424	365,000	0.757	550,000	1.092		
185,000	0.433	370,000	0.766	555,000	1.101		
190,000	0.442	375,000	0.775	560,000	1.111		
195,000	0.451	380,000	0.784	565,000	1.120		
200,000	0.460	385,000	0.793	570,000	1.129		
205,000	0.469	390,000	0.802	575,000	1.138		
210,000	0.478	395,000	0.811	580,000	1.148		
215,000	0.487	400,000	0.820	585,000	1.157		
220,000	0.496	405,000	0.829	590,000	1.166		
225,000	0.505	410,000	0.838	595,000	1.175		
230,000	0.514	415,000	0.847	600,000	1.184		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0020		Each Add'l 5,000		0.0080	
Territory 3							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
605,000	1.194	795,000	1.544	985,000	1.894		
610,000	1.203	800,000	1.553	990,000	1.904		
615,000	1.212	805,000	1.562	995,000	1.913		
620,000	1.221	810,000	1.572	1,000,000	1.922		
625,000	1.231	815,000	1.581	1,005,000	1.931		
630,000	1.240	820,000	1.590	1,010,000	1.940		
635,000	1.249	825,000	1.599	1,015,000	1.949		
640,000	1.258	830,000	1.609	1,020,000	1.958		
645,000	1.267	835,000	1.618	1,025,000	1.968		
650,000	1.277	840,000	1.627	1,030,000	1.977		
655,000	1.286	845,000	1.636	1,035,000	1.986		
660,000	1.295	850,000	1.645	1,040,000	1.995		
665,000	1.304	855,000	1.655	1,045,000	2.004		
670,000	1.313	860,000	1.664	1,050,000	2.013		
675,000	1.323	865,000	1.673	1,055,000	2.022		
680,000	1.332	870,000	1.682	1,060,000	2.031		
685,000	1.341	875,000	1.692	1,065,000	2.040		
690,000	1.350	880,000	1.701	1,070,000	2.050		
695,000	1.360	885,000	1.710	1,075,000	2.059		
700,000	1.369	890,000	1.719	1,080,000	2.068		
705,000	1.378	895,000	1.728	1,085,000	2.077		
710,000	1.387	900,000	1.738	1,090,000	2.086		
715,000	1.396	905,000	1.747	1,095,000	2.095		
720,000	1.406	910,000	1.756	1,100,000	2.104		
725,000	1.415	915,000	1.765	1,105,000	2.113		
730,000	1.424	920,000	1.774	1,110,000	2.122		
735,000	1.433	925,000	1.784	1,115,000	2.132		
740,000	1.443	930,000	1.793	1,120,000	2.141		
745,000	1.452	935,000	1.802	1,125,000	2.150		
750,000	1.461	940,000	1.811	1,130,000	2.159		
755,000	1.470	945,000	1.821	1,135,000	2.168		
760,000	1.479	950,000	1.830	1,140,000	2.177		
765,000	1.489	955,000	1.839	1,145,000	2.186		
770,000	1.498	960,000	1.848	1,150,000	2.195		
775,000	1.507	965,000	1.857	1,155,000	2.204		
780,000	1.516	970,000	1.867	1,160,000	2.214		
785,000	1.526	975,000	1.876	1,165,000	2.223		
790,000	1.535	980,000	1.885	1,170,000	2.232		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0020		Each Add'l 5,000		0.0080	
Territory 3							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
1,175,000	2.241	1,365,000	2.587	1,555,000	2.926		
1,180,000	2.250	1,370,000	2.596	1,560,000	2.934		
1,185,000	2.259	1,375,000	2.605	1,565,000	2.943		
1,190,000	2.268	1,380,000	2.614	1,570,000	2.951		
1,195,000	2.277	1,385,000	2.623	1,575,000	2.960		
1,200,000	2.286	1,390,000	2.633	1,580,000	2.968		
1,205,000	2.296	1,395,000	2.642	1,585,000	2.977		
1,210,000	2.305	1,400,000	2.651	1,590,000	2.985		
1,215,000	2.314	1,405,000	2.660	1,595,000	2.994		
1,220,000	2.323	1,410,000	2.669	1,600,000	3.002		
1,225,000	2.332	1,415,000	2.678	1,605,000	3.010		
1,230,000	2.341	1,420,000	2.687	1,610,000	3.019		
1,235,000	2.350	1,425,000	2.696	1,615,000	3.027		
1,240,000	2.359	1,430,000	2.705	1,620,000	3.036		
1,245,000	2.368	1,435,000	2.715	1,625,000	3.044		
1,250,000	2.378	1,440,000	2.724	1,630,000	3.053		
1,255,000	2.387	1,445,000	2.733	1,635,000	3.061		
1,260,000	2.396	1,450,000	2.742	1,640,000	3.070		
1,265,000	2.405	1,455,000	2.751	1,645,000	3.078		
1,270,000	2.414	1,460,000	2.760	1,650,000	3.087		
1,275,000	2.423	1,465,000	2.769	1,655,000	3.095		
1,280,000	2.432	1,470,000	2.778	1,660,000	3.103		
1,285,000	2.441	1,475,000	2.787	1,665,000	3.112		
1,290,000	2.450	1,480,000	2.797	1,670,000	3.120		
1,295,000	2.459	1,485,000	2.806	1,675,000	3.129		
1,300,000	2.469	1,490,000	2.815	1,680,000	3.137		
1,305,000	2.478	1,495,000	2.824	1,685,000	3.146		
1,310,000	2.487	1,500,000	2.833	1,690,000	3.154		
1,315,000	2.496	1,505,000	2.841	1,695,000	3.163		
1,320,000	2.505	1,510,000	2.850	1,700,000	3.171		
1,325,000	2.514	1,515,000	2.858	1,705,000	3.179		
1,330,000	2.523	1,520,000	2.867	1,710,000	3.188		
1,335,000	2.532	1,525,000	2.875	1,715,000	3.196		
1,340,000	2.541	1,530,000	2.884	1,720,000	3.205		
1,345,000	2.551	1,535,000	2.892	1,725,000	3.213		
1,350,000	2.560	1,540,000	2.901	1,730,000	3.222		
1,355,000	2.569	1,545,000	2.909	1,735,000	3.230		
1,360,000	2.578	1,550,000	2.918	1,740,000	3.239		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0020		Each Add'l 5,000		0.0080	
Territory 3							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
1,745,000	3.247	1,935,000	3.568	2,125,000	3.866		
1,750,000	3.256	1,940,000	3.577	2,130,000	3.873		
1,755,000	3.264	1,945,000	3.585	2,135,000	3.881		
1,760,000	3.272	1,950,000	3.594	2,140,000	3.888		
1,765,000	3.281	1,955,000	3.602	2,145,000	3.896		
1,770,000	3.289	1,960,000	3.610	2,150,000	3.903		
1,775,000	3.298	1,965,000	3.619	2,155,000	3.911		
1,780,000	3.306	1,970,000	3.627	2,160,000	3.918		
1,785,000	3.315	1,975,000	3.636	2,165,000	3.926		
1,790,000	3.323	1,980,000	3.644	2,170,000	3.933		
1,795,000	3.332	1,985,000	3.653	2,175,000	3.941		
1,800,000	3.340	1,990,000	3.661	2,180,000	3.948		
1,805,000	3.348	1,995,000	3.670	2,185,000	3.956		
1,810,000	3.357	2,000,000	3.678	2,190,000	3.963		
1,815,000	3.365	2,005,000	3.686	2,195,000	3.971		
1,820,000	3.374	2,010,000	3.693	2,200,000	3.978		
1,825,000	3.382	2,015,000	3.701	2,205,000	3.986		
1,830,000	3.391	2,020,000	3.708	2,210,000	3.993		
1,835,000	3.399	2,025,000	3.716	2,215,000	4.001		
1,840,000	3.408	2,030,000	3.723	2,220,000	4.008		
1,845,000	3.416	2,035,000	3.731	2,225,000	4.016		
1,850,000	3.425	2,040,000	3.738	2,230,000	4.023		
1,855,000	3.433	2,045,000	3.746	2,235,000	4.031		
1,860,000	3.441	2,050,000	3.753	2,240,000	4.038		
1,865,000	3.450	2,055,000	3.761	2,245,000	4.046		
1,870,000	3.458	2,060,000	3.768	2,250,000	4.054		
1,875,000	3.467	2,065,000	3.776	2,255,000	4.061		
1,880,000	3.475	2,070,000	3.783	2,260,000	4.069		
1,885,000	3.484	2,075,000	3.791	2,265,000	4.076		
1,890,000	3.492	2,080,000	3.798	2,270,000	4.084		
1,895,000	3.501	2,085,000	3.806	2,275,000	4.091		
1,900,000	3.509	2,090,000	3.813	2,280,000	4.099		
1,905,000	3.517	2,095,000	3.821	2,285,000	4.106		
1,910,000	3.526	2,100,000	3.828	2,290,000	4.114		
1,915,000	3.534	2,105,000	3.836	2,295,000	4.121		
1,920,000	3.543	2,110,000	3.843	2,300,000	4.129		
1,925,000	3.551	2,115,000	3.851	2,305,000	4.136		
1,930,000	3.560	2,120,000	3.858	2,310,000	4.144		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0020		Each Add'l 5,000		0.0080	
Territory 3							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
2,315,000	4.151	2,505,000	4.437	2,695,000	4.722		
2,320,000	4.159	2,510,000	4.444	2,700,000	4.729		
2,325,000	4.166	2,515,000	4.452	2,705,000	4.737		
2,330,000	4.174	2,520,000	4.459	2,710,000	4.744		
2,335,000	4.181	2,525,000	4.467	2,715,000	4.752		
2,340,000	4.189	2,530,000	4.474	2,720,000	4.759		
2,345,000	4.196	2,535,000	4.482	2,725,000	4.767		
2,350,000	4.204	2,540,000	4.489	2,730,000	4.774		
2,355,000	4.211	2,545,000	4.497	2,735,000	4.782		
2,360,000	4.219	2,550,000	4.504	2,740,000	4.789		
2,365,000	4.226	2,555,000	4.512	2,745,000	4.797		
2,370,000	4.234	2,560,000	4.519	2,750,000	4.805		
2,375,000	4.241	2,565,000	4.527	2,755,000	4.812		
2,380,000	4.249	2,570,000	4.534	2,760,000	4.820		
2,385,000	4.256	2,575,000	4.542	2,765,000	4.827		
2,390,000	4.264	2,580,000	4.549	2,770,000	4.835		
2,395,000	4.271	2,585,000	4.557	2,775,000	4.842		
2,400,000	4.279	2,590,000	4.564	2,780,000	4.850		
2,405,000	4.286	2,595,000	4.572	2,785,000	4.857		
2,410,000	4.294	2,600,000	4.579	2,790,000	4.865		
2,415,000	4.301	2,605,000	4.587	2,795,000	4.872		
2,420,000	4.309	2,610,000	4.594	2,800,000	4.880		
2,425,000	4.316	2,615,000	4.602	2,805,000	4.887		
2,430,000	4.324	2,620,000	4.609	2,810,000	4.895		
2,435,000	4.331	2,625,000	4.617	2,815,000	4.902		
2,440,000	4.339	2,630,000	4.624	2,820,000	4.910		
2,445,000	4.346	2,635,000	4.632	2,825,000	4.917		
2,450,000	4.354	2,640,000	4.639	2,830,000	4.925		
2,455,000	4.361	2,645,000	4.647	2,835,000	4.932		
2,460,000	4.369	2,650,000	4.654	2,840,000	4.940		
2,465,000	4.376	2,655,000	4.662	2,845,000	4.947		
2,470,000	4.384	2,660,000	4.669	2,850,000	4.955		
2,475,000	4.391	2,665,000	4.677	2,855,000	4.962		
2,480,000	4.399	2,670,000	4.684	2,860,000	4.970		
2,485,000	4.406	2,675,000	4.692	2,865,000	4.977		
2,490,000	4.414	2,680,000	4.699	2,870,000	4.985		
2,495,000	4.421	2,685,000	4.707	2,875,000	4.992		
2,500,000	4.429	2,690,000	4.714	2,880,000	5.000		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0020		Each Add'l 5,000		0.0080	
Territory 3							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
2,885,000	5.007	3,075,000	5.292	3,265,000	5.574		
2,890,000	5.015	3,080,000	5.299	3,270,000	5.582		
2,895,000	5.022	3,085,000	5.306	3,275,000	5.589		
2,900,000	5.030	3,090,000	5.314	3,280,000	5.597		
2,905,000	5.037	3,095,000	5.321	3,285,000	5.604		
2,910,000	5.045	3,100,000	5.329	3,290,000	5.611		
2,915,000	5.052	3,105,000	5.336	3,295,000	5.619		
2,920,000	5.060	3,110,000	5.344	3,300,000	5.626		
2,925,000	5.067	3,115,000	5.351	3,305,000	5.634		
2,930,000	5.075	3,120,000	5.359	3,310,000	5.641		
2,935,000	5.082	3,125,000	5.366	3,315,000	5.649		
2,940,000	5.090	3,130,000	5.373	3,320,000	5.656		
2,945,000	5.097	3,135,000	5.381	3,325,000	5.663		
2,950,000	5.105	3,140,000	5.388	3,330,000	5.671		
2,955,000	5.112	3,145,000	5.396	3,335,000	5.678		
2,960,000	5.120	3,150,000	5.403	3,340,000	5.686		
2,965,000	5.127	3,155,000	5.411	3,345,000	5.693		
2,970,000	5.135	3,160,000	5.418	3,350,000	5.701		
2,975,000	5.142	3,165,000	5.425	3,355,000	5.708		
2,980,000	5.150	3,170,000	5.433	3,360,000	5.716		
2,985,000	5.157	3,175,000	5.440	3,365,000	5.723		
2,990,000	5.165	3,180,000	5.448	3,370,000	5.730		
2,995,000	5.172	3,185,000	5.455	3,375,000	5.738		
3,000,000	5.180	3,190,000	5.463	3,380,000	5.745		
3,005,000	5.187	3,195,000	5.470	3,385,000	5.753		
3,010,000	5.195	3,200,000	5.478	3,390,000	5.760		
3,015,000	5.202	3,205,000	5.485	3,395,000	5.768		
3,020,000	5.210	3,210,000	5.492	3,400,000	5.775		
3,025,000	5.217	3,215,000	5.500	3,405,000	5.782		
3,030,000	5.225	3,220,000	5.507	3,410,000	5.790		
3,035,000	5.232	3,225,000	5.515	3,415,000	5.797		
3,040,000	5.240	3,230,000	5.522	3,420,000	5.805		
3,045,000	5.247	3,235,000	5.530	3,425,000	5.812		
3,050,000	5.254	3,240,000	5.537	3,430,000	5.820		
3,055,000	5.262	3,245,000	5.544	3,435,000	5.827		
3,060,000	5.269	3,250,000	5.552	3,440,000	5.835		
3,065,000	5.277	3,255,000	5.559	3,445,000	5.842		
3,070,000	5.284	3,260,000	5.567	3,450,000	5.849		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		Territory 3		Each Add'l 5,000	
0.0020		0.0020		0.0080	
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
3,455,000	5.857	3,645,000	6.139	3,835,000	6.422
3,460,000	5.864	3,650,000	6.147	3,840,000	6.430
3,465,000	5.872	3,655,000	6.154	3,845,000	6.437
3,470,000	5.879	3,660,000	6.162	3,850,000	6.444
3,475,000	5.887	3,665,000	6.169	3,855,000	6.452
3,480,000	5.894	3,670,000	6.177	3,860,000	6.459
3,485,000	5.901	3,675,000	6.184	3,865,000	6.467
3,490,000	5.909	3,680,000	6.192	3,870,000	6.474
3,495,000	5.916	3,685,000	6.199	3,875,000	6.482
3,500,000	5.924	3,690,000	6.206	3,880,000	6.489
3,505,000	5.931	3,695,000	6.214	3,885,000	6.496
3,510,000	5.939	3,700,000	6.221	3,890,000	6.504
3,515,000	5.946	3,705,000	6.229	3,895,000	6.511
3,520,000	5.954	3,710,000	6.236	3,900,000	6.519
3,525,000	5.961	3,715,000	6.244	3,905,000	6.526
3,530,000	5.968	3,720,000	6.251	3,910,000	6.534
3,535,000	5.976	3,725,000	6.258	3,915,000	6.541
3,540,000	5.983	3,730,000	6.266	3,920,000	6.549
3,545,000	5.991	3,735,000	6.273	3,925,000	6.556
3,550,000	5.998	3,740,000	6.281	3,930,000	6.563
3,555,000	6.006	3,745,000	6.288	3,935,000	6.571
3,560,000	6.013	3,750,000	6.296	3,940,000	6.578
3,565,000	6.020	3,755,000	6.303	3,945,000	6.586
3,570,000	6.028	3,760,000	6.311	3,950,000	6.593
3,575,000	6.035	3,765,000	6.318	3,955,000	6.601
3,580,000	6.043	3,770,000	6.325	3,960,000	6.608
3,585,000	6.050	3,775,000	6.333	3,965,000	6.615
3,590,000	6.058	3,780,000	6.340	3,970,000	6.623
3,595,000	6.065	3,785,000	6.348	3,975,000	6.630
3,600,000	6.073	3,790,000	6.355	3,980,000	6.638
3,605,000	6.080	3,795,000	6.363	3,985,000	6.645
3,610,000	6.087	3,800,000	6.370	3,990,000	6.653
3,615,000	6.095	3,805,000	6.377	3,995,000	6.660
3,620,000	6.102	3,810,000	6.385	4,000,000	6.668
3,625,000	6.110	3,815,000	6.392	4,005,000	6.675
3,630,000	6.117	3,820,000	6.400	4,010,000	6.682
3,635,000	6.125	3,825,000	6.407	4,015,000	6.690
3,640,000	6.132	3,830,000	6.415	4,020,000	6.697

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0020		Territory 3		Each Add'l 5,000		0.0080	
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
4,025,000	6.705	4,215,000	6.987	4,405,000	7.270				
4,030,000	6.712	4,220,000	6.995	4,410,000	7.277				
4,035,000	6.720	4,225,000	7.002	4,415,000	7.285				
4,040,000	6.727	4,230,000	7.010	4,420,000	7.292				
4,045,000	6.734	4,235,000	7.017	4,425,000	7.300				
4,050,000	6.742	4,240,000	7.025	4,430,000	7.307				
4,055,000	6.749	4,245,000	7.032	4,435,000	7.315				
4,060,000	6.757	4,250,000	7.039	4,440,000	7.322				
4,065,000	6.764	4,255,000	7.047	4,445,000	7.329				
4,070,000	6.772	4,260,000	7.054	4,450,000	7.337				
4,075,000	6.779	4,265,000	7.062	4,455,000	7.344				
4,080,000	6.787	4,270,000	7.069	4,460,000	7.352				
4,085,000	6.794	4,275,000	7.077	4,465,000	7.359				
4,090,000	6.801	4,280,000	7.084	4,470,000	7.367				
4,095,000	6.809	4,285,000	7.091	4,475,000	7.374				
4,100,000	6.816	4,290,000	7.099	4,480,000	7.382				
4,105,000	6.824	4,295,000	7.106	4,485,000	7.389				
4,110,000	6.831	4,300,000	7.114	4,490,000	7.396				
4,115,000	6.839	4,305,000	7.121	4,495,000	7.404				
4,120,000	6.846	4,310,000	7.129	4,500,000	7.411				
4,125,000	6.853	4,315,000	7.136	4,505,000	7.419				
4,130,000	6.861	4,320,000	7.144	4,510,000	7.426				
4,135,000	6.868	4,325,000	7.151	4,515,000	7.434				
4,140,000	6.876	4,330,000	7.158	4,520,000	7.441				
4,145,000	6.883	4,335,000	7.166	4,525,000	7.448				
4,150,000	6.891	4,340,000	7.173	4,530,000	7.456				
4,155,000	6.898	4,345,000	7.181	4,535,000	7.463				
4,160,000	6.906	4,350,000	7.188	4,540,000	7.471				
4,165,000	6.913	4,355,000	7.196	4,545,000	7.478				
4,170,000	6.920	4,360,000	7.203	4,550,000	7.486				
4,175,000	6.928	4,365,000	7.210	4,555,000	7.493				
4,180,000	6.935	4,370,000	7.218	4,560,000	7.501				
4,185,000	6.943	4,375,000	7.225	4,565,000	7.508				
4,190,000	6.950	4,380,000	7.233	4,570,000	7.515				
4,195,000	6.958	4,385,000	7.240	4,575,000	7.523				
4,200,000	6.965	4,390,000	7.248	4,580,000	7.530				
4,205,000	6.972	4,395,000	7.255	4,585,000	7.538				
4,210,000	6.980	4,400,000	7.263	4,590,000	7.545				

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0020		Territory 3		Each Add'l 5,000		0.0080	
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
4,595,000	7.553	4,785,000	7.835	4,975,000	8.118				
4,600,000	7.560	4,790,000	7.843	4,980,000	8.125				
4,605,000	7.567	4,795,000	7.850	4,985,000	8.133				
4,610,000	7.575	4,800,000	7.858	4,990,000	8.140				
4,615,000	7.582	4,805,000	7.865	4,995,000	8.148				
4,620,000	7.590	4,810,000	7.872	5,000,000	8.155				
4,625,000	7.597	4,815,000	7.880	5,005,000	8.163				
4,630,000	7.605	4,820,000	7.887	5,010,000	8.172				
4,635,000	7.612	4,825,000	7.895	5,015,000	8.180				
4,640,000	7.620	4,830,000	7.902	5,020,000	8.188				
4,645,000	7.627	4,835,000	7.910	5,025,000	8.197				
4,650,000	7.634	4,840,000	7.917	5,030,000	8.205				
4,655,000	7.642	4,845,000	7.924	5,035,000	8.213				
4,660,000	7.649	4,850,000	7.932	5,040,000	8.221				
4,665,000	7.657	4,855,000	7.939	5,045,000	8.230				
4,670,000	7.664	4,860,000	7.947	5,050,000	8.238				
4,675,000	7.672	4,865,000	7.954	5,055,000	8.246				
4,680,000	7.679	4,870,000	7.962	5,060,000	8.255				
4,685,000	7.686	4,875,000	7.969	5,065,000	8.263				
4,690,000	7.694	4,880,000	7.977	5,070,000	8.271				
4,695,000	7.701	4,885,000	7.984	5,075,000	8.280				
4,700,000	7.709	4,890,000	7.991	5,080,000	8.288				
4,705,000	7.716	4,895,000	7.999	5,085,000	8.296				
4,710,000	7.724	4,900,000	8.006	5,090,000	8.304				
4,715,000	7.731	4,905,000	8.014	5,095,000	8.313				
4,720,000	7.739	4,910,000	8.021	5,100,000	8.321				
4,725,000	7.746	4,915,000	8.029	5,105,000	8.329				
4,730,000	7.753	4,920,000	8.036	5,110,000	8.338				
4,735,000	7.761	4,925,000	8.043	5,115,000	8.346				
4,740,000	7.768	4,930,000	8.051	5,120,000	8.354				
4,745,000	7.776	4,935,000	8.058	5,125,000	8.363				
4,750,000	7.783	4,940,000	8.066	5,130,000	8.371				
4,755,000	7.791	4,945,000	8.073	5,135,000	8.379				
4,760,000	7.798	4,950,000	8.081	5,140,000	8.387				
4,765,000	7.805	4,955,000	8.088	5,145,000	8.396				
4,770,000	7.813	4,960,000	8.096	5,150,000	8.404				
4,775,000	7.820	4,965,000	8.103	5,155,000	8.412				
4,780,000	7.828	4,970,000	8.110	5,160,000	8.421				

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0020		Territory 3		Each Add'l 5,000		0.0080	
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
5,165,000	8.429	5,355,000	8.744	5,545,000	9.060				
5,170,000	8.437	5,360,000	8.753	5,550,000	9.068				
5,175,000	8.446	5,365,000	8.761	5,555,000	9.076				
5,180,000	8.454	5,370,000	8.769	5,560,000	9.085				
5,185,000	8.462	5,375,000	8.778	5,565,000	9.093				
5,190,000	8.470	5,380,000	8.786	5,570,000	9.101				
5,195,000	8.479	5,385,000	8.794	5,575,000	9.110				
5,200,000	8.487	5,390,000	8.802	5,580,000	9.118				
5,205,000	8.495	5,395,000	8.811	5,585,000	9.126				
5,210,000	8.504	5,400,000	8.819	5,590,000	9.134				
5,215,000	8.512	5,405,000	8.827	5,595,000	9.143				
5,220,000	8.520	5,410,000	8.836	5,600,000	9.151				
5,225,000	8.529	5,415,000	8.844	5,605,000	9.159				
5,230,000	8.537	5,420,000	8.852	5,610,000	9.168				
5,235,000	8.545	5,425,000	8.861	5,615,000	9.176				
5,240,000	8.553	5,430,000	8.869	5,620,000	9.184				
5,245,000	8.562	5,435,000	8.877	5,625,000	9.193				
5,250,000	8.570	5,440,000	8.885	5,630,000	9.201				
5,255,000	8.578	5,445,000	8.894	5,635,000	9.209				
5,260,000	8.587	5,450,000	8.902	5,640,000	9.217				
5,265,000	8.595	5,455,000	8.910	5,645,000	9.226				
5,270,000	8.603	5,460,000	8.919	5,650,000	9.234				
5,275,000	8.612	5,465,000	8.927	5,655,000	9.242				
5,280,000	8.620	5,470,000	8.935	5,660,000	9.251				
5,285,000	8.628	5,475,000	8.944	5,665,000	9.259				
5,290,000	8.636	5,480,000	8.952	5,670,000	9.267				
5,295,000	8.645	5,485,000	8.960	5,675,000	9.276				
5,300,000	8.653	5,490,000	8.968	5,680,000	9.284				
5,305,000	8.661	5,495,000	8.977	5,685,000	9.292				
5,310,000	8.670	5,500,000	8.985	5,690,000	9.300				
5,315,000	8.678	5,505,000	8.993	5,695,000	9.309				
5,320,000	8.686	5,510,000	9.002	5,700,000	9.317				
5,325,000	8.695	5,515,000	9.010	5,705,000	9.325				
5,330,000	8.703	5,520,000	9.018	5,710,000	9.334				
5,335,000	8.711	5,525,000	9.027	5,715,000	9.342				
5,340,000	8.719	5,530,000	9.035	5,720,000	9.350				
5,345,000	8.728	5,535,000	9.043	5,725,000	9.359				
5,350,000	8.736	5,540,000	9.051	5,730,000	9.367				

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		Territory 3		Each Add'l 5,000	
0.0020				0.0080	
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
5,735,000	9.375	5,925,000	9.691	6,115,000	10.006
5,740,000	9.383	5,930,000	9.699	6,120,000	10.014
5,745,000	9.392	5,935,000	9.707	6,125,000	10.023
5,750,000	9.400	5,940,000	9.715	6,130,000	10.031
5,755,000	9.408	5,945,000	9.724	6,135,000	10.039
5,760,000	9.417	5,950,000	9.732	6,140,000	10.047
5,765,000	9.425	5,955,000	9.740	6,145,000	10.056
5,770,000	9.433	5,960,000	9.749	6,150,000	10.064
5,775,000	9.442	5,965,000	9.757	6,155,000	10.072
5,780,000	9.450	5,970,000	9.765	6,160,000	10.081
5,785,000	9.458	5,975,000	9.774	6,165,000	10.089
5,790,000	9.466	5,980,000	9.782	6,170,000	10.097
5,795,000	9.475	5,985,000	9.790	6,175,000	10.106
5,800,000	9.483	5,990,000	9.798	6,180,000	10.114
5,805,000	9.491	5,995,000	9.807	6,185,000	10.122
5,810,000	9.500	6,000,000	9.815	6,190,000	10.130
5,815,000	9.508	6,005,000	9.823	6,195,000	10.139
5,820,000	9.516	6,010,000	9.832	6,200,000	10.147
5,825,000	9.525	6,015,000	9.840	6,205,000	10.155
5,830,000	9.533	6,020,000	9.848	6,210,000	10.164
5,835,000	9.541	6,025,000	9.857	6,215,000	10.172
5,840,000	9.549	6,030,000	9.865	6,220,000	10.180
5,845,000	9.558	6,035,000	9.873	6,225,000	10.189
5,850,000	9.566	6,040,000	9.881	6,230,000	10.197
5,855,000	9.574	6,045,000	9.890	6,235,000	10.205
5,860,000	9.583	6,050,000	9.898	6,240,000	10.213
5,865,000	9.591	6,055,000	9.906	6,245,000	10.222
5,870,000	9.599	6,060,000	9.915	6,250,000	10.230
5,875,000	9.608	6,065,000	9.923	6,255,000	10.238
5,880,000	9.616	6,070,000	9.931	6,260,000	10.247
5,885,000	9.624	6,075,000	9.940	6,265,000	10.255
5,890,000	9.632	6,080,000	9.948	6,270,000	10.263
5,895,000	9.641	6,085,000	9.956	6,275,000	10.272
5,900,000	9.649	6,090,000	9.964	6,280,000	10.280
5,905,000	9.657	6,095,000	9.973	6,285,000	10.288
5,910,000	9.666	6,100,000	9.981	6,290,000	10.296
5,915,000	9.674	6,105,000	9.989	6,295,000	10.305
5,920,000	9.682	6,110,000	9.998	6,300,000	10.313

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0020		Each Add'l 5,000		0.0080	
Territory 3							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
6,305,000	10.321	6,495,000	10.637	6,685,000	10.952		
6,310,000	10.330	6,500,000	10.645	6,690,000	10.960		
6,315,000	10.338	6,505,000	10.653	6,695,000	10.969		
6,320,000	10.346	6,510,000	10.662	6,700,000	10.977		
6,325,000	10.355	6,515,000	10.670	6,705,000	10.985		
6,330,000	10.363	6,520,000	10.678	6,710,000	10.994		
6,335,000	10.371	6,525,000	10.687	6,715,000	11.002		
6,340,000	10.379	6,530,000	10.695	6,720,000	11.010		
6,345,000	10.388	6,535,000	10.703	6,725,000	11.019		
6,350,000	10.396	6,540,000	10.711	6,730,000	11.027		
6,355,000	10.404	6,545,000	10.720	6,735,000	11.035		
6,360,000	10.413	6,550,000	10.728	6,740,000	11.043		
6,365,000	10.421	6,555,000	10.736	6,745,000	11.052		
6,370,000	10.429	6,560,000	10.745	6,750,000	11.060		
6,375,000	10.438	6,565,000	10.753	6,755,000	11.068		
6,380,000	10.446	6,570,000	10.761	6,760,000	11.077		
6,385,000	10.454	6,575,000	10.770	6,765,000	11.085		
6,390,000	10.462	6,580,000	10.778	6,770,000	11.093		
6,395,000	10.471	6,585,000	10.786	6,775,000	11.102		
6,400,000	10.479	6,590,000	10.794	6,780,000	11.110		
6,405,000	10.487	6,595,000	10.803	6,785,000	11.118		
6,410,000	10.496	6,600,000	10.811	6,790,000	11.126		
6,415,000	10.504	6,605,000	10.819	6,795,000	11.135		
6,420,000	10.512	6,610,000	10.828	6,800,000	11.143		
6,425,000	10.521	6,615,000	10.836	6,805,000	11.151		
6,430,000	10.529	6,620,000	10.844	6,810,000	11.160		
6,435,000	10.537	6,625,000	10.853	6,815,000	11.168		
6,440,000	10.545	6,630,000	10.861	6,820,000	11.176		
6,445,000	10.554	6,635,000	10.869	6,825,000	11.185		
6,450,000	10.562	6,640,000	10.877	6,830,000	11.193		
6,455,000	10.570	6,645,000	10.886	6,835,000	11.201		
6,460,000	10.579	6,650,000	10.894	6,840,000	11.209		
6,465,000	10.587	6,655,000	10.902	6,845,000	11.218		
6,470,000	10.595	6,660,000	10.911	6,850,000	11.226		
6,475,000	10.604	6,665,000	10.919	6,855,000	11.234		
6,480,000	10.612	6,670,000	10.927	6,860,000	11.243		
6,485,000	10.620	6,675,000	10.936	6,865,000	11.251		
6,490,000	10.628	6,680,000	10.944	6,870,000	11.259		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0020		Each Add'l 5,000		0.0080	
Territory 3							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
6,875,000	11.268	7,065,000	11.583	7,255,000	11.899		
6,880,000	11.276	7,070,000	11.591	7,260,000	11.907		
6,885,000	11.284	7,075,000	11.600	7,265,000	11.916		
6,890,000	11.292	7,080,000	11.608	7,270,000	11.924		
6,895,000	11.301	7,085,000	11.616	7,275,000	11.932		
6,900,000	11.309	7,090,000	11.625	7,280,000	11.941		
6,905,000	11.317	7,095,000	11.633	7,285,000	11.949		
6,910,000	11.326	7,100,000	11.641	7,290,000	11.957		
6,915,000	11.334	7,105,000	11.650	7,295,000	11.965		
6,920,000	11.342	7,110,000	11.658	7,300,000	11.974		
6,925,000	11.351	7,115,000	11.666	7,305,000	11.982		
6,930,000	11.359	7,120,000	11.675	7,310,000	11.990		
6,935,000	11.367	7,125,000	11.683	7,315,000	11.999		
6,940,000	11.375	7,130,000	11.691	7,320,000	12.007		
6,945,000	11.384	7,135,000	11.699	7,325,000	12.015		
6,950,000	11.392	7,140,000	11.708	7,330,000	12.024		
6,955,000	11.400	7,145,000	11.716	7,335,000	12.032		
6,960,000	11.409	7,150,000	11.724	7,340,000	12.040		
6,965,000	11.417	7,155,000	11.733	7,345,000	12.049		
6,970,000	11.425	7,160,000	11.741	7,350,000	12.057		
6,975,000	11.434	7,165,000	11.749	7,355,000	12.065		
6,980,000	11.442	7,170,000	11.758	7,360,000	12.074		
6,985,000	11.450	7,175,000	11.766	7,365,000	12.082		
6,990,000	11.458	7,180,000	11.774	7,370,000	12.090		
6,995,000	11.467	7,185,000	11.783	7,375,000	12.098		
7,000,000	11.475	7,190,000	11.791	7,380,000	12.107		
7,005,000	11.483	7,195,000	11.799	7,385,000	12.115		
7,010,000	11.492	7,200,000	11.808	7,390,000	12.123		
7,015,000	11.500	7,205,000	11.816	7,395,000	12.132		
7,020,000	11.508	7,210,000	11.824	7,400,000	12.140		
7,025,000	11.517	7,215,000	11.832	7,405,000	12.148		
7,030,000	11.525	7,220,000	11.841	7,410,000	12.157		
7,035,000	11.533	7,225,000	11.849	7,415,000	12.165		
7,040,000	11.542	7,230,000	11.857	7,420,000	12.173		
7,045,000	11.550	7,235,000	11.866	7,425,000	12.182		
7,050,000	11.558	7,240,000	11.874	7,430,000	12.190		
7,055,000	11.566	7,245,000	11.882	7,435,000	12.198		
7,060,000	11.575	7,250,000	11.891	7,440,000	12.207		

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0020		Territory 3		Each Add'l 5,000		0.0080	
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
7,445,000	12.215	7,635,000	12.531	7,825,000	12.847				
7,450,000	12.223	7,640,000	12.539	7,830,000	12.855				
7,455,000	12.231	7,645,000	12.547	7,835,000	12.863				
7,460,000	12.240	7,650,000	12.556	7,840,000	12.872				
7,465,000	12.248	7,655,000	12.564	7,845,000	12.880				
7,470,000	12.256	7,660,000	12.572	7,850,000	12.888				
7,475,000	12.265	7,665,000	12.581	7,855,000	12.896				
7,480,000	12.273	7,670,000	12.589	7,860,000	12.905				
7,485,000	12.281	7,675,000	12.597	7,865,000	12.913				
7,490,000	12.290	7,680,000	12.606	7,870,000	12.921				
7,495,000	12.298	7,685,000	12.614	7,875,000	12.930				
7,500,000	12.306	7,690,000	12.622	7,880,000	12.938				
7,505,000	12.315	7,695,000	12.630	7,885,000	12.946				
7,510,000	12.323	7,700,000	12.639	7,890,000	12.955				
7,515,000	12.331	7,705,000	12.647	7,895,000	12.963				
7,520,000	12.340	7,710,000	12.655	7,900,000	12.971				
7,525,000	12.348	7,715,000	12.664	7,905,000	12.980				
7,530,000	12.356	7,720,000	12.672	7,910,000	12.988				
7,535,000	12.364	7,725,000	12.680	7,915,000	12.996				
7,540,000	12.373	7,730,000	12.689	7,920,000	13.005				
7,545,000	12.381	7,735,000	12.697	7,925,000	13.013				
7,550,000	12.389	7,740,000	12.705	7,930,000	13.021				
7,555,000	12.398	7,745,000	12.714	7,935,000	13.029				
7,560,000	12.406	7,750,000	12.722	7,940,000	13.038				
7,565,000	12.414	7,755,000	12.730	7,945,000	13.046				
7,570,000	12.423	7,760,000	12.739	7,950,000	13.054				
7,575,000	12.431	7,765,000	12.747	7,955,000	13.063				
7,580,000	12.439	7,770,000	12.755	7,960,000	13.071				
7,585,000	12.448	7,775,000	12.763	7,965,000	13.079				
7,590,000	12.456	7,780,000	12.772	7,970,000	13.088				
7,595,000	12.464	7,785,000	12.780	7,975,000	13.096				
7,600,000	12.473	7,790,000	12.788	7,980,000	13.104				
7,605,000	12.481	7,795,000	12.797	7,985,000	13.113				
7,610,000	12.489	7,800,000	12.805	7,990,000	13.121				
7,615,000	12.497	7,805,000	12.813	7,995,000	13.129				
7,620,000	12.506	7,810,000	12.822	8,000,000	13.138				
7,625,000	12.514	7,815,000	12.830	8,005,000	13.146				
7,630,000	12.522	7,820,000	12.838	8,010,000	13.154				

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0020		Territory 3		Each Add'l 5,000		0.0080	
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
8,015,000	13.162	8,205,000	13.478	8,395,000	13.794				
8,020,000	13.171	8,210,000	13.487	8,400,000	13.803				
8,025,000	13.179	8,215,000	13.495	8,405,000	13.811				
8,030,000	13.187	8,220,000	13.503	8,410,000	13.819				
8,035,000	13.196	8,225,000	13.512	8,415,000	13.827				
8,040,000	13.204	8,230,000	13.520	8,420,000	13.836				
8,045,000	13.212	8,235,000	13.528	8,425,000	13.844				
8,050,000	13.221	8,240,000	13.537	8,430,000	13.852				
8,055,000	13.229	8,245,000	13.545	8,435,000	13.861				
8,060,000	13.237	8,250,000	13.553	8,440,000	13.869				
8,065,000	13.246	8,255,000	13.561	8,445,000	13.877				
8,070,000	13.254	8,260,000	13.570	8,450,000	13.886				
8,075,000	13.262	8,265,000	13.578	8,455,000	13.894				
8,080,000	13.271	8,270,000	13.586	8,460,000	13.902				
8,085,000	13.279	8,275,000	13.595	8,465,000	13.911				
8,090,000	13.287	8,280,000	13.603	8,470,000	13.919				
8,095,000	13.295	8,285,000	13.611	8,475,000	13.927				
8,100,000	13.304	8,290,000	13.620	8,480,000	13.936				
8,105,000	13.312	8,295,000	13.628	8,485,000	13.944				
8,110,000	13.320	8,300,000	13.636	8,490,000	13.952				
8,115,000	13.329	8,305,000	13.645	8,495,000	13.960				
8,120,000	13.337	8,310,000	13.653	8,500,000	13.969				
8,125,000	13.345	8,315,000	13.661	8,505,000	13.977				
8,130,000	13.354	8,320,000	13.670	8,510,000	13.985				
8,135,000	13.362	8,325,000	13.678	8,515,000	13.994				
8,140,000	13.370	8,330,000	13.686	8,520,000	14.002				
8,145,000	13.379	8,335,000	13.694	8,525,000	14.010				
8,150,000	13.387	8,340,000	13.703	8,530,000	14.019				
8,155,000	13.395	8,345,000	13.711	8,535,000	14.027				
8,160,000	13.404	8,350,000	13.719	8,540,000	14.035				
8,165,000	13.412	8,355,000	13.728	8,545,000	14.044				
8,170,000	13.420	8,360,000	13.736	8,550,000	14.052				
8,175,000	13.428	8,365,000	13.744	8,555,000	14.060				
8,180,000	13.437	8,370,000	13.753	8,560,000	14.069				
8,185,000	13.445	8,375,000	13.761	8,565,000	14.077				
8,190,000	13.453	8,380,000	13.769	8,570,000	14.085				
8,195,000	13.462	8,385,000	13.778	8,575,000	14.093				
8,200,000	13.470	8,390,000	13.786	8,580,000	14.102				

## Arkansas Dwelling

## Key Factors

Each \$1,000 Below \$50,000		0.0020		Each Add'l 5,000		0.0080	
Territory 3							
Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
8,585,000	14.110	8,775,000	14.426	8,965,000	14.742		
8,590,000	14.118	8,780,000	14.434	8,970,000	14.750		
8,595,000	14.127	8,785,000	14.443	8,975,000	14.758		
8,600,000	14.135	8,790,000	14.451	8,980,000	14.767		
8,605,000	14.143	8,795,000	14.459	8,985,000	14.775		
8,610,000	14.152	8,800,000	14.468	8,990,000	14.783		
8,615,000	14.160	8,805,000	14.476	8,995,000	14.792		
8,620,000	14.168	8,810,000	14.484	9,000,000	14.800		
8,625,000	14.177	8,815,000	14.492				
8,630,000	14.185	8,820,000	14.501				
8,635,000	14.193	8,825,000	14.509				
8,640,000	14.202	8,830,000	14.517				
8,645,000	14.210	8,835,000	14.526				
8,650,000	14.218	8,840,000	14.534				
8,655,000	14.226	8,845,000	14.542				
8,660,000	14.235	8,850,000	14.551				
8,665,000	14.243	8,855,000	14.559				
8,670,000	14.251	8,860,000	14.567				
8,675,000	14.260	8,865,000	14.576				
8,680,000	14.268	8,870,000	14.584				
8,685,000	14.276	8,875,000	14.592				
8,690,000	14.285	8,880,000	14.601				
8,695,000	14.293	8,885,000	14.609				
8,700,000	14.301	8,890,000	14.617				
8,705,000	14.310	8,895,000	14.625				
8,710,000	14.318	8,900,000	14.634				
8,715,000	14.326	8,905,000	14.642				
8,720,000	14.335	8,910,000	14.650				
8,725,000	14.343	8,915,000	14.659				
8,730,000	14.351	8,920,000	14.667				
8,735,000	14.359	8,925,000	14.675				
8,740,000	14.368	8,930,000	14.684				
8,745,000	14.376	8,935,000	14.692				
8,750,000	14.384	8,940,000	14.700				
8,755,000	14.393	8,945,000	14.709				
8,760,000	14.401	8,950,000	14.717				
8,765,000	14.409	8,955,000	14.725				
8,770,000	14.418	8,960,000	14.734				

## Arkansas Tenant/Condo

## Key Factors

Each \$1,000 Below \$15,000		0.0040	Each Add'l 5,000		0.0140
Contents Amount	Factor	Contents Amount	Factor	Contents Amount	Factor
15,000	0.060	200,000	0.800	385,000	1.475
20,000	0.080	205,000	0.820	390,000	1.493
25,000	0.100	210,000	0.840	395,000	1.510
30,000	0.120	215,000	0.860	400,000	1.528
35,000	0.140	220,000	0.880	405,000	1.546
40,000	0.160	225,000	0.900	410,000	1.563
45,000	0.180	230,000	0.920	415,000	1.581
50,000	0.200	235,000	0.940	420,000	1.598
55,000	0.220	240,000	0.960	425,000	1.616
60,000	0.240	245,000	0.980	430,000	1.634
65,000	0.260	250,000	1.000	435,000	1.651
70,000	0.280	255,000	1.018	440,000	1.669
75,000	0.300	260,000	1.035	445,000	1.686
80,000	0.320	265,000	1.053	450,000	1.704
85,000	0.340	270,000	1.070	455,000	1.722
90,000	0.360	275,000	1.088	460,000	1.739
95,000	0.380	280,000	1.106	465,000	1.757
100,000	0.400	285,000	1.123	470,000	1.774
105,000	0.420	290,000	1.141	475,000	1.792
110,000	0.440	295,000	1.158	480,000	1.810
115,000	0.460	300,000	1.176	485,000	1.827
120,000	0.480	305,000	1.194	490,000	1.845
125,000	0.500	310,000	1.211	495,000	1.862
130,000	0.520	315,000	1.229	500,000	1.880
135,000	0.540	320,000	1.246	505,000	1.898
140,000	0.560	325,000	1.264	510,000	1.915
145,000	0.580	330,000	1.282	515,000	1.933
150,000	0.600	335,000	1.299	520,000	1.950
155,000	0.620	340,000	1.317	525,000	1.968
160,000	0.640	345,000	1.334	530,000	1.985
165,000	0.660	350,000	1.352	535,000	2.003
170,000	0.680	355,000	1.370	540,000	2.020
175,000	0.700	360,000	1.387	545,000	2.038
180,000	0.720	365,000	1.405	550,000	2.055
185,000	0.740	370,000	1.422	555,000	2.073
190,000	0.760	375,000	1.440	560,000	2.090
195,000	0.780	380,000	1.458	565,000	2.108

## Arkansas Tenant/Condo

## Key Factors

Each \$1,000 Below \$15,000		0.0040	Each Add'l 5,000		0.0140
Contents Amount	Factor	Contents Amount	Factor	Contents Amount	Factor
570,000	2.125	760,000	2.790	950,000	3.451
575,000	2.143	765,000	2.807	955,000	3.468
580,000	2.160	770,000	2.825	960,000	3.486
585,000	2.178	775,000	2.842	965,000	3.503
590,000	2.195	780,000	2.859	970,000	3.521
595,000	2.213	785,000	2.877	975,000	3.538
600,000	2.230	790,000	2.894	980,000	3.555
605,000	2.248	795,000	2.912	985,000	3.573
610,000	2.265	800,000	2.929	990,000	3.590
615,000	2.283	805,000	2.946	995,000	3.608
620,000	2.300	810,000	2.964	1,000,000	3.625
625,000	2.318	815,000	2.981	1,005,000	3.643
630,000	2.335	820,000	2.999	1,010,000	3.661
635,000	2.353	825,000	3.016	1,015,000	3.678
640,000	2.370	830,000	3.033	1,020,000	3.696
645,000	2.388	835,000	3.051	1,025,000	3.714
650,000	2.405	840,000	3.068	1,030,000	3.732
655,000	2.423	845,000	3.086	1,035,000	3.749
660,000	2.440	850,000	3.103	1,040,000	3.767
665,000	2.458	855,000	3.120	1,045,000	3.785
670,000	2.475	860,000	3.138	1,050,000	3.803
675,000	2.493	865,000	3.155	1,055,000	3.820
680,000	2.510	870,000	3.173	1,060,000	3.838
685,000	2.528	875,000	3.190	1,065,000	3.856
690,000	2.545	880,000	3.207	1,070,000	3.874
695,000	2.563	885,000	3.225	1,075,000	3.891
700,000	2.580	890,000	3.242	1,080,000	3.909
705,000	2.598	895,000	3.260	1,085,000	3.927
710,000	2.615	900,000	3.277	1,090,000	3.945
715,000	2.633	905,000	3.294	1,095,000	3.962
720,000	2.650	910,000	3.312	1,100,000	3.980
725,000	2.668	915,000	3.329	1,105,000	3.998
730,000	2.685	920,000	3.347	1,110,000	4.016
735,000	2.703	925,000	3.364	1,115,000	4.033
740,000	2.720	930,000	3.381	1,120,000	4.051
745,000	2.738	935,000	3.399	1,125,000	4.069
750,000	2.755	940,000	3.416	1,130,000	4.087
755,000	2.772	945,000	3.434	1,135,000	4.104

## Arkansas Tenant/Condo

## Key Factors

Each \$1,000 Below \$15,000		0.0040	Each Add'l 5,000		0.0140
Contents Amount	Factor	Contents Amount	Factor	Contents Amount	Factor
1,140,000	4.122	1,330,000	4.797	1,520,000	5.468
1,145,000	4.140	1,335,000	4.814	1,525,000	5.485
1,150,000	4.158	1,340,000	4.832	1,530,000	5.502
1,155,000	4.175	1,345,000	4.850	1,535,000	5.519
1,160,000	4.193	1,350,000	4.868	1,540,000	5.536
1,165,000	4.211	1,355,000	4.885	1,545,000	5.553
1,170,000	4.229	1,360,000	4.903	1,550,000	5.570
1,175,000	4.246	1,365,000	4.921	1,555,000	5.587
1,180,000	4.264	1,370,000	4.939	1,560,000	5.604
1,185,000	4.282	1,375,000	4.956	1,565,000	5.621
1,190,000	4.300	1,380,000	4.974	1,570,000	5.638
1,195,000	4.317	1,385,000	4.992	1,575,000	5.655
1,200,000	4.335	1,390,000	5.010	1,580,000	5.672
1,205,000	4.353	1,395,000	5.027	1,585,000	5.689
1,210,000	4.371	1,400,000	5.045	1,590,000	5.706
1,215,000	4.388	1,405,000	5.063	1,595,000	5.723
1,220,000	4.406	1,410,000	5.081	1,600,000	5.740
1,225,000	4.424	1,415,000	5.098	1,605,000	5.757
1,230,000	4.442	1,420,000	5.116	1,610,000	5.774
1,235,000	4.459	1,425,000	5.134	1,615,000	5.791
1,240,000	4.477	1,430,000	5.152	1,620,000	5.808
1,245,000	4.495	1,435,000	5.169	1,625,000	5.825
1,250,000	4.513	1,440,000	5.187	1,630,000	5.842
1,255,000	4.530	1,445,000	5.205	1,635,000	5.859
1,260,000	4.548	1,450,000	5.223	1,640,000	5.876
1,265,000	4.566	1,455,000	5.240	1,645,000	5.893
1,270,000	4.584	1,460,000	5.258	1,650,000	5.910
1,275,000	4.601	1,465,000	5.276	1,655,000	5.927
1,280,000	4.619	1,470,000	5.294	1,660,000	5.944
1,285,000	4.637	1,475,000	5.311	1,665,000	5.961
1,290,000	4.655	1,480,000	5.329	1,670,000	5.978
1,295,000	4.672	1,485,000	5.347	1,675,000	5.995
1,300,000	4.690	1,490,000	5.365	1,680,000	6.012
1,305,000	4.708	1,495,000	5.382	1,685,000	6.029
1,310,000	4.726	1,500,000	5.400	1,690,000	6.046
1,315,000	4.743	1,505,000	5.417	1,695,000	6.063
1,320,000	4.761	1,510,000	5.434	1,700,000	6.080
1,325,000	4.779	1,515,000	5.451	1,705,000	6.097

## Arkansas Tenant/Condo

## Key Factors

Each \$1,000 Below \$15,000		0.0040	Each Add'l 5,000		0.0140
Contents Amount	Factor	Contents Amount	Factor	Contents Amount	Factor
1,710,000	6.114	1,900,000	6.760	2,090,000	7.442
1,715,000	6.131	1,905,000	6.777	2,095,000	7.461
1,720,000	6.148	1,910,000	6.794	2,100,000	7.480
1,725,000	6.165	1,915,000	6.811	2,105,000	7.499
1,730,000	6.182	1,920,000	6.828	2,110,000	7.518
1,735,000	6.199	1,925,000	6.845	2,115,000	7.537
1,740,000	6.216	1,930,000	6.862	2,120,000	7.556
1,745,000	6.233	1,935,000	6.879	2,125,000	7.575
1,750,000	6.250	1,940,000	6.896	2,130,000	7.594
1,755,000	6.267	1,945,000	6.913	2,135,000	7.613
1,760,000	6.284	1,950,000	6.930	2,140,000	7.632
1,765,000	6.301	1,955,000	6.947	2,145,000	7.651
1,770,000	6.318	1,960,000	6.964	2,150,000	7.670
1,775,000	6.335	1,965,000	6.981	2,155,000	7.689
1,780,000	6.352	1,970,000	6.998	2,160,000	7.708
1,785,000	6.369	1,975,000	7.015	2,165,000	7.727
1,790,000	6.386	1,980,000	7.032	2,170,000	7.746
1,795,000	6.403	1,985,000	7.049	2,175,000	7.765
1,800,000	6.420	1,990,000	7.066	2,180,000	7.784
1,805,000	6.437	1,995,000	7.083	2,185,000	7.803
1,810,000	6.454	2,000,000	7.100	2,190,000	7.822
1,815,000	6.471	2,005,000	7.119	2,195,000	7.841
1,820,000	6.488	2,010,000	7.138	2,200,000	7.860
1,825,000	6.505	2,015,000	7.157	2,205,000	7.879
1,830,000	6.522	2,020,000	7.176	2,210,000	7.898
1,835,000	6.539	2,025,000	7.195	2,215,000	7.917
1,840,000	6.556	2,030,000	7.214	2,220,000	7.936
1,845,000	6.573	2,035,000	7.233	2,225,000	7.955
1,850,000	6.590	2,040,000	7.252	2,230,000	7.974
1,855,000	6.607	2,045,000	7.271	2,235,000	7.993
1,860,000	6.624	2,050,000	7.290	2,240,000	8.012
1,865,000	6.641	2,055,000	7.309	2,245,000	8.031
1,870,000	6.658	2,060,000	7.328	2,250,000	8.050
1,875,000	6.675	2,065,000	7.347	2,255,000	8.069
1,880,000	6.692	2,070,000	7.366	2,260,000	8.088
1,885,000	6.709	2,075,000	7.385	2,265,000	8.107
1,890,000	6.726	2,080,000	7.404	2,270,000	8.126
1,895,000	6.743	2,085,000	7.423	2,275,000	8.145

## Arkansas Tenant/Condo

## Key Factors

Each \$1,000 Below \$15,000		0.0040	Each Add'l 5,000		0.0140
Contents Amount	Factor	Contents Amount	Factor	Contents Amount	Factor
2,280,000	8.164	2,470,000	8.886	2,660,000	9.448
2,285,000	8.183	2,475,000	8.905	2,665,000	9.462
2,290,000	8.202	2,480,000	8.924	2,670,000	9.476
2,295,000	8.221	2,485,000	8.943	2,675,000	9.490
2,300,000	8.240	2,490,000	8.962	2,680,000	9.504
2,305,000	8.259	2,495,000	8.981	2,685,000	9.518
2,310,000	8.278	2,500,000	9.000	2,690,000	9.532
2,315,000	8.297	2,505,000	9.014	2,695,000	9.546
2,320,000	8.316	2,510,000	9.028	2,700,000	9.560
2,325,000	8.335	2,515,000	9.042	2,705,000	9.574
2,330,000	8.354	2,520,000	9.056	2,710,000	9.588
2,335,000	8.373	2,525,000	9.070	2,715,000	9.602
2,340,000	8.392	2,530,000	9.084	2,720,000	9.616
2,345,000	8.411	2,535,000	9.098	2,725,000	9.630
2,350,000	8.430	2,540,000	9.112	2,730,000	9.644
2,355,000	8.449	2,545,000	9.126	2,735,000	9.658
2,360,000	8.468	2,550,000	9.140	2,740,000	9.672
2,365,000	8.487	2,555,000	9.154	2,745,000	9.686
2,370,000	8.506	2,560,000	9.168	2,750,000	9.700
2,375,000	8.525	2,565,000	9.182	2,755,000	9.714
2,380,000	8.544	2,570,000	9.196	2,760,000	9.728
2,385,000	8.563	2,575,000	9.210	2,765,000	9.742
2,390,000	8.582	2,580,000	9.224	2,770,000	9.756
2,395,000	8.601	2,585,000	9.238	2,775,000	9.770
2,400,000	8.620	2,590,000	9.252	2,780,000	9.784
2,405,000	8.639	2,595,000	9.266	2,785,000	9.798
2,410,000	8.658	2,600,000	9.280	2,790,000	9.812
2,415,000	8.677	2,605,000	9.294	2,795,000	9.826
2,420,000	8.696	2,610,000	9.308	2,800,000	9.840
2,425,000	8.715	2,615,000	9.322	2,805,000	9.854
2,430,000	8.734	2,620,000	9.336	2,810,000	9.868
2,435,000	8.753	2,625,000	9.350	2,815,000	9.882
2,440,000	8.772	2,630,000	9.364	2,820,000	9.896
2,445,000	8.791	2,635,000	9.378	2,825,000	9.910
2,450,000	8.810	2,640,000	9.392	2,830,000	9.924
2,455,000	8.829	2,645,000	9.406	2,835,000	9.938
2,460,000	8.848	2,650,000	9.420	2,840,000	9.952
2,465,000	8.867	2,655,000	9.434	2,845,000	9.966

**Arkansas Tenant/Condo****Key Factors****Each \$1,000 Below \$15,000****0.0040****Each Add'l 5,000****0.0140**

<b>Contents Amount</b>	<b>Factor</b>	<b>Contents Amount</b>	<b>Factor</b>	<b>Contents Amount</b>	<b>Factor</b>
2,850,000	9.980				
2,855,000	9.994				
2,860,000	10.008				
2,865,000	10.022				
2,870,000	10.036				
2,875,000	10.050				
2,880,000	10.064				
2,885,000	10.078				
2,890,000	10.092				
2,895,000	10.106				
2,900,000	10.120				
2,905,000	10.134				
2,910,000	10.148				
2,915,000	10.162				
2,920,000	10.176				
2,925,000	10.190				
2,930,000	10.204				
2,935,000	10.218				
2,940,000	10.232				
2,945,000	10.246				
2,950,000	10.260				
2,955,000	10.274				
2,960,000	10.288				
2,965,000	10.302				
2,970,000	10.316				
2,975,000	10.330				
2,980,000	10.344				
2,985,000	10.358				
2,990,000	10.372				
2,995,000	10.386				
3,000,000	10.400				

**Bankers Standard Insurance Company**  
**ARKANSAS**  
**Actuarial Memorandum**  
**HOMEOWNERS**  
**ACE Platinum Portfolio Program**

This homeowners insurance filing represents the introduction of a homeowners insurance policy intended to become part of the new ACE Platinum Portfolio Program. The target market for this program is the affluent insured who wants to have all his/her insurance (Homeowners, Auto, Personal Umbrella, and Valuables) needs met by one company serviced through independent agents. This filing is part of a countrywide roll out of the ACE Platinum Portfolio Program which began in the latter part of the 2<sup>nd</sup> quarter of 2008.

The base rates, coverage, and rating variables we have employed are based upon a comparison of the approved rating plans for AIG Private Client Group.

Exhibit 1 shows premium comparisons for dwellings.

Exhibit 2 shows premium comparisons for condos. For the premium comparison risk for BSIC, we assume an approximately 90.9% and 9.1% split between contents and additions and alterations (A&A) compared to AIG's blanket limit for these coverages.

Exhibit 3 shows the calculation of the installment breakdown.

Summary

Based upon competitor analysis, the captioned insurer believes that the rates being filed are adequate, not excessive and not discriminatory. Experience will be monitored and rate revision filings will be made if so indicated once we have begun writing policies.

# Bankers Standard Insurance Company

## Arkansas Owners Premium Comparisons

Target Risk	
Deductible	\$2,500
Liability	\$500,000
Medical Payments	\$50,000
Protection Class	4
Construction	Frame
Central Fire Alarm	Yes
Central Burglar Alarm	Yes
Package Policy	Yes
Valuables Credit	Yes
Year Built	1990

	BSIC, AIG - Territory 1			BSIC, AIG - Territory 2			BSIC, AIG - Territory 3		
	Proposed			Proposed			Proposed		
AOI	BSIC Premium	AIG Premium	Prop BSIC / AIG -1	BSIC Premium	AIG Premium	Prop BSIC / AIG -1	BSIC Premium	AIG Premium	Prop BSIC / AIG -1
500,000	1,841	1,841	0.0%	2,499	2,501	-0.1%	3,796	3,767	0.8%
1,000,000	2,981	2,977	0.1%	4,101	4,063	0.9%	7,605	7,611	-0.1%
1,500,000	4,203	4,185	0.4%	6,000	6,035	-0.6%	11,068	11,170	-0.9%
2,000,000	5,789	5,814	-0.4%	8,260	8,298	-0.5%	14,847	14,956	-0.7%
3,000,000	8,746	8,754	-0.1%	12,198	12,208	-0.1%	21,355	21,465	-0.5%
4,000,000	11,685	11,788	-0.9%	16,128	16,263	-0.8%	28,069	28,231	-0.6%
5,000,000	14,794	14,835	-0.3%	20,216	20,315	-0.5%	35,042	34,996	0.1%
7,000,000	20,371	20,445	-0.4%	27,831	27,948	-0.4%	48,278	48,120	0.3%
9,000,000	26,261	26,359	-0.4%	35,882	35,975	-0.3%	62,258	61,933	0.5%

# Bankers Standard Insurance Company

## Arkansas Condos Premium Comparisons

Target Risk	
Deductible	\$1,000
Liability	\$500,000
Medical Payments	\$50,000
Protection Class	4
Construction	Frame
Central Fire Alarm	Yes
Central Burglar Alarm	Yes
Package Policy	Yes
Valuables Credit	Yes
Year Built	1990

BSIC, AIG - Entire State			
AOI	Proposed BSIC		
	Premium	AIG Premium	Prop BSIC / AIG -1
250,000	669	677	-1.2%
1,000,000	2,342	2,354	-0.5%
1,500,000	3,462	3,468	-0.2%
2,000,000	4,554	4,581	-0.6%
3,000,000	6,753	6,802	-0.7%





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October 9, 2009

Commissioner Julie Benafield Bowman  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, AR 72201-1904

Attention: Ms. Becky Harrington, Certified Analyst

Dear Ms. Harrington:

Attached is confidential and proprietary information from FICO to support ACE Private Risk Service's use of our credit-based insurance scores in Arkansas. This material is subject to the protection available to ACE Private Risk Services under Arkansas Code Ann. 23-66-317(h).

Model **EFIS HO3/5 0499** is shown in its entirety with characteristics, attributes, and weights. Also attached are the reason codes and explanations. The top four reasons are returned with each credit-based insurance score, explaining the four most significant areas in the credit report which impacted the calculation of the score.

If you have any questions, please contact me by phone at (303) 323-1646 or email at [deniset@fico.com](mailto:deniset@fico.com).

Thank you for your assistance.

Sincerely yours,

Denise Tellinghuisen  
Analytic Science Senior Manager  
FICO

Attachments

**FAIR ISAAC CREDIT-BASED INSURANCE SCORES - EXPANDED NEGATIVE REASON CODE TEXT  
(For Experian/Fair Isaac Insurance Score 2.0)**

<b>Reason Code</b>	<b>Short Reason Text</b>	<b>Expanded Reason Text</b>
52	Accounts with delinquency (-)	You received a reason code indicating a recent delinquency. Analysis of consumer credit histories shows that consumers with previous late payments are much more likely to have greater insurance loss risk in the future. The credit-based insurance score evaluates not only the presence of previous late payments, but also how recently the missed payments occurred. In general, the more recently a payment was missed, the greater the risk, and the lower the score. There is no "quick" fix to raise your score if the late payment on your credit bureau report is valid. Note that closing an account on which you had previously missed a payment does not make the late payment disappear from your credit bureau report. In order to improve your credit score over time, you need to pay your bills on time. The longer you pay your bills on time, the better the score. If you have late payments, get caught up on back payments and stay current. As time passes the importance of these previous late payments will gradually lessen and the score will increase – as long as you make your payments on time on all of your credit obligations, and use your available credit responsibly.
53	Number of bank/national revolving/open accounts (-)	You received a reason code indicating too many bank/national revolving accounts. This reason appears when your credit report shows more bankcard accounts (such as Visa, MasterCard, Discover, American Express, Diners Club, etc.) than other consumers with credit histories of similar length. Research has shown that consumers with a relatively large number of bankcard accounts appearing on their credit bureau report represent higher insurance loss risk than consumers with fewer bankcard accounts. Therefore, avoid applying for credit you don't need, or don't intend to use. This reason may also appear when no bankcard accounts appear on your credit report, or all such accounts are closed, or are no longer being reported by the lender. Opening a bankcard account might be a long-term strategy to improve your score. However, new account openings and the associated inquiries may lower your score in the short term. Over time you will build a history which demonstrates your ability to manage different types of credit.
55	Number of finance company accounts (-)	You received a reason code indicating too many consumer finance company accounts. Research shows that consumers with consumer finance company loans appearing on their credit report represent higher insurance loss risk than those with no consumer finance company loans. (Note that after a consumer finance company account is closed, it will not disappear from the credit report immediately. Research shows that the presence of consumer finance company accounts on the credit report, whether open or closed, is still predictive of future insurance loss risk; thus they will still be considered by the score.) The best way to improve your credit-based insurance score is by managing all of your accounts responsibly, not missing any payments, and not opening new credit accounts you don't need.

**FAIR ISAAC CREDIT-BASED INSURANCE SCORES - EXPANDED NEGATIVE REASON CODE TEXT**  
**(For Experian/Fair Isaac Insurance Score 2.0)**

Reason Code	Short Reason Text	Expanded Reason Text
56	Number of inquiries within the last twelve months (-)	<p>You received a reason code indicating too many recent credit inquiries. This reason appears when your credit bureau report contains a large number of inquiries posted as a result of your applications for credit. Research shows that consumers who are seeking several new credit accounts have greater insurance loss risk than consumers who are not seeking credit. There are different types of inquiries that reside on your credit bureau report. The score only considers those inquiries that were posted as a result of your applications for credit. Other types of inquiries, such as promotional inquiries (where a lender has pre-approved you for a credit offer), account review inquiries (where a lender requests a report to review an existing account), consumer disclosure inquiries (where you have requested a copy of your own report) and insurance inquiries are not considered by the score. The scores can identify “rate shopping” in the mortgage- and auto-lending environment, so that one credit search involving multiple inquiries is usually only counted as a single inquiry. Typically, the presence of inquiries on your credit file has only a small impact on credit-based insurance scores, carrying much less importance than late payments, the amount you owe, and the length of time you have used credit. As time passes the age of your most recent inquiry will increase, and your score will rise as a result, provided you do not apply for additional credit in the meantime. Typically inquiries are purged from the credit bureau files after two years. A common misperception is that every single inquiry will drop your score a certain number of points. This is not true. The impact of inquiries on your score will vary – depending on your overall credit profile. Inquiries will usually have a larger impact on the score for consumers with limited credit history and on consumers with previous late payments. The most prudent action to raise your score over time is by applying for credit only when you need it.</p>
58	Relationship of balance to high credit on bank/national or revolving/open accounts (-)	<p>You received a reason code indicating the proportion of revolving balances to revolving credit limits is too high or there are no revolving credit accounts. Analysis of consumer credit behavior finds that owing a substantial balance on revolving accounts (such as credit cards and bankcards) relative to the amount of revolving credit available to you represents increased insurance loss risk. In fact, the level of revolving debt is one of the most important factors in the credit-based insurance score. The score evaluates your total balances in relation to your total available credit on revolving accounts, as well as on individual revolving accounts. For a given amount of revolving credit available, a greater amount owed indicates a greater risk, and lowers the score. (For credit cards, the total outstanding balance on your last statement is generally the amount that will show in your credit bureau report. Even if you pay off your credit cards in full every month, your credit bureau report may show the last billing statement balance on those accounts.) Paying down your revolving account balances is a good sign that you are able and willing to manage and repay your debt, and this will increase your score. On the other hand, shifting balances among revolving accounts, opening up new revolving accounts, and closing down other revolving accounts will not necessarily improve your score, and could possibly decrease your score. This reason can also appear when no revolving accounts appear on the credit bureau report, or all such accounts are closed, or are no longer being reported by the lender.</p>

**FAIR ISAAC CREDIT-BASED INSURANCE SCORES - EXPANDED NEGATIVE REASON CODE TEXT**  
**(For Experian/Fair Isaac Insurance Score 2.0)**

Reason Code	Short Reason Text	Expanded Reason Text
61	Length of time since account not paid as agreed (-)	<p>You received a reason code indicating delinquency that is too recent (or a delinquency with an unknown date). Analysis of consumer credit histories shows that consumers with previous late payments are much more likely to have higher insurance loss risk in the future. The credit-based insurance score evaluates not only the presence of previous late payments, but also how recently the missed payments occurred. In general, the more recently a payment was missed, the greater the risk, and the lower the score. There is no “quick” fix to raise your score if the late payment on your credit bureau report is valid. (Credit account delinquencies stay on your report for up to seven years. Note that closing an account on which you had previously missed a payment does not make the late payment disappear from your credit bureau report.) In order to improve your credit-based insurance score over time, you need to pay your bills on time. The longer you pay your bills on time, the better the score. If you have late payments, get caught up on back payments and stay current. As time passes the importance of these previous late payments will gradually lessen and the score will increase – as long as you make your payments on time on all of your credit obligations, and use your available credit responsibly. In rare cases, evidence of a past missed payment on a credit account is present on the credit report, but the date of the late payment cannot be determined exactly. An “undateable” credit account delinquency on a credit report still represents greater risk than never having missed a payment at all, and thus it will still affect the score.</p>
62	Length of time accounts established (-)	<p>You received a reason code indicating a relatively short length of credit history. This reason is based on the age of the accounts on your credit bureau report (the age of the oldest account, the average age of accounts, or both). Research shows that consumers with longer credit histories have lower insurance loss risk than those with shorter credit histories. Also, consumers who frequently open new accounts have greater insurance loss risk than those who do not. Therefore, only apply for needed credit and wait before you apply for more. All other factors being equal, your score is likely to improve as your credit history ages.</p>
63	Accounts currently or in the past delinquent (-)	<p>You received a reason code indicating that accounts are currently or in the past delinquent. Research reveals that consumers with previous late payments are much more likely to have higher insurance loss risk in the future. The score evaluates not only the presence of previous late payments, but also how late the payments were. For example, a payment that was 90 days late correlates with greater risk than a payment that was 60 days late, if they occurred around the same time. There is no “quick” fix to raise your score if the late payment on your credit bureau report is valid. In order to improve your credit-based insurance score over time, you need to pay your bills on time. The longer you pay your bills on time, the better the score. If you have late payments, get caught up on back payments and stay current. As time passes the importance of these previous late payments will gradually lessen and the score will increase – as long as you make your payments on time on all of your credit obligations, and use your available credit responsibly.</p>

**FAIR ISAAC CREDIT-BASED INSURANCE SCORES - EXPANDED NEGATIVE REASON CODE TEXT**  
**(For Experian/Fair Isaac Insurance Score 2.0)**

Reason Code	Short Reason Text	Expanded Reason Text
67	Collection agency filings (-)	You received a reason code indicating the presence of collection account(s). This reason appears whenever there is a collection agency reference on your credit bureau report. Studies reveal that consumers with collection agency references are much more likely to represent greater insurance loss risk in the future. There is no "quick" fix to improve the score if the collection item on your credit bureau report is valid. However, as these become older, their impact on the score will gradually decrease and eventually they will have no impact on the score. Note that satisfying or paying off the collection item will not remove this information from your credit bureau report. The fact that it occurred is still predictive of future insurance loss risk, and thus it will still be considered by the score.
77	Relationship of loan balance to amounts (-)	You received a reason code indicating the balance remaining on installment loans compared to the original loan amounts is too high. Simply having installment loans and owing money on them does not indicate higher insurance loss risk. To the contrary, paying down installment loans is a good sign that you are able and willing to manage and repay debt, and evidence of successful repayment weighs favorably on your credit-based insurance score. The credit-based insurance score examines many aspects of your current installment loan and revolving balances. One measurement is to compare the total outstanding installment balances against the total original loan amounts. Generally, the closer the loans are to being fully paid off, the better the score. Compared to other measurements of indebtedness, however, this has limited influence on the credit-based insurance score. Your best strategy to improve your score is to pay down your installment loan or loans as quickly as possible.
88	Number of adverse public records (-)	You received a reason code indicating the presence of adverse public record(s). This reason appears whenever there is a derogatory public record on your credit bureau report. While it may vary from state to state, in general derogatory public records include bankruptcies, foreclosures, suits, liens and judgments. Studies reveal that consumers with derogatory public records are much more likely to represent higher insurance loss risk in the future. There is no "quick" fix to improve the score if the derogatory public record on your credit bureau report is valid. However, as these become older, their impact on the score will gradually decrease and eventually they will have no impact on the score. Note that satisfying or paying off the derogatory public record will not remove this information from your credit bureau report. The fact that it occurred is still predictive of future insurance loss risk, and thus it will still be considered by the score.

**FAIR ISAAC CREDIT-BASED INSURANCE SCORES - EXPANDED NEGATIVE REASON CODE TEXT**  
**(For Experian/Fair Isaac Insurance Score 2.0)**

Reason Code	Short Reason Text	Expanded Reason Text
90	Recent collection (-)	<p>You received a reason code indicating recent collection(s). For consumers with collection agency references on their credit bureau reports, a strong predictor of future insurance loss is the recency of the item. All other factors being equal, your credit-based insurance score will improve with time as your collection item becomes older. There is no “quick” fix to raise your score if the collection item on your credit bureau report is valid. Your best course of action to improve your credit rating is to get caught up on back payments and stay current on all of your credit obligations. The longer you pay your bills on time, the better your score. Note that satisfying or paying off a collection item does not make it disappear from your credit report. Research shows that the fact that it occurred is still predictive of future insurance loss, and thus it will still be considered by the score.</p>
91	Recent adverse public records (-)	<p>You received a reason code indicating recent adverse public record(s). For consumers with derogatory public records on their credit bureau reports, a strong predictor of future insurance loss is the recency of the item. While it may vary from state to state, in general derogatory public records include bankruptcies, foreclosures, suits, liens and judgments. All other factors being equal, your credit-based insurance score will improve with time as your derogatory public record becomes older. There is no “quick” fix to raise your score if the derogatory item on your credit bureau report is valid. Your best course of action to improve your credit rating is to get caught up on back payments and stay current on all of your credit obligations. The longer you pay your bills on time, the better your score. Note that satisfying or paying off a derogatory public record does not make it disappear from your credit report. Research shows that the fact that it occurred is still predictive of future insurance loss, and thus it will still be considered by the score.</p>

SERFF Tracking Number: ACEH-126327204 State: Arkansas  
 Filing Company: Bankers Standard Insurance Company State Tracking Number: EFT \$100  
 Company Tracking Number: 09-HO-2008572  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: AR Homeowners  
 Project Name/Number: New Program /09-HO-2008572

## Superseded Schedule Items

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.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
10/01/2009	Rate and Rule	General Rules	10/14/2009	General Rules, pages 1.1 - 1.3.pdf (Superseded)
10/14/2009	Rate and Rule	Optional Coverages	10/15/2009	Optional Coverages, p. 6.1 - 6.11 REV.pdf (Superseded)
10/01/2009	Rate and Rule	Optional Coverages	10/14/2009	Optional Coverages, pages 6.1 - 6.11.pdf (Superseded)
10/14/2009	Supporting Document	Arkansas Insurance Department Letter	10/14/2009	Arkansas Insurance Department Letter Oct-09-2009.pdf (Superseded)
10/14/2009	Supporting Document	EFFIIS 2.0 Expanded Negative Reason Code Text	10/14/2009	EFIIS 2 0 Expanded Negative Reason Code Text.pdf (Superseded)

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## General Rules

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### Introduction

The Home product is a comprehensive personal lines insurance policy affording property and liability protection for residences:

- one or two family dwelling
- tenants
- cooperatives
- condominiums

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### Description of Coverage

#### A. Property

HOME contract covers the dwelling and personal property for all-risk of physical loss, except those specified in the contract.

#### B. Liability

Provides protection against legal liability for bodily injury, property damage and non-bodily injury arising out of an insured's premises or activities.

#### C. Medical Payments

Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising out of an insured's premises and personal activities.

The contract includes the following coverages:

#### Dwelling:

Dwelling:	Selected Limit
Other Structures:	20% of dwelling limit (may be increased/decreased)
Personal Property:	70% of dwelling limit (may be increased/decreased)
Loss of Use:	Included
Personal Liability:	Selected Limit
Medical Payments:	\$50,000

#### Tenant/Condo:

Personal Property:	Selected Limit
Building Additions and Alterations:	10% of Personal Property Limit (may be increased/decreased)
Loss of Use:	Included
Personal Liability:	Selected Limit
Medical Payments:	\$50,000

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## General Rules

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### Eligibility - Residence

A Home policy may be issued:

- A. To an owner-occupant of a dwelling which is used exclusively for private residential purposes and contains not more than 2 families and with not more than 2 boarders or roomers per family.
- B. When a 2 family dwelling is occupied by co-owners, each occupying a separate apartment, the Home policy providing building coverage may be issued to only one of the co-owner occupants of the dwelling. The policy may be endorsed to cover the interest of the other co-owner in the building and for premises liability.
- C. It is permissible to extend the policy without additional premium charge, to cover the interest of a non-occupant joint owner in the building and for premises liability.
- D. For a rental property which is used exclusively for private residential purposes and contains not more than 4 families.

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### Automatic Debit of Policy Premium

An additional charge of \$10.00 shall be payable each time the funds are not available to cover the automatic debit of policy premium.

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### Changes

- A. All changes requiring premium adjustments shall be computed on a pro-rata basis, including any premium which was subject to the minimum premium requirement.
- B. No charge will be made and no refunds given when the net change amounts to less than \$3.00  
**Exception:** On direct-billed policies with any installment payments remaining for the current policy period, charges or refunds of less than \$3.00 will be included in the next regularly scheduled installment billing.

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### Construction Type

In order to qualify as fire resistive, exterior walls, floors and roof must be constructed of fire resistive materials. Fire resistive materials have a rating of two hours or more.

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### Installments

An additional charge of \$8.00 per installment, per policy shall be payable with each installment. This charge is waived when the policy premium is automatically debited from a bank account.

If this policy is written in conjunction with any other policy, the billing is combined and the installment charge is applied to the entire account.

The following Installment Options are available: Pre-Paid, One Pay, Two Pay, Four Pay and Ten Pay.

For any check returned by the bank unpaid, a non-sufficient funds fee of up to \$25.00 may be charged.

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## General Rules

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### Package Discount

A package policy is eligible for one of the following discounts. Modules must be under the same policy number.

Auto, Home, and Umbrella:	10%
Home and Umbrella (minimum \$5 million)	3%

The package discount will be applied to the Home Base Rate. It does not apply to optional endorsement rates.

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### Policy Period

Policies are written for 12 months.

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### Rate and Condition Deviations

Deviated rates and conditions may be used for unusual risks at the request of the insured or the Company. These rates and conditions will comply with state requirements. Deviated rates and conditions may be used for risks with the following characteristics:

Dwelling limit of \$1,000,000 or greater

Contents limit of \$1,000,000 or greater

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### Rate Revision

A rate revision, meaning any revision of rates applicable to the Home policy, including changes due to reclassification of a community or a district, shall be made in accordance with the following procedures:

- A. The effective date of such revision shall be as announced.
  - B. The revision shall apply to any new or renewal policy, or binder having an effective date on or after the effective date of any such revision.
  - C. All endorsements, regardless when issued, shall be issued using the same rates in effect at the time of policy issuance or renewal issuance.
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### Whole Dollar Premium

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy. A premium involving \$.50 or more shall be rounded to the next higher whole dollar. This rule applies to all transactions.

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**Optional Coverages**

**Additional Insured – Residence Premises**

This endorsement amends coverage to include an additional insured person or organization on a specific location. There is no premium charge for this endorsement.

Attach HOME453 – Additional Insured – Residence Premises

**Additional Interests – Residence Premises**

This endorsement provides coverage for a person or organization that has an insurable interest in the residence in addition to the mortgagee(s) shown on the Declarations. There is no premium charge for this endorsement.

Attach HOME472 – Additional Interests – Residence Premises

**Builders Risk**

The Builders Risk endorsement may be added to provide coverage for a residence undergoing new construction or renovations. Renovations may be either:

- A. Minor, resulting in increase in dwelling value less than 10% or \$500,000, whichever is less; or
- B. Major, resulting in increase in dwelling value greater than or equal to 10% or \$500,000, whichever is less, including all new construction.

If the insured resides in the home during renovations, apply the appropriate Builders Risk Charge to the Base Premium.

If the home is vacant or unoccupied during construction or renovations, apply the appropriate Builders Risk Charge to the Base Premium and then apply the Vacancy/Unoccupancy Surcharge to the calculated premium.

BUILDERS RISK CHARGE		VACANCY / UNOCCUPANCY SURCHARGE
Minor	Major	
10% per location	25% per location	25% per location

For Example: Base Premium = \$1,000

$\$1,000 \times 1.25$  (Builders Risk Charge) =  $\$1,250 \times 1.25$  (Vacancy/Unoccupancy Surcharge) = \$1,562.50

Therefore the additional premium for the Builders Risk Endorsement is \$562.50 or \$563 if rounding.

NOTE: The residence must be insured for the expected completed value from inception and is not eligible for Newer or Rehabilitated Home Credits or Loss Prevention Credits (except Security System credits) until completion of a final dwelling appraisal.

Attach HOME459 – Builders Risk Coverage

**Business At Other Residences**

Liability coverage may be provided to permit incidental occupancy in an Other Residence occupied by the insured.

Not available if Personal Liability & Medical Expenses Exclusion applies or if the location is rented to others.

Attach HOME475 – Business At Other Residence

	Per Location		
Coverage Limit	\$300,000	\$500,000	\$1,000,000
Charge	\$23	\$25	\$28

## Optional Coverages

### Business Property – Increased Limits

The policy may be endorsed to increase the basic Business Property coverage limit of \$25,000, up to a total limit (including the base limit of \$25,000) maximum of \$100,000.

The charge, per policy, is **\$25** per \$2,500 of coverage.

Not available if there is no Personal Property coverage.

Attach HOME482 – Increased Limits for Business Property

### Earthquake Coverage

When Earthquake Coverage is provided, it shall apply to the Dwelling, Additions & Alterations and Other Structures for the same limits as provided under the policy.

Deductibles of 5%, 10%, 15%, 20% and 25% are available.

The premium for each \$1,000 of insurance is as follows for the entire state:

	5% Deductible		10% Deductible		15% Deductible		20% Deductible		25% Deductible	
	Frame	All Other	Frame	All Other	Frame	All Other	Frame	All Other	Frame	All Other
<b>Dwelling</b>	0.75	1.00	0.67	0.95	0.59	0.89	0.50	0.84	0.42	0.79
<b>Other Structures</b>	0.75	1.00	0.67	0.95	0.59	0.89	0.50	0.84	0.42	0.79
<b>Additions &amp; Alterations (Tenant/Condo Only)</b>	0.75	1.00	0.67	0.95	0.59	0.89	0.50	0.84	0.42	0.79

If exterior Masonry Veneer is covered, rate as Masonry.

If exterior Masonry Veneer is not covered, rate as Frame.

Attach HOME454 – Earthquake Coverage

**Optional Coverages**

**Family Security Coverage**

The policy may be endorsed to provide Family Security Coverage

Charge an additional premium of **\$100**.

Attach HOME473 – Family Security Coverage

**Fine Arts Exclusion**

A location may be endorsed to delete all Fine Arts coverage.

The premium credit is **\$5**.

Not available if there is no Personal Property coverage.

Attach HOME480 – Fine Arts Exclusion

**Specified Fine Art and Unique Items Exclusion**

The policy may be endorsed to exclude coverage for Specified Fine Art and Unique Items.

The premium credit, regardless of the number of specified items, is **\$5**.

Not available if there is no Personal Property coverage.

Attach HOME494 – Specified Fine Art and Unique Items Exclusion

**Flood Coverage**

A location may be endorsed to provide primary Flood Coverage if the residence meets Company underwriting guidelines. The endorsement provides flood coverage, up to a limit of \$350,000 (\$100,000 for tenant/condo). See endorsement for details.

The flood deductible is the all peril deductible. This coverage is available only if the NFIP Preferred Program Flood Zone is B, C or X.

Attach HOME614 – Arkansas Flood Coverage

**Dwelling Rates**

Coverage A Limit		Flood Deductible							
More Than	Less Than or Equal To	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
0	\$350K	326	280	223	182	143	125	112	98
\$350K	\$500K	383	331	265	215	168	149	132	116
\$500K	\$750K	423	364	291	237	186	164	146	128
\$750K	\$ 1M	465	400	321	260	205	180	160	140
\$ 1M	\$1.5M	510	440	353	287	225	198	176	153
\$1.5M	\$ 2M	562	485	388	315	247	218	194	170
\$ 2M	\$ 3M	618	533	427	346	272	240	213	186
\$ 3M	\$ 5M	680	586	469	381	299	264	234	205
\$ 5M	\$ 7.5M	747	645	516	419	329	290	249	226
\$ 7.5M	\$ 10M	823	710	567	461	362	319	284	248
\$ 10M	-	905	780	624	508	397	352	313	273

**Optional Coverages**

**Tenant/Condo Rates**

Coverage C Limit		Flood Deductible							
More Than	Less Than or Equal To	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
0	\$100K	107	92	74	59	48	42	36	33
\$100K	\$250K	171	148	118	96	76	66	59	52
\$250K	\$350K	195	168	134	109	86	75	67	59
\$350K	\$500K	230	199	159	129	101	90	79	69
\$500K	\$750K	254	218	175	142	112	99	87	77
\$750K	\$ 1M	279	240	192	156	123	108	96	84
\$ 1M	\$1.5M	306	264	212	172	135	119	106	92
\$1.5M	\$ 2M	337	291	233	189	148	131	116	102
\$ 2M	\$ 3M	371	320	256	208	163	144	128	111
\$ 3M	\$ 5M	408	352	281	229	179	158	141	123
\$ 5M	\$7.5M	448	387	309	251	197	174	155	136
\$7.5M	\$10M	494	426	340	276	217	192	171	149
\$10M	-	543	468	374	305	238	211	188	164

**Full Replacement Cost Protection Exclusion**

A location may be endorsed to delete Full Replacement Cost Protection from a specified structure.

The premium credit is \$2.

Attach HOME478 – Exclusion of Full Replacement Cost Protection

**Optional Coverages**

**Increased Limits for Ensuing Fungi, Wet or Dry Rot, or Bacteria**

A. Basic Limit

\$10,000 of property coverage is provided at no charge for damage caused by mold that results from a loss covered by the policy. Liability coverage is also provided at no charge up to the Personal Liability limit

B. Increased Limits For Property Coverage

1. Dwelling

The basic coverage of \$10,000 may be increased to a maximum of 100% of the Dwelling limit shown on the Declaration Page. See the chart below for the per location options and charges

2. Tenant/Condominium

The basic coverage of \$10,000 may be increased to a maximum of 100% of the sum of the Personal Property and Building Additions & Alterations limits shown on the Declaration page. See the chart below for the per location options and charges.

Charge the indicated percentage of the appropriate Basic Property Premium. For tenant/condo, the indicated percentage is applied to the Basic Property Premium and any Building Additions & Alterations adjustment premium.

<b>Mold Coverage Limit</b>					
	<b>10%</b>	<b>25%</b>	<b>50%</b>	<b>75%</b>	<b>100%</b>
<b>Dwelling</b>	20%	30%	35%	48%	60%
<b>Tenant/Condo</b>	10.0%	15.0%	17.5%	24.0%	30.0%

Attach HOME613 – Arkansas Increased Limits for Ensuing Fungi, Wet or Dry Rot, or Bacteria

**Increased Threshold of Incidental Business**

The policy may be endorsed to increase the policy's \$15,000 gross revenue threshold for Incidental Business.

The charges are:

	<b>Gross Revenue Threshold</b>	
<b>Premium Charge</b>	<b>\$25,000</b>	<b>\$50,000</b>
<b>Per Policy</b>	\$50	\$100

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME484 – Increased Threshold of Incidental Business

**Optional Coverages**

**Landscaping – Increased Limits**

A location may be endorsed to increase the basic Landscaping Coverage limit of 5% of the Dwelling limit (Tenant/Condo: 5% of the Personal Property limit) and/or the per plant limit of \$5,000.

For tenant/condo, not available if there is no Personal Property coverage.

Use the table below to find the appropriate charge, per location.

Tree, Shrub or Plant Limit	Aggregate Landscaping Coverage	
	Limit = 5%	Limit > 5%
\$5,000	Included	\$ 3 per \$1,000
\$10,000	\$ 2 per \$1,000	\$ 4 per \$1,000
\$25,000	\$ 4 per \$1,000	\$ 8 per \$1,000
\$50,000	\$ 7 per \$1,000	\$13 per \$1,000
\$100,000	\$12 per \$1,000	\$18 per \$1,000

Attach HOME483 – Increased Limits for Landscaping

**Landscaping Limitation**

A location may be endorsed to delete Landscaping Coverage for the perils of fire, lightning and explosion.

The premium credit is \$5.

Attach HOME485 – Landscaping Limitation

**Landscaping Windstorm or Hail Coverage**

A location may be endorsed to cover landscaping losses caused by windstorm or hail. The percentage of coverage must equal the percentage selected for Landscaping Coverage.

Use the table below to find the appropriate charge.

For tenant/condo, not available if there is no Personal Property coverage.

Attach HOME486 – Landscaping Windstorm or Hail Coverage

Tree, Shrub or Plant Limit	Premium Charge (total Landscaping Coverage Limit)
\$5,000	\$ 5 per \$1,000
\$10,000	\$ 8 per \$1,000
\$25,000	\$16 per \$1,000
\$50,000	\$26 per \$1,000
\$100,000	\$35 per \$1,000

**Lead Hazard Exclusion**

A location may be endorsed to exclude Lead Coverage.

Attach HOME477 – Lead Hazard Exclusion

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## Optional Coverages

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### Libel/Slander Exclusion

The policy may be endorsed to exclude coverage for Libel/Slander.

The credit is **\$5** per location.

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME487 – Libel/Slander Exclusion

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### Limited Residence Premises Liability Extension

A location may be endorsed to allow up to 2 employees for doctors and dentists.

The charge is **\$15**.

Not available if Personal Liability & Medical Expenses Exclusion applies.

### Attach HOME488 – Limited Residence Premises Liability Extension

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### Loss Assessment Coverage

#### A. Earthquake Loss Assessment

When loss assessment coverage is elected, the limit of Liability shall be based on the unit-owner's proportionate interest in the total value of all collectively owned buildings and structures of the condominium, up to a maximum of \$50,000.

Earthquake Loss Assessment Rate per \$1,000:

Frame	All Other
\$0.67	\$0.95

Attach HOME452– Earthquake Loss Assessment Coverage

#### B. Club Loss Assessment

When the policy is extended to cover Club Loss Assessment, a limit of liability may be selected up to a maximum of \$50,000, in \$1,000 increments.

Club Loss Assessment Rate per \$1,000: **\$10**

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME476 – Club Loss Assessment Coverage

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### Loss of Use Exclusion

A location may be endorsed to delete Loss of Use coverage.

A premium credit of **5%** is applied to the Basic Property Premium.

Attach HOME479 – Exclusion of Loss of Use

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### Other Structures – Off Premises

A location may be endorsed to add coverage for described Other Structures which are located away from the residence premises.

The charge, per described structure, is **\$3** per \$1000 of coverage.

Attach HOME489 – Other Structures - Off Premises

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**Optional Coverages**

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**Personal Injury Exclusion**

The policy may be endorsed to exclude all Personal Injury.  
 The credit is **\$15** per location.  
 Not available if Personal Liability & Medical Expenses Exclusion applies.  
 Attach HOME490 – Personal Injury Exclusion

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**Personal Liability and Medical Expenses Exclusion**

The policy may be endorsed to exclude Personal Liability and Medical Expenses.  
 When this endorsement applies, a liability premium should not be applied to the location.  
 Attach HOME491 – Personal Liability and Medical Expenses Exclusion

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**Personal Property - Increased Special Limits of Insurance**

- A. Jewelry  
 The special limit of liability of \$10,000 for theft of jewelry, including watches, and precious or semi-precious stones, may be increased to \$15,000, but not exceeding \$5,000 for any one article, in increments of \$1,000.
- B. Furs  
 The special limit of liability of \$10,000 for theft of furs may be increased to \$15,000, but not exceeding \$5,000 for any one article, in increments of \$1,000.
- C. Money and Precious Metals  
 The special limit of \$2,500 for money and precious metals may be increased to \$5,000 in increments of \$100.
- D. Negotiable Papers  
 The \$5,000 limit on negotiable papers may be increased to \$7,000 in increments of \$100.
- E. Metalware  
 The special limit of \$10,000 for loss by theft of metalware, consisting principally of sterling silver, gold or pewter (other than jewelry) may be increased to a maximum of \$30,000 in increments of \$1,000.
- F. Firearms  
 The special limit of \$10,000 for loss by theft of firearms may be increased to a maximum of \$15,000, but not exceeding \$5,000 for any one article, in increments of \$1,000.

This endorsement may not be attached to a location with no Personal Property coverage.

PROPERTY TYPE	
<b>Jewelry</b>	\$10 per \$1000
<b>Furs</b>	\$10 per \$1000
<b>Money and Precious Metals</b>	\$6 per \$100
<b>Negotiable Papers</b>	\$4 per \$100
<b>Metalware</b>	\$7 per \$1000
<b>Firearms</b>	\$10 per \$1000

Attach HOME457 – Increased Special Limits of Insurance

**Optional Coverages**

**Property Remediation Coverage for Escaped Liquid Fuel**

**Basic Limits**

When the Property Remediation Coverage for Escaped Liquid Fuel endorsement is attached to the policy, limited amounts of insurance are automatically provided as follows:

**Property Remediation Coverage**

\$10,000 to pay for loss to covered real or personal property, owned by an insured that is damaged by liquid fuel that escapes from a fuel system on the residence premises as defined in the coverage endorsements. Covered real property includes land, other than farm land, owned by an insured, on which a building or structure is located.

In addition to the primary residence identified in the Declarations, the defined term residence premises also includes other locations owned by an insured, but only if such locations have a fuel system and are listed in the Declarations. The other locations may be owner occupied or rented to others.

This Property Remediation Coverage applies only for the policy period in which the insured first discovers or first learns of the escaped fuel, even if the escape began before that policy period.

**Fuel System**

Fuel System is defined in the coverage endorsement. Briefly, it includes one or more fuel storage containers, tanks, or vessels with total combined capacity of 100 or more U. S. gallons at any one location and any related equipment such as a furnace, a water heater, fittings and pipes connecting a furnace or water heater to the fuel storage tank, and filler pipes and flues connected to a fuel storage tank.

When the total combined storage capacity of liquid fuel at any insured location is less than 100 U.S. gallons, the Property Remediation Coverage does not apply to that location.

**Higher Limits - Property Remediation Coverage**

Limits may be increased to \$25,000, \$50,000 or \$100,000.

**Application of Coverage Limits**

For Property Remediation Coverage, the limit selected is the most coverage that will be provided during the policy period regardless of the number of locations insured for Property Remediation Coverage, the number of escapes of liquid fuel from a fuel system an insured first discovers or learns of during the policy period, or the number of claims made.

**Rating Basis**

From the Liquid Fuel Risk Selection Table select:

1. The liquid fuel risk description that best describes each location, WITH OR WITHOUT a dwelling building, insured for Property Remediation Coverage; and
2. The corresponding Risk Class Number for each description identified.

Use the lowest Risk Class Number selected for all such locations.

LIQUID FUEL RISK SELECTION TABLE DESCRIPTION	RISK CLASS NUMBER
(1) Liquid fuel storage containers, tanks or vessels with a total combined storage capacity, at any one location, of 100 U.S. gallons or more that are on covered real property or the location of the residence premises; and (a) ONE or MORE fuel storage containers, tanks or vessels are partially or completely buried BELOW GROUND (inside or outside of a building or structure)	100
(b) are completely ABOVE GROUND (inside or outside of a building or structure)	200

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**Optional Coverages**

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**Premium Selection**

From the rate chart below, select the additional premium charges that correspond to the lowest Risk Class Numbers determined above.

The Home policy may be endorsed to provide higher limits of coverage.

<b>Higher Limits - Escaped Liquid Fuel Remediation Coverage</b>			
<b>Risk Class Number</b>	<b>Limit of Liability</b>		
	<b>\$25,000</b>	<b>\$50,000</b>	<b>\$100,000</b>
<b>100</b>	\$32	\$82	\$160
<b>200</b>	\$11	\$27	\$53

Attach HOME450 – Property Remediation Coverage for Escaped Liquid Fuel

Attach HOME443 – Rating Information for Property Remediation for Escaped Liquid Fuel

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## Optional Coverages

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### Residence Held In Trust Or By Limited Liability Company (LLC)

A Homeowner policy may be issued in the name of a trust and trustee(s) or by LLC when legal title to a dwelling or condominium unit is held solely by a trust or LLC and;

1. The designated individual(s) regularly resides in the dwelling or condominium unit which is held in Trust or owned by an LLC, and
2. The dwelling or condominium unit is used exclusively for residential purposes.

There is no premium charge for this endorsement.

Attach HOME492 – Residence Held In Trust Or By Limited Liability Company

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### Residence Premises Liability Limitation

The policy may be endorsed to limit personal liability coverage to occurrences at the residence premises.

The credit is **\$5** per location.

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME493 – Residence Premises Liability Limitation

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### Sinkhole Collapse Coverage

Sinkhole Collapse Coverage may be endorsed to provide coverage for damages caused by Sinkhole Collapse.

Charge the following rate per \$1,000 of Dwelling coverage or Building Additions and Alterations coverage:

Rate per \$1,000
\$0.35

Attach HOME470 – Sinkhole Collapse Coverage

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### Special Firearms Coverage

The limit for Firearms Coverage can be increased to \$20,000 and the deductible can be reduced to \$100. See endorsement for details.

Charge an additional premium of **\$110**.

Not available if there is no Personal Property coverage.

Attach HOME462 – Special Firearms Coverage

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### Special Golf Coverage

The deductibles that apply to golf equipment may be reduced. See endorsement for details.

Charge an additional premium of **\$25**.

Not available if there is no Personal Property coverage.

Attach HOME461 – Special Golf Coverage

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**Optional Coverages**

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**Additional Insured – Residence Premises**

This endorsement amends coverage to include an additional insured person or organization on a specific location. There is no premium charge for this endorsement.

Attach HOME453 – Additional Insured – Residence Premises

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**Additional Interests – Residence Premises**

This endorsement provides coverage for a person or organization that has an insurable interest in the residence in addition to the mortgagee(s) shown on the Declarations. There is no premium charge for this endorsement.

Attach HOME472 – Additional Interests – Residence Premises

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**Builders Risk**

The Builders Risk endorsement may be added to provide coverage for a residence undergoing new construction or renovations. Renovations may be either:

- A. Minor, resulting in increase in dwelling value less than 10% or \$500,000, whichever is less; or
- B. Major, resulting in increase in dwelling value greater than or equal to 10% or \$500,000, whichever is less, including all new construction.

If the insured resides in the home during renovations, apply the appropriate Builders Risk Charge to the Base Premium.

If the home is vacant or unoccupied during construction or renovations, apply the appropriate Builders Risk Charge to the Base Premium and then apply the Vacancy/Unoccupancy Surcharge to the calculated premium.

<b>BUILDERS RISK CHARGE</b>		<b>VACANCY / UNOCCUPANCY SURCHARGE</b>
<b>Minor</b>	<b>Major</b>	
10% per location	25% per location	25% per location

For Example: Base Premium = \$1,000

$\$1,000 \times 1.25$  (Builders Risk Charge) =  $\$1,250 \times 1.25$  (Vacancy/Unoccupancy Surcharge) =  $\$1,562.50$

Therefore the additional premium for the Builders Risk Endorsement is \$562.50 or \$563 if rounding.

NOTE: The residence must be insured for the expected completed value from inception and is not eligible for Newer or Rehabilitated Home Credits or Loss Prevention Credits (except Security System credits) until completion of a final dwelling appraisal.

Attach HOME459 – Builders Risk Coverage

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**Business At Other Residences**

Liability coverage may be provided to permit incidental occupancy in an Other Residence occupied by the insured.

Not available if Personal Liability & Medical Expenses Exclusion applies or if the location is rented to others.

Attach HOME475 – Business At Other Residence

<b>Per Location</b>			
<b>Coverage Limit</b>	<b>\$300,000</b>	<b>\$500,000</b>	<b>\$1,000,000</b>
<b>Charge</b>	\$23	\$25	\$28

## Optional Coverages

### Business Property – Increased Limits

The policy may be endorsed to increase the basic Business Property coverage limit of \$25,000, up to a total limit (including the base limit of \$25,000) maximum of \$100,000.

The charge, per policy, is **\$25** per \$2,500 of coverage.

Not available if there is no Personal Property coverage.

Attach HOME482 – Increased Limits for Business Property

### Earthquake Coverage

When Earthquake Coverage is provided, it shall apply to the Dwelling, Additions & Alterations and Other Structures for the same limits as provided under the policy.

Deductibles of 5%, 10%, 15%, 20% and 25% are available.

The premium for each \$1,000 of insurance is as follows for the entire state:

	5% Deductible		10% Deductible		15% Deductible		20% Deductible		25% Deductible	
	Frame	All Other	Frame	All Other	Frame	All Other	Frame	All Other	Frame	All Other
<b>Dwelling</b>	0.75	1.00	0.67	0.95	0.59	0.89	0.50	0.84	0.42	0.79
<b>Other Structures</b>	0.75	1.00	0.67	0.95	0.59	0.89	0.50	0.84	0.42	0.79
<b>Additions &amp; Alterations (Tenant/Condo Only)</b>	0.75	1.00	0.67	0.95	0.59	0.89	0.50	0.84	0.42	0.79

If exterior Masonry Veneer is covered, rate as Masonry.

If exterior Masonry Veneer is not covered, rate as Frame.

Attach HOME454 – Earthquake Coverage

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## Optional Coverages

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### Family Security Coverage

The policy may be endorsed to provide Family Security Coverage

Charge an additional premium of **\$100**.

Attach HOME473 – Family Security Coverage

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### Fine Arts Exclusion

A location may be endorsed to delete all Fine Arts coverage.

The premium credit is **\$5**.

Not available if there is no Personal Property coverage.

Attach HOME480 – Fine Arts Exclusion

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### Specified Fine Art and Unique Items Exclusion

The policy may be endorsed to exclude coverage for Specified Fine Art and Unique Items.

The premium credit, regardless of the number of specified items, is **\$5**.

Not available if there is no Personal Property coverage.

Attach HOME494 – Specified Fine Art and Unique Items Exclusion

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### Flood Coverage

A location may be endorsed to provide primary Flood Coverage if the residence meets Company underwriting guidelines. The endorsement provides flood coverage, up to a limit of \$350,000 (\$100,000 for tenant/condo). See endorsement for details.

The flood deductible is the all peril deductible. This coverage is available only if the NFIP Preferred Program Flood Zone is B, C or X.

Attach HOME481 – Flood Coverage

### Dwelling Rates

Coverage A Limit		Flood Deductible							
More Than	Less Than or Equal To	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
0	\$350K	326	280	223	182	143	125	112	98
\$350K	\$500K	383	331	265	215	168	149	132	116
\$500K	\$750K	423	364	291	237	186	164	146	128
\$750K	\$ 1M	465	400	321	260	205	180	160	140
\$ 1M	\$1.5M	510	440	353	287	225	198	176	153
\$1.5M	\$ 2M	562	485	388	315	247	218	194	170
\$ 2M	\$ 3M	618	533	427	346	272	240	213	186
\$ 3M	\$ 5M	680	586	469	381	299	264	234	205
\$ 5M	\$ 7.5M	747	645	516	419	329	290	249	226
\$ 7.5M	\$ 10M	823	710	567	461	362	319	284	248
\$ 10M	-	905	780	624	508	397	352	313	273

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**Optional Coverages**


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**Tenant/Condo Rates**

Coverage C Limit		Flood Deductible							
More Than	Less Than or Equal To	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
0	\$100K	107	92	74	59	48	42	36	33
\$100K	\$250K	171	148	118	96	76	66	59	52
\$250K	\$350K	195	168	134	109	86	75	67	59
\$350K	\$500K	230	199	159	129	101	90	79	69
\$500K	\$750K	254	218	175	142	112	99	87	77
\$750K	\$ 1M	279	240	192	156	123	108	96	84
\$ 1M	\$1.5M	306	264	212	172	135	119	106	92
\$1.5M	\$ 2M	337	291	233	189	148	131	116	102
\$ 2M	\$ 3M	371	320	256	208	163	144	128	111
\$ 3M	\$ 5M	408	352	281	229	179	158	141	123
\$ 5M	\$7.5M	448	387	309	251	197	174	155	136
\$7.5M	\$10M	494	426	340	276	217	192	171	149
\$10M	-	543	468	374	305	238	211	188	164

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**Full Replacement Cost Protection Exclusion**

A location may be endorsed to delete Full Replacement Cost Protection from a specified structure.

The premium credit is **\$2**.

Attach HOME478 – Exclusion of Full Replacement Cost Protection

**Optional Coverages**

**Increased Limits for Ensuing Fungi, Wet or Dry Rot, or Bacteria**

A. Basic Limit

\$10,000 of property coverage is provided at no charge for damage caused by mold that results from a loss covered by the policy. Liability coverage is also provided at no charge up to the Personal Liability limit.

B. Increased Limits For Property Coverage

1. Dwelling

The basic coverage of \$10,000 may be increased to a maximum of 100% of the Dwelling limit shown on the Declaration Page. See the chart below for the per location options and charges.

2. Tenant/Condominium

The basic coverage of \$10,000 may be increased to a maximum of 100% of the sum of the Personal Property and Building Additions & Alterations limits shown on the Declaration page. See the chart below for the per location options and charges.

Charge the indicated percentage of the appropriate Basic Property Premium. For tenant/condo, the indicated percentage is applied to the Basic Property Premium and any Building Additions & Alterations adjustment premium.

Mold Coverage Limit					
	10%	25%	50%	75%	100%
<b>Dwelling</b>	20%	30%	35%	48%	60%
<b>Tenant/Condo</b>	10.0%	15.0%	17.5%	24.0%	30.0%

Attach HOME471 – Increased Limits for Ensuing Fungi, Wet or Dry Rot, or Bacteria

**Increased Threshold of Incidental Business**

The policy may be endorsed to increase the policy’s \$15,000 gross revenue threshold for Incidental Business.

The charges are:

	Gross Revenue Threshold	
<b>Premium Charge</b>	\$25,000	\$50,000
<b>Per Policy</b>	\$50	\$100

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME484 – Increased Threshold of Incidental Business

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## Optional Coverages

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### Landscaping – Increased Limits

A location may be endorsed to increase the basic Landscaping Coverage limit of 5% of the Dwelling limit (Tenant/Condo: 5% of the Personal Property limit) and/or the per plant limit of \$5,000.

For tenant/condo, not available if there is no Personal Property coverage.

Use the table below to find the appropriate charge, per location.

Tree, Shrub or Plant Limit	Aggregate Landscaping Coverage	
	Limit = 5%	Limit > 5%
\$5,000	Included	\$ 3 per \$1,000
\$10,000	\$ 2 per \$1,000	\$ 4 per \$1,000
\$25,000	\$ 4 per \$1,000	\$ 8 per \$1,000
\$50,000	\$ 7 per \$1,000	\$13 per \$1,000
\$100,000	\$12 per \$1,000	\$18 per \$1,000

Attach HOME483 – Increased Limits for Landscaping

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### Landscaping Limitation

A location may be endorsed to delete Landscaping Coverage for the perils of fire, lightning and explosion.

The premium credit is **\$5**.

Attach HOME485 – Landscaping Limitation

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### Landscaping Windstorm or Hail Coverage

A location may be endorsed to cover landscaping losses caused by windstorm or hail. The percentage of coverage must equal the percentage selected for Landscaping Coverage.

Use the table below to find the appropriate charge.

For tenant/condo, not available if there is no Personal Property coverage.

**Attach HOME486 – Landscaping Windstorm or Hail Coverage**

Tree, Shrub or Plant Limit	Premium Charge (total Landscaping Coverage Limit)
\$5,000	\$ 5 per \$1,000
\$10,000	\$ 8 per \$1,000
\$25,000	\$16 per \$1,000
\$50,000	\$26 per \$1,000
\$100,000	\$35 per \$1,000

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### Lead Hazard Exclusion

A location may be endorsed to exclude Lead Coverage.

Attach HOME477 – Lead Hazard Exclusion

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## Optional Coverages

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**Libel/Slander Exclusion**

The policy may be endorsed to exclude coverage for Libel/Slander.

The credit is **\$5** per location.

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME487 – Libel/Slander Exclusion

**Limited Residence Premises Liability Extension**

A location may be endorsed to allow up to 2 employees for doctors and dentists.

The charge is **\$15**.

Not available if Personal Liability & Medical Expenses Exclusion applies.

**Attach HOME488 – Limited Residence Premises Liability Extension****Loss Assessment Coverage**

## A. Earthquake Loss Assessment

When loss assessment coverage is elected, the limit of Liability shall be based on the unit-owner's proportionate interest in the total value of all collectively owned buildings and structures of the condominium, up to a maximum of \$50,000.

Earthquake Loss Assessment Rate per \$1,000:

Frame	All Other
\$0.67	\$0.95

Attach HOME452– Earthquake Loss Assessment Coverage

## B. Club Loss Assessment

When the policy is extended to cover Club Loss Assessment, a limit of liability may be selected up to a maximum of \$50,000, in \$1,000 increments.

Club Loss Assessment Rate per \$1,000: **\$10**

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME476 – Club Loss Assessment Coverage

**Loss of Use Exclusion**

A location may be endorsed to delete Loss of Use coverage.

A premium credit of **5%** is applied to the Basic Property Premium.

Attach HOME479 – Exclusion of Loss of Use

**Other Structures – Off Premises**

A location may be endorsed to add coverage for described Other Structures which are located away from the residence premises.

The charge, per described structure, is **\$3** per \$1000 of coverage.

Attach HOME489 – Other Structures - Off Premises

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## Optional Coverages

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### Personal Injury Exclusion

The policy may be endorsed to exclude all Personal Injury.

The credit is **\$15** per location.

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME490 – Personal Injury Exclusion

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### Personal Liability and Medical Expenses Exclusion

The policy may be endorsed to exclude Personal Liability and Medical Expenses.

When this endorsement applies, a liability premium should not be applied to the location.

Attach HOME491 – Personal Liability and Medical Expenses Exclusion

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### Personal Property - Increased Special Limits of Insurance

- A. Jewelry  
The special limit of liability of \$10,000 for theft of jewelry, including watches, and precious or semi-precious stones, may be increased to \$15,000, but not exceeding \$5,000 for any one article, in increments of \$1,000.
- B. Furs  
The special limit of liability of \$10,000 for theft of furs may be increased to \$15,000, but not exceeding \$5,000 for any one article, in increments of \$1,000.
- C. Money and Precious Metals  
The special limit of \$2,500 for money and precious metals may be increased to \$5,000 in increments of \$100.
- D. Negotiable Papers  
The \$5,000 limit on negotiable papers may be increased to \$7,000 in increments of \$100.
- E. Metalware  
The special limit of \$10,000 for loss by theft of metalware, consisting principally of sterling silver, gold or pewter (other than jewelry) may be increased to a maximum of \$30,000 in increments of \$1,000.
- F. Firearms  
The special limit of \$10,000 for loss by theft of firearms may be increased to a maximum of \$15,000, but not exceeding \$5,000 for any one article, in increments of \$1,000.

This endorsement may not be attached to a location with no Personal Property coverage.

PROPERTY TYPE	
<b>Jewelry</b>	\$10 per \$1000
<b>Furs</b>	\$10 per \$1000
<b>Money and Precious Metals</b>	\$6 per \$100
<b>Negotiable Papers</b>	\$4 per \$100
<b>Metalware</b>	\$7 per \$1000
<b>Firearms</b>	\$10 per \$1000

Attach HOME457 – Increased Special Limits of Insurance

## Optional Coverages

### Property Remediation Coverage for Escaped Liquid Fuel

#### Basic Limits

When the Property Remediation Coverage for Escaped Liquid Fuel endorsement is attached to the policy, limited amounts of insurance are automatically provided as follows:

#### Property Remediation Coverage

\$10,000 to pay for loss to covered real or personal property, owned by an insured that is damaged by liquid fuel that escapes from a fuel system on the residence premises as defined in the coverage endorsements. Covered real property includes land, other than farm land, owned by an insured, on which a building or structure is located.

In addition to the primary residence identified in the Declarations, the defined term residence premises also includes other locations owned by an insured, but only if such locations have a fuel system and are listed in the Declarations. The other locations may be owner occupied or rented to others.

This Property Remediation Coverage applies only for the policy period in which the insured first discovers or first learns of the escaped fuel, even if the escape began before that policy period.

#### Fuel System

Fuel System is defined in the coverage endorsement. Briefly, it includes one or more fuel storage containers, tanks, or vessels with total combined capacity of 100 or more U. S. gallons at any one location and any related equipment such as a furnace, a water heater, fittings and pipes connecting a furnace or water heater to the fuel storage tank, and filler pipes and flues connected to a fuel storage tank.

When the total combined storage capacity of liquid fuel at any insured location is less than 100 U.S. gallons, the Property Remediation Coverage does not apply to that location.

#### Higher Limits - Property Remediation Coverage

Limits may be increased to \$25,000, \$50,000 or \$100,000.

#### Application of Coverage Limits

For Property Remediation Coverage, the limit selected is the most coverage that will be provided during the policy period regardless of the number of locations insured for Property Remediation Coverage, the number of escapes of liquid fuel from a fuel system an insured first discovers or learns of during the policy period, or the number of claims made.

#### Rating Basis

From the Liquid Fuel Risk Selection Table select:

1. The liquid fuel risk description that best describes each location, WITH OR WITHOUT a dwelling building, insured for Property Remediation Coverage; and
2. The corresponding Risk Class Number for each description identified.

Use the lowest Risk Class Number selected for all such locations.

LIQUID FUEL RISK SELECTION TABLE DESCRIPTION	RISK CLASS NUMBER
(1) Liquid fuel storage containers, tanks or vessels with a total combined storage capacity, at any one location, of 100 U.S. gallons or more that are on covered real property or the location of the residence premises; and (a) ONE or MORE fuel storage containers, tanks or vessels are partially or completely buried BELOW GROUND (inside or outside of a building or structure)	100
(b) are completely ABOVE GROUND (inside or outside of a building or structure)	200

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## Optional Coverages

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**Premium Selection**

From the rate chart below, select the additional premium charges that correspond to the lowest Risk Class Numbers determined above.

The Home policy may be endorsed to provide higher limits of coverage.

<b>Higher Limits - Escaped Liquid Fuel Remediation Coverage</b>			
<b>Risk Class Number</b>	<b>Limit of Liability</b>		
	<b>\$25,000</b>	<b>\$50,000</b>	<b>\$100,000</b>
<b>100</b>	\$32	\$82	\$160
<b>200</b>	\$11	\$27	\$53

Attach HOME450 – Property Remediation Coverage for Escaped Liquid Fuel

Attach HOME443 – Rating Information for Property Remediation for Escaped Liquid Fuel

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## Optional Coverages

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### Residence Held In Trust Or By Limited Liability Company (LLC)

A Homeowner policy may be issued in the name of a trust and trustee(s) or by LLC when legal title to a dwelling or condominium unit is held solely by a trust or LLC and;

1. The designated individual(s) regularly resides in the dwelling or condominium unit which is held in Trust or owned by an LLC, and
2. The dwelling or condominium unit is used exclusively for residential purposes.

There is no premium charge for this endorsement.

Attach HOME492 – Residence Held In Trust Or By Limited Liability Company

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### Residence Premises Liability Limitation

The policy may be endorsed to limit personal liability coverage to occurrences at the residence premises.

The credit is **\$5** per location.

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME493 – Residence Premises Liability Limitation

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### Sinkhole Collapse Coverage

Sinkhole Collapse Coverage may be endorsed to provide coverage for damages caused by Sinkhole Collapse.

Charge the following rate per \$1,000 of Dwelling coverage or Building Additions and Alterations coverage:

Rate per \$1,000
\$0.35

Attach HOME470 – Sinkhole Collapse Coverage

---

### Special Firearms Coverage

The limit for Firearms Coverage can be increased to \$20,000 and the deductible can be reduced to \$100. See endorsement for details.

Charge an additional premium of **\$110**.

Not available if there is no Personal Property coverage.

Attach HOME462 – Special Firearms Coverage

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### Special Golf Coverage

The deductibles that apply to golf equipment may be reduced. See endorsement for details.

Charge an additional premium of **\$25**.

Not available if there is no Personal Property coverage.

Attach HOME461 – Special Golf Coverage



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OFFENDING COMMAND: get

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/quit  
-dictionary-  
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ERROR: undefined  
OFFENDING COMMAND: get

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-mark-