

SERFF Tracking Number: FORE-126315197 State: Arkansas
Filing Company: Foremost Insurance Company Grand Rapids, Michigan State Tracking Number: EFT \$100
Company Tracking Number: C-79
TOI: 04.0 Homeowners Sub-TOI: 04.0003 Owner Occupied Homeowners
Product Name: Homeowners Program
Project Name/Number: /

Filing at a Glance

Company: Foremost Insurance Company Grand Rapids, Michigan

Product Name: Homeowners Program

SERFF Tr Num: FORE-126315197 State: Arkansas

TOI: 04.0 Homeowners

SERFF Status: Closed-Filed

State Tr Num: EFT \$100

Sub-TOI: 04.0003 Owner Occupied

Co Tr Num: C-79

State Status: Fees verified and received

Homeowners

Filing Type: Rate

Reviewer(s): Becky Harrington, Betty Montesi

Author: Christine Mooney

Disposition Date: 10/07/2009

Date Submitted: 09/24/2009

Disposition Status: Filed

Effective Date Requested (New): 02/01/2010

Effective Date (New): 02/01/2009

Effective Date Requested (Renewal): 02/01/2010

Effective Date (Renewal):

02/01/2009

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

Domicile Status Comments: n/a

Reference Organization: n/a

Reference Number: n/a

Reference Title: n/a

Advisory Org. Circular: n/a

Filing Status Changed: 10/07/2009

State Status Changed: 09/25/2009

Deemer Date:

Created By: Christine Mooney

Submitted By: Christine Mooney

Corresponding Filing Tracking Number:

Filing Description:

Revision to the rate section

Company and Contact

Filing Contact Information

Kaan Cidanli, Administrator

kaan.cidanli@foremost.com

PO Box 2450

616-956-3645 [Phone]

Grand Rapids, MI 49501-2450

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Filing Company Information

Foremost Insurance Company Grand Rapids, Michigan CoCode: 11185 State of Domicile: Michigan
 P.O. Box 2450 Group Code: Company Type: Property and Casualty
 Grand Rapids, MI 49501-2450 Group Name: State ID Number:
 (616) 956-3000 ext. [Phone] FEIN Number: 38-1407533

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Foremost Insurance Company Grand Rapids, Michigan	\$100.00	09/24/2009	30814906

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	10/07/2009	10/07/2009

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	09/30/2009	09/30/2009	Christine Mooney	10/06/2009	10/06/2009
Pending Industry Response	Becky Harrington	09/25/2009	09/25/2009	Christine Mooney	09/28/2009	09/28/2009

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Notice for Paper	Reviewer Note	Becky Harrington	10/07/2009	

SERFF Tracking Number: FORE-126315197 State: Arkansas
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 Product Name: Homeowners Program
 Project Name/Number: /

Disposition

Disposition Date: 10/07/2009
 Effective Date (New): 02/01/2009
 Effective Date (Renewal): 02/01/2009
 Status: Filed
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Foremost Insurance Company Grand Rapids, Michigan	102.200%	24.100%	\$271,146	1,340	\$1,572,549	25.000%	0.000%

SERFF Tracking Number: FORE-126315197 State: Arkansas
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 Product Name: Homeowners Program
 Project Name/Number: /

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	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	cover letter and summary of revisions	Filed	Yes
Supporting Document	Exhibit I	Filed	Yes
Supporting Document	Arkansas Investment Income exhibit	Filed	Yes
Rate	Revised Manual Pages	Filed	Yes
Rate	Manual Pages		Yes

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TOI: 04.0 Homeowners Sub-TOI: 04.0003 Owner Occupied Homeowners
Product Name: Homeowners Program
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 09/30/2009

Submitted Date 09/30/2009

Respond By Date

Dear Kaan Cidanli,

This will acknowledge receipt of the captioned filing.

Objection 1

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comment: Companies MAY NOT change the form in any way or include formulas. Please re-submit in Excel format without formulas.

Objection 2

- Exhibit I (Supporting Document)

Comment: The considerations given to investment income attributable to premiums and to the reserves associated with those premiums and to loss reserve funds was not provided.

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 10/06/2009

Submitted Date 10/06/2009

Dear Becky Harrington,

Comments:

This is in response to your Objection Letter dated 09/30/2009.

SERFF Tracking Number: FORE-126315197 State: Arkansas
Filing Company: Foremost Insurance Company Grand Rapids, Michigan State Tracking Number: EFT \$100
Company Tracking Number: C-79
TOI: 04.0 Homeowners Sub-TOI: 04.0003 Owner Occupied Homeowners
Product Name: Homeowners Program
Project Name/Number: /

Response 1

Comments: 1) A revised HPCS form is being submitted without formulas. We apologize for the inconvenience.

Related Objection 1

Applies To:

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comment:

Companies MAY NOT change the form in any way or include formulas. Please re-submit in Excel format without formulas.

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.

Response 2

Comments: 2) We have attached an Arkansas Investment Income exhibit for your review.

Related Objection 1

Applies To:

- Exhibit I (Supporting Document)

Comment:

The considerations given to investment income attributable to premiums and to the reserves associated with those premiums and to loss reserve funds was not provided.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Arkansas Investment Income exhibit

Comment:

SERFF Tracking Number: FORE-126315197 State: Arkansas
Filing Company: Foremost Insurance Company Grand Rapids, Michigan State Tracking Number: EFT \$100
Company Tracking Number: C-79
TOI: 04.0 Homeowners Sub-TOI: 04.0003 Owner Occupied Homeowners
Product Name: Homeowners Program
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 09/25/2009
Submitted Date 09/25/2009
Respond By Date
Dear Kaan Cidanli,

This will acknowledge receipt of the captioned filing.

Objection 1

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comment:

Form HPCS must be submitted in Excel spreadsheet format. Companies may not change the form in any way or include formulas.

Objection 2

- cover letter and summary of revisions (Supporting Document)

Comment:

All request for rate changes submitted to the Department must include supporting data as required by Arkansas Code Annotated § 23-67-209 and Rule 23, Section 7.A.2.

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 09/28/2009
Submitted Date 09/28/2009

Dear Becky Harrington,

Comments:

SERFF Tracking Number: FORE-126315197 State: Arkansas
Filing Company: Foremost Insurance Company Grand Rapids, Michigan State Tracking Number: EFT \$100
Company Tracking Number: C-79
TOI: 04.0 Homeowners Sub-TOI: 04.0003 Owner Occupied Homeowners
Product Name: Homeowners Program
Project Name/Number: /

This is in response to your Objection Letter dated 09/25/2009.

Response 1

Comments: We will send the HPCS form to you in Excel spreadsheet format.

Related Objection 1

Applies To:

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comment:

Form HPCS must be submitted in Excel spreadsheet format. Companies may not change the form in any way or include formulas.

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.

Response 2

Comments: We submit Exhibit I which supports the rate change we are proposing in this filing.

Related Objection 1

Applies To:

- cover letter and summary of revisions (Supporting Document)

Comment:

All request for rate changes submitted to the Department must include supporting data as required by Arkansas Code Annotated § 23-67-209 and Rule 23, Section 7.A.2.

Changed Items:

SERFF Tracking Number: FORE-126315197 State: Arkansas
Filing Company: Foremost Insurance Company Grand Rapids, Michigan State Tracking Number: EFT \$100
Company Tracking Number: C-79
TOI: 04.0 Homeowners Sub-TOI: 04.0003 Owner Occupied Homeowners
Product Name: Homeowners Program
Project Name/Number: /

Supporting Document Schedule Item Changes

Satisfied -Name: Exhibit I

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Your prompt attention to this filing is appreciated. Please let me know if I may be of further assistance.

Very truly yours,
Kaan K. Cidanli
State Filings Administrator

Enclosures: HPCS
Exhibit I – Pages 1 thru 4

Sincerely,
Christine Mooney

ARKANSAS INSURANCE DEPARTMENT

**NOTICE OF RATE INCREASE
(Homeowners)**

Foremost Insurance Company Grand Rapids, Michigan has increased its overall rates for its homeowner insurance business in Arkansas. The overall rate increase is 24.1%. Copies of the rate filing may be obtained by writing or calling the Arkansas Insurance Department, or by visiting our Internet site at <http://www.insurance.arkansas.gov/PandC/divpage.htm>. For more information, please contact the Department at:

Arkansas Insurance Department
Property & Casualty Division
1200 West Third Street
Little Rock, AR 72201-1904
501-371-2800

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 Product Name: Homeowners Program
 Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: Prior Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 1.700%
Effective Date of Last Rate Revision: 06/01/2009
Filing Method of Last Filing: Prior Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Foremost Insurance Company Grand Rapids, Michigan	102.200%	24.100%	\$271,146	1,340	\$1,572,549	25.000%	0.000%

SERFF Tracking Number: FORE-126315197 State: Arkansas
 Filing Company: Foremost Insurance Company Grand Rapids, Michigan State Tracking Number: EFT \$100
 Company Tracking Number: C-79
 TOI: 04.0 Homeowners Sub-TOI: 04.0003 Owner Occupied Homeowners
 Product Name: Homeowners Program
 Project Name/Number: /

Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 10/07/2009	Revised Manual Pages	Table of Contents, Rate Pages R-1, R-2, R-7 thru R-14, and R-17 thru R-22	Replacement	AR-Revised Manual Pages.pdf
	Manual Pages	Pages R-23 and R-24	Withdrawn	

ARKANSAS

HOMEOWNERS PROGRAM

TABLE OF CONTENTS

SECTION	PAGE NUMBER
RULES	
Homeowners Program Rules	1 and 2
* COMMUNITY MITIGATION CLASSIFICATION MANUAL PAGES	
RATES	
* Homeowners Program Rates	R-1 thru R-22
FORMS	FORM NUMBER
Unrelated Named Insured	3421 02/96
Theft of Construction Materials and Supplies	3428 02/96
Replacement Cost Personal Property Certificate Holder	3434 09/96
Required Change – Arkansas	4094 03/06
Foremost Classic CL Homeowners Policy	5229 01/01
Other Structures – Described	5257 05/99
Permitted Incidental Business	5258 05/99
Coverage C – Personal Property Special Amount of Insurance for Business Personal Property	5259 05/99
Loss Assessment Coverage Increase in Amount of Insurance	5260 05/99
Earthquake Coverage	5262 06/00
Earthquake Coverage – Including Masonry Veneer	5264 05/99
Coverage C – Personal Property Increase in Special Amounts of Insurance for Watercraft	5270 05/99
Additional Insured – Nonresident	5271 05/99
Additional Named Insured	5273 05/99
Loss Payee	5274 05/99
Expanded Coverage on Jewelry, Watches, and Furs	5276 05/99
Additional Residence – Owner-Occupied	5277 10/99
On Premises Structures Rented to Others	5278 05/99
Specific Structure Exclusion	5279 05/99
Additional Residence Rented to Others	5281 05/99
Additional Insured For Premises Liability	5284 05/99
Mold, Mildew, or Other Fungi, Their Secretions, and Dry and Wet Rot	5406 10/07
Animal Liability Exclusion	5483 05/02
Trampoline Liability Exclusion	7517 03/00
Foremost Classic CL Homeowners Declarations Page	20051 03/05
	80000 04/93

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS

* DEFINITIONS

BRICK

Exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and floors and roof of combustible construction (disregarding floors resting directly on the ground).

* COMMUNITY MITIGATION CLASSIFICATION

The community mitigation classification listings filed on our behalf by Insurance Services Office will apply to this program.

* CREDIT-BASED INSURANCE RISK ASSESSMENT SCORE (ALSO REFERRED TO AS THE INSURANCE SCORE)

The score is calculated using a FICO model and will be applied as follows:

New Business:

The score for the first named insured listed on the Declarations Page will be calculated prior to issuing the policy. If a first named insured suffers one or more extraordinary life events, then determine the first named insured's Credit-Based Insurance Risk Assessment Score and its placement in the score range.

Renewal Business:

The score for the first named insured listed on the Declarations Page will be calculated not more than 90 days before the renewal date. If a first named insured suffers one or more extraordinary life events, then determine the first named insured's Credit-Based Insurance Risk Assessment Score and its placement in the score range for both the renewal policy and the preceding policy. If the preceding policy's range was lower, then apply the renewal policy's range for rating. If the preceding policy's range was the same or higher, use the preceding policy's range for renewal rating.

The premium modifier will not apply if we cannot obtain a credit history or insufficient credit history exists to calculate a score.

EXTRAORDINARY LIFE EVENT

An extraordinary life event includes any of the following kinds of events if that event has an adverse effect upon a first named insured's credit-based insurance risk assessment score:

- Catastrophic illness or injury
- Death of a spouse, child or parent
- Temporary loss of employment
- Divorce
- Identity fraud, including theft of identity
- Any similar life event

An event will not qualify as an extraordinary life event for rating purposes unless:

1. The event precedes the date that we obtain the score; and
2. Reasonable written and independently verifiable documentation is provided by the first named insured; and
3. This documentation provides evidence that the event adversely influenced the score.

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

* DEFINITIONS (Continued)

FIRE RESISTIVE

Exterior walls, floors and roof constructed of masonry or other fire resistive materials.

FRAME

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

LOSS HISTORY

Loss history is obtained from the application, from the agent, Comprehensive Loss Underwriting Exchange (CLUE) and Foremost Insurance Company Grand Rapids, Michigan.

Loss history includes any paid losses that the insured has incurred at any residence the insured has occupied whether it be as a primary residence or secondary/seasonal residence. This would also include any insured occupied apartments or condominiums. Loss history will be applied as follows:

Married – Obtain the loss history on both spouses listed on the Declarations Page.

Unmarried – Obtain the loss history for the first named insured listed on the Declarations Page.

The experience period will be the five years immediately preceding the date of application or the preparation of the renewal.

MASONRY VENEER

Exterior walls of combustible construction veneered with brick or stone.

ROW HOUSE/TOWNHOUSE

Any structure comprised of more than two residences joined by at least one common wall.

SEASONAL/SECONDARY RESIDENCE

A dwelling which is occupied on an irregular and non-continuous basis or on a continuous basis, but less than five consecutive months.

Foremost® Insurance Company
Grand Rapids, Michigan

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

* BASE PREMIUMS
Territory A

Amount of Insurance	* Community Mitigation Classification						
	1-4	5	6	7	8	8B-9	10
\$20,000	\$521	\$547	\$626	\$729	\$990	\$1,782	\$2,460
25,000	524	551	629	734	996	1,793	2,475
30,000	529	556	635	741	1,005	1,809	2,498
35,000	535	562	643	750	1,017	1,831	2,528
40,000	551	578	661	771	1,046	1,883	2,599
45,000	569	597	683	796	1,081	1,946	2,686
50,000	589	618	707	824	1,119	2,014	2,780
55,000	617	648	741	863	1,172	2,110	2,912
60,000	647	680	777	906	1,229	2,213	3,055
65,000	683	717	820	956	1,298	2,336	3,225
70,000	724	760	869	1,013	1,375	2,475	3,417
75,000	737	773	884	1,031	1,399	2,519	3,477
80,000	745	782	894	1,042	1,414	2,546	3,515
85,000	757	794	908	1,059	1,437	2,587	3,571
90,000	768	806	922	1,075	1,458	2,625	3,624
95,000	783	822	940	1,096	1,487	2,677	3,695
100,000	798	838	958	1,117	1,516	2,729	3,767
105,000	840	882	1,009	1,176	1,596	2,874	3,967
110,000	885	929	1,062	1,239	1,681	3,026	4,178
115,000	927	974	1,113	1,298	1,762	3,171	4,377
120,000	970	1,018	1,164	1,357	1,842	3,316	4,577
125,000	1,013	1,063	1,216	1,417	1,924	3,463	4,780
130,000	1,055	1,108	1,266	1,477	2,004	3,608	4,980
135,000	1,099	1,154	1,319	1,538	2,088	3,758	5,187
140,000	1,142	1,199	1,371	1,598	2,169	3,905	5,391
145,000	1,186	1,245	1,424	1,660	2,253	4,055	5,598
150,000	1,227	1,289	1,473	1,718	2,332	4,197	5,794
155,000	1,268	1,332	1,522	1,775	2,409	4,336	5,986
160,000	1,310	1,375	1,572	1,833	2,488	4,478	6,182
165,000	1,349	1,417	1,620	1,889	2,564	4,615	6,370
170,000	1,389	1,459	1,668	1,945	2,639	4,751	6,558
175,000	1,429	1,501	1,716	2,001	2,715	4,888	6,747
180,000	1,472	1,546	1,768	2,061	2,797	5,035	6,950
185,000	1,512	1,588	1,815	2,117	2,873	5,171	7,138
190,000	1,554	1,632	1,865	2,175	2,952	5,313	7,334
195,000	1,594	1,673	1,913	2,231	3,027	5,450	7,523
200,000	1,634	1,716	1,962	2,288	3,105	5,589	7,715
205,000	1,676	1,760	2,012	2,346	3,184	5,731	7,911
210,000	1,716	1,802	2,060	2,402	3,259	5,867	8,099
215,000	1,759	1,847	2,111	2,462	3,341	6,015	8,302
220,000	1,799	1,889	2,159	2,518	3,417	6,151	8,491
225,000	1,840	1,932	2,209	2,576	3,496	6,293	8,687
230,000	1,880	1,974	2,257	2,632	3,572	6,430	8,875
235,000	1,920	2,016	2,305	2,688	3,647	6,566	9,063
240,000	1,960	2,058	2,353	2,743	3,723	6,702	9,252
245,000	2,001	2,102	2,403	2,801	3,802	6,844	9,448
250,000	2,047	2,149	2,457	2,865	3,889	7,000	9,662
255,000	2,100	2,206	2,521	2,940	3,990	7,183	9,915
260,000	2,155	2,263	2,588	3,017	4,095	7,371	10,175

Foremost® Insurance Company
Grand Rapids, Michigan

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

* BASE PREMIUMS
Territory A (continued)

Amount of Insurance	* Community Mitigation Classification						
	1-4	5	6	7	8	8B-9	10
\$265,000	\$2,209	\$2,320	\$2,652	\$3,092	\$4,196	\$7,554	\$10,427
270,000	2,263	2,377	2,717	3,168	4,299	7,739	10,683
275,000	2,318	2,434	2,783	3,245	4,404	7,928	10,943
280,000	2,372	2,491	2,847	3,320	4,506	8,111	11,196
285,000	2,426	2,548	2,912	3,396	4,609	8,296	11,452
290,000	2,479	2,604	2,977	3,471	4,710	8,479	11,704
295,000	2,534	2,661	3,043	3,548	4,815	8,667	11,964
300,000	2,587	2,717	3,106	3,621	4,915	8,847	12,213
305,000	2,642	2,775	3,172	3,698	5,019	9,036	12,473
310,000	2,697	2,832	3,238	3,775	5,124	9,224	12,732
315,000	2,752	2,889	3,303	3,851	5,227	9,410	12,989
320,000	2,807	2,947	3,369	3,928	5,332	9,598	13,249
325,000	2,862	3,005	3,435	4,006	5,436	9,786	13,508
330,000	2,914	3,060	3,499	4,079	5,536	9,966	13,757
335,000	2,969	3,118	3,565	4,156	5,641	10,155	14,017
340,000	3,026	3,178	3,633	4,236	5,749	10,348	14,284
345,000	3,079	3,233	3,696	4,309	5,849	10,528	14,533
350,000	3,134	3,291	3,762	4,386	5,953	10,717	14,793
355,000	3,189	3,349	3,828	4,464	6,058	10,905	15,053
360,000	3,243	3,406	3,893	4,539	6,161	11,091	15,309
365,000	3,297	3,462	3,957	4,614	6,263	11,273	15,561
370,000	3,352	3,520	4,025	4,693	6,369	11,465	15,825
375,000	3,406	3,577	4,089	4,767	6,470	11,647	16,078
380,000	3,461	3,634	4,155	4,844	6,575	11,836	16,337
385,000	3,515	3,691	4,220	4,920	6,678	12,021	16,594
390,000	3,570	3,749	4,286	4,997	6,783	12,210	16,854
395,000	3,624	3,805	4,350	5,072	6,884	12,392	17,106
400,000	3,680	3,864	4,417	5,150	6,990	12,583	17,370
405,000	3,735	3,922	4,483	5,228	7,095	12,772	17,630
410,000	3,788	3,978	4,548	5,302	7,196	12,955	17,882
415,000	3,842	4,035	4,613	5,378	7,300	13,140	18,138
420,000	3,897	4,093	4,679	5,455	7,404	13,328	18,398
425,000	3,952	4,151	4,745	5,533	7,509	13,517	18,658
430,000	4,007	4,208	4,810	5,608	7,612	13,702	18,914
435,000	4,062	4,265	4,876	5,686	7,716	13,891	19,174
440,000	4,115	4,322	4,940	5,760	7,818	14,073	19,426
445,000	4,170	4,379	5,006	5,836	7,921	14,259	19,683
450,000	4,225	4,436	5,072	5,913	8,026	14,447	19,942
455,000	4,280	4,494	5,138	5,990	8,130	14,636	20,202
460,000	4,334	4,551	5,203	6,066	8,233	14,821	20,459
465,000	4,387	4,607	5,267	6,141	8,335	15,004	20,711
470,000	4,442	4,665	5,333	6,218	8,440	15,192	20,971
475,000	4,497	4,722	5,398	6,294	8,543	15,378	21,227
480,000	4,550	4,778	5,463	6,369	8,644	15,561	21,479
485,000	4,605	4,836	5,529	6,446	8,749	15,749	21,739
490,000	4,660	4,893	5,594	6,522	8,852	15,935	21,996
495,000	4,715	4,951	5,660	6,599	8,957	16,123	22,255
500,000	4,768	5,007	5,724	6,674	9,058	16,306	22,508
Add'l. Rate Per \$1,000	10.69	11.23	12.84	14.97	20.31	36.57	50.48

Foremost® Insurance Company
Grand Rapids, Michigan

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

* BASE PREMIUMS
Territory B

Amount of Insurance	* Community Mitigation Classification						
	1-4	5	6	7	8	8B-9	10
\$20,000	\$782	\$821	\$938	\$1,094	\$1,485	\$2,673	\$3,689
25,000	786	826	943	1,101	1,494	2,690	3,712
30,000	794	833	952	1,111	1,508	2,714	3,746
35,000	803	843	964	1,125	1,526	2,747	3,791
40,000	826	867	991	1,156	1,569	2,825	3,899
45,000	853	896	1,024	1,195	1,621	2,919	4,028
50,000	883	928	1,060	1,237	1,678	3,021	4,170
55,000	925	972	1,110	1,296	1,758	3,165	4,367
60,000	971	1,019	1,165	1,359	1,844	3,320	4,582
65,000	1,025	1,076	1,229	1,435	1,947	3,504	4,836
70,000	1,086	1,140	1,302	1,520	2,063	3,713	5,125
75,000	1,105	1,160	1,325	1,547	2,099	3,779	5,215
80,000	1,117	1,173	1,340	1,564	2,122	3,820	5,271
85,000	1,135	1,192	1,361	1,589	2,156	3,881	5,356
90,000	1,152	1,209	1,381	1,612	2,188	3,938	5,435
95,000	1,174	1,233	1,409	1,644	2,231	4,016	5,543
100,000	1,197	1,257	1,436	1,676	2,274	4,094	5,650
105,000	1,260	1,324	1,512	1,765	2,395	4,311	5,949
110,000	1,327	1,394	1,593	1,859	2,522	4,540	6,266
115,000	1,391	1,461	1,669	1,948	2,642	4,757	6,565
120,000	1,454	1,527	1,745	2,036	2,763	4,974	6,865
125,000	1,519	1,595	1,822	2,127	2,886	5,195	7,170
130,000	1,582	1,662	1,898	2,216	3,006	5,412	7,469
135,000	1,648	1,731	1,977	2,308	3,131	5,637	7,780
140,000	1,713	1,799	2,055	2,398	3,254	5,859	8,085
145,000	1,779	1,868	2,134	2,491	3,379	6,084	8,396
150,000	1,841	1,933	2,209	2,578	3,497	6,297	8,690
155,000	1,902	1,997	2,282	2,663	3,613	6,505	8,978
160,000	1,964	2,063	2,356	2,750	3,732	6,718	9,272
165,000	2,024	2,126	2,428	2,834	3,845	6,923	9,554
170,000	2,084	2,188	2,500	2,918	3,959	7,128	9,837
175,000	2,144	2,251	2,572	3,002	4,073	7,332	10,119
180,000	2,208	2,319	2,649	3,092	4,196	7,553	10,424
185,000	2,268	2,382	2,721	3,176	4,309	7,758	10,707
190,000	2,331	2,447	2,796	3,263	4,427	7,971	11,001
195,000	2,390	2,510	2,868	3,347	4,541	8,176	11,283
200,000	2,451	2,574	2,941	3,432	4,657	8,385	11,571
205,000	2,514	2,640	3,016	3,520	4,775	8,597	11,865
210,000	2,574	2,703	3,087	3,603	4,889	8,802	12,148
215,000	2,638	2,770	3,165	3,694	5,012	9,023	12,453
220,000	2,698	2,833	3,237	3,778	5,126	9,228	12,735
225,000	2,760	2,899	3,311	3,865	5,244	9,441	13,029
230,000	2,820	2,961	3,383	3,949	5,358	9,645	13,311
235,000	2,880	3,024	3,455	4,032	5,471	9,850	13,594
240,000	2,940	3,087	3,527	4,116	5,585	10,055	13,876
245,000	3,002	3,153	3,601	4,203	5,703	10,268	14,170
250,000	3,070	3,224	3,683	4,299	5,833	10,501	14,492
255,000	3,151	3,308	3,780	4,411	5,985	10,775	14,871
260,000	3,233	3,395	3,879	4,527	6,142	11,058	15,261

Foremost® Insurance Company
Grand Rapids, Michigan

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

* BASE PREMIUMS
Territory B (continued)

Amount of Insurance	* Community Mitigation Classification						
	1-4	5	6	7	8	8B-9	10
\$265,000	\$3,313	\$3,479	\$3,975	\$4,639	\$6,294	\$11,332	\$15,639
270,000	3,395	3,565	4,072	4,753	6,449	11,611	16,023
275,000	3,477	3,652	4,172	4,869	6,606	11,893	16,413
280,000	3,557	3,736	4,268	4,981	6,758	12,167	16,792
285,000	3,639	3,821	4,365	5,095	6,913	12,446	17,176
290,000	3,719	3,905	4,462	5,207	7,065	12,720	17,555
295,000	3,802	3,992	4,561	5,323	7,222	13,003	17,944
300,000	3,881	4,075	4,656	5,434	7,372	13,273	18,317
305,000	3,963	4,162	4,755	5,549	7,529	13,555	18,707
310,000	4,046	4,249	4,854	5,665	7,686	13,838	19,097
315,000	4,127	4,334	4,951	5,779	7,841	14,116	19,481
320,000	4,210	4,421	5,050	5,894	7,998	14,399	19,871
325,000	4,292	4,508	5,149	6,010	8,155	14,681	20,261
330,000	4,371	4,591	5,244	6,121	8,305	14,951	20,634
335,000	4,454	4,677	5,343	6,236	8,462	15,234	21,024
340,000	4,539	4,767	5,445	6,355	8,623	15,524	21,425
345,000	4,618	4,850	5,540	6,466	8,773	15,795	21,798
350,000	4,701	4,936	5,639	6,582	8,930	16,077	22,188
355,000	4,783	5,023	5,738	6,697	9,087	16,360	22,577
360,000	4,865	5,108	5,836	6,811	9,242	16,638	22,962
365,000	4,945	5,193	5,932	6,924	9,394	16,912	23,340
370,000	5,029	5,281	6,033	7,041	9,553	17,199	23,736
375,000	5,109	5,365	6,129	7,153	9,705	17,473	24,114
380,000	5,191	5,452	6,228	7,269	9,862	17,756	24,504
385,000	5,273	5,537	6,326	7,383	10,017	18,034	24,888
390,000	5,355	5,624	6,425	7,498	10,174	18,317	25,278
395,000	5,436	5,708	6,521	7,611	10,326	18,591	25,657
400,000	5,519	5,796	6,621	7,728	10,485	18,877	26,052
405,000	5,602	5,883	6,720	7,844	10,642	19,160	26,442
410,000	5,682	5,967	6,817	7,956	10,795	19,434	26,821
415,000	5,764	6,052	6,914	8,070	10,949	19,713	27,205
420,000	5,846	6,139	7,013	8,186	11,106	19,995	27,595
425,000	5,929	6,226	7,113	8,301	11,263	20,278	27,984
430,000	6,010	6,311	7,210	8,415	11,418	20,556	28,369
435,000	6,093	6,398	7,309	8,531	11,575	20,838	28,759
440,000	6,173	6,482	7,405	8,643	11,727	21,113	29,137
445,000	6,254	6,568	7,503	8,757	11,882	21,391	29,521
450,000	6,337	6,655	7,602	8,873	12,039	21,674	29,911
455,000	6,420	6,741	7,701	8,988	12,195	21,956	30,301
460,000	6,501	6,827	7,799	9,102	12,350	22,235	30,685
465,000	6,581	6,911	7,895	9,215	12,502	22,509	31,064
470,000	6,664	6,998	7,994	9,330	12,659	22,791	31,454
475,000	6,745	7,083	8,092	9,444	12,814	23,070	31,838
480,000	6,825	7,167	8,188	9,557	12,966	23,344	32,216
485,000	6,908	7,254	8,287	9,672	13,123	23,626	32,606
490,000	6,989	7,340	8,385	9,786	13,278	23,905	32,990
495,000	7,072	7,426	8,484	9,902	13,435	24,187	33,380
500,000	7,152	7,511	8,580	10,014	13,587	24,462	33,759
Add'l. Rate Per \$1,000	16.04	16.84	19.24	22.46	30.47	54.86	75.71

Foremost® Insurance Company
Grand Rapids, Michigan

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

* BASE PREMIUMS
Territory C

Amount of Insurance	* Community Mitigation Classification						
	1-4	5	6	7	8	8B-9	10
\$20,000	\$782	\$821	\$938	\$1,094	\$1,485	\$2,673	\$3,689
25,000	786	826	943	1,101	1,494	2,690	3,712
30,000	794	833	952	1,111	1,508	2,714	3,746
35,000	803	843	964	1,125	1,526	2,747	3,791
40,000	826	867	991	1,156	1,569	2,825	3,899
45,000	853	896	1,024	1,195	1,621	2,919	4,028
50,000	883	928	1,060	1,237	1,678	3,021	4,170
55,000	925	972	1,110	1,296	1,758	3,165	4,367
60,000	971	1,019	1,165	1,359	1,844	3,320	4,582
65,000	1,025	1,076	1,229	1,435	1,947	3,504	4,836
70,000	1,086	1,140	1,302	1,520	2,063	3,713	5,125
75,000	1,105	1,160	1,325	1,547	2,099	3,779	5,215
80,000	1,117	1,173	1,340	1,564	2,122	3,820	5,271
85,000	1,135	1,192	1,361	1,589	2,156	3,881	5,356
90,000	1,152	1,209	1,381	1,612	2,188	3,938	5,435
95,000	1,174	1,233	1,409	1,644	2,231	4,016	5,543
100,000	1,197	1,257	1,436	1,676	2,274	4,094	5,650
105,000	1,260	1,324	1,512	1,765	2,395	4,311	5,949
110,000	1,327	1,394	1,593	1,859	2,522	4,540	6,266
115,000	1,391	1,461	1,669	1,948	2,642	4,757	6,565
120,000	1,454	1,527	1,745	2,036	2,763	4,974	6,865
125,000	1,519	1,595	1,822	2,127	2,886	5,195	7,170
130,000	1,582	1,662	1,898	2,216	3,006	5,412	7,469
135,000	1,648	1,731	1,977	2,308	3,131	5,637	7,780
140,000	1,713	1,799	2,055	2,398	3,254	5,859	8,085
145,000	1,779	1,868	2,134	2,491	3,379	6,084	8,396
150,000	1,841	1,933	2,209	2,578	3,497	6,297	8,690
155,000	1,902	1,997	2,282	2,663	3,613	6,505	8,978
160,000	1,964	2,063	2,356	2,750	3,732	6,718	9,272
165,000	2,024	2,126	2,428	2,834	3,845	6,923	9,554
170,000	2,084	2,188	2,500	2,918	3,959	7,128	9,837
175,000	2,144	2,251	2,572	3,002	4,073	7,332	10,119
180,000	2,208	2,319	2,649	3,092	4,196	7,553	10,424
185,000	2,268	2,382	2,721	3,176	4,309	7,758	10,707
190,000	2,331	2,447	2,796	3,263	4,427	7,971	11,001
195,000	2,390	2,510	2,868	3,347	4,541	8,176	11,283
200,000	2,451	2,574	2,941	3,432	4,657	8,385	11,571
205,000	2,514	2,640	3,016	3,520	4,775	8,597	11,865
210,000	2,574	2,703	3,087	3,603	4,889	8,802	12,148
215,000	2,638	2,770	3,165	3,694	5,012	9,023	12,453
220,000	2,698	2,833	3,237	3,778	5,126	9,228	12,735
225,000	2,760	2,899	3,311	3,865	5,244	9,441	13,029
230,000	2,820	2,961	3,383	3,949	5,358	9,645	13,311
235,000	2,880	3,024	3,455	4,032	5,471	9,850	13,594
240,000	2,940	3,087	3,527	4,116	5,585	10,055	13,876
245,000	3,002	3,153	3,601	4,203	5,703	10,268	14,170
250,000	3,070	3,224	3,683	4,299	5,833	10,501	14,492
255,000	3,151	3,308	3,780	4,411	5,985	10,775	14,871
260,000	3,233	3,395	3,879	4,527	6,142	11,058	15,261

Foremost® Insurance Company
Grand Rapids, Michigan

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

* BASE PREMIUMS
Territory C (continued)

Amount of Insurance	* Community Mitigation Classification						
	1-4	5	6	7	8	8B-9	10
\$265,000	\$3,313	\$3,479	\$3,975	\$4,639	\$6,294	\$11,332	\$15,639
270,000	3,395	3,565	4,072	4,753	6,449	11,611	16,023
275,000	3,477	3,652	4,172	4,869	6,606	11,893	16,413
280,000	3,557	3,736	4,268	4,981	6,758	12,167	16,792
285,000	3,639	3,821	4,365	5,095	6,913	12,446	17,176
290,000	3,719	3,905	4,462	5,207	7,065	12,720	17,555
295,000	3,802	3,992	4,561	5,323	7,222	13,003	17,944
300,000	3,881	4,075	4,656	5,434	7,372	13,273	18,317
305,000	3,963	4,162	4,755	5,549	7,529	13,555	18,707
310,000	4,046	4,249	4,854	5,665	7,686	13,838	19,097
315,000	4,127	4,334	4,951	5,779	7,841	14,116	19,481
320,000	4,210	4,421	5,050	5,894	7,998	14,399	19,871
325,000	4,292	4,508	5,149	6,010	8,155	14,681	20,261
330,000	4,371	4,591	5,244	6,121	8,305	14,951	20,634
335,000	4,454	4,677	5,343	6,236	8,462	15,234	21,024
340,000	4,539	4,767	5,445	6,355	8,623	15,524	21,425
345,000	4,618	4,850	5,540	6,466	8,773	15,795	21,798
350,000	4,701	4,936	5,639	6,582	8,930	16,077	22,188
355,000	4,783	5,023	5,738	6,697	9,087	16,360	22,577
360,000	4,865	5,108	5,836	6,811	9,242	16,638	22,962
365,000	4,945	5,193	5,932	6,924	9,394	16,912	23,340
370,000	5,029	5,281	6,033	7,041	9,553	17,199	23,736
375,000	5,109	5,365	6,129	7,153	9,705	17,473	24,114
380,000	5,191	5,452	6,228	7,269	9,862	17,756	24,504
385,000	5,273	5,537	6,326	7,383	10,017	18,034	24,888
390,000	5,355	5,624	6,425	7,498	10,174	18,317	25,278
395,000	5,436	5,708	6,521	7,611	10,326	18,591	25,657
400,000	5,519	5,796	6,621	7,728	10,485	18,877	26,052
405,000	5,602	5,883	6,720	7,844	10,642	19,160	26,442
410,000	5,682	5,967	6,817	7,956	10,795	19,434	26,821
415,000	5,764	6,052	6,914	8,070	10,949	19,713	27,205
420,000	5,846	6,139	7,013	8,186	11,106	19,995	27,595
425,000	5,929	6,226	7,113	8,301	11,263	20,278	27,984
430,000	6,010	6,311	7,210	8,415	11,418	20,556	28,369
435,000	6,093	6,398	7,309	8,531	11,575	20,838	28,759
440,000	6,173	6,482	7,405	8,643	11,727	21,113	29,137
445,000	6,254	6,568	7,503	8,757	11,882	21,391	29,521
450,000	6,337	6,655	7,602	8,873	12,039	21,674	29,911
455,000	6,420	6,741	7,701	8,988	12,195	21,956	30,301
460,000	6,501	6,827	7,799	9,102	12,350	22,235	30,685
465,000	6,581	6,911	7,895	9,215	12,502	22,509	31,064
470,000	6,664	6,998	7,994	9,330	12,659	22,791	31,454
475,000	6,745	7,083	8,092	9,444	12,814	23,070	31,838
480,000	6,825	7,167	8,188	9,557	12,966	23,344	32,216
485,000	6,908	7,254	8,287	9,672	13,123	23,626	32,606
490,000	6,989	7,340	8,385	9,786	13,278	23,905	32,990
495,000	7,072	7,426	8,484	9,902	13,435	24,187	33,380
500,000	7,152	7,511	8,580	10,014	13,587	24,462	33,759
Add'l. Rate Per \$1,000	16.04	16.84	19.24	22.46	30.47	54.86	75.71

Foremost® Insurance Company
Grand Rapids, Michigan

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

* BASE PREMIUMS
Territory D

Amount of Insurance	* Community Mitigation Classification						
	1-4	5	6	7	8	8B-9	10
\$20,000	\$990	\$1,040	\$1,188	\$1,386	\$1,881	\$3,386	\$4,673
25,000	996	1,046	1,195	1,394	1,892	3,407	4,701
30,000	1,005	1,055	1,206	1,407	1,909	3,438	4,744
35,000	1,017	1,068	1,221	1,424	1,932	3,479	4,802
40,000	1,046	1,098	1,255	1,464	1,987	3,578	4,938
45,000	1,081	1,135	1,297	1,513	2,053	3,697	5,102
50,000	1,119	1,175	1,342	1,566	2,125	3,827	5,281
55,000	1,172	1,231	1,406	1,640	2,226	4,008	5,532
60,000	1,229	1,291	1,475	1,721	2,336	4,205	5,804
65,000	1,298	1,363	1,557	1,816	2,465	4,438	6,126
70,000	1,375	1,444	1,650	1,925	2,612	4,703	6,490
75,000	1,399	1,469	1,679	1,959	2,658	4,786	6,605
80,000	1,414	1,485	1,697	1,980	2,687	4,838	6,677
85,000	1,437	1,509	1,724	2,012	2,730	4,915	6,784
90,000	1,458	1,532	1,750	2,041	2,771	4,988	6,884
95,000	1,487	1,562	1,784	2,082	2,825	5,086	7,020
100,000	1,516	1,592	1,819	2,122	2,880	5,185	7,156
105,000	1,596	1,676	1,915	2,234	3,033	5,460	7,535
110,000	1,681	1,766	2,017	2,353	3,194	5,750	7,936
115,000	1,762	1,850	2,114	2,466	3,347	6,025	8,315
120,000	1,842	1,934	2,210	2,578	3,499	6,300	8,695
125,000	1,924	2,020	2,308	2,693	3,655	6,580	9,081
130,000	2,004	2,105	2,405	2,805	3,807	6,855	9,460
135,000	2,088	2,192	2,505	2,922	3,966	7,140	9,854
140,000	2,169	2,278	2,603	3,037	4,121	7,420	10,240
145,000	2,253	2,366	2,703	3,153	4,280	7,705	10,634
150,000	2,332	2,448	2,798	3,264	4,429	7,975	11,006
155,000	2,409	2,530	2,890	3,372	4,576	8,239	11,371
160,000	2,488	2,612	2,985	3,482	4,726	8,509	11,743
165,000	2,564	2,692	3,076	3,588	4,870	8,768	12,101
170,000	2,639	2,772	3,167	3,694	5,014	9,027	12,459
175,000	2,715	2,851	3,258	3,801	5,158	9,286	12,816
180,000	2,797	2,937	3,356	3,915	5,314	9,566	13,203
185,000	2,873	3,017	3,447	4,021	5,458	9,826	13,561
190,000	2,952	3,100	3,542	4,132	5,607	10,095	13,933
195,000	3,027	3,179	3,633	4,238	5,751	10,354	14,291
200,000	3,105	3,260	3,725	4,346	5,898	10,619	14,655
205,000	3,184	3,343	3,820	4,456	6,048	10,889	15,028
210,000	3,259	3,423	3,911	4,562	6,192	11,148	15,385
215,000	3,341	3,509	4,009	4,677	6,348	11,428	15,772
220,000	3,417	3,588	4,100	4,783	6,492	11,687	16,130
225,000	3,496	3,671	4,195	4,893	6,641	11,957	16,502
230,000	3,572	3,751	4,286	4,999	6,785	12,216	16,860
235,000	3,647	3,830	4,377	5,106	6,929	12,475	17,217
240,000	3,723	3,910	4,467	5,212	7,073	12,734	17,575
245,000	3,802	3,993	4,562	5,322	7,223	13,004	17,947
250,000	3,889	4,083	4,666	5,443	7,387	13,300	18,355
255,000	3,990	4,190	4,788	5,585	7,580	13,647	18,835
260,000	4,095	4,300	4,913	5,732	7,779	14,005	19,328

Foremost® Insurance Company
Grand Rapids, Michigan

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

* BASE PREMIUMS
Territory D (continued)

Amount of Insurance	* Community Mitigation Classification						
	1-4	5	6	7	8	8B-9	10
\$265,000	\$4,196	\$4,407	\$5,035	\$5,874	\$7,972	\$14,352	\$19,808
270,000	4,299	4,515	5,159	6,018	8,168	14,705	20,294
275,000	4,404	4,625	5,284	6,164	8,366	15,062	20,788
280,000	4,506	4,731	5,406	6,307	8,559	15,410	21,268
285,000	4,609	4,840	5,530	6,451	8,755	15,762	21,754
290,000	4,710	4,946	5,652	6,593	8,948	16,110	22,234
295,000	4,815	5,056	5,777	6,739	9,147	16,468	22,727
300,000	4,915	5,161	5,897	6,880	9,337	16,810	23,200
305,000	5,019	5,271	6,023	7,026	9,536	17,168	23,694
310,000	5,124	5,381	6,148	7,172	9,734	17,525	24,187
315,000	5,227	5,489	6,272	7,317	9,930	17,878	24,674
320,000	5,332	5,599	6,397	7,463	10,129	18,236	25,168
325,000	5,436	5,709	6,523	7,609	10,328	18,593	25,661
330,000	5,536	5,814	6,643	7,750	10,518	18,936	26,134
335,000	5,641	5,924	6,768	7,896	10,716	19,293	26,627
340,000	5,749	6,037	6,898	8,047	10,921	19,662	27,136
345,000	5,849	6,142	7,018	8,187	11,111	20,004	27,608
350,000	5,953	6,252	7,143	8,333	11,310	20,361	28,102
355,000	6,058	6,362	7,269	8,480	11,508	20,719	28,595
360,000	6,161	6,470	7,392	8,624	11,704	21,072	29,082
365,000	6,263	6,577	7,514	8,766	11,897	21,419	29,561
370,000	6,369	6,688	7,642	8,915	12,099	21,782	30,062
375,000	6,470	6,795	7,763	9,057	12,292	22,130	30,542
380,000	6,575	6,905	7,889	9,203	12,491	22,487	31,036
385,000	6,678	7,013	8,013	9,347	12,686	22,840	31,522
390,000	6,783	7,123	8,138	9,494	12,885	23,198	32,016
395,000	6,884	7,229	8,260	9,636	13,078	23,545	32,495
400,000	6,990	7,341	8,387	9,785	13,280	23,908	32,996
405,000	7,095	7,451	8,513	9,931	13,478	24,266	33,490
410,000	7,196	7,557	8,635	10,073	13,671	24,613	33,970
415,000	7,300	7,665	8,758	10,217	13,867	24,966	34,456
420,000	7,404	7,775	8,884	10,364	14,066	25,324	34,950
425,000	7,509	7,885	9,010	10,510	14,265	25,681	35,444
430,000	7,612	7,993	9,133	10,655	14,460	26,034	35,930
435,000	7,716	8,103	9,259	10,801	14,659	26,392	36,424
440,000	7,818	8,210	9,381	10,943	14,852	26,739	36,903
445,000	7,921	8,318	9,504	11,087	15,048	27,092	37,390
450,000	8,026	8,428	9,630	11,234	15,247	27,449	37,884
455,000	8,130	8,538	9,755	11,380	15,445	27,807	38,378
460,000	8,233	8,646	9,879	11,525	15,641	28,160	38,864
465,000	8,335	8,753	10,001	11,667	15,834	28,507	39,344
470,000	8,440	8,863	10,126	11,813	16,033	28,865	39,837
475,000	8,543	8,971	10,250	11,957	16,229	29,217	40,324
480,000	8,644	9,078	10,372	12,100	16,422	29,565	40,804
485,000	8,749	9,187	10,497	12,246	16,620	29,923	41,297
490,000	8,852	9,296	10,621	12,390	16,816	30,275	41,784
495,000	8,957	9,406	10,747	12,537	17,015	30,633	42,278
500,000	9,058	9,512	10,869	12,679	17,208	30,980	42,757
Add'l. Rate Per \$1,000	20.31	21.33	24.37	28.43	38.59	69.48	95.89

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

BASE PREMIUM MODIFIERS (Continued)

MASONRY

Apply a factor of -.10 if the dwelling is constructed with at least 90% brick, masonry veneer, or fire resistive construction.

* MULTI-POLICY

Apply a factor of -.05 when the named insured maintains one or more personal lines or life insurance policies with any insurer in the National Association of Insurance Commissioners Group Code 0212. If the only other policy is a term, whole life, or variable universal life policy, it must have a face amount of \$50,000 or greater, be issued to an adult and be in-force when the policy is written.

PROTECTIVE DEVICE

- Apply a factor of -.05 if the dwelling is protected by a fire alarm system that alerts a central station or directly notifies the fire department.
- Apply a factor of -.02 if the dwelling is protected by an electronic burglar alarm system that alerts a central station or the residents of the dwelling.

ROW HOUSE/TOWNHOUSE

Apply a factor of +.25 when the dwelling is a row house.

SWIMMING POOL

A \$50 premium applies when there is a swimming pool on the premises.

TWO FAMILY DWELLINGS

Apply a factor of +.10 when the dwelling is a two family type.

WOOD BURNER

A \$50 premium applies when the dwelling or other structure is equipped with a wood burning device other than a fireplace or fireplace with insert.

Foremost® Insurance Company
Grand Rapids, Michigan

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

DEDUCTIBLE FACTORS

<u>Deductible Amount</u>	<u>Factors</u>	<u>Maximum Dollar Amount Credit</u>
\$ 500	1.00	Base
1,000	.90	\$200
2,500	.80	400
5,000	.70	800

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

COVERAGE E – PERSONAL LIABILITY

(\$1,000 each person, Medical Payments to Others is automatically included. \$500 per accident Damage to Property of Others is automatically included.)

<u>Limit of Liability</u>	<u>Premiums</u>
\$ 100,000	Included in Base Premium
300,000	\$17
500,000	26
1,000,000	100

COVERAGE F – MEDICAL PAYMENTS TO OTHERS

<u>To Increase Limit To</u>	<u>Additional Premiums</u>
\$2,000	\$3
3,000	5
4,000	7
5,000	9

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS
 (Continued)

ADDITIONAL RESIDENCE - OWNER-OCCUPIED

<u>Personal Liability Limit of Liability</u>	<u>Premiums</u>
\$ 100,000	\$15
300,000	20
500,000	25
1,000,000	50

(Personal Liability and \$1,000 each person, Medical Payments to Others is automatically included.)

ADDITIONAL RESIDENCE RENTED TO OTHERS

<u>Personal Liability Limit of Liability</u>	<u>Premiums per Location One Family or Two Family</u>
\$ 100,000	\$25
300,000	30
500,000	35
1,000,000	50

(\$1,000 each person, Medical Payments to Others is automatically included.)

COVERAGE C – PERSONAL PROPERTY INCREASE IN
 SPECIAL AMOUNTS OF INSURANCE FOR WATERCRAFT

\$40

COVERAGE C – PERSONAL PROPERTY SPECIAL AMOUNT OF
 INSURANCE FOR BUSINESS PERSONAL PROPERTY

<u>Amount of Insurance</u>	<u>Premium</u>	<u>For Each Additional \$1,000</u>
\$1,000	\$21	\$11

EARTHQUAKE COVERAGE

<u>Construction Type</u>	<u>Deductible</u>	<u>Rate per \$1,000 of Insurance</u>	
		<u>Territories A & B</u>	<u>Territories C & D</u>
Frame	10% (\$1,000 minimum)	\$.75	\$ 1.50
Masonry Veneer	10% (\$1,000 minimum)	1.50	3.00

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

EXPANDED COVERAGE ON JEWELRY, WATCHES, AND FURS

\$22

LOSS ASSESSMENT COVERAGE
INCREASE IN AMOUNT OF INSURANCE

\$2 per \$1,000 of insurance

ON PREMISES STRUCTURES RENTED TO OTHERS

\$3 per \$1,000 of insurance

OTHER STRUCTURES – DESCRIBED

\$3 per \$1,000 of insurance

PERMITTED INCIDENTAL BUSINESS

<u>Personal Liability Limit of Liability</u>	<u>Premiums</u>
\$ 100,000	\$23
300,000	25
500,000	28
1,000,000	56

(\$1,000 each person, Medical Payments to Others is automatically included.)

REPLACEMENT COST PERSONAL PROPERTY

<u>Amount of Insurance</u>	<u>Premium</u>	<u>For Each Additional \$1,000</u>
\$1,000	\$11	\$1

THEFT OF CONSTRUCTION MATERIALS AND SUPPLIES

\$25

ARKANSAS

HOMEOWNERS PROGRAM

ANNUAL RATES/PREMIUMS
(Continued)

UNRELATED NAMED INSURED

\$35

SERFF Tracking Number: FORE-126315197 State: Arkansas
 Filing Company: Foremost Insurance Company Grand Rapids, Michigan State Tracking Number: EFT \$100
 Company Tracking Number: C-79
 TOI: 04.0 Homeowners Sub-TOI: 04.0003 Owner Occupied Homeowners
 Product Name: Homeowners Program
 Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Form RF-2 Loss Costs Only (not for workers' compensation) Bypass Reason: not applicable Comments:		
Satisfied - Item: H-1 Homeowners Abstract Comments: Attachment: AR Form H-1.pdf	Filed	10/07/2009
Satisfied - Item: NAIC loss cost data entry document Comments: Attachment: Arkansas Form RF-1.pdf	Filed	10/07/2009
Satisfied - Item: cover letter and summary of revisions Comments: Attachment: Arkansas-Ltr&Summary-Rates.pdf	Filed	10/07/2009
	Item Status:	Status Date:

SERFF Tracking Number: FORE-126315197 *State:* Arkansas
Filing Company: Foremost Insurance Company Grand Rapids, Michigan *State Tracking Number:* EFT \$100
Company Tracking Number: C-79
TOI: 04.0 Homeowners *Sub-TOI:* 04.0003 Owner Occupied Homeowners
Product Name: Homeowners Program
Project Name/Number: /
Satisfied - Item: Exhibit I Filed 10/07/2009
Comments:
Attachment:
 Exhibit I - Pages 1 thru 4.pdf

		Item Status:	Status
			Date:
Satisfied - Item:	Arkansas Investment Income exhibit	Filed	10/07/2009
Comments:			
Attachment:			
	Arkansas Investment Income exhibit.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 Foremost Insurance Company Grand Rapids, Michigan
 NAIC # (including group #) 212-11185

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

2. If you use a cost estimator (or some similar method) in order to make sure that dwellings (or contents) are insured at their value, state when this program was started in Arkansas and estimate its impact. see #3

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. Home must be 100% of replacement cost – we use Marshall Swift Boecke for new business and then index renewals according to an estimated index amount of 3.8%.

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

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

a. Fire Extinguisher	%
b. Burglar Alarm	2 %
c. Smoke Alarm	%
d. Insured who has both homeowners and auto with your company	5 %
e. Deadbolt Locks	%
f. Window or Door Locks	%
g. Other (specify) – Masonry	10 %
Fire Alarm	5 %
	%

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

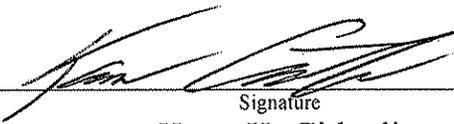
7. Specify the form(s) utilized in writing homeowners insurance. Indicate the Arkansas premium volume for each form.

Form	Premium Volume
HO-3	\$1,572,549

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? yes
If yes, state the surcharge \$50
Does the surcharge apply to conventional fire places? no
If yes, state the surcharge

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



Signature
Kaan K. Cidanli

Printed Name
State Filings Administrator

Title
616-956-3645

Telephone Number
kaan.cidanli@foremost.com

Email address

FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	C-79
----	---	------

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

Company Name		Company NAIC Number	
3.	A. Foremost Insurance Company Grand Rapids, Michigan	B.	212-11185

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A. 4.0000	B.	4.0005

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Homeowners	+102.2%	+24.1%					
TOTAL OVERALL EFFECT	+102.2%	+24.1%					

6.

5 Year History

Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2004	1,311	+0.2	8/2004	1,959.1	851.7	43.5	43.9
2005	1,170			1,515.3	823.3	54.3	56.9
2006	1,283	-0.2	3/2006	1,450.7	924.2	63.7	53.1
2007	1,288			1,513.5	637.6	42.1	48.5
2008	1,340	+0.7	8/2008	1,572.5	3,062.7	194.5	87.0
8/09	1,296	+1.7	6/2009	1,148.0	1,497.7	109.8	80.0

7.

Expense Constants	Selected Provisions
A. Total Production Expense	18.2
B. General Expense	18.0
C. Taxes, License & Fees	4.5
D. Underwriting Profit & Contingencies	5.0
E. Other (explain)	
F. TOTAL	45.7

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

9. +25 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

10. 0 Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

**Foremost[®] Insurance Company
Grand Rapids, Michigan**

ADMINISTRATIVE OFFICES
5600 Beech Tree Lane
Caledonia, Michigan 49316-0050

MAILING ADDRESS
ATTN: STATE FILINGS DEPT.
P.O. Box 2450
Grand Rapids, Michigan 49501-2450

September 24, 2009

Honorable Mike Pickens
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

RE: Foremost Insurance Company Grand Rapids, Michigan
NAIC #212-11185
Homeowners Program
Revision to the Rate Section
Company Tracking Number C-79

Dear Commissioner Pickens:

We submit this filing for your formal stamp of approval or acknowledgement.

The enclosed Summary of Revisions has been developed to assist your review of this filing. This filing results in an overall rate level adjustment of +24.1%.

The following rule of implementation will apply:

This filing will be effective for all new and renewal policies written to be effective on and after February 1, 2010. No policy effective prior to the above date is to be cancelled and rewritten to take advantage of or to avoid the application of this filing except at the request of the insured.

Your attention to our filing is appreciated.

Very truly yours,

Kaan K. Cidanli
State Filings Administrator
State Filings
Phone No. (616) 956-3645
Fax No. (616) 956-2093
e-mail: kaan.cidanli@foremost.com

KKC/cm

Enclosures: Form H-1 Homeowners Abstract
Form RF-1 Rate Filing Abstract
Form HPCS Homeowners Premium Comparison Survey Form
Summary of Revisions, 9/09
Table of Contents
Rate Pages

ARKANSAS

HOMEOWNERS PROGRAM

SUMMARY OF REVISIONS

RATE SECTION

HISTORY

Our Homeowners Program was filed in Arkansas in February, 2001, so our program is only 8 years old. The program was developed to meet a need in the market for consumers who have been declined or non-renewed due to their credit and/or loss histories. Since this market consists of ordinary homeowners in extraordinary circumstances, we decided to provide the same kind of coverage available in the general market: All risk, replacement cost on the dwelling and other structures, and broadform named peril coverage on personal property with replacement cost option. This is generally referred to as a "HO-3" type policy.

We have 1,296 policies in Arkansas.

Our last rate level adjustment was +1.7% effective June 1, 2009.

EXPERIENCE/RATE LEVEL ADJUSTMENT

Our experience for this program is as follows:

<u>Year</u>	<u>Earned Premium</u>	<u>Incurred Losses</u>	<u>Loss Ratio</u>
2006	\$ 1,450,731	\$ 924,231	63.7%
2007	1,513,485	637,647	42.1%
2008	1,572,549	3,062,668	194.8%
8/2009	<u>1,037,391</u>	<u>1,497,707</u>	144.4%
Total	\$5,574,156	\$6,122,253	109.8%

It should be kept in mind that earned premium incurred losses have not been adjusted to current conditions. Neither have trend factors nor statistical weighting been used.

Balance Point (or Expected) Loss Ratio

The balance point loss ratio is the complement of the provision in the rates for expenses and an underwriting profit and contingency factor. This underwriting profit follows if losses and expenses do not exceed those anticipated. The provisions as a percentage of premium are set forth as follows:

ARKANSAS

HOMEOWNERS PROGRAM

SUMMARY OF REVISIONS

RATE SECTION (continued)

Balance Point (or Expected) Loss Ratio

Company Operating Expense	18.0%
Production Cost Allowance	18.2%
Taxes, License and Fees	4.5%
Profit	<u>5.0%</u>
Total	45.7%
Balance Point Loss Ratio	54.3%

Our indicated rate level adjustment is +102.2%.

(Loss Ratio 109.8% divided by Balance Point Loss Ratio 54.3%) minus 1 = Indicated Change +102.2%)

We are proposing to revise our premiums upward by +24.1%.

PREMIUM MODIFIERS

Multi-Policy

The description of this premium modifier is changed to replace the list of affiliated insurers with an all-inclusive statement.

DEFINITIONS

Credit-Based Insurance Risk Assessment Score

We are proposing to make the following changes to this definition:

The score is ~~provided by Fair, Isaac & Company, using its Experian Scoring~~ calculated using a FICO model, and will be applied as follows:

New Business:

The score for the first named insured listed on the Declarations Page will be calculated prior to issuing the policy. If a first named insured suffers one or more extraordinary life events, then determine the first named insured's Credit-Based Insurance Risk Assessment Score and its placement in the score range.

ARKANSAS

HOMEOWNERS PROGRAM

SUMMARY OF REVISIONS

RATE SECTION (continued)

Credit-Based Insurance Risk Assessment Score (continued)

Renewal Business:

The score for the first named insured listed on the Declarations Page will be calculated not more than 90 days before the renewal date. If a first named insured suffers one or more extraordinary life events, then determine the first named insured's Credit-Based Insurance Risk Assessment Score and its placement in the score range for both the renewal policy and the preceding policy. If the preceding policy's range was lower, then apply the renewal policy's range for rating. If the preceding policy's range was the same or higher, use the preceding policy's range for renewal rating.

The premium modifier will not apply if ~~the social security number cannot be obtained or no credit history exists~~ we cannot obtain a credit history or insufficient credit history exists to calculate a score. ~~The premium modifier will only apply to primary residence and seasonal/secondary residence for owner occupied homes.~~

~~Strikethrough — deleted~~ Underline = added

Community Mitigation Classification

This definition has been revised as follows:

[PUBLIC PROTECTION CLASSIFICATION] COMMUNITY MITIGATION CLASSIFICATION
The [public protection class] Community Mitigation Classification listings filed on our behalf by Insurance Services Office will apply to this program.

[brackets = deleted] underlined = added

The heading "Public Protection Classification" has been changed to "Community Mitigation Classification" throughout the manual accordingly.

Also, the Definitions displayed on Rate Pages R-1 and R-2 have been rearranged in alphabetical order.

ARKANSAS

HOMEOWNERS PROGRAM

SUMMARY OF REVISIONS

RATE SECTION (continued)

REPLACEMENT OF MANUAL PAGES

Please withdraw:

Table of Contents – Revised Printing 10/08

Rate Page R-1 – Original Printing 11/00

Rate Page R-2 – Revised Printing 10/08

Rate Pages R-7 thru R-14 – Revised Printing 10/08

Rate Pages R-17 thru R-22 – Revised Printing 10/08

Rate Pages R-23 and R-24 – Original Printing 10/08

Please insert:

Table of Contents – Revised Printing 9/09

Rate Pages R-1 and R-2 – Revised Printing 9/09

Rate Pages R-7 thru R-14 – Revised Printing 9/09

Rate Pages R-17 thru R-22 – Revised Printing 9/09

FOREMOST INSURANCE COMPANY

Arkansas

CLASSIC CL HOMEOWNERS INSURANCE PROGRAM

Development of Indicated Rate Level

Year	(1) Earned Premium At Current Premium Levels	(2) Incurred Losses	(3) Loss Trend Factors
2004	\$1,773,239	\$788,905	1.40
2005	\$1,515,205	\$668,301	1.33
2006	\$1,439,968	\$734,110	1.27
2007	\$1,496,320	\$1,040,494	1.20
2008	\$1,511,309	\$2,948,703	1.14

Year	(4) Trended Incurred Losses (2) X (3)	(5) Trended Loss Ratios (4)/(1)
2004	\$1,104,467	0.623
2005	\$888,840	0.587
2006	\$932,320	0.647
2007	\$1,248,593	0.834
2008	\$3,361,521	2.224

5 yr Aggregate Loss Ratio [Sum of Column (4) / Sum of Column (1)] = 0.974
 Expected Loss Ratio = 0.543
 Indicated Premium Adjustment (Agg Loss Ratio / Expected Loss Ratio - 1) = 79.4%

Total # of claims 773
 Credibility [sqrt (# of claims / 1082)] = 0.845
 Credibility Complement Loss Ratio (Expected Loss Ratio) 0.543
 Credibility Weighted Loss Ratio [Agg Loss Ratio * Credibility + Complement Loss Ratio * (1 - Credibility)] = 0.907
 Credibility Weighted Indicated Premium Adjustment [Credibility Weighted Loss Ratio / Expected Loss Ratio - 1] = 67.0%

**Factor to Current Rate Level
Arkansas
Product CL**

Rate History

<u>Effective Date</u>	<u>All Covers</u>
3/1/2006	0.998
8/1/2004	1.058
10/15/2002	1.126

Yearly Cumulative Rate Change Factors

<u>Premium Earned</u>	<u>All Covers</u>
3/1/06 to present	1.000
8/1/04 to 2/28/06	0.998
10/15/02 to 7/31/04	1.056
Prior to 10/15/02	1.189

Earned Premium Weights for

<u>Year Ending</u>	<u>Rate Level</u>	<u>Earned Premium Weight</u>
1/1/04 to 12/31/04	10/15/02 to 7/31/04	0.913
1/1/05 to 12/31/05	8/1/04 to 2/28/06 10/15/02 to 7/31/04	0.829 0.171
1/1/06 to 12/31/06	8/1/04 to 2/28/06 10/15/02 to 7/31/04	0.651 0.000
1/1/07 to 12/31/07	8/1/04 to 2/28/06	0.016
1/1/08 to 12/31/08	3/1/06 to present 8/1/04 to 2/28/06	1.000 0.000

Premium Adjustment Factors

<u>Year Ending</u>	<u>All Covers</u>
1/1/04 to 12/31/04	1.051
1/1/05 to 12/31/05	1.008
1/1/06 to 12/31/06	0.999
1/1/07 to 12/31/07	1.000
1/1/08 to 12/31/08	1.000

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Foremost Insurance Company
Arkansas
Specialty Dwelling Insurance Program

Section C - Explanatory Material

Loss Trend Factor

Dwelling Earned Units, All Coverage Claims

Year	Actual PP Index	10Pt Fitted Index	5Pt Fitted Index
1999	100.00	121.13	
2000	130.06	127.57	
2001	138.79	134.01	
2002	167.74	140.45	
2003	148.73	146.89	
2004	146.98	153.33	149.16
2005	157.55	159.77	156.16
2006	168.38	166.21	163.16
2007	164.25	172.65	170.16
2008	178.63	179.09	177.16

Slope	10Pt	5Pt
Y Intercept	6.4402	7.0000
	114.6900	142.1580

Annual % Change	10Pt	5Pt
	5.6%	4.9%

Selected Annual Loss Trend	5.3%
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Foremost Insurance Company
Arkansas
Specialty Dwelling Insurance Program

Section C - Explanatory Material

Loss Trend Factor

All Coverages

	2004	2005	2006	2007	2008
1) Midpoint of Experience Period	07/01/04	07/01/05	07/01/06	07/01/07	07/01/08
2) Date to which trend is projected	02/01/11	02/01/11	02/01/11	02/01/11	02/01/11
3) Number of Years from Line 1) Date to Line 2) Date	6.59	5.59	4.59	3.59	2.59
4) Annual Trend Factor			Annual Trend 5.3%		Annual Factor 1.053

5) Loss Trend Factors -

Trend Factors are developed by raising the Annual Factor to the appropriate power (result of Line 3).

	2004	2005	2006	2007	2008
	1.40	1.33	1.27	1.20	1.14

2008

FOREMOST INSURANCE COMPANY

Arkansas Investment Income

HOMEOWNERS

Estimated Investment Earnings on Unearned Premium Reserves and on Loss Reserves

A. Unearned Premium Reserve			
1. Direct earned premium for calendar year ended December 31, 2008.			88,370,427
2. Mean unearned premium reserve			62,198,027
3. Percentage total of prepaid expense			
a. Production Cost Allowance		18.2%	
b. Taxes, licenses and fees		4.5%	
c. 50% of expenses (see p.5, b)		9.0%	
d. Total		31.7%	
4. Deduction for Federal Income Taxes Payable			7.0%
5. Dollar total of prepaid expense (Line A.2 x (Line A.3.d. + Line A.4))			24,070,636
6. Subject to investment (Line A.2 - Line A.5)			38,127,391
B. Delayed Remission Of Premiums			
1. Direct Earned Premium			88,370,427
2. Average Agents' Balances			0.240
3. Delayed Remission (Line B.1 x Line B.2)			21,208,902
C. Loss Reserve			
1. Direct earned premium			88,370,427
2. Expected Incurred Loss & ALAE	0.543 x Line C.1		47,985,142
3. Expected Mean Loss Reserves	0.159 x Line C.2		7,611,156
D. Net Subject to Investment (Line A.6 - Line B.3 + Line C.3)			24,529,645
E. 2008 After Tax Rate of Return			0.033
F. Investment Earnings on Net Subject to Investment (Line D x Line E)			812,257
G. Average Rate of Return as a Percent of Earned Premium After Federal Income Taxes (Line F / Line A.1)			0.0092
H. Investment Income Factor (1+ Line G)			1.0092

2008

FOREMOST INSURANCE COMPANY

Arkansas Investment Income

HOMEOWNERS

Line A-1

Earned premiums are 2008 data for Countrywide HOMEOWNERS Insurance for Foremost Insurance Company.

Line A-2

The estimated mean unearned premium reserve for 1 year of business is determined by adding together the estimated unearned premium reserves for December 31, 2007, and December 31, 2008, and dividing by 2.

1. Estimated Unearned Premium Reserve for 1 year business as of 12/31/07	\$ 61,650,502
2. Estimated Unearned Premium Reserve for 1 year business as of 12/31/08	\$ 62,745,552
3. Mean Unearned Premium Reserve (.5 x [Line 1+Line 2])	\$ 62,198,027

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of HOMEOWNERS insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown (See page 5).

Line A-4

The Tax Reform Act of 1996 taxes 20% of the unearned premium reserve. At a corporate tax of 35%, this tax equals 7.0% (.20 x .35 = .070) of the unearned premium reserve.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the company, which amounts to approximately 60 to 75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserves required during the initial days of all policies must be taken from the company's surplus.

2008

FOREMOST INSURANCE COMPANY

Arkansas Investment Income

HOMEOWNERS

Line B-2 (cont)

Based on Countrywide data for Foremost Insurance Company, agents' premiums due less than 90 days amount to 23.8% of direct earned premiums. Agents' balances for premiums due over 90 days amount to 0.2%. The total % of agents' balances in the course of collection amounts to 24.0% based on the following:

1. Direct Earned Premium for Calendar Year 2008	\$	962,695,205
2. Agents' Balances at 12/31/07 (under 90 days)	\$	223,299,000
3. Agents' Balances at 12/31/08 (under 90 days)	\$	235,409,000
4. Mean Agents' Balances under 90 days (Line 2 + Line 3) / 2	\$	229,354,000
5. Line 4 / Line 1		0.238
6. Agents' Balances at 12/31/07 (over 90 days)	\$	644,605
7. Agents' Balances at 12/31/08 (over 90 days)	\$	2,927,357
8. Mean Agents' Balances over 90 days (Line 6 + Line 7) / 2	\$	1,785,981
9. Line 8 / Line 1		0.002
10. Line 5 + Line 9		0.240

Line C-2

The expected loss and allocated loss adjustment expense ratio is the balance point loss ratio used in the current rate filing (See page 5).

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the ratio of the mean loss and loss adjustment reserves to the incurred losses and loss adjustment expenses in 2008 for Countrywide HOMEOWNERS insurance for Foremost Insurance Company, and includes an adjustment for the estimated Federal Income Taxes payable due to discounting of loss reserves.

1. Incurred Losses* for Calendar Year 2008	\$	69,307,414
2. Loss Reserves* as of 12/31/07	\$	10,696,924
3. Loss Reserves* as of 12/31/08	\$	11,602,650
4. Mean Loss Reserve* (.5 x [Line 2 + Line 3])	\$	11,149,787
5. Line 4 / Line 1		0.161
6. Estimated Reserve Discount		4.23%
7. Federal Income Taxes Payable (% of Reserves) (.35 * Line 6)		0.015
8. Line 5 x [1.0 - Line 7]		0.159

*Including allocated loss adjustment

2008

FOREMOST INSURANCE COMPANY

Arkansas Investment Income

HOMEOWNERS

Line E

The after-tax rate of return is based on a profile of the company's investment portfolio as follows:

<u>Category</u>	2008 Investment Income <u>Earned</u>	Tax <u>Rate</u>	After- Tax <u>Portion</u>	2008 After-Tax Investment <u>Income</u>
Taxable*	\$50,235,196	0.350	0.650	\$32,652,877
Non-Taxable	9,166,184	0.053	0.947	\$8,680,376
Stocks*	117,028	0.141	0.859	\$100,527
Bond Discount Amortization	<u>630,400</u>	0.350	0.650	<u>\$409,760</u>
Total	60,148,808			\$41,843,541
Expenses	<u>419,106</u>	0.350	0.650	<u>\$272,419</u>
Net Investment Income Earned	60,567,914	0.305	0.695	\$42,115,960

Invested Assets as of 12/31/07**	1,310,001,274
----------------------------------	---------------

Invested Assets as of 12/31/08**	1,233,748,209
----------------------------------	---------------

Average Invested Assets**	\$1,271,874,742
---------------------------	-----------------

After-Tax Rate of Return

$$\$42,115,960 \ / \ \$1,271,874,742 \ = \ 0.0331 \ = \ 3.31\%$$

*Net of internal company transactions.

**Net of affiliates.

2008

FOREMOST INSURANCE COMPANY

Arkansas Investment Income

HOMEOWNERS

BALANCE POINT (OR EXPECTED) LOSS RATIO

A. Production Cost Allowance	18.2%
B. General and Other Acquisitions	18.0%
C. Taxes, Licenses, and Fees	4.5%
D. Underwriting Profit and Contingencies	5.0%
Total	45.7%
Expected Loss and ALAE Ratio (ELR)	54.3%
Total	100.0%

SERFF Tracking Number: FORE-126315197 State: Arkansas
 Filing Company: Foremost Insurance Company Grand Rapids, Michigan State Tracking Number: EFT \$100
 Company Tracking Number: C-79
 TOI: 04.0 Homeowners Sub-TOI: 04.0003 Owner Occupied Homeowners
 Product Name: Homeowners Program
 Project Name/Number: /

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)
09/22/2009	Supporting Document	HPCS-Homeowners Premium Comparison Survey	09/28/2009	Homeowners Premium Survey Form HPCS.pdf (Superseded)

NAIC Number: 212-11185
 Company Name: Foremost Insurance Company Grand Rapids, Michigan
 Contact Person: Kaan Cidanli
 Telephone No.: 616-956-3645
 Email Address: kaan.cidanli@foremost.com
 Effective Date: 2/1/2010

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

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
 Telephone: 501-371-2800
 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	\$671.00	\$745.00	\$671.00	\$745.00	\$1,005.00	\$1,117.00	\$1,273.00	\$1,414.00	\$1,273.00	\$1,414.00	\$1,005.00	\$1,117.00	\$1,005.00	\$1,117.00	\$1,005.00	\$1,117.00	\$1,005.00	\$1,117.00
	\$120,000	\$873.00	\$970.00	\$873.00	\$970.00	\$1,309.00	\$1,454.00	\$1,658.00	\$1,842.00	\$1,658.00	\$1,842.00	\$1,309.00	\$1,454.00	\$1,309.00	\$1,454.00	\$1,309.00	\$1,454.00	\$1,309.00	\$1,454.00
	\$160,000	\$1,179.00	\$1,310.00	\$1,179.00	\$1,310.00	\$1,768.00	\$1,964.00	\$2,239.00	\$2,488.00	\$2,239.00	\$2,488.00	\$1,768.00	\$1,964.00	\$1,768.00	\$1,964.00	\$1,768.00	\$1,964.00	\$1,768.00	\$1,964.00
6	\$80,000	\$805.00	\$894.00	\$805.00	\$894.00	\$1,206.00	\$1,340.00	\$1,527.00	\$1,697.00	\$1,527.00	\$1,697.00	\$1,206.00	\$1,340.00	\$1,206.00	\$1,340.00	\$1,206.00	\$1,340.00	\$1,206.00	\$1,340.00
	\$120,000	\$1,048.00	\$1,164.00	\$1,048.00	\$1,164.00	\$1,571.00	\$1,745.00	\$1,989.00	\$2,210.00	\$1,989.00	\$2,210.00	\$1,571.00	\$1,745.00	\$1,571.00	\$1,745.00	\$1,571.00	\$1,745.00	\$1,571.00	\$1,745.00
	\$160,000	\$1,415.00	\$1,572.00	\$1,415.00	\$1,572.00	\$2,120.00	\$2,356.00	\$2,687.00	\$2,985.00	\$2,687.00	\$2,985.00	\$2,120.00	\$2,356.00	\$2,120.00	\$2,356.00	\$2,120.00	\$2,356.00	\$2,120.00	\$2,356.00
9	\$80,000	\$2,291.00	\$2,546.00	\$2,291.00	\$2,546.00	\$3,438.00	\$3,820.00	\$4,381.00	\$4,868.00	\$4,381.00	\$4,868.00	\$3,438.00	\$3,820.00	\$3,438.00	\$3,820.00	\$3,438.00	\$3,820.00	\$3,438.00	\$3,820.00
	\$120,000	\$2,984.00	\$3,316.00	\$2,984.00	\$3,316.00	\$4,477.00	\$4,974.00	\$5,670.00	\$6,300.00	\$5,670.00	\$6,300.00	\$4,477.00	\$4,974.00	\$4,477.00	\$4,974.00	\$4,477.00	\$4,974.00	\$4,477.00	\$4,974.00
	\$160,000	\$4,030.00	\$4,478.00	\$4,030.00	\$4,478.00	\$6,046.00	\$6,718.00	\$7,658.00	\$8,509.00	\$7,658.00	\$8,509.00	\$6,046.00	\$6,718.00	\$6,046.00	\$6,718.00	\$6,046.00	\$6,718.00	\$6,046.00	\$6,718.00

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																		
	\$15,000																		
	\$25,000																		
6	\$5,000																		
	\$15,000																		
	\$25,000																		
9	\$5,000																		
	\$15,000																		
	\$25,000																		

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
	\$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		%	Deadbolt Lock		%
Burglar Alarm	-2	%	Window Locks		%
Smoke Alarm		%	\$1,000 Deductible	-10	%
			Other (specify)		

EARTHQUAKE INSURANCE

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?	yes	(yes or no)
WHAT IS YOUR PERCENTAGE DEDUCTIBLE?	10	%

Zone Brick Frame

	<i>central alarm</i>	-5	%	WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Highest Risk	\$	3	\$	1.5
	<i>Maximum Credit Allowed</i>		%		Lowest Risk	\$	1.5	\$	0.75

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Arkansas Democrat Gazette

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STATEMENT OF LEGAL ADVERTISING

OCT 14 2009

*original to Carla
copy to Racy & Sheena*

LEGAL
 ARKANSAS INSURANCE DEPT.
 ARKANSAS INSURANCE DEPARTMENT
 1200 W THIRD
 LITTLE ROCK AR 72201-1904

REMIT TO:
 ARKANSAS DEMOCRAT-GAZETTE, INC.
 P.O. BOX 2221
 LITTLE ROCK, AR 72203

ATTN: Sheena Lewis
 DATE : 10/11/09 INVOICE #: 2478709
 ACCT #: L5478029 P.O. #:

BILLING QUESTIONS CALL 378-3812

STATE OF ARKANSAS,
 COUNTY OF PULASKI, } ss.

AD COPY

I, Elizabeth Myers do solemnly swear that I am the Legal Billing Clerk of the Arkansas Democrat - Gazette, a daily newspaper printed and published in said County, State of Arkansas; that I was so related to this publication at and during the publication of the annexed legal advertisement in the matter of:

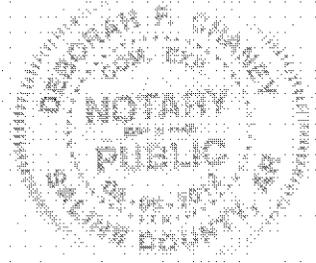
rate increase
 pending in the Court, in said County, and at the dates of the several publications of said advertisement stated below, and that during said periods and at said dates, said newspaper was printed and had a bona fide circulation in said County; that said newspaper had been regularly printed and published in said County, and had a bona fide circulation therein for the period of one month before the date of the first publication of said advertisement; and that said advertisement was published in the regular daily issues of said newspaper as stated below.

RECEIVED
 OCT 14 2009
 ARKANSAS INSURANCE
 DEPARTMENT
 OFFICE OF THE ATTORNEY
 GENERAL
 Arkansas Insurance Company
 Clerk of the Court has been
 placed in control of the
 Arkansas Insurance Department
 by the Governor. All notices
 should be sent to the
 Arkansas Insurance Department, 1200
 West Third Street, Little Rock,
 Arkansas 72201-1904. For more
 information, please contact the
 Department.
 Arkansas Insurance Department
 Property Claims Division
 1200 West Third Street
 Little Rock, AR 72201-1904
 501-221-2800

DATE	DAY	LINAGE	RATE	DATE	DAY	LINAGE	RATE
10/09	Fri	33	1.25				
10/10	Sat	33	1.25				
10/11	Sun	33	1.45				

TOTAL COST ----- 130.35
 Billing Ad #: 58607460

[Signature]
 Subscribed and sworn to me this _____
 day of _____, 2009
[Signature]
 Notary Public



RECEIVED
 OCT 14 2009
 ACCOUNTING
 ARKANSAS INSURANCE DEPARTMENT