

SERFF Tracking Number: CMIC-126381558 State: Arkansas
Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: CMIC-126381558
TOI: 30.1 Dwelling Fire/Personal Liability Sub-TOI: 30.1000 Dwelling Fire/Personal Liability
Product Name: Dwelling Property and Liability
Project Name/Number: /

Filing at a Glance

Company: Cameron Mutual Insurance Company

Product Name: Dwelling Property and Liability SERFF Tr Num: CMIC-126381558 State: Arkansas
TOI: 30.1 Dwelling Fire/Personal Liability SERFF Status: Closed-Filed State Tr Num: EFT \$100
Sub-TOI: 30.1000 Dwelling Fire/Personal Liability Co Tr Num: CMIC-126381558 State Status: Fees verified and received
Liability
Filing Type: Rate/Rule Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding
Disposition Date: 12/16/2009
Authors: Sheila Andrew, Barry Korthanke
Date Submitted: 12/01/2009 Disposition Status: Filed
Effective Date Requested (New): 02/01/2010 Effective Date (New): 02/01/2010
Effective Date Requested (Renewal): 02/01/2010 Effective Date (Renewal): 02/01/2010

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Pending
Project Number: Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 12/16/2009
State Status Changed: 12/01/2009 Deemer Date:
Created By: Barry Korthanke Submitted By: Barry Korthanke
Corresponding Filing Tracking Number:
Filing Description:

Cameron Mutual Insurance Company would like to submit revisions to our rules and rates with the effective date of 2/1/2010. The following is a summary of the changes being made:

We are creating a new \$1,500 deductible option.
We are increasing property rates by 9.5%

The overall effect of our rate changes produces a 9.14% rate increase or \$85,704.

SERFF Tracking Number: CMIC-126381558 State: Arkansas
 Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: CMIC-126381558
 TOI: 30.1 Dwelling Fire/Personal Liability Sub-TOI: 30.1000 Dwelling Fire/Personal Liability
 Product Name: Dwelling Property and Liability
 Project Name/Number: /

Company and Contact

Filing Contact Information

Barry Korthanke, Actuarial Analyst bkorthanke@cameron-insurance.com
 214 McElwain Drive 800-326-6511 [Phone] 258 [Ext]
 Cameron, MO 64429-1321 816-632-1022 [FAX]

Filing Company Information

Cameron Mutual Insurance Company CoCode: 15725 State of Domicile: Missouri
 214 McElwain Drive Group Code: 532 Company Type: Property & Casualty
 Cameron, MO 64429-1321 Group Name: State ID Number:
 (800) 326-6511 ext. [Phone] FEIN Number: 44-0447850

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: Rate and Rule Filing fees are \$100.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Cameron Mutual Insurance Company	\$100.00	12/01/2009	32373496

SERFF Tracking Number: CMIC-126381558 State: Arkansas
 Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: CMIC-126381558
 TOI: 30.1 Dwelling Fire/Personal Liability Sub-TOI: 30.1000 Dwelling Fire/Personal Liability
 Product Name: Dwelling Property and Liability
 Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	12/16/2009	12/16/2009

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
No response necessary	Becky Harrington	12/07/2009	12/07/2009			
Pending Industry Response	Becky Harrington	12/07/2009	12/07/2009	Barry Korthanke	12/07/2009	12/07/2009
Pending Industry Response	Becky Harrington	12/01/2009	12/01/2009	Barry Korthanke	12/07/2009	12/07/2009

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
UW Guidelines Compliance with Directive 2-2009	Note To Filer	Becky Harrington	12/07/2009	12/07/2009

SERFF Tracking Number: CMIC-126381558 State: Arkansas
 Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: CMIC-126381558
 TOI: 30.1 Dwelling Fire/Personal Liability Sub-TOI: 30.1000 Dwelling Fire/Personal Liability
 Product Name: Dwelling Property and Liability
 Project Name/Number: /

Disposition

Disposition Date: 12/16/2009
 Effective Date (New): 02/01/2010
 Effective Date (Renewal): 02/01/2010
 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):
Cameron Mutual Insurance Company	21.700%	9.140%	\$85,704	1,559	\$937,676	9.500%	%

SERFF Tracking Number: CMIC-126381558 State: Arkansas
 Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: CMIC-126381558
 TOI: 30.1 Dwelling Fire/Personal Liability Sub-TOI: 30.1000 Dwelling Fire/Personal Liability
 Product Name: Dwelling Property and Liability
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Form RF-2 Loss Costs Only (not for workers' compensation)	Filed	Yes
Supporting Document	H-1 Homeowners Abstract	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document (revised)	Actuarial Justification	Filed	Yes
Supporting Document	Actuarial Justification		Yes
Supporting Document	Summary of Revisions	Filed	Yes
Rate (revised)	Underwriting Rules	Filed	Yes
Rate	Underwriting Rules		Yes
Rate	Index	Filed	Yes
Rate	General Rules	Filed	Yes
Rate (revised)	Exception Pages	Filed	Yes
Rate	Exception Pages		Yes
Rate	Rate Pages	Filed	Yes
Rate	Withdrawn Pages		Yes

SERFF Tracking Number: CMIC-126381558 State: Arkansas
Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: CMIC-126381558
TOI: 30.1 Dwelling Fire/Personal Liability Sub-TOI: 30.1000 Dwelling Fire/Personal Liability
Product Name: Dwelling Property and Liability
Project Name/Number: /

Objection Letter

Objection Letter Status No response necessary

Objection Letter Date 12/07/2009

Submitted Date 12/07/2009

Respond By Date

Dear Barry Korthanke,

This filing will be held in abeyance pending Commissioner Bradford's review of the rate change. Meeting is scheduled for 12/16/2009.

Please feel free to contact me if you have questions.

Sincerely,

Becky Harrington

SERFF Tracking Number: CMIC-126381558 State: Arkansas
Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: CMIC-126381558
TOI: 30.1 Dwelling Fire/Personal Liability Sub-TOI: 30.1000 Dwelling Fire/Personal Liability
Product Name: Dwelling Property and Liability
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 12/07/2009
Submitted Date 12/07/2009
Respond By Date
Dear Barry Korthanke,

This will acknowledge receipt of the response dated 12/7/2009.

Objection 1

- Underwriting Rules, DP-UR-1, DP-UR-2, DP-UR-4, DP-UR-6 (Rate)

Comment: Directive 2-2009, Item 2. states, "No property or casualty insurer shall refuse to underwrite a risk and issue a new policy, or renew a policy, solely based on an insured's past occurrence or history of claims arising from natural causes. Catastrophic and weather-related claims are beyond the control of the insureds and, thus, should not make them ineligible for new coverage or renewal of coverage. The refusal to underwrite a policy solely based on such losses would potentially amount to unfair discrimination or unfair trade practices."

I have been unable to locate a specific exclusion of weather related/natural causes losses in the guidelines. Specifically, Number 2a and the loss history experience of page 4.

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 12/07/2009
Submitted Date 12/07/2009

Dear Becky Harrington,

Comments:

SERFF Tracking Number: CMIC-126381558 State: Arkansas
Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: CMIC-126381558
TOI: 30.1 Dwelling Fire/Personal Liability Sub-TOI: 30.1000 Dwelling Fire/Personal Liability
Product Name: Dwelling Property and Liability
Project Name/Number: /

Response 1

Comments: We have added wording in our rules to show we do not use weather-related losses in our underwriting of new or renewal policies. Thank you.

Related Objection 1

Applies To:

- Underwriting Rules, DP-UR-1, DP-UR-2, DP-UR-4, DP-UR-6 (Rate)

Comment:

Directive 2-2009, Item 2. states, "No property or casualty insurer shall refuse to underwrite a risk and issue a new policy, or renew a policy, solely based on an insured's past occurrence or history of claims arising from natural causes. Catastrophic and weather-related claims are beyond the control of the insureds and, thus, should not make them ineligible for new coverage or renewal of coverage. The refusal to underwrite a policy solely based on such losses would potentially amount to unfair discrimination or unfair trade practices."

I have been unable to locate a specific exclusion of weather related/natural causes losses in the guidelines. Specifically, Number 2a and the loss history experience of page 4.

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 #
Underwriting Rules	DP-UR-1, DP-UR-2, DP-UR-4, DP-UR-6	Replacement	
Previous Version			
Underwriting Rules	DP-UR-1, DP-UR-2, DP-UR-4, DP-UR-6	Replacement	

Sincerely,

Barry Korthanke, Sheila Andrew

SERFF Tracking Number: CMIC-126381558 State: Arkansas
Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: CMIC-126381558
TOI: 30.1 Dwelling Fire/Personal Liability Sub-TOI: 30.1000 Dwelling Fire/Personal Liability
Product Name: Dwelling Property and Liability
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 12/01/2009
Submitted Date 12/01/2009
Respond By Date

Dear Barry Korthanke,

This will acknowledge receipt of the captioned filing.

Objection 1

- NAIC loss cost data entry document (Supporting Document)

Comment: Please revise the 5-year history to show all the information requested for the most recent 5-years, not just the years that received rate changes.

Objection 2

- Actuarial Justification (Supporting Document)

Comment: Please limit Exhibit 2, sheet 1, to the most recent 5-years' experience pursuant to ACA 23-67-209.

Objection 3

- Underwriting Rules, DP-UR-1, DP-UR-2, DP-UR-4, DP-UR-6 (Rate)

Comment: The underwriting rules do not appear to comply with Directive 2-2009. Please amend accordingly.

Objection 4

- Exception Pages, DP-AR-EX-1, DP-AR-EX-2, DL-AR-EX-1 (Rate)

Comment: The MO Personal Lines Fungus Endorsement is shown as required on the AR liability exception page.

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 12/07/2009
Submitted Date 12/07/2009

SERFF Tracking Number: CMIC-126381558 State: Arkansas
Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: CMIC-126381558
TOI: 30.1 Dwelling Fire/Personal Liability Sub-TOI: 30.1000 Dwelling Fire/Personal Liability
Product Name: Dwelling Property and Liability
Project Name/Number: /

Dear Becky Harrington,

Comments:

Response 1

Comments: Corrected.

Related Objection 1

Applies To:

- NAIC loss cost data entry document (Supporting Document)

Comment:

Please revise the 5-year history to show all the information requested for the most recent 5-years, not just the years that received rate changes.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: NAIC loss cost data entry document

Comment: 5 year history shown.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments: Corrected.

Related Objection 1

Applies To:

- Actuarial Justification (Supporting Document)

Comment:

Please limit Exhibit 2, sheet 1, to the most recent 5-years' experience pursuant to ACA 23-67-209.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Actuarial Justification

Comment:

SERFF Tracking Number: CMIC-126381558 State: Arkansas
Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: CMIC-126381558
TOI: 30.1 Dwelling Fire/Personal Liability Sub-TOI: 30.1000 Dwelling Fire/Personal Liability
Product Name: Dwelling Property and Liability
Project Name/Number: /

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments: Our company does not use weather-related losses, also know as "act of nature" losses, for any type of underwriting, be it writting new policies, renewing policies, or rating new or renewal policies. Also, we currently do not have tiering for our Dwelling program.

Related Objection 1

Applies To:

- Underwriting Rules, DP-UR-1, DP-UR-2, DP-UR-4, DP-UR-6 (Rate)

Comment:

The underwriting rules do not appear to comply with Directive 2-2009. Please amend accordingly.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments: Corrected.

Related Objection 1

Applies To:

- Exception Pages, DP-AR-EX-1, DP-AR-EX-2, DL-AR-EX-1 (Rate)

Comment:

The MO Personal Lines Fungus Endorsement is shown as required on the AR liability exception page.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

SERFF Tracking Number: CMIC-126381558 State: Arkansas
Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: CMIC-126381558
TOI: 30.1 Dwelling Fire/Personal Liability Sub-TOI: 30.1000 Dwelling Fire/Personal Liability
Product Name: Dwelling Property and Liability
Project Name/Number: /

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Exception Pages	DP-AR-EX-1, DP-AR-EX-2, DL-AR-EX-1	Replacement	
Previous Version			
Exception Pages	DP-AR-EX-1, DP-AR-EX-2, DL-AR-EX-1	Replacement	

Sincerely,
Barry Korthanke, Sheila Andrew

SERFF Tracking Number: *CMIC-126381558* *State:* *Arkansas*
Filing Company: *Cameron Mutual Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *CMIC-126381558*
TOI: *30.1 Dwelling Fire/Personal Liability* *Sub-TOI:* *30.1000 Dwelling Fire/Personal Liability*
Product Name: *Dwelling Property and Liability*
Project Name/Number: /

Note To Filer

Created By:

Becky Harrington on 12/07/2009 09:02 AM

Last Edited By:

Becky Harrington

Submitted On:

12/16/2009 10:01 AM

Subject:

UW Guidelines Compliance with Directive 2-2009

Comments:

The guidelines do not specifically exclude weather related losses from the losses under 2a, page 1 and the loss experience history chart item of page 4.

SERFF Tracking Number: CMIC-126381558 State: Arkansas
 Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: CMIC-126381558
 TOI: 30.1 Dwelling Fire/Personal Liability Sub-TOI: 30.1000 Dwelling Fire/Personal Liability
 Product Name: Dwelling Property and Liability
 Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 9.960%
Effective Date of Last Rate Revision: 02/01/2007
Filing Method of Last Filing: File and Use

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):
Cameron Mutual Insurance Company	21.700%	9.140%	\$85,704	1,559	\$937,676	9.500%	%

SERFF Tracking Number: CMIC-126381558 State: Arkansas
 Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: CMIC-126381558
 TOI: 30.1 Dwelling Fire/Personal Liability Sub-TOI: 30.1000 Dwelling Fire/Personal Liability
 Product Name: Dwelling Property and Liability
 Project Name/Number: /

Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 12/16/2009	Underwriting Rules	DP-UR-1, DP-UR-2, DP-UR-4, DP-UR-6	Replacement	DP UR MO AR 2-1-2010.pdf
Filed 12/16/2009	Index	DP-Index-1 through DP-Index-4	Replacement	DP Index MO AR 2-1-2010.pdf
Filed 12/16/2009	General Rules	DP-GR-1, DP-GR-3, DP-GR-5 through DP-GR-14	Replacement	DP GR MO AR 2-1-2010.pdf
Filed 12/16/2009	Exception Pages	DP-AR-EX-1, DP-AR-EX-2, DL-AR-EX-1	Replacement	DP AR Exceptions 2-1-2010.pdf DL Arkansas Exceptions 2-1-2010.pdf
Filed 12/16/2009	Rate Pages	DP-AR-1.1 through DP-AR-4	Replacement	DP AR Rate Pages 2-1-2010.pdf
	Withdrawn Pages	DP-GR-15, DP-GR-16, DP-AR-EX-3, DP-AR-EX-4, DP-AR-5, DP-AR-6, DL-AR-EX-2	Withdrawn	

CAMERON MUTUAL INSURANCE COMPANY
DWELLING POLICY UNDERWRITING RULES

The dwelling program, along with the personal liability supplement, is used primarily for residential risks that do not qualify for the homeowners program. However, care must be used in the underwriting of insureds and their property and liability exposures. Insureds must have stable finances and backgrounds and the risk must be maintained, showing pride of ownership.

1.
 - a. The primary underwriting responsibility in selecting risks rests with the agent. The agent's knowledge of applicants and community conditions can be invaluable. The agent's inspection of the property and complete reporting of the facts concerning the property and the applicant are vital. If the property is mortgaged, additional emphasis must be placed on the applicant's financial solvency and personal integrity.
 - b. Submit completed application to the Home Office within 48 hours after inception date. Any application submitted which is missing key underwriting information including, but not limited to, the ACORD application supplement, wood heat supplement, required photographs, agent's signature, applicant's signature or applicant's social security number will be rejected.
 - c. When writing liability coverage with a Dwelling Policy, refer to the Dwelling Personal Liability Underwriting Rules and Dwelling Personal Liability General Rules.
 - d. All locations may be written on the same Dwelling Policy if the following four requirements are met:
 - 1) all locations are in the same state; and
 - 2) the same policy form applies to all locations; and
 - 3) the same deductible applies to all locations; and
 - 4) billing applies to the same payor for all locations.
 - e. An insured may not have more than ten dwelling units in the dwelling program (for example, ten separate dwellings, five duplexes, etc.). When the number of dwelling units exceeds this limitation the entire exposure must be placed in Commercial Lines. This includes rental units or units under construction (Builders Risk). The definition of insured for the purposes of this rule means an entity. The definition of an entity is as follows: Ten units owned in an individual's name, or owned by an LLC with the individual's name included or the individual and his spouse; ten units per "entity" is all that is acceptable in Personal Underwriting.
2. Applications are **not** to be submitted on the following **individuals**:
 - a. Applicant, spouse, or resident of household who has incurred four or more non-weather related dwelling losses in excess of \$500 within the past five years. Total fire losses are not acceptable.
 - b. Applicant, spouse, or resident of household whose habits or living conditions show a lack of responsibility for property or respect for the rights of others.
 - c. Applicant, spouse, or resident of household with poor credit experience, such as a history of bad checks, or who habitually default on accounts or has incurred a bankruptcy in the past seven years, if there are other underwriting concerns present.
 - d. Applicant, spouse, or resident of household who is mentally incapable of making sound judgments.
 - e. Applicant, spouse, or resident of household who has been engaged in illegal activities of any kind or who has a history of falsifying a claim or purposely destroying their own property or who has been convicted of a felony.
 - f. Applicant, spouse, or resident of household who has a trained guard dog, a Staffordshire Terrier (Pit Bull, American Bull, or Yankee Terrier), a Rottweiler, a wolf hybrid (Tundra Shepherd), an Akita, a Chow or Preso Canario, a dog which has bitten someone, or any animal which has vicious tendencies. Underwriting, at its discretion, may utilize the "Canine Bite Exclusion" endorsement to exclude liability arising out of dog bites.
3. Applications are **not** to be submitted on the following **property**:
 - a. **Dwellings built over 30 years ago may be subject to conditions charges.**
 - b. Property which has incurred a water damage loss in which a total of **\$2,500** or more was paid on the insured property within the past five years. Consideration will be given to cases where an insured is able to provide a copy of certified test results from a certified testing facility which shows that mold is not present.
 - c. Property which has a business occupancy other than those permitted under the rule for Permitted Incidental Occupancies. (See General Rule 304.)
 - d. Property where bona fide farming operations exist which generate enough income to be considered the principal source of income.
 - e. Vacant or unoccupied property, subject to underwriting approval.
 - f. Property which is not accessible at all times to fire fighting equipment and not located on an all-weather (gravel or paved) road.
 - g. Property which is for sale, property which is being built for sale or which is a spec. home.
 - h. Property whose owner is not a member of a fire district when membership is a requirement for the fire department to respond.
 - i. A dwelling constructed of logs or non-conventional materials or earth homes.
 - j. A dwelling containing more than four apartments or up to a maximum of five roomers or boarders in total.

DWELLING POLICY MANUAL UNDERWRITING RULES

- k. Property with any of the following conditions:
 - 1) Physical Condition: Building and roof not in good repair, wood surfaces unpainted or decaying, garages or porches not well maintained.
 - 2) Housekeeping
 - Exterior: Property with debris or lack of yard maintenance.
 - Interior: Property with the basement, hallways or attic not kept clean and free from rubbish and litter.
 - l. Property containing more than 80 acres. If ten acres or more, see General Rule 305. in the Personal Liability Supplement.
 - m. Property with unfenced inground or above ground swimming pools or any swimming pool with a diving board.
 - n. Dwellings with flat roofs other than on small additions to the dwelling.
 - o. Dwellings without a continuous mortared masonry or concrete foundation under all exterior walls (porches excepted). This rule does not apply to mobile homes written under policy form DP 00 01.
 - p. Property which has a trampoline on the premises which does not utilize a safety enclosure and spring cover or pad.
 - q. Seasonal or secondary dwellings, unless the primary dwelling is written.
 - r. Dwellings which have a wood shake roof or which have wood shake siding.
 - s. Dwellings in the course of construction unless the policy is to be issued in the name of the intended owner-occupant of the dwelling.
4. Agent's Binding Authority
- a. Dwelling Limits – For dwelling limits in excess of \$150,000 submit to the Home Office for binding authority.
 - b. Earthquake – Effective November 1, 2007, the agent has no authority to bind earthquake coverage on new or renewal business.
5. Photographs are required of the dwelling and all other structures covered under the Dwelling Policy. Secure two pictures of the dwelling, each from a diagonal corner so that two sides of the dwelling will be shown. One picture of each other structure will be sufficient. They shall be dated to show when they were taken, which must not be more than 90 days prior to the date submitted, and must be marked to identify the building they portray. On a contents only application, pictures of the dwelling are not required.
6. To qualify for masonry rating, at least 66 2/3% of the total exterior wall area of the dwelling must be of masonry or masonry veneer.
7. Heating systems
- a. All modern heating systems are acceptable. Thermostatically controlled gas or oil fueled systems must be vented to a tile-lined masonry chimney in good condition built from the ground or to an Underwriters Laboratories (U.L.) approved metal pipe. Wood fueled systems must be vented to a tile-lined masonry chimney in good condition built from the ground or to a U.L. approved metal pipe. Permanently installed fireplaces fueled by wood must be vented to a tile-lined masonry chimney in good condition built from the ground or to a U.L. approved metal pipe.
 - b. Free-standing fireplaces are **not** acceptable.
 - c. Primary heating source
Dwelling must have a modern heating system consisting of one of the following:
 - 1) Central heating source consisting of a permanently installed warm air furnace, hot water, or steam source resting on an incombustible base, and vented to a masonry chimney in good condition built from the ground, or to an Underwriters Laboratories (U.L.) approved metal pipe.
 - 2) Warm air furnace fueled by wood that is vented to a tile-lined masonry chimney in good condition built from the ground or to a U.L. approved metal pipe.
 - 3) A permanent modern electric heating system installed by a competent electrician in compliance with building code requirements.
 - 4) Permanently installed, thermostatically controlled U.L. approved gas or oil fueled floor or wall furnaces, provided that all the foregoing are vented to a tile-lined masonry chimney in good condition built from the ground, or to a U.L. approved metal pipe.
 - 5) Thermostatically controlled U.L. approved gas or oil heaters or stoves provided they are vented to a tile-lined masonry chimney in good condition built from the ground, or to a U.L. approved metal pipe.
 - d. Supplemental heating source
 - 1) Wood fueled stoves are **not** acceptable as the primary heating source but will be acceptable as supplemental heat to an approved system. In addition, the following supplemental heating sources must be vented to a tile-lined masonry chimney in good condition built from the ground or to a U.L. approved metal pipe:
 - a) wood fueled stoves;
 - b) gas fueled stoves;
 - c) oil fueled stoves;
 - d) permanently installed fireplaces.
8. Wood heat requirements applicable to dwellings and other structures are as follows:
- a. Indoor
 - 1) Factory built chimneys used for wood stoves must have the U.L. label and be made for all fuel chimney units. U.L. listed chimney units used for oil or gas fired heaters are not approved for use with wood stoves.

DWELLING POLICY MANUAL
UNDERWRITING RULES

- b. Outdoor
- 1) There must be three feet minimum clearance from the unit to the dwelling. The chimney must extend two feet above any roof surface that is within ten feet of the chimney. If the roof is flat, the chimney must be three feet above the roof.
 - 2) Unit must be on a concrete slab.
 - 3) Double or triple wall all-fuel chimneys are required. If stainless steel is used it must be a minimum of 16 gauge.
 - 4) If the dwelling has a wood shingled roof, a spark arrestor must be on the chimney.
 - 5) A noncombustible chimney support is required.
 - 6) Duct work material must be noncombustible. No plastic or paperback insulation can be used.
 - 7) Barrel stoves or sheet metal stoves are unacceptable.
9. Two photographs of all wood burning units are required, one showing the interior installation and the other showing the flue as it exits the house.
10. Older homes may be written in the Dwelling Policy Program if they have been exceptionally well maintained and if the roof, wiring, heating and plumbing systems are in good condition and meet today's electrical and building codes. Homes with knob and tube wiring must be submitted unbound. Do not confuse redecorating or room additions with updating of the basic dwelling conditions. The insurer will conduct periodic inspections.
11. Property valuations for all Dwelling Property business (including builders risks and mobile homes) should be determined by using the current e2Value™ cost estimator. The amount of insurance must be at least 80% of the resulting replacement cost figure for Forms **DP 00 02** and **DP 00 03**. Construction cost indexing will be applied at each renewal. Insured must agree to accept whatever annual increases in value the insurer may deem necessary.
12. Modular homes are acceptable as a dwelling risk under Coverage A Dwelling if they meet all underwriting rules. These homes differ from mobile homes in the following ways:
- a. Modular homes are subject to state and local building codes.
 - b. Complete sections are shipped to the building site for set-down on a permanent foundation and the separate modules are connected and finished by a contractor.
13. The Dwelling Policy provides coverage for up to and including 80 acres to include acreage at the residence premises and at locations away from the residence premises, provided there are no bona fide farming operations. If the total acreage is in excess of 80 acres or if there are bona fide farming operations, the risk does not qualify for a Dwelling Policy and should be placed in the Farm Program.
14. Mobile Homes may be written on Form **DP 00 01** only.
- a. A mobile home is defined as a single- or double-wide unit having the following characteristics:
 - 1) Homes built since June 15, 1976, conform to National Manufactured Home Construction and Safety Standards. These standards are administered by H.U.D.
 - 2) Mobile homes are assembled on their own steel chassis frame which remains under the home as an integral part of the support system of the home.
 - 3) They are designed and built as complete units with no further site construction necessary.
 - b. Premiums shall be determined as indicated in the State Rate pages.
 - c. One-family frame dwelling rules and forms shall apply.
 - d. Mobile homes which are fully enclosed by a frame addition with a dwelling type roof over the entire structure or frame three-wall addition are acceptable and will be rated as a mobile home.
 - e. Mobile homes do not qualify for masonry rating.
15. For mobile home limits in excess of \$70,000, contact the Home Office for binding authority.
16. Because of the high concentration of units in a mobile home park, risk selections must be limited to every fourth unit, with a maximum coverage of \$200,000 in any one park.
17. Primary heating source
A mobile home must have a modern heating system consisting of one of the following:
- a. Central heating source consisting of a permanently installed warm air furnace, hot water, or steam source resting on an incombustible base, and vented to a masonry chimney built from the ground, or to a U.L. approved metal pipe.

**DWELLING POLICY MANUAL
UNDERWRITING RULES**

DWELLING PLACEMENT SUMMARY

	DP - 1 Basic Form	DP - 2 Broad Form	DP-3 Special Form	Home Security Program
Minimum Dwelling Value	\$10,000	\$40,000	\$40,000	\$60,000
Policy Form	DP 00 01 Basic	DP 00 02 Broad	DP 00 03 Special	HO 00 02 with ACV Endorsement
Physical Condition and Maintenance	Average	Good	Good	Good
Loss Experience History (non-weather related)	No total fire losses and no more than three losses in excess of \$500 in the past five years. No water damage in the last five years - not including payouts less than \$2,500.	No total fire losses and no more than three losses in excess of \$500 in the past five years. No water damage in the last five years - not including payouts less than \$2,500.	No total fire losses and no more than three losses in excess of \$500 in the past five years. No water damage in the last five years - not including payouts less than \$2,500.	No total fire losses and no more than two losses in the past five years. No water damage in the last five years - not including payouts less than \$2,500.
Primary Heating	Modern	Modern	Modern	Modern
Construction	Average quality, no log homes.	Good quality, no mobile or log homes.	Good quality, no mobile or log homes.	Good quality, no mobile or log homes.
Construction Quality*	All	All	All	All
Percent of Replacement Cost	Insured amount has no set relationship to replacement cost, use e2Value™ estimator's Actual Cash Value portion to determine amount of insurance.	At least 80% of replacement cost	At least 80% of replacement cost	Actual Cash Value
Loss Settlement Coverage A	Actual Cash Value	Replacement Cost	Replacement Cost	Actual Cash Value
Occupancy	Owner or Non-owner occupied. No homes being built for sale. No spec. homes.	Owner or Non-owner occupied. No homes being built for sale. No spec. homes.	Owner or Non-owner occupied. No homes being built for sale. No spec. homes.	Owner occupied. No homes being built for sale. No spec. homes.
Number of Families	No more than four	No more than four	No more than four	One or two

* Source – e2Value™ Residential Cost Estimator.

**DWELLING POLICY MANUAL
GENERAL RULES**

<u>Rule No.</u>	<u>TABLE OF CONTENTS</u>	<u>DP-GR Page No.</u>
101.	Forms, Coverages, Minimum Limits of Liability.....	1
102.	Perils Insured Against	2
103.	Eligibility.....	2
104.	Community Mitigation Classification Information	3
105.	Seasonal Dwelling Definition	4
106.	Construction Definitions	4
107.	Single Building Definition	4
201.	Policy Period	5
202.	Changes or Cancellations	5
203.	Manual Premium Revision.....	5
204.	Multiple Locations	5
206.	Minimum Premium	5
207.	Transfer or Assignment.....	5
208.	Waiver of Premium	5
209.	Whole Dollar Premium Rule.....	5
210.	Restriction of Individual Policies	5
301.	Base Premium Computation.....	6
302.	Vandalism & Malicious Mischief	6
304.	Permitted Incidental Occupancies	6
305.	Supplemental Wood Heating Stove	6
401.	Superior Construction	7
402.	Coverage C — Personal Property in Buildings Subject to Commercial Class Rates or Specific Rates – DP 00 01 Only	7
403.	Dwelling Under Construction	7
404.	Mobile Homes — DP 00 01 Only.....	8
405.	Townhouse or Row House	8
406.	Deductibles.....	8
408.	Protective Devices.....	9
409.	Actual Cash Value Loss Settlement Windstorm or Hail Losses to Roof Surfacing	9
	Builders' Risk Theft.....	9
500.	Miscellaneous Rates.....	10
501.	Coverage B — Other Structures.....	10
502.	Coverage D — Fair Rental Value Coverage E — Additional Living Expense.....	10
504.	Improvements, Alterations and Additions — Tenant and Co-op Unit-Owner.....	12
505.	Building Items — Condo Unit-Owner	12
506.	Loss Assessment Property Coverage — Co-op or Condo Unit-Owner or Tenant.....	12
507.	Fire Department Service Charge	12
510.	Theft Coverage.....	13
512.	Windstorm or Hail Coverage — Awnings, Signs and Outdoor Radio and Television Equipment.....	14
513.	Water Back Up and Sump Overflow.....	14
514.	Mobile Home — Transportation/Permission to Move — DP 00 01 Only	14
515.	Mobile Home — Lienholder's Single Interest — DP 00 01 Only	14

**DWELLING POLICY MANUAL
GENERAL RULES**

<u>Rule No.</u>	<u>INDEX</u>	<u>DP-GR Page No.</u>
409.	Actual Cash Value Loss Settlement Windstorm or Hail Losses to Roof Surfacing.....	9
—	Additional Coverages and Increased Limits	10-14
502.	Additional Living Expense — Coverage E.....	10, 11
504.	Additions, Alterations and Improvements (Tenant and Co-op Unit-Owner).....	12
—	Adjusted Base Premium Computation	7-9
408.	Alarm Credits, Fire (See Protective Devices)	9
504.	Alterations, Additions and Improvements (Tenant and Co-op Unit-Owner).....	12
408.	Automatic Sprinkler Credits (See Protective Devices)	9
512.	Awnings, Signs and Outdoor Radio and Television Equipment (See Windstorm or Hail)	14
301.	Base Premium Computation.....	6
504.	Building Additions and Alterations.....	12
505.	Building Items — Condominium Unit-Owner.....	12
410.	Builders' Risk Theft.....	9
510.B.	Burglar Alarm Discount (On-Premises Only).....	13
202.	Changes or Cancellations	5
104.	Community Mitigation Classification Information	3
505.	Condominium Unit-Owner, Building Items.....	12
106.	Construction Definitions	4
504.	Co-op Unit-Owner — Improvements, Alterations and Additions	12
403.	Course of Construction (See Dwellings under Construction) Adjusted Base Premium Factors.....	7
—	Coverages and Definitions	1-4
	Coverage B — Other Structures	
501.A.	Blanket Coverage.....	10
501.B.	Specific Structure Coverage.....	10
512.	Wind or Hail Coverage	14
501.C.	Rented to Others.....	10
402.	Coverage C — Personal Property — In Buildings Subject to Commercial Class Rates or Specific Rates	7
502.	Coverage D — Fair Rental Value	10,11
502.	Coverage E — Additional Living Expense.....	10,11
103.	Coverage Eligibility	2,3
103.A.	Coverage A — Dwelling.....	2
103.B.	Coverage A — Dwelling - Mobile Home DP 00 01 Only	2
103.C.	Coverage B — Other Structures	2
103.D.	Coverage C — Personal Property	3
103.E.	Coverage D — Loss of Fair Rental Value	3
103.F.	Coverage E — Additional Living Expense.....	3
406.	Deductibles — Base and Optional	8
403.	Dwelling Under Construction Adjusted Base Premium Factors.....	7
103.	Eligibility.....	2
502.	Fair Rental Value — Coverage D	10,11
408.	Fire Alarm Credits (See Protective Devices)	9
507.	Fire Department Service Charge	12
408.	Fire Protection System Credits (See Protective Devices)	9
106.D.	Fire Resistive (See Construction Definition)	4
401.	Fire Resistive Rating Rule (See Superior Construction).....	7

**DWELLING POLICY MANUAL
GENERAL RULES**

<u>Rule No.</u>	<u>INDEX</u>	<u>DP-GR Page No.</u>
504.	Improvements, Alterations and Additions (Tenant and Co-op Unit-Owner).....	12
304.	Incidental Occupancies, Permitted	6
304.	Coverage on Contents	6
304.	Offices, Schools or Studios	6
304.	Merchandise in Storage.....	6
304.	Small Service Occupancies	6
301.B.	Interpolation (See Base Premium Computation).....	6
515.	Lienholder's Single Interest - Mobile Home DP 00 01 Only.....	14
506.	Loss Assessment Property Coverage	12
106.D.	Masonry Non-Combustible Construction (See Construction Definitions).....	4
401.	Masonry Non-Combustible Rating Factors (See Superior Construction).....	7
304.	Merchandise in Storage (See Permitted Incidental Occupancies).....	6
101.	Minimum Limits of Liability.....	1
206.	Minimum Premium	5
500.	Miscellaneous Rates	10
404.	Mobile Homes DP 00 01 Only.....	8
514.	Mobile Home — Transportation/Permission To Move DP 00 01 Only.....	14
515.	Mobile Home — Lienholder's Single Interest DP 00 01 Only	14
204.	Multiple Locations	5
106.D.	Non-Combustible Construction (See Construction Definitions).....	4
401.	Rating Factors — (See Superior Construction).....	7
501.	Other Structures — Coverage B.....	10
512.	Outdoor Radio and Television Equipment, Awnings and Signs (See Windstorm or Hail)	14
102.	Perils Insured Against	2
304.	Permitted Incidental Occupancies	6
402.	Personal Property — Coverage C In Buildings Subject to Commercial Class Rates or Specific Rates.....	7
101.	Policy Forms	1
201.	Policy Period	5
208.	Premium Waiver	5
408.	Protective Devices Credits	9
210.	Restriction of Individual Policies	5
502.	Rental Value — Coverage D.....	10,11
405.	Row House or Townhouse	8
105.	Seasonal Dwelling Definition	4
401.	Semi-Wind Resistive (See Superior Construction).....	7
—	Servicing Type Rules	5
512.	Signs, Outdoor Radio and Television Equipment, and Awnings (See Windstorm or Hail)	14
107.	Single Building Definition	4
408.	Sprinkler Credits (See Protective Devices).....	9
106.D.	Superior Construction (See Construction Definitions)	4
401.	Superior Construction Rating Factors	7
305.	Supplemental Wood Heating Stove	6

**DWELLING POLICY MANUAL
GENERAL RULES**

<u>Rule No.</u>	<u>INDEX</u>	<u>DP-GR Page No.</u>
504.	Tenant Improvements, Additions or Alterations	12
510.	Theft Coverage.....	13
405.	Townhouse or Row House	8
207.	Transfer or Assignment.....	5
514.	Transportation/Permission To Move — Mobile Home DP 00 01 Only.....	14
302.	Vandalism & Malicious Mischief	6
208.	Waiver of Premium	5
513.	Water Back Up and Sump Overflow.....	14
209.	Whole Dollar Premium Rule.....	5
401.	Wind Resistive (See Superior Construction).....	7
512.	Windstorm or Hail (Awnings, Signs and Outdoor Radio and Television Equipment)	14
409.	Windstorm or Hail (Roof Surfacing)	9

DWELLING POLICY PROGRAM MANUAL

GENERAL RULES

INTRODUCTION

The Dwelling Policy Program provides property and related coverages using the forms and endorsements referred to in this manual. When writing liability coverage with a Dwelling Policy, refer to the Personal Liability Underwriting Rules and Personal Liability Supplement to the Dwelling Policy Program manual.

The rates, rules, forms and endorsements of the company shall apply in all cases not provided for in this manual.

This program does not apply to farm property. Refer to the company for its method of insuring farm property.

The Dwelling Policy Program Manual contains the rules, classifications and rating provisions for the issuance of the Dwelling Policy. The manual is divided into two sections, **General Rules** and **State Rules and Rates**. The General Rules section contains rules common to most states. Any departures, additions, etc. to these rules, unique to individual jurisdictions, are contained in the State Rules and Rates section.

The General Rules do **not** contain premiums, rates, charges or credits expressed in dollars and cents. They do, however, contain rating factors that are applied to state premiums.

GENERAL RULES

101. FORMS, COVERAGES, MINIMUM LIMITS OF LIABILITY

The Dwelling Policy Program forms provide the following coverages listed. These coverages are written as separate items in the policy or in separate policies and subject to the minimum limits of liability where noted.

	DP 00 01 Basic Form	DP 00 02 Broad Form	DP 00 03 Special Form
Coverages	Minimum Limits of Liability		
Coverage A – Dwelling	\$10,000	\$40,000	\$40,000
Coverage B – Other Structures	–	–	–
Coverage C – Personal Property	\$5,000 Without Coverage A for contents in storage	–	–
Coverage D – Fair Rental Value	–	–	–
Coverage E – Additional Living Expense	By Endorsement	–	–

**DWELLING POLICY PROGRAM MANUAL
GENERAL RULES**

- D.** Coverage C in:
1. a dwelling, or mobile home eligible under Coverage A; or
 2. a dwelling with rental apartments including furnishings, equipment and appliances in halls or utility rooms;
- or
- E.** Coverage D for the loss of the fair rental value of:
1. a building eligible for insurance under Coverages A or B; or
 2. private living quarters eligible under Coverage C.
- F.** Coverage E for the additional living expenses incurred to maintain the insured s household.

Note: An apartment means one or more rooms on one or more floors designed for occupancy by one family for dwelling purposes.

104. COMMUNITY MITIGATION CLASSIFICATION INFORMATION

ISO establishes general classifications applying to all areas within limits of municipalities and recognized boundaries of protected area fire districts, protected unincorporated communities and rural areas.

To rate each risk, determine the classification number from the ISO Community Mitigation Classification (CMC) pages.

Primary Response

1. Where classified areas are published with a single classification number, properties within five road miles of the **primary responding** fire station should receive that classification number.
2. Where classified areas are published with a split classification number (e.g. 6/9), properties within five road miles of the **primary responding** fire station should receive the first listed classification number (e.g. 6/9 use class 6).
3. Utilize Community Mitigation Classification 9 in place of Community Mitigation Classification 8B.

Reciprocal Agreements

Properties within five road miles of a **primary responding** fire station which has a reciprocal agreement (see definition below) with a class 1 through 8 fire station may be eligible for an upgraded classification.

1. If the property is within 1,000 feet of a fire hydrant, use the same classification as the station providing reciprocal fire protection.
2. If the property is over 1,000 feet from a fire hydrant or if no hydrant is present, use the next higher classification as the reciprocal station providing fire protection.

Definition of Reciprocal Agreement - a formal agreement between two fire departments where the alarm would sound, or the fire call goes in simultaneously to both stations. This is not to be confused with a mutual aid agreement which is more informal, and would mean that one department would respond, if called. Reciprocating fire stations must be no more than ten miles apart.

Class 10 applies to all areas not listed and to properties which are located more than five road miles from a responding fire department.

Note: If the property is within a platted subdivision, a part of which is located within the five mile limit, the entire subdivision will be considered to be within the five mile limit.

Adjustments to Community Mitigation Classifications will be applied at the renewal of the property policy and not at mid-term.

See your state Community Mitigation Classification section for possible Cameron Mutual exceptions to the ISO Community Mitigation Classifications.

**DWELLING POLICY PROGRAM MANUAL
GENERAL RULES**

201. POLICY PERIOD

The policy may be written for a period of one year and may be extended for successive policy periods by extension certificate based upon the forms, premiums and endorsements then in effect for the company.

202. CHANGES OR CANCELLATIONS

- A. If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a pro rata basis.
- B. It shall not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is cancelled.
- C. Before a policy can be flat cancelled the following requirements must be met:
 - 1. A signed request from the named insured must be received within 30 days of issuance of policy; and
 - 2. the complete policy must be returned to the company.

203. MANUAL PREMIUM REVISION

A manual premium revision 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 policy or endorsement in the manner outlined in the announcement of the revision.
- C. Unless otherwise provided at the time of the announcement of the premium revision, the revision shall not affect in-force policy forms, endorsements or premiums, until the policy is renewed.

204. MULTIPLE LOCATIONS

- A. A policy may be issued to provide insurance at more than one described location in the same state provided the same form and deductible applies at each location.
- B. Property to be billed to different payors must be issued under separate policies.

206. MINIMUM PREMIUM

- A. The minimum **annual** premium shown on the state rate pages shall be charged for each policy.
- B. The minimum premium may include all chargeable endorsements or coverages if written at inception of the policy.
- C. The minimum annual premium shall **not** include charges for Theft.

207. TRANSFER OR ASSIGNMENT

The company will not assign or transfer a policy to a new owner. A new application must be submitted. The return premium due the former owner will be computed pro rata.

208. WAIVER OF PREMIUM

Waive additional or return premium of less than \$3.00. However, any return premium due must be granted if requested by the insured.

209. WHOLE DOLLAR PREMIUM RULE

- A. Each premium shown on the policy and endorsements shall be rounded to the nearest whole dollar. A premium of fifty cents (\$.50) or more shall be rounded to the next higher whole dollar.
- B. In the event of cancellation by the company, the return premium shall be pro rated.

210. RESTRICTION OF INDIVIDUAL POLICIES

If a policy would not be issued because of unusual circumstances or exposures, the named insured may request a restriction of the policy provided no reduction in the premium is allowed. Such requests shall be referred to the company. This endorsement is to be used primarily as a temporary restriction when the exclusion is being applied to the primary dwelling.

Use Endorsement **DP-45A** - Exclusion endorsement.

**DWELLING POLICY PROGRAM MANUAL
GENERAL RULES**

301. BASE PREMIUM COMPUTATION

To compute the **base premium**, refer to the state rate pages.

A. Fire (All Forms), E.C. (DP 00 01), Broad Form (DP 00 02), or Special Form (DP 00 03)

Coverage A – Dwelling/

Coverage C – Personal Property

Refer to the state rate pages for the premiums that apply to classifications and coverages of the risk.

B. Interpolation

When the desired limit of liability is **less** than the highest limit shown, interpolate using the nearest limit above and below the desired limit.

When using the "each add 1 \$1,000" rate for rating risks above \$50,000 in amount of insurance, manual rating may vary \$1 to \$2 from the actual premium computed by the policy rating and issuing system.

302. VANDALISM & MALICIOUS MISCHIEF – DP 00 01

See state rate pages for V&MM premiums.

303. RESERVED FOR FUTURE USE

304. PERMITTED INCIDENTAL OCCUPANCIES

A. One of the incidental occupancies described in **B.** below is permitted in a premises eligible for coverage under a Dwelling Policy, if:

1. the policy provides insurance under Coverage A, B or C;
2. the incidental occupancy is operated by the insured who is the owner or a resident of the premises; and
3. there are no more than two persons at work in the incidental occupancy.

Use Endorsement **DP 04 20** Permitted Incidental Occupancies.

B. Permitted Incidental Occupancies

1. Offices, schools or studios meaning offices for business or professional purposes, and private schools or studios for music, dance, photography and other instructional purposes.
2. Small service occupancies meaning occupancies primarily for service rather than sales. For example: barber or beauty shop, tailor or dressmaker, telephone exchanges or shoe repair shops using handwork only.
3. Storage of merchandise if the value of the merchandise does not exceed \$5,000.

C. The amounts of insurance for the contents of the incidental occupancy and merchandise in storage shall be stated as separate contents items in the policy declarations.

D. Premium

Determine the amount of insurance for:

1. household personal property,
2. contents of the incidental occupancy, and
3. merchandise in storage.

Refer to the state rate pages for appropriate Coverage C premiums.

305. SUPPLEMENTAL WOOD HEATING STOVE

When the Dwelling is equipped with a supplemental wood heating stove, add a flat \$50.00 per dwelling charge.

306. RESERVED FOR FUTURE USE

**DWELLING POLICY PROGRAM MANUAL
GENERAL RULES**

401. SUPERIOR CONSTRUCTION

A. Refer to the Construction Definitions rule (Rule 106.) in this manual for details.

B. For E.C. rating purposes a dwelling classified as:

1. Fire resistive is considered wind resistive.
2. Masonry non-combustible is considered semi-wind resistive.

C. Premium

Multiply the masonry **base premium** by the appropriate factor noted below:

	Fire	E.C., Broad and Special Forms
Fire Resistive and Masonry Non-Combustible	.50	.50
Non-Combustible	.50	1.00

402. COVERAGE C – PERSONAL PROPERTY IN BUILDINGS SUBJECT TO COMMERCIAL CLASS RATES OR SPECIFIC RATES FORM DP 00 01 ONLY

A. Fire

Use the appropriate factor shown below if the building is classified in Division 5 (Commercial Property) of the Commercial Lines Manual, Rule 85, paragraph:

	B.3.* or is rated specifically
1. Fire Resistive, Masonry Non-Combustible, and Non-Combustible Multiply the Masonry Coverage C base premium by	1.00
2. All Other Construction Multiply the Masonry Coverage C or Frame base premium by	2.00

B. E.C.

Multiply the Coverage C **base premium** by 1.00.

B.3. – Mercantile, Non-manufacturing and Warehouse risks, including Self-storage.

403. DWELLING UNDER CONSTRUCTION

A. Two methods are provided for insuring this exposure.

1. Named Insured Is The Intended Occupant

A builder (contractor) may be designated as an additional insured. The policy may be cancelled upon completion of the dwelling. Use Endorsement **F-004** Provisional Limit For Building(s) Under Construction.

2. Named Insured Is Not The Intended Occupant

The policy shall specify building is in course of construction and permission is granted to complete.

B. For Builders Risk Theft Coverage, see General Rule 410.

C. Premium

1. Multiply the Coverage A Owner Occupied **base premium** by .65.
2. Multiply the Coverage A Non-Owner Occupied **base premium** by 1.00.

**DWELLING POLICY PROGRAM MANUAL
GENERAL RULES**

404. MOBILE HOMES DP 00 01 ONLY

See Dwelling Policy Underwriting Rule 13. for the definition of a mobile home.

Refer to the state rate pages for rates.

405. TOWNHOUSE OR ROW HOUSE

A. Determine the total number of individual family units within a fire division. For example, a two-family dwelling attached to a one-family dwelling is considered three individual family units within a fire division if both dwellings are not separated by a fire wall. Four attached two-family dwellings are considered eight-individual family units within a fire division if they are not separated by fire walls.

A policy may be issued for:

1. Coverage A when the dwellings contain one, two, three or four individual family units within a fire division.
2. Coverage C in a dwelling with one or more individual family units within a fire division.

B. Premium

No. of Individual Family Units
One, two, three or four

Use Coverage A or C Base Premium for
One, two, three or four families

406. DEDUCTIBLES

All policies are subject to a deductible that applies to loss from all perils.

A. Base Deductible

\$500 deductible.

B. Optional Deductibles

1. Multiply the **base premium** for the Base Deductible by the appropriate factors.

Deductible	Fire	E.C., V&MM, Broad and Special Forms
\$ 1,000	.980	.800
\$ 1,500	.950	.750
\$ 2,500	.906	.667

407. RESERVED FOR FUTURE USE

**DWELLING POLICY PROGRAM MANUAL
GENERAL RULES**

408. PROTECTIVE DEVICES - Not applicable to mobile homes.

Approved and properly maintained installations of fire alarms and automatic sprinklers in the dwelling may be recognized for a reduced premium developed by applying the selected factors to the Fire **base premium**.

To qualify for any of the Protective Device Credits, submit a copy of the purchase invoice containing a description of the device installed and the name of the manufacturer. Credits will be effective on installation date of the protective device. To maintain Protective Device Credits, a copy of the renewal contract with the company providing alarm services must be submitted to Cameron Mutual every **three** years prior to the renewal of the Dwelling Policy.

Type of Installation	Factor
Central Station Reporting Fire Alarm	.95
Fire Department Reporting Fire Alarm	.95
Local Fire Alarm	.98
Automatic Sprinklers in all areas including attics, bathrooms, closets, attached structures	.85
Automatic Sprinklers in all areas except attic, bathroom, closet and attached structure areas that are protected by a fire detector	.90

Use Endorsement **DP 04 70** Premises Alarm or Fire Protection System.

Note:

Central Station Reporting is a system of electrical protection circuits and devices which are signaled automatically to and recorded in a central station having trained operators and guards in attendance at all times. Guards or fire departments are dispatched to make immediate investigation of protected property from which signals are received. The system is maintained and supervised from the central station.

Fire Department Reporting is a system in which a local premises alarm is provided with supplementary transmitting equipment so that when actuated, a signal is also communicated to a fire station.

Local Fire Alarm system consists of an electrically actuated alarm located on the outside of the dwelling.

409. ACTUAL CASH VALUE LOSS SETTLEMENT

WINDSTORM OR HAIL LOSSES TO ROOF SURFACING DP 00 02 AND DP 00 03

- A.** The policy provides settlement for building losses on a repair or replacement cost basis, subject to certain conditions.
- B.** The policy may be endorsed to provide loss settlement exclusively on an Actual Cash Value basis for roof surfacing when damage is caused by the peril of Windstorm or Hail.

Use Endorsement **DP 04 75C** Actual Cash Value Loss Settlement Windstorm or Hail Losses to Roof Surfacing **DP 00 02** and **DP 00 03**.

410. BUILDERS RISK THEFT

Builders Risk Theft Coverage applies only to dwelling risks under construction. This endorsement covers plumbing, heating, building materials and equipment and light fixtures as are usual to the construction of a dwelling, against loss in theft. The minimum premium for this endorsement shall be \$25.00.

Refer to state rate pages for rates.

Use Endorsement **F-070** - Builders Risk Theft Endorsement.

**DWELLING POLICY PROGRAM MANUAL
GENERAL RULES**

500. MISCELLANEOUS RATES

This rule is reserved to provide rates on the state rate pages for various rating rules in this manual.

501. COVERAGE B – OTHER STRUCTURES

A. Coverage for other structures described as covered under Coverage B is automatically provided on a blanket basis for up to 10% of the Coverage A limit.

1. Under **DP 00 01**, use of this option reduces the Coverage A limit for the same loss.
2. Under **DP 00 02** or **DP 00 03**, this limit is additional insurance.
The blanket limit may not be increased.

B. Coverage may be purchased for specific structures. See **C.** below.

C. Premium

1. Structure Rented to Others For Dwelling Purposes

Rate each structure separately as a Coverage A Dwelling, Non-Owner Occupied.

2. Structure Not Rented to Others for Dwelling Purposes

Enter the limit of liability and description of each structure in the Coverages Declarations of the policy at inception or by Change Declaration after policy inception.

a. Policy includes Coverage A or structure does not have permitted incidental occupancy or is at same described location as the dwelling:

1) Fire, E.C., Broad and Special Forms

Refer to the state rate pages Rule 500 – Miscellaneous Rates.

2) V&MM (DP 00 01)

Refer to the state rate pages Rule 302 – V&MM.

b. Policy does not include Coverage A or structure has permitted incidental occupancy or is not at same described location as the dwelling:

1) Fire, E.C., Broad and Special Forms

Rate each structure separately as a Coverage A item using the One-Family, Owner Occupied rates.

2) V&MM (DP 00 01)

Refer to the state rate pages Rule 302 – V&MM.

502. COVERAGE D – FAIR RENTAL VALUE

COVERAGE E – ADDITIONAL LIVING EXPENSE

A. Coverage is provided in the forms on a limited basis as follows:

1. DP 00 01

a. Coverage D - up to 10% of the Coverage A limit is available. Use of this option reduces the Coverage A limit for the same loss.

b. Coverage E - not automatically included in form. It may be added as noted in **B.** below.

2. DP 00 02 or DP 00 03

Coverage D and E combined - up to 10% of the Coverage A limit is available for Coverage D and Coverage E combined as additional insurance.

B. Coverage may be increased or added as follows:

ALL FORMS

Coverage D

The amount recoverable each month under this coverage shall be based on the lost rental income less any expenses that do not continue during untenability.

Enter amount of increase in policy declarations at inception or in Change Endorsement after policy inception.

**DWELLING POLICY PROGRAM MANUAL
GENERAL RULES**

For **DP 00 01**, however, the amount recoverable each month is limited to a fraction of the total rental value amount insured under the policy. This fraction is equal to:

$$\frac{1}{\text{number of months dwelling rented each year.}}$$

Enter the fraction in the policy declarations.

Example for **DP 00 01**:

\$6,000 = Rental Value Coverage in Form (10% of Coverage A limit of \$60,000)

2,000 = Additional Insurance (shown under Coverage D in policy declarations)

8,000 = Total Rental Value Amount Insured

Scenario A — Dwelling is rented for entire year . . . fraction = 1/12. \$8,000 X 1/12 = Up to \$666.66 available each month.

Scenario B — Dwelling is rented eight months per year . . . fraction = 1/8. \$8,000 X 1/8 = Up to \$1,000 available each month.

Coverage E

Enter initial limit (**DP 00 01**) or amount of increase (**DP 00 02** or **DP 00 03**) in policy declarations at inception or in Change Declaration after policy inception.

Use **DP 04 14** Additional Living Expense for **DP 00 01**.

C. Premium

1. Policy includes Coverage A or Coverage C.
 - a. **Fire, E.C., Broad and Special Forms**
Refer to the state rate pages Rule 500 – Miscellaneous Rates.
 - b. **V&MM (DP 00 01)**
Refer to the state rate pages Rule 302 – V&MM.
2. Policy does not include Coverage A or Coverage C.
 - a. **Fire, E.C., Broad and Special Forms**
 - 1) One- to Four-Family Dwelling
Multiply the Coverage A premium found in the state rate pages for:
 - a) the Coverage D limit, times .53; or
 - b) the Coverage E limit, times 1.00
 - b. **V&MM (DP 00 01)**
Refer to the state rate pages Rule 302 – V&MM.

503. RESERVED FOR FUTURE USE

**DWELLING POLICY PROGRAM MANUAL
GENERAL RULES**

504. IMPROVEMENTS, ALTERATIONS AND ADDITIONS

Tenant and Co-op Unit-Owner

DP 00 01 or DP 00 02

A. Named perils coverage is automatically provided in the forms for up to 10% of the Coverage C limit.

1. Under **DP 00 01**, use of this option reduces the Coverage C limit for the same loss.
2. Under **DP 00 02**, this limit is additional insurance.

This limit may be increased for an additional premium.

B. For Form **DP 00 02**, coverage may be extended to Special Coverage for an additional premium.

C. Premium

1. Fire, E.C., Broad and Special Forms

Refer to the state rate pages Rule 500 – Miscellaneous Rates, for coverage premiums.

2. V&MM (DP 00 01)

Refer to the state rate pages Rule 302 – V&MM.

Use Endorsement **DP 04 31** Improvements, Alterations and Additions for Named Perils Coverage.

Use Endorsements **DP 04 31** Improvements, Alterations and Additions and **DP 04 65** for Special Coverage.

505. BUILDING ITEMS

Condo Unit-Owner – DP 00 01 or DP 00 02

A. Building items are not covered in the forms.

Named Perils or Special Coverage is available for an additional premium.

B. Premium

1. Fire, E.C., Broad and Special Forms

Refer to the state rate pages Rule 500 – Miscellaneous Rates, for coverage premiums.

2. V&MM (DP 00 01)

Refer to the state rate pages Rule 302 – V&MM.

Use Form **DP 00 01** or **DP 00 02** and Endorsement **DP 17 66** Unit-Owners Coverage for Named Perils Coverage.

Use Form **DP 00 02** and Endorsements **DP 17 66** Unit-Owners Coverage and **DP 04 65** for Special Coverage.

506. LOSS ASSESSMENT PROPERTY COVERAGE

Co-op or Condo Unit-Owner – DP 00 01 or DP 00 02

Dwelling Building Owner – ALL FORMS

A. Coverage for property loss assessment, for which the insured may be liable, is not included in the forms.

Coverage is available for an additional premium for all insured perils.

Use Endorsement **DP 04 63** Loss Assessment Property Coverage.

B. Premium

1. Fire, E.C., Broad and Special Forms

Refer to the state rate pages Rule 500 – Miscellaneous Rates for coverage premiums.

2. V&MM (DP 00 01)

Refer the state rate pages Rule 302 – V&MM.

507. FIRE DEPARTMENT SERVICE CHARGE

The limit of \$500 is provided under the policy. This limit may not be increased.

508. RESERVED FOR FUTURE USE

509. RESERVED FOR FUTURE USE

**DWELLING POLICY PROGRAM MANUAL
GENERAL RULES**

510. THEFT COVERAGE

A. A Fire policy insuring Coverages A or C may be extended, for an additional premium, to provide On- and Off-Premises Coverage for the perils of Theft and Vandalism and Malicious Mischief (V&MM) resulting from theft.

- 1.** Owner Occupied Dwellings, Co-op or Condo Units; and Apartments Occupied By Tenant (Named Insured).
 - a.** The policy may be extended to provide On- or Off-Premises Coverage.
 - b.** The minimum limit of liability is \$1,000 each for On- and Off-Premises Coverage.
 - c.** Off-premises Coverage is **only** available when On-Premises Coverage is purchased.
The limit of liability shall not be greater than that selected for On-Premises Coverage.

Use Endorsement **DP 04 72** Broad Theft Coverage.

2. Non-Owner Occupied Dwellings, Co-op or Condo Units; and Apartments Occupied by Tenant (Other Than Named Insured).

- a.** The policy may be extended to provide On-Premises Coverage **only**.
- b.** The minimum limit of liability is \$1,000.

Use Endorsement **DP 04 73** Limited Theft Coverage.

B. Premium

Rates are displayed in the state rate pages.

Compute the premiums separately for each premises in the manner and sequence that follows:

1. Theft and V&MM

- a.** Owner Occupied Dwellings, etc.
Compute the premiums for the desired limit of liability separately for On- and Off-Premises Coverage.
- b.** Non-Owner Occupied Dwellings, etc. (On-Premises Only)
Multiply the On-Premises premium computed above by a factor of 1.50.

2. Burglar Alarm Discount (On-Premises Only)

Approved and properly maintained installations of burglar alarms in the dwelling may be recognized for a reduced premium – developed by applying the selected factors to the premiums computed in **B.1.a.** or **B.1.b.** above.

To qualify for any of the Burglar Alarm Discounts, submit a copy of the purchase invoice containing a description of the device installed and the name of the manufacturer. Credits will be effective on installation date of the burglar alarm. To maintain Burglar Alarm Discount, a copy of the renewal contract with the company providing alarm services must be submitted to Cameron Mutual every **three** years prior to the renewal of the Dwelling Policy.

Type of Installation	Factor
Central Station Reporting Burglar Alarm	.95
Police Station Reporting Burglar Alarm	.95
Local Burglar Alarm	.98

Use Endorsement **DP 04 70** Premises Alarm or Fire Protection System.

Note:

Central Station Reporting is a system of electrical protection circuits and devices which are signaled automatically to and recorded in a central station having trained operators and guards in attendance at all times. Guards or fire departments are dispatched to make immediate investigation of protected property from which signals are received. The system is maintained and supervised from the central station.

Police Station Reporting is a system in which a local premises alarm is provided with supplementary transmitting equipment so that when actuated, a signal is also communicated to a police station.

Local Burglar Alarm system consists of an electrically actuated alarm located on the outside of the dwelling.

511. RESERVED FOR FUTURE USE

**DWELLING POLICY PROGRAM MANUAL
GENERAL RULES**

**512. WINDSTORM OR HAIL COVERAGE –
AWNINGS, SIGNS AND OUTDOOR RADIO AND TELEVISION EQUIPMENT**

The peril of Windstorm or Hail does **not** cover:

- A.** Awnings, Signs and Outdoor Radio and Television Equipment in **DP 00 01** or **DP 00 02**;
- B.** Outdoor Radio and Television Equipment in **DP 00 03**;

whether or not attached to a Dwelling Building or Other Structure.

It may be covered for an additional premium. Refer to the state rate pages.

Use Endorsement **DP 04 19** Windstorm or Hail, Radio and Television Antennas, Awnings and Signs.

513. WATER BACK UP AND SUMP OVERFLOW

- A.** The policy may be endorsed to provide coverage for loss resulting from water which backs up through sewers or drains or which overflows from a sump. The limit of liability available under this option is \$5,000.
- B.** A deductible of \$250 applies. No other deductible option is available.
- C.** Charge the rate shown in the state rate pages.

Use Endorsement **DP 04 95C** Water Back Up and Sump Overflow.

514. MOBILE HOME – TRANSPORTATION/PERMISSION TO MOVE (Form DP 00 01 only)

The policy may be extended for a period of 30 days to protect against loss caused by the additional perils of collision, upset, stranding or sinking while the mobile home is being transported from one site to another.

Charge the additional rate shown on the state rate page.

Use Endorsement **MH 04 03** - Transportation/Permission to Move.

515. MOBILE HOME – LIENHOLDER'S SINGLE INTEREST (Form DP 00 01 only)

When the policy is extended to provide this coverage, charge the additional rate shown on the state rate page.

Use Endorsement **MH 04 04** - Mobile Home Lienholder's Single Interest.

**DWELLING POLICY PROGRAM MANUAL
EXCEPTION PAGES
ARKANSAS**

EXCEPTIONS TO GENERAL RULES

**409. ACTUAL CASH VALUE LOSS SETTLEMENT
WINDSTORM OR HAIL LOSSES TO ROOF SURFACING DP 00 02 AND DP 00 03**

This rule does not apply.

SPECIAL STATE REQUIREMENTS

Special Provisions Endorsement DP 01 03C.
Use this endorsement with all Dwelling policies.

1. TERRITORY DEFINITIONS (For All Coverages and Perils)

Zone 1 Entire State

2. SPECIAL COMPANY REQUIREMENTS

Contamination or Pollution Endorsement – F-050

Lead Contamination Exclusion – PC-110

Punitive or Exemplary Damages Exclusion – E-111

Disclosure Pursuant to Terrorism Risk Insurance Act – IL 21 89

Arkansas Personal Lines (Including Farm) Fungus (Including Mold) and Bacteria Amendatory Endorsement – IL 21 99 09 02

Use these endorsements with all Dwelling policies.

**DWELLING POLICY PROGRAM MANUAL
EXCEPTION PAGES
ARKANSAS**

ADDITIONAL RULE(S)

CONDITIONS CHARGES

- A.** Apply when the building or addition has metal stovepipes, plain tile, terra cotta, brick-on-edge, concrete, or concrete block flue less than four inches in thickness, through combustible floors, ceilings, partitions, windows, roof or side of building.

Note 1.

No change should be made for type B vent pipes from domestic appliances using artificial or natural gas or for flues or natural gas or for flues or vent pipes described above from domestic type gas burning appliances with approved down-draft diverters.

Note 2.

A type B vent is one listed by Underwriters Laboratories as approved with domestic type appliances.

B. Premium

Refer to the state rate pages.

LOSS SETTLEMENT OPTIONS DP 00 02 AND DP 00 03 ONLY

A. Modified Functional Replacement Cost Loss Settlement

1. The policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount of insurance on the damaged building represents at least 80% of the full replacement cost of the building immediately before the loss.
2. The policy may be endorsed to provide building loss settlement exclusively on a functional replacement cost basis if, at the time of loss, the amount of insurance on the damaged building is 80% or more of the functional replacement cost of the building immediately before the loss. Functional Replacement Cost means the amount which it would cost to repair or replace the damaged building with less costly common construction materials and methods which are functionally equivalent to obsolete, antique or custom construction materials and methods.
3. Develop the **base premium** in accordance with Rule **301**, for the amount of insurance selected for this option. Use Endorsement **DP 05 30** Functional Replacement Cost Loss Settlement.

B. Actual Cash Value Loss Settlement

1. The policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount of insurance on the damaged building represents at least 80% of the full replacement cost of the building immediately before the loss.
2. The policy may be endorsed to provide building loss settlement exclusively on an actual cash value basis if, on the inception date of the policy, the Coverage A limit of liability selected by the insured is less than 80% of the full replacement cost of the dwelling.
3. The premium is computed by multiplying the **base premium** for both the Fire and Broad or Special Form portions by the appropriate factor from the table below:

Coverage A Limit of Liability Equals Less than ___% of Replacement Value	Factor
80%, but not less than 50%	1.05
Less than 50%	1.10

Use Endorsement **DP 04 76** Actual Cash Value Loss Settlement.

**PERSONAL LIABILITY SUPPLEMENT TO THE
DWELLING POLICY PROGRAM MANUAL
EXCEPTION PAGES
ARKANSAS**

EXCEPTIONS TO GENERAL RULES

None.

SPECIAL STATE REQUIREMENTS

Amendatory Endorsement No Coverage for Home Day Care Business **DL 24 16**
Special Provisions Endorsement **DL 01 03**
Special Provisions Endorsement **DL 25 03**

ADDITIONAL RULE(S)

1. SPECIAL COMPANY REQUIREMENTS

Contamination or Pollution Endorsement - F-050
Lead Contamination Exclusion - PC-110
Punitive or Exemplary Damages Exclusion - E-111

All-Terrain Vehicle Coverage Exclusion - IL 21 87C
Please use Standard Auto Program for ATV coverage.

Disclosure Pursuant to Terrorism Risk Insurance Act - IL 21 89
**Arkansas Personal Lines (Including Farm) Fungus (Including Mold) and Bacterial Amendatory
Endorsement - IL 21 99 09 02**

Use these endorsements with all Personal Liability policies.

2. TERRITORY DEFINITIONS

Zone 1 - Entire State

DWELLING POLICY PROGRAM MANUAL

ARKANSAS

\$500 Deductible - Annual Premiums - Entire State

Protection Classes 1 through 3

Masonry or Masonry Veneer

† Insurance Amount	Fire						Extended Coverage (Basic only)		V & M M*	** Broad Form Bldgs	** Special Form Bldgs	** Broad Form Cntnts
	1 or 2 Family			3 or 4 Family								
	Bldgs		Cntnts	Bldgs		Cntnts	Bldgs	Cntnts				
	Own	Ten		Own	Ten							
1,000	18	25	11	38	46	18	17	4		22	24	4
2,000	20	27	16	42	51	26	23	9		28	31	11
3,000	22	30	19	45	55	30	26	13	1	33	36	15
4,000	24	32	22	49	60	36	30	15	1	37	40	17
5,000	27	36	27	55	67	44	35	18	1	43	47	22
6,000	29	39	31	59	72	50	38	24	1	48	52	28
7,000	30	41	36	62	76	58	42	28	1	52	57	32
8,000	33	45	40	68	83	64	45	31	1	56	62	37
9,000	35	47	45	72	88	72	50	37	2	63	69	43
10,000	37	50	48	75	92	78	54	41	2	67	73	47
11,000	40	53	51	81	99	82	57	42	2	71	78	50
12,000	41	56	56	85	104	90	63	46	2	78	85	54
13,000	43	58	60	89	108	96	66	52	2	82	90	60
14,000	45	61	64	92	113	104	70	55	3	87	95	65
15,000	48	65	68	98	120	110	75	59	3	93	102	69
16,000	50	67	73	102	125	118	78	65	3	97	107	75
17,000	51	70	77	106	129	124	82	68	3	102	111	80
18,000	53	72	82	109	134	132	85	70	3	106	116	82
19,000	55	75	84	113	138	136	91	74	3	113	123	86
20,000	57	77	88	117	143	142	94	79	4	117	128	93
21,000	59	79	93	121	148	150	97	83	4	121	133	97
22,000	62	83	97	126	155	156	103	87	4	128	140	101
23,000	63	84	102	128	157	164	106	90	4	132	145	106
24,000	64	87	105	132	161	170	110	96	4	137	149	112
25,000	66	89	110	136	166	178	111	100	5	139	152	116
26,000	69	93	114	142	173	184	117	102	5	145	159	118
27,000	71	96	117	145	178	188	120	107	5	150	164	125
28,000	72	97	122	147	180	196	124	111	5	154	168	129
29,000	74	101	125	153	187	202	129	114	5	160	175	134
30,000	76	103	130	157	191	210	132	118	5	165	180	138
31,000	78	106	134	160	196	216	136	122	6	169	185	143
32,000	80	108	138	164	201	223	140	126	6	174	191	147
33,000	82	110	142	168	205	229	144	130	6	179	196	152
34,000	84	113	146	172	210	236	148	134	6	184	201	157
35,000	86	116	150	176	215	242	151	138	6	188	206	162
36,000	87	118	154	180	220	249	155	143	6	193	211	166
37,000	89	121	158	184	225	256	159	147	7	198	217	171
38,000	91	124	163	188	230	262	163	151	7	203	222	176
39,000	93	126	167	192	235	269	167	155	7	208	227	180
40,000	96	129	171	196	240	276	171	159	7	212	232	185
45,000	105	142	191	215	263	308	190	179	8	236	258	209
50,000	114	154	212	234	286	342	209	198	9	260	284	230

Each add'l

1,000 1.94 2.62 4.09 3.98 4.86 6.60 3.85 3.89 0.18 4.8 5.25 4.54

† Minimum Insurance Amounts: \$10,000 for DP 00 01 buildings, \$40,000 for DP 00 02 and DP 00 03 buildings.

* V&MM - Not seasonal and not vacant.

** See rule 301. for seasonal factors for forms DP 00 02 and DP 00 03.

Deductible Factors: Multiply premiums by the associated deductible factors on page DP-GR-9.

DWELLING POLICY PROGRAM MANUAL

ARKANSAS

\$500 Deductible - Annual Premiums - Entire State

Protection Classes 1 through 3

Frame

† Insurance Amount	Fire						Extended Coverage (Basic only)		V & M M*	** Broad Form Bldgs	** Special Form Bldgs	** Broad Form Cntnts
	1 or 2 Family			3 or 4 Family								
	Own	Ten	Cntnts	Own	Ten	Cntnts	Bldgs	Cntnts				
1,000	26	32	16	49	63	24	17	4		22	24	4
2,000	28	36	23	54	70	35	23	9		28	31	11
3,000	31	39	26	59	76	40	26	13	1	33	36	15
4,000	33	42	32	64	82	48	30	15	1	37	40	17
5,000	37	47	39	71	92	59	35	18	1	43	47	22
6,000	40	50	44	76	98	67	38	24	1	48	52	28
7,000	42	53	51	81	104	78	42	28	1	52	57	32
8,000	46	58	56	88	114	86	45	31	1	56	62	37
9,000	48	61	63	93	120	96	50	37	2	63	69	43
10,000	51	65	69	98	126	105	54	41	2	67	73	47
11,000	55	69	72	105	136	110	57	42	2	71	78	50
12,000	57	73	79	110	142	121	63	46	2	78	85	54
13,000	60	76	84	115	149	129	66	52	2	82	90	60
14,000	62	79	92	120	155	139	70	55	3	87	95	65
15,000	66	84	97	128	164	147	75	59	3	93	102	69
16,000	69	87	104	132	171	158	78	65	3	97	107	75
17,000	71	90	109	137	177	166	82	68	3	102	111	80
18,000	74	94	116	142	183	177	85	70	3	106	116	82
19,000	76	97	120	147	190	182	91	74	3	113	123	86
20,000	79	100	125	152	196	190	94	79	4	117	128	93
21,000	82	103	132	157	202	201	97	83	4	121	133	97
22,000	85	108	137	164	212	209	103	87	4	128	140	101
23,000	87	110	144	167	215	220	106	90	4	132	145	106
24,000	89	113	150	172	221	228	110	96	4	137	149	112
25,000	92	116	157	176	228	239	111	100	5	139	152	116
26,000	96	121	162	184	237	247	117	102	5	145	159	118
27,000	98	124	165	189	243	252	120	107	5	150	164	125
28,000	99	126	172	191	247	263	124	111	5	154	168	129
29,000	103	131	178	199	256	271	129	114	5	160	175	134
30,000	106	134	185	204	262	281	132	118	5	165	180	138
31,000	108	137	190	208	269	290	136	122	6	169	185	143
32,000	111	140	196	213	275	299	140	126	6	174	191	147
33,000	113	144	202	218	281	307	144	130	6	179	196	152
34,000	116	147	207	223	288	316	148	134	6	184	201	157
35,000	119	150	213	228	294	324	151	138	6	188	206	162
36,000	121	154	219	233	301	333	155	143	6	193	211	166
37,000	124	157	225	239	308	343	159	147	7	198	217	171
38,000	127	161	231	244	315	352	163	151	7	203	222	176
39,000	130	164	237	249	321	361	167	155	7	208	227	180
40,000	132	168	243	255	329	370	171	159	7	212	232	185
45,000	145	184	271	280	360	413	190	179	8	236	258	209
50,000	158	200	301	304	392	458	209	198	9	260	284	230

Each add'l

1,000 2.69 3.40 5.81 5.17 6.66 8.84 3.85 3.89 0.18 4.8 5.25 4.54

† Minimum Insurance Amounts: \$10,000 for DP 00 01 buildings, \$40,000 for DP 00 02 and DP 00 03 buildings.

* V&MM - Not seasonal and not vacant.

** See rule 301. for seasonal factors for forms DP 00 02 and DP 00 03.

Deductible Factors: Multiply premiums by the associated deductible factors on page DP-GR-9.

DWELLING POLICY PROGRAM MANUAL

ARKANSAS

\$500 Deductible - Annual Premiums - Entire State

Protection Class 4

Masonry or Masonry Veneer

† Insurance Amount	Fire						Extended Coverage		V & M M*	** Broad Form Bldgs	** Special Form Bldgs	** Broad Form Cntnts
	1 or 2 Family			3 or 4 Family								
	Bldgs		Cntnts	Bldgs		Cntnts	(Basic only)					
	Own	Ten		Own	Ten		Bldgs	Cntnts				
1,000	23	28	13	44	55	21	17	4		22	24	4
2,000	25	31	18	48	61	30	23	9		28	31	11
3,000	27	34	21	52	66	34	26	13	1	33	36	15
4,000	29	36	25	57	72	41	30	15	1	37	40	17
5,000	33	41	31	63	80	50	35	18	1	43	47	22
6,000	35	44	35	68	86	57	38	24	1	48	52	28
7,000	37	46	41	72	91	66	42	28	1	52	57	32
8,000	41	51	45	78	99	73	45	31	1	56	62	37
9,000	43	53	50	83	105	82	50	37	2	63	69	43
10,000	45	56	55	87	110	89	54	41	2	67	73	47
11,000	49	60	57	94	119	93	57	42	2	71	78	50
12,000	51	63	63	98	124	103	63	46	2	78	85	54
13,000	53	66	67	102	130	109	66	52	2	82	90	60
14,000	55	69	73	107	135	119	70	55	3	87	95	65
15,000	59	73	77	113	143	125	75	59	3	93	102	69
16,000	61	76	83	118	149	135	78	65	3	97	107	75
17,000	63	79	87	122	154	141	82	68	3	102	111	80
18,000	65	81	92	126	160	150	85	70	3	106	116	82
19,000	68	84	95	131	166	155	91	74	3	113	123	86
20,000	70	87	99	135	171	162	94	79	4	117	128	93
21,000	72	90	105	139	176	171	97	83	4	121	133	97
22,000	76	94	109	146	185	178	103	87	4	128	140	101
23,000	77	95	115	148	188	187	106	90	4	132	145	106
24,000	79	98	119	152	193	194	110	96	4	137	149	112
25,000	81	101	125	157	199	203	111	100	5	139	152	116
26,000	85	105	129	163	207	210	117	102	5	145	159	118
27,000	87	108	132	168	212	214	120	107	5	150	164	125
28,000	88	109	137	170	215	223	124	111	5	154	168	129
29,000	91	114	141	176	223	230	129	114	5	160	175	134
30,000	94	116	147	181	229	239	132	118	5	165	180	138
31,000	96	119	151	185	234	247	136	122	6	169	185	143
32,000	98	122	156	189	240	254	140	126	6	174	191	147
33,000	100	125	160	194	245	261	144	130	6	179	196	152
34,000	103	128	165	198	251	269	148	134	6	184	201	157
35,000	105	131	169	203	257	276	151	138	6	188	206	162
36,000	107	134	174	207	262	284	155	143	6	193	211	166
37,000	110	137	179	212	268	291	159	147	7	198	217	171
38,000	112	140	184	217	274	299	163	151	7	203	222	176
39,000	115	143	188	221	280	307	167	155	7	208	227	180
40,000	117	146	193	226	287	315	171	159	7	212	232	185
45,000	129	160	216	248	314	351	190	179	8	236	258	209
50,000	140	174	239	270	342	390	209	198	9	260	284	230

Each add'l

1,000 2.38 2.96 4.62 4.59 5.81 7.52 3.85 3.89 0.18 4.8 5.25 4.54

† Minimum Insurance Amounts: \$10,000 for DP 00 01 buildings, \$40,000 for DP 00 02 and DP 00 03 buildings.

* V&MM - Not seasonal and not vacant.

** See rule 301. for seasonal factors for forms DP 00 02 and DP 00 03.

Deductible Factors: Multiply premiums by the associated deductible factors on page DP-GR-9.

DWELLING POLICY PROGRAM MANUAL

ARKANSAS

\$500 Deductible - Annual Premiums - Entire State

Protection Class 4

Frame

† Insurance Amount	Fire						Extended Coverage (Basic only)		V & M M*	** Broad Form Bldgs	** Special Form Bldgs	** Broad Form Cntnts
	1 or 2 Family			3 or 4 Family								
	Own	Bldgs Ten	Cntnts	Own	Bldgs Ten	Cntnts	Bldgs	Cntnts				
1,000	30	36	18	56	71	28	17	4		22	24	4
2,000	33	40	25	61	78	40	23	9		28	31	11
3,000	36	44	29	67	85	46	26	13	1	33	36	15
4,000	39	47	35	72	92	55	30	15	1	37	40	17
5,000	43	53	43	81	103	68	35	18	1	43	47	22
6,000	46	57	49	87	110	77	38	24	1	48	52	28
7,000	49	60	57	92	117	89	42	28	1	52	57	32
8,000	53	66	63	101	128	99	45	31	1	56	62	37
9,000	56	69	71	106	135	111	50	37	2	63	69	43
10,000	59	73	76	112	142	120	54	41	2	67	73	47
11,000	64	78	80	120	153	126	57	42	2	71	78	50
12,000	67	82	88	126	160	139	63	46	2	78	85	54
13,000	70	86	94	131	167	148	66	52	2	82	90	60
14,000	73	89	102	137	174	160	70	55	3	87	95	65
15,000	77	95	108	145	185	169	75	59	3	93	102	69
16,000	80	98	116	151	192	182	78	65	3	97	107	75
17,000	83	102	122	156	199	191	82	68	3	102	111	80
18,000	86	106	129	162	206	203	85	70	3	106	116	82
19,000	89	109	133	167	213	209	91	74	3	113	123	86
20,000	92	113	139	173	220	219	94	79	4	117	128	93
21,000	95	117	147	179	227	231	97	83	4	121	133	97
22,000	99	122	153	187	238	240	103	87	4	128	140	101
23,000	101	124	161	190	241	253	106	90	4	132	145	106
24,000	104	128	167	195	248	262	110	96	4	137	149	112
25,000	107	131	174	201	255	274	111	100	5	139	152	116
26,000	111	137	180	209	266	283	117	102	5	145	159	118
27,000	114	140	184	215	273	290	120	107	5	150	164	125
28,000	116	142	192	218	277	302	124	111	5	154	168	129
29,000	120	148	198	226	287	311	129	114	5	160	175	134
30,000	123	151	206	232	295	323	132	118	5	165	180	138
31,000	126	155	212	237	302	333	136	122	6	169	185	143
32,000	129	159	218	243	309	343	140	126	6	174	191	147
33,000	132	162	225	248	316	353	144	130	6	179	196	152
34,000	135	166	231	254	323	363	148	134	6	184	201	157
35,000	138	170	237	260	330	373	151	138	6	188	206	162
36,000	141	173	244	266	338	383	155	143	6	193	211	166
37,000	144	177	250	272	345	394	159	147	7	198	217	171
38,000	148	181	257	278	353	404	163	151	7	203	222	176
39,000	151	185	264	284	361	415	167	155	7	208	227	180
40,000	154	190	270	290	369	425	171	159	7	212	232	185
45,000	169	208	302	318	405	474	190	179	8	236	258	209
50,000	184	226	335	346	440	527	209	198	9	260	284	230

Each add'l

1,000 3.13 3.84 6.47 5.88 7.48 10.16 3.85 3.89 0.18 4.8 5.25 4.54

† Minimum Insurance Amounts: \$10,000 for DP 00 01 buildings, \$40,000 for DP 00 02 and DP 00 03 buildings.

* V&MM - Not seasonal and not vacant.

** See rule 301. for seasonal factors for forms DP 00 02 and DP 00 03.

Deductible Factors: Multiply premiums by the associated deductible factors on page DP-GR-9.

DWELLING POLICY PROGRAM MANUAL

ARKANSAS

\$500 Deductible - Annual Premiums - Entire State

Protection Class 5

Masonry or Masonry Veneer

† Insurance Amount	Fire						Extended Coverage (Basic only)		V & M M*	** Broad Form Bldgs	** Special Form Bldgs	** Broad Form Cntnts
	1 or 2 Family			3 or 4 Family								
	Bldgs		Cntnts	Bldgs		Cntnts	Bldgs	Cntnts				
	Own	Ten		Own	Ten							
1,000	26	32	15	47	59	22	17	4		22	24	4
2,000	28	36	21	51	65	32	23	9		28	31	11
3,000	31	39	25	56	71	37	26	13	1	33	36	15
4,000	33	42	30	61	77	45	30	15	1	37	40	17
5,000	37	47	36	68	86	55	35	18	1	43	47	22
6,000	40	50	41	73	92	62	38	24	1	48	52	28
7,000	42	53	48	77	98	72	42	28	1	52	57	32
8,000	46	58	52	84	107	79	45	31	1	56	62	37
9,000	48	61	59	89	113	89	50	37	2	63	69	43
10,000	51	65	64	94	119	97	54	41	2	67	73	47
11,000	55	69	67	101	128	102	57	42	2	71	78	50
12,000	57	73	74	105	134	112	63	46	2	78	85	54
13,000	60	76	79	110	139	119	66	52	2	82	90	60
14,000	62	79	85	115	145	129	70	55	3	87	95	65
15,000	66	84	90	122	154	136	75	59	3	93	102	69
16,000	69	87	97	126	160	146	78	65	3	97	107	75
17,000	71	90	102	131	166	154	82	68	3	102	111	80
18,000	74	94	108	136	172	164	85	70	3	106	116	82
19,000	76	97	112	140	178	169	91	74	3	113	123	86
20,000	79	100	116	145	184	176	94	79	4	117	128	93
21,000	82	103	123	150	190	186	97	83	4	121	133	97
22,000	85	108	128	157	199	193	103	87	4	128	140	101
23,000	87	110	134	159	202	203	106	90	4	132	145	106
24,000	89	113	139	164	208	211	110	96	4	137	149	112
25,000	92	116	146	168	214	221	111	100	5	139	152	116
26,000	96	121	151	175	223	228	117	102	5	145	159	118
27,000	98	124	154	180	229	233	120	107	5	150	164	125
28,000	99	126	161	182	231	243	124	111	5	154	168	129
29,000	103	131	166	189	240	250	129	114	5	160	175	134
30,000	106	134	172	194	246	260	132	118	5	165	180	138
31,000	108	137	177	199	252	268	136	122	6	169	185	143
32,000	111	140	183	203	258	276	140	126	6	174	191	147
33,000	113	144	188	208	264	284	144	130	6	179	196	152
34,000	116	147	193	213	270	292	148	134	6	184	201	157
35,000	119	150	198	218	276	300	151	138	6	188	206	162
36,000	121	154	204	223	282	309	155	143	6	193	211	166
37,000	124	157	210	228	289	317	159	147	7	198	217	171
38,000	127	161	215	233	295	325	163	151	7	203	222	176
39,000	130	164	221	238	302	334	167	155	7	208	227	180
40,000	132	168	226	243	309	342	171	159	7	212	232	185
45,000	145	184	253	267	338	382	190	179	8	236	258	209
50,000	158	200	280	290	368	424	209	198	9	260	284	230

Each add'l

1,000 2.69 3.40 5.41 4.93 6.26 8.18 3.85 3.89 0.18 4.8 5.25 4.54

† Minimum Insurance Amounts: \$10,000 for DP 00 01 buildings, \$40,000 for DP 00 02 and DP 00 03 buildings.

* V&MM - Not seasonal and not vacant.

** See rule 301. for seasonal factors for forms DP 00 02 and DP 00 03.

Deductible Factors: Multiply premiums by the associated deductible factors on page DP-GR-9.

DWELLING POLICY PROGRAM MANUAL

ARKANSAS

\$500 Deductible - Annual Premiums - Entire State

Protection Class 5

Frame

† Insurance Amount	Fire						Extended Coverage (Basic only)		V & M M*	** Broad Form Bldgs	** Special Form Bldgs	** Broad Form Cntnts
	1 or 2 Family			3 or 4 Family								
	Bldgs		Cntnts	Bldgs		Cntnts	Bldgs	Cntnts				
	Own	Ten		Own	Ten							
1,000	32	40	18	64	79	28	17	4		22	24	4
2,000	36	44	26	70	87	41	23	9		28	31	11
3,000	39	48	30	77	95	47	26	13	1	33	36	15
4,000	42	52	36	83	103	57	30	15	1	37	40	17
5,000	47	58	44	93	115	70	35	18	1	43	47	22
6,000	50	62	50	99	123	79	38	24	1	48	52	28
7,000	53	65	58	105	130	92	42	28	1	52	57	32
8,000	58	71	64	115	142	101	45	31	1	56	62	37
9,000	61	75	72	121	150	114	50	37	2	63	69	43
10,000	65	79	78	128	158	123	54	41	2	67	73	47
11,000	69	85	82	137	170	130	57	42	2	71	78	50
12,000	73	89	90	144	178	142	63	46	2	78	85	54
13,000	76	93	96	150	186	152	66	52	2	82	90	60
14,000	79	97	104	156	194	164	70	55	3	87	95	65
15,000	84	103	110	166	206	174	75	59	3	93	102	69
16,000	87	107	118	172	213	186	78	65	3	97	107	75
17,000	90	111	124	179	221	196	82	68	3	102	111	80
18,000	94	115	132	185	229	209	85	70	3	106	116	82
19,000	97	119	136	192	237	215	91	74	3	113	123	86
20,000	100	123	142	198	245	224	94	79	4	117	128	93
21,000	103	127	150	204	253	237	97	83	4	121	133	97
22,000	108	133	156	214	265	246	103	87	4	128	140	101
23,000	110	135	164	217	269	259	106	90	4	132	145	106
24,000	113	139	170	224	277	269	110	96	4	137	149	112
25,000	116	143	178	230	284	281	111	100	5	139	152	116
26,000	121	149	184	240	296	291	117	102	5	145	159	118
27,000	124	153	188	246	304	297	120	107	5	150	164	125
28,000	126	155	196	249	308	310	124	111	5	154	168	129
29,000	131	161	202	259	320	319	129	114	5	160	175	134
30,000	134	165	210	265	328	332	132	118	5	165	180	138
31,000	137	169	216	271	336	342	136	122	6	169	185	143
32,000	140	173	223	278	344	352	140	126	6	174	191	147
33,000	144	177	229	284	352	362	144	130	6	179	196	152
34,000	147	180	236	290	359	372	148	134	6	184	201	157
35,000	150	185	242	297	368	382	151	138	6	188	206	162
36,000	154	189	249	304	376	393	155	143	6	193	211	166
37,000	157	193	256	311	385	404	159	147	7	198	217	171
38,000	161	197	262	318	393	415	163	151	7	203	222	176
39,000	164	202	269	325	402	425	167	155	7	208	227	180
40,000	168	206	276	332	411	436	171	159	7	212	232	185
45,000	184	226	308	364	451	487	190	179	8	236	258	209
50,000	200	246	342	396	490	540	209	198	9	260	284	230

Each add'l

1,000 3.40 4.18 6.60 6.73 8.33 10.43 3.85 3.89 0.18 4.8 5.25 4.54

† Minimum Insurance Amounts: \$10,000 for DP 00 01 buildings, \$40,000 for DP 00 02 and DP 00 03 buildings.

* V&MM - Not seasonal and not vacant.

** See rule 301. for seasonal factors for forms DP 00 02 and DP 00 03.

Deductible Factors: Multiply premiums by the associated deductible factors on page DP-GR-9.

DWELLING POLICY PROGRAM MANUAL

ARKANSAS

\$500 Deductible - Annual Premiums - Entire State

Protection Class 6

Masonry or Masonry Veneer

† Insurance Amount	Fire						Extended Coverage (Basic only)		V & M M*	** Broad Form Bldgs	** Special Form Bldgs	** Broad Form Cntnts
	1 or 2 Family			3 or 4 Family								
	Own	Ten	Cntnts	Own	Ten	Cntnts	Bldgs	Cntnts				
1,000	32	40	16	55	68	24	17	4		22	24	4
2,000	36	44	23	60	74	34	23	9		28	31	11
3,000	39	48	26	66	81	40	26	13	1	33	36	15
4,000	42	52	32	71	88	48	30	15	1	37	40	17
5,000	47	58	39	80	98	58	35	18	1	43	47	22
6,000	50	62	44	85	105	66	38	24	1	48	52	28
7,000	53	65	51	90	111	77	42	28	1	52	57	32
8,000	58	71	56	99	121	84	45	31	1	56	62	37
9,000	61	75	63	104	128	95	50	37	2	63	69	43
10,000	65	79	69	110	135	103	54	41	2	67	73	47
11,000	69	85	72	118	145	108	57	42	2	71	78	50
12,000	73	89	79	123	152	119	63	46	2	78	85	54
13,000	76	93	84	129	158	127	66	52	2	82	90	60
14,000	79	97	92	134	165	137	70	55	3	87	95	65
15,000	84	103	97	143	175	145	75	59	3	93	102	69
16,000	87	107	104	148	182	156	78	65	3	97	107	75
17,000	90	111	109	154	189	164	82	68	3	102	111	80
18,000	94	115	116	159	195	174	85	70	3	106	116	82
19,000	97	119	120	165	202	180	91	74	3	113	123	86
20,000	100	123	125	170	209	187	94	79	4	117	128	93
21,000	103	127	132	175	216	198	97	83	4	121	133	97
22,000	108	133	137	184	226	206	103	87	4	128	140	101
23,000	110	135	144	186	229	216	106	90	4	132	145	106
24,000	113	139	150	192	236	224	110	96	4	137	149	112
25,000	116	143	157	197	243	235	111	100	5	139	152	116
26,000	121	149	162	206	253	243	117	102	5	145	159	118
27,000	124	153	165	211	260	248	120	107	5	150	164	125
28,000	126	155	172	214	263	259	124	111	5	154	168	129
29,000	131	161	178	222	273	267	129	114	5	160	175	134
30,000	134	165	185	228	280	277	132	118	5	165	180	138
31,000	137	169	190	233	287	286	136	122	6	169	185	143
32,000	140	173	196	239	293	294	140	126	6	174	191	147
33,000	144	177	202	244	300	303	144	130	6	179	196	152
34,000	147	180	207	249	307	311	148	134	6	184	201	157
35,000	150	185	213	255	314	319	151	138	6	188	206	162
36,000	154	189	219	261	321	328	155	143	6	193	211	166
37,000	157	193	225	267	328	337	159	147	7	198	217	171
38,000	161	197	231	273	335	346	163	151	7	203	222	176
39,000	164	202	237	279	343	355	167	155	7	208	227	180
40,000	168	206	243	285	350	364	171	159	7	212	232	185
45,000	184	226	271	313	384	407	190	179	8	236	258	209
50,000	200	246	301	340	418	451	209	198	9	260	284	230

Each add'l

1,000 3.40 4.18 5.81 5.78 7.11 8.71 3.85 3.89 0.18 4.8 5.25 4.54

† Minimum Insurance Amounts: \$10,000 for DP 00 01 buildings, \$40,000 for DP 00 02 and DP 00 03 buildings.

* V&MM - Not seasonal and not vacant.

** See rule 301. for seasonal factors for forms DP 00 02 and DP 00 03.

Deductible Factors: Multiply premiums by the associated deductible factors on page DP-GR-9.

DWELLING POLICY PROGRAM MANUAL

ARKANSAS

\$500 Deductible - Annual Premiums - Entire State

Protection Class 6

Frame

† Insurance Amount	Fire						Extended Coverage (Basic only)		V & M M*	** Broad Form Bldgs	** Special Form Bldgs	** Broad Form Cntnts
	1 or 2 Family			3 or 4 Family								
	Bldgs		Cntnts	Bldgs		Cntnts	Bldgs	Cntnts				
	Own	Ten		Own	Ten							
1,000	38	47	21	70	88	31	17	4		22	24	4
2,000	42	51	31	77	97	45	23	9		28	31	11
3,000	46	56	35	84	105	52	26	13	1	33	36	15
4,000	50	61	42	91	114	63	30	15	1	37	40	17
5,000	56	68	52	102	127	77	35	18	1	43	47	22
6,000	60	73	59	109	136	87	38	24	1	48	52	28
7,000	63	77	68	115	145	101	42	28	1	52	57	32
8,000	69	84	76	126	158	111	45	31	1	56	62	37
9,000	73	89	85	133	167	125	50	37	2	63	69	43
10,000	77	94	92	140	175	136	54	41	2	67	73	47
11,000	83	101	97	151	189	143	57	42	2	71	78	50
12,000	86	105	106	158	197	157	63	46	2	78	85	54
13,000	90	110	113	164	206	167	66	52	2	82	90	60
14,000	94	115	123	171	215	181	70	55	3	87	95	65
15,000	100	122	130	182	228	191	75	59	3	93	102	69
16,000	104	126	139	189	237	205	78	65	3	97	107	75
17,000	107	131	146	196	246	216	82	68	3	102	111	80
18,000	111	136	156	203	254	230	85	70	3	106	116	82
19,000	115	140	160	210	263	237	91	74	3	113	123	86
20,000	119	145	168	217	272	247	94	79	4	117	128	93
21,000	123	150	177	224	281	261	97	83	4	121	133	97
22,000	129	157	184	235	294	271	103	87	4	128	140	101
23,000	131	159	194	238	298	285	106	90	4	132	145	106
24,000	134	164	201	245	307	296	110	96	4	137	149	112
25,000	138	168	210	252	316	310	111	100	5	139	152	116
26,000	144	175	217	263	329	320	117	102	5	145	159	118
27,000	148	180	222	270	338	327	120	107	5	150	164	125
28,000	150	182	231	273	342	341	124	111	5	154	168	129
29,000	155	189	238	283	355	351	129	114	5	160	175	134
30,000	159	194	248	291	364	365	132	118	5	165	180	138
31,000	163	199	255	298	373	377	136	122	6	169	185	143
32,000	167	203	263	304	382	388	140	126	6	174	191	147
33,000	171	208	270	311	390	399	144	130	6	179	196	152
34,000	175	213	278	318	399	410	148	134	6	184	201	157
35,000	179	218	286	326	408	421	151	138	6	188	206	162
36,000	183	223	294	333	418	433	155	143	6	193	211	166
37,000	187	228	302	341	427	445	159	147	7	198	217	171
38,000	191	233	310	348	437	457	163	151	7	203	222	176
39,000	195	238	318	356	446	468	167	155	7	208	227	180
40,000	200	243	326	364	456	480	171	159	7	212	232	185
45,000	219	267	363	399	500	536	190	179	8	236	258	209
50,000	238	290	404	434	544	595	209	198	9	260	284	230

Each add'l

1,000 4.05 4.93 7.79 7.38 9.25 11.48 3.85 3.89 0.18 4.8 5.25 4.54

† Minimum Insurance Amounts: \$10,000 for DP 00 01 buildings, \$40,000 for DP 00 02 and DP 00 03 buildings.

* V&MM - Not seasonal and not vacant.

** See rule 301. for seasonal factors for forms DP 00 02 and DP 00 03.

Deductible Factors: Multiply premiums by the associated deductible factors on page DP-GR-9.

DWELLING POLICY PROGRAM MANUAL

ARKANSAS

\$500 Deductible - Annual Premiums - Entire State

Protection Class 7

Masonry or Masonry Veneer

† Insurance Amount	Fire						Extended Coverage (Basic only)		V & M M*	** Broad Form Bldgs	** Special Form Bldgs	** Broad Form Cntnts
	1 or 2 Family			3 or 4 Family								
	Own	Bldgs Ten	Cntnts	Own	Bldgs Ten	Cntnts	Bldgs	Cntnts				
1,000	48	62	22	64	80	28	17	4		22	24	4
2,000	53	68	32	71	88	40	23	9		28	31	11
3,000	58	74	37	77	96	46	26	13	1	33	36	15
4,000	62	80	45	83	104	55	30	15	1	37	40	17
5,000	70	90	55	93	117	68	35	18	1	43	47	22
6,000	75	96	62	100	125	77	38	24	1	48	52	28
7,000	79	102	72	106	132	89	42	28	1	52	57	32
8,000	87	112	79	116	145	99	45	31	1	56	62	37
9,000	91	118	89	122	153	111	50	37	2	63	69	43
10,000	96	124	97	128	161	120	54	41	2	67	73	47
11,000	103	133	102	138	173	126	57	42	2	71	78	50
12,000	108	139	112	144	181	139	63	46	2	78	85	54
13,000	113	146	119	151	189	148	66	52	2	82	90	60
14,000	118	152	129	157	197	160	70	55	3	87	95	65
15,000	125	161	136	167	209	169	75	59	3	93	102	69
16,000	130	167	146	173	217	182	78	65	3	97	107	75
17,000	135	173	154	180	225	191	82	68	3	102	111	80
18,000	139	180	164	186	233	203	85	70	3	106	116	82
19,000	144	186	169	193	241	209	91	74	3	113	123	86
20,000	149	192	176	199	249	219	94	79	4	117	128	93
21,000	154	198	186	205	257	231	97	83	4	121	133	97
22,000	161	208	193	215	269	240	103	87	4	128	140	101
23,000	163	211	203	218	273	253	106	90	4	132	145	106
24,000	168	217	211	225	281	262	110	96	4	137	149	112
25,000	173	223	221	231	289	274	111	100	5	139	152	116
26,000	180	232	228	241	301	283	117	102	5	145	159	118
27,000	185	238	233	247	309	290	120	107	5	150	164	125
28,000	187	242	243	250	313	302	124	111	5	154	168	129
29,000	195	251	250	260	325	311	129	114	5	160	175	134
30,000	200	257	260	266	333	323	132	118	5	165	180	138
31,000	204	263	268	273	341	333	136	122	6	169	185	143
32,000	209	269	276	279	349	343	140	126	6	174	191	147
33,000	214	276	284	286	357	353	144	130	6	179	196	152
34,000	219	282	292	292	365	363	148	134	6	184	201	157
35,000	224	288	300	299	374	373	151	138	6	188	206	162
36,000	229	295	309	305	382	383	155	143	6	193	211	166
37,000	234	301	317	312	391	394	159	147	7	198	217	171
38,000	239	308	325	319	400	404	163	151	7	203	222	176
39,000	244	315	334	326	408	415	167	155	7	208	227	180
40,000	250	322	342	334	418	425	171	159	7	212	232	185
45,000	274	353	382	366	458	474	190	179	8	236	258	209
50,000	298	384	424	398	498	527	209	198	9	260	284	230

Each add'l

1,000 5.07 6.53 8.18 6.77 8.47 10.16 3.85 3.89 0.18 4.8 5.25 4.54

† Minimum Insurance Amounts: \$10,000 for DP 00 01 buildings, \$40,000 for DP 00 02 and DP 00 03 buildings.

* V&MM - Not seasonal and not vacant.

** See rule 301. for seasonal factors for forms DP 00 02 and DP 00 03.

Deductible Factors: Multiply premiums by the associated deductible factors on page DP-GR-9.

DWELLING POLICY PROGRAM MANUAL

ARKANSAS

\$500 Deductible - Annual Premiums - Entire State

Protection Class 7

Frame

† Insurance Amount	Fire						Extended Coverage		V & M M*	**	**	**
	1 or 2 Family			3 or 4 Family			(Basic only)			Broad Form Bldgs	Special Form Bldgs	Broad Form Cntnts
	Own	Ten	Cntnts	Own	Ten	Cntnts	Bldgs	Cntnts				
1,000	55	69	27	83	105	34	17	4		22	24	4
2,000	61	76	38	91	115	49	23	9		28	31	11
3,000	66	83	44	99	125	57	26	13	1	33	36	15
4,000	72	90	53	108	136	68	30	15	1	37	40	17
5,000	80	100	65	120	152	84	35	18	1	43	47	22
6,000	86	107	74	129	162	95	38	24	1	48	52	28
7,000	91	114	86	137	172	110	42	28	1	52	57	32
8,000	99	124	95	149	188	122	45	31	1	56	62	37
9,000	105	131	107	158	199	137	50	37	2	63	69	43
10,000	110	138	115	166	209	148	54	41	2	67	73	47
11,000	119	149	121	178	225	156	57	42	2	71	78	50
12,000	124	155	133	187	235	171	63	46	2	78	85	54
13,000	130	162	142	195	246	182	66	52	2	82	90	60
14,000	135	169	154	203	256	198	70	55	3	87	95	65
15,000	143	180	163	216	272	209	75	59	3	93	102	69
16,000	149	186	175	224	282	224	78	65	3	97	107	75
17,000	154	193	184	232	293	236	82	68	3	102	111	80
18,000	160	200	195	240	303	251	85	70	3	106	116	82
19,000	166	207	201	249	314	258	91	74	3	113	123	86
20,000	171	214	210	257	324	270	94	79	4	117	128	93
21,000	176	221	222	265	334	285	97	83	4	121	133	97
22,000	185	231	231	278	350	296	103	87	4	128	140	101
23,000	188	235	243	282	355	312	106	90	4	132	145	106
24,000	193	242	252	290	366	323	110	96	4	137	149	112
25,000	199	248	263	298	376	338	111	100	5	139	152	116
26,000	207	259	272	311	392	350	117	102	5	145	159	118
27,000	212	266	278	319	402	357	120	107	5	150	164	125
28,000	215	269	290	323	408	372	124	111	5	154	168	129
29,000	223	279	299	336	423	384	129	114	5	160	175	134
30,000	229	287	311	344	434	399	132	118	5	165	180	138
31,000	234	293	320	352	444	411	136	122	6	169	185	143
32,000	240	300	330	361	455	423	140	126	6	174	191	147
33,000	245	307	339	369	465	435	144	130	6	179	196	152
34,000	251	314	349	377	475	448	148	134	6	184	201	157
35,000	257	321	358	386	486	460	151	138	6	188	206	162
36,000	262	328	368	394	497	473	155	143	6	193	211	166
37,000	268	336	378	403	509	486	159	147	7	198	217	171
38,000	274	343	388	412	520	499	163	151	7	203	222	176
39,000	280	351	398	421	531	511	167	155	7	208	227	180
40,000	287	359	408	431	543	524	171	159	7	212	232	185
45,000	314	394	456	473	596	585	190	179	8	236	258	209
50,000	342	428	506	514	648	650	209	198	9	260	284	230

Each add'l

1,000 5.81 7.28 9.77 8.74 11.02 12.54 3.85 3.89 0.18 4.8 5.25 4.54

† Minimum Insurance Amounts: \$10,000 for DP 00 01 buildings, \$40,000 for DP 00 02 and DP 00 03 buildings.

* V&MM - Not seasonal and not vacant.

** See rule 301. for seasonal factors for forms DP 00 02 and DP 00 03.

Deductible Factors: Multiply premiums by the associated deductible factors on page DP-GR-9.

DWELLING POLICY PROGRAM MANUAL

ARKANSAS

\$500 Deductible - Annual Premiums - Entire State

Protection Class 8

Masonry or Masonry Veneer

† Insurance Amount	Fire						Extended Coverage (Basic only)		V & M M*	** Broad Form Bldgs	** Special Form Bldgs	** Broad Form Cntnts
	1 or 2 Family			3 or 4 Family								
	Own	Bldgs Ten	Cntnts	Own	Bldgs Ten	Cntnts	Bldgs	Cntnts				
1,000	56	70	24	71	89	29	17	4		22	24	4
2,000	61	77	34	78	97	42	23	9		28	31	11
3,000	67	84	40	85	106	48	26	13	1	33	36	15
4,000	72	91	48	92	115	58	30	15	1	37	40	17
5,000	80	102	58	103	128	70	35	18	1	43	47	22
6,000	86	109	66	110	137	80	38	24	1	48	52	28
7,000	92	115	77	117	146	93	42	28	1	52	57	32
8,000	100	126	84	128	159	102	45	31	1	56	62	37
9,000	105	133	95	135	168	115	50	37	2	63	69	43
10,000	111	140	103	142	177	125	54	41	2	67	73	47
11,000	119	151	108	153	190	131	57	42	2	71	78	50
12,000	125	158	119	160	199	144	63	46	2	78	85	54
13,000	130	164	127	167	208	154	66	52	2	82	90	60
14,000	136	171	137	174	216	166	70	55	3	87	95	65
15,000	144	182	145	185	230	176	75	59	3	93	102	69
16,000	150	189	156	192	239	189	78	65	3	97	107	75
17,000	155	196	164	199	247	198	82	68	3	102	111	80
18,000	161	203	174	206	256	211	85	70	3	106	116	82
19,000	166	210	180	213	265	218	91	74	3	113	123	86
20,000	172	217	187	220	274	227	94	79	4	117	128	93
21,000	178	224	198	227	283	240	97	83	4	121	133	97
22,000	186	235	206	238	296	250	103	87	4	128	140	101
23,000	189	238	216	241	301	262	106	90	4	132	145	106
24,000	194	245	224	248	309	272	110	96	4	137	149	112
25,000	200	252	235	255	318	285	111	100	5	139	152	116
26,000	208	263	243	266	332	294	117	102	5	145	159	118
27,000	214	270	248	273	340	301	120	107	5	150	164	125
28,000	216	273	259	277	345	314	124	111	5	154	168	129
29,000	225	283	267	287	358	323	129	114	5	160	175	134
30,000	230	291	277	295	367	336	132	118	5	165	180	138
31,000	236	298	286	302	376	346	136	122	6	169	185	143
32,000	241	304	294	309	384	356	140	126	6	174	191	147
33,000	247	311	303	316	393	367	144	130	6	179	196	152
34,000	252	318	311	323	402	377	148	134	6	184	201	157
35,000	258	326	319	330	411	387	151	138	6	188	206	162
36,000	264	333	328	338	421	398	155	143	6	193	211	166
37,000	270	341	337	345	430	409	159	147	7	198	217	171
38,000	276	348	346	353	440	420	163	151	7	203	222	176
39,000	282	356	355	361	449	431	167	155	7	208	227	180
40,000	288	364	364	369	459	442	171	159	7	212	232	185
45,000	316	399	407	405	504	493	190	179	8	236	258	209
50,000	344	434	451	440	548	547	209	198	9	260	284	230

Each add'l

1,000 5.85 7.38 8.71 7.48 9.32 10.56 3.85 3.89 0.18 4.8 5.25 4.54

† Minimum Insurance Amounts: \$10,000 for DP 00 01 buildings, \$40,000 for DP 00 02 and DP 00 03 buildings.

* V&MM - Not seasonal and not vacant.

** See rule 301. for seasonal factors for forms DP 00 02 and DP 00 03.

Deductible Factors: Multiply premiums by the associated deductible factors on page DP-GR-9.

DWELLING POLICY PROGRAM MANUAL

ARKANSAS

\$500 Deductible - Annual Premiums - Entire State

Protection Class 8

Frame

† Insurance Amount	Fire						Extended Coverage (Basic only)		V & M M*	** Broad Form Bldgs	** Special Form Bldgs	** Broad Form Cntnts
	1 or 2 Family			3 or 4 Family								
	Own	Bldgs Ten	Cntnts	Own	Bldgs Ten	Cntnts	Bldgs	Cntnts				
1,000	69	85	31	97	120	40	17	4		22	24	4
2,000	76	94	45	106	132	57	23	9		28	31	11
3,000	83	102	52	116	144	66	26	13	1	33	36	15
4,000	90	111	63	125	155	79	30	15	1	37	40	17
5,000	100	124	77	140	174	97	35	18	1	43	47	22
6,000	107	132	87	150	186	110	38	24	1	48	52	28
7,000	114	140	101	159	197	128	42	28	1	52	57	32
8,000	124	153	111	174	216	141	45	31	1	56	62	37
9,000	131	162	125	183	227	158	50	37	2	63	69	43
10,000	138	170	136	193	239	172	54	41	2	67	73	47
11,000	149	183	143	208	257	180	57	42	2	71	78	50
12,000	155	192	157	217	269	198	63	46	2	78	85	54
13,000	162	200	167	227	281	211	66	52	2	82	90	60
14,000	169	209	181	236	293	229	70	55	3	87	95	65
15,000	180	221	191	251	311	242	75	59	3	93	102	69
16,000	186	230	205	260	323	260	78	65	3	97	107	75
17,000	193	238	216	270	335	273	82	68	3	102	111	80
18,000	200	247	230	280	347	290	85	70	3	106	116	82
19,000	207	256	237	289	359	299	91	74	3	113	123	86
20,000	214	264	247	299	371	312	94	79	4	117	128	93
21,000	221	272	261	309	383	330	97	83	4	121	133	97
22,000	231	285	271	323	401	343	103	87	4	128	140	101
23,000	235	290	285	328	407	361	106	90	4	132	145	106
24,000	242	298	296	338	419	374	110	96	4	137	149	112
25,000	248	307	310	347	431	392	111	100	5	139	152	116
26,000	259	319	320	362	449	405	117	102	5	145	159	118
27,000	266	328	327	371	461	414	120	107	5	150	164	125
28,000	269	332	341	376	467	431	124	111	5	154	168	129
29,000	279	345	351	390	485	444	129	114	5	160	175	134
30,000	287	353	365	400	497	462	132	118	5	165	180	138
31,000	293	362	377	410	509	476	136	122	6	169	185	143
32,000	300	370	388	419	521	490	140	126	6	174	191	147
33,000	307	379	399	429	532	504	144	130	6	179	196	152
34,000	314	387	410	439	544	518	148	134	6	184	201	157
35,000	321	396	421	449	557	532	151	138	6	188	206	162
36,000	328	405	433	459	569	547	155	143	6	193	211	166
37,000	336	414	445	469	582	562	159	147	7	198	217	171
38,000	343	424	457	480	595	577	163	151	7	203	222	176
39,000	351	433	468	490	608	592	167	155	7	208	227	180
40,000	359	443	480	501	622	607	171	159	7	212	232	185
45,000	394	485	536	550	682	678	190	179	8	236	258	209
50,000	428	528	595	598	742	752	209	198	9	260	284	230

Each add'l

1,000 7.28 8.98 11.48 10.17 12.61 14.52 3.85 3.89 0.18 4.8 5.25 4.54

† Minimum Insurance Amounts: \$10,000 for DP 00 01 buildings, \$40,000 for DP 00 02 and DP 00 03 buildings.

* V&MM - Not seasonal and not vacant.

** See rule 301. for seasonal factors for forms DP 00 02 and DP 00 03.

Deductible Factors: Multiply premiums by the associated deductible factors on page DP-GR-9.

DWELLING POLICY PROGRAM MANUAL

ARKANSAS

\$500 Deductible - Annual Premiums - Entire State

Protection Class 9

Masonry or Masonry Veneer

† Insurance Amount	Fire						Extended Coverage		V & M M*	** Broad Form Bldgs	** Special Form Bldgs	** Broad Form Cntnts
	1 or 2 Family			3 or 4 Family			(Basic only)					
	Bldgs Own	Ten	Cntnts	Bldgs Own	Ten	Cntnts	Bldgs	Cntnts				
1,000	63	78	28	81	101	33	17	4		22	24	4
2,000	70	86	41	89	111	48	23	9		28	31	11
3,000	76	94	47	97	122	56	26	13	1	33	36	15
4,000	82	101	56	105	132	67	30	15	1	37	40	17
5,000	92	113	69	117	147	82	35	18	1	43	47	22
6,000	98	121	78	125	157	93	38	24	1	48	52	28
7,000	104	129	90	133	167	108	42	28	1	52	57	32
8,000	114	141	100	145	182	119	45	31	1	56	62	37
9,000	120	148	112	153	192	134	50	37	2	63	69	43
10,000	126	156	122	161	203	145	54	41	2	67	73	47
11,000	136	168	128	174	218	153	57	42	2	71	78	50
12,000	142	176	140	182	228	167	63	46	2	78	85	54
13,000	149	183	150	190	238	179	66	52	2	82	90	60
14,000	155	191	162	198	248	193	70	55	3	87	95	65
15,000	164	203	172	210	263	205	75	59	3	93	102	69
16,000	171	211	184	218	273	219	78	65	3	97	107	75
17,000	177	219	193	226	284	231	82	68	3	102	111	80
18,000	183	226	206	234	294	246	85	70	3	106	116	82
19,000	190	234	212	242	304	253	91	74	3	113	123	86
20,000	196	242	222	250	314	264	94	79	4	117	128	93
21,000	202	250	234	258	324	279	97	83	4	121	133	97
22,000	212	262	243	270	339	290	103	87	4	128	140	101
23,000	215	265	256	274	344	305	106	90	4	132	145	106
24,000	221	273	265	282	355	316	110	96	4	137	149	112
25,000	228	281	278	290	365	331	111	100	5	139	152	116
26,000	237	293	287	303	380	342	117	102	5	145	159	118
27,000	243	301	293	311	390	350	120	107	5	150	164	125
28,000	247	304	306	315	395	365	124	111	5	154	168	129
29,000	256	316	315	327	410	376	129	114	5	160	175	134
30,000	262	324	328	335	420	391	132	118	5	165	180	138
31,000	269	332	338	343	430	403	136	122	6	169	185	143
32,000	275	340	348	351	441	414	140	126	6	174	191	147
33,000	281	347	358	359	451	426	144	130	6	179	196	152
34,000	288	355	368	367	461	438	148	134	6	184	201	157
35,000	294	363	378	375	471	450	151	138	6	188	206	162
36,000	301	371	388	384	482	463	155	143	6	193	211	166
37,000	308	380	399	393	493	475	159	147	7	198	217	171
38,000	315	388	409	401	504	488	163	151	7	203	222	176
39,000	321	397	420	410	515	501	167	155	7	208	227	180
40,000	329	406	431	419	527	513	171	159	7	212	232	185
45,000	360	445	480	460	577	573	190	179	8	236	258	209
50,000	392	484	534	500	628	636	209	198	9	260	284	230

Each add'l

1,000 6.66 8.23 10.30 8.50 10.68 12.28 3.85 3.89 0.18 4.8 5.25 4.54

† Minimum Insurance Amounts: \$10,000 for DP 00 01 buildings, \$40,000 for DP 00 02 and DP 00 03 buildings.

* V&MM - Not seasonal and not vacant.

** See rule 301. for seasonal factors for forms DP 00 02 and DP 00 03.

Deductible Factors: Multiply premiums by the associated deductible factors on page DP-GR-9.

DWELLING POLICY PROGRAM MANUAL

ARKANSAS

\$500 Deductible - Annual Premiums - Entire State

Protection Class 9

Frame

† Insurance Amount	Fire						Extended Coverage (Basic only)		V & M M*	** Broad Form Bldgs	** Special Form Bldgs	** Broad Form Cntnts
	1 or 2 Family			3 or 4 Family								
	Own	Ten	Cntnts	Own	Ten	Cntnts	Bldgs	Cntnts				
1,000	99	125	40	134	166	51	17	4		22	24	4
2,000	109	137	57	147	183	73	23	9		28	31	11
3,000	119	150	66	161	199	85	26	13	1	33	36	15
4,000	129	162	79	174	216	102	30	15	1	37	40	17
5,000	144	181	97	194	241	124	35	18	1	43	47	22
6,000	154	194	110	208	258	141	38	24	1	48	52	28
7,000	163	206	128	221	274	164	42	28	1	52	57	32
8,000	178	225	141	241	299	180	45	31	1	56	62	37
9,000	188	237	158	254	316	203	50	37	2	63	69	43
10,000	198	250	172	268	332	220	54	41	2	67	73	47
11,000	213	269	180	288	357	231	57	42	2	71	78	50
12,000	223	281	198	301	374	254	63	46	2	78	85	54
13,000	233	293	211	315	390	271	66	52	2	82	90	60
14,000	243	306	229	328	407	293	70	55	3	87	95	65
15,000	258	325	242	348	432	310	75	59	3	93	102	69
16,000	267	337	260	361	449	333	78	65	3	97	107	75
17,000	277	349	273	375	465	350	82	68	3	102	111	80
18,000	287	362	290	388	482	372	85	70	3	106	116	82
19,000	297	375	299	402	499	384	91	74	3	113	123	86
20,000	307	387	312	415	515	400	94	79	4	117	128	93
21,000	317	399	330	428	531	423	97	83	4	121	133	97
22,000	332	418	343	449	557	440	103	87	4	128	140	101
23,000	337	425	361	455	565	462	106	90	4	132	145	106
24,000	347	437	374	469	581	479	110	96	4	137	149	112
25,000	356	449	392	482	598	502	111	100	5	139	152	116
26,000	371	468	405	502	623	519	117	102	5	145	159	118
27,000	381	481	414	515	640	530	120	107	5	150	164	125
28,000	386	487	431	522	648	553	124	111	5	154	168	129
29,000	401	505	444	542	673	570	129	114	5	160	175	134
30,000	411	518	462	556	690	592	132	118	5	165	180	138
31,000	421	531	476	569	706	610	136	122	6	169	185	143
32,000	431	543	490	582	723	628	140	126	6	174	191	147
33,000	441	555	504	596	739	646	144	130	6	179	196	152
34,000	450	568	518	609	756	664	148	134	6	184	201	157
35,000	461	581	532	623	773	682	151	138	6	188	206	162
36,000	471	594	547	637	791	702	155	143	6	193	211	166
37,000	482	608	562	652	809	721	159	147	7	198	217	171
38,000	493	621	577	666	827	740	163	151	7	203	222	176
39,000	503	635	592	681	845	759	167	155	7	208	227	180
40,000	515	649	607	696	864	778	171	159	7	212	232	185
45,000	565	712	678	763	947	869	190	179	8	236	258	209
50,000	614	774	752	830	1030	964	209	198	9	260	284	230

Each add'l

1,000 10.44 13.16 14.52 14.11 17.51 18.61 3.85 3.89 0.18 4.8 5.25 4.54

† Minimum Insurance Amounts: \$10,000 for DP 00 01 buildings, \$40,000 for DP 00 02 and DP 00 03 buildings.

* V&MM - Not seasonal and not vacant.

** See rule 301. for seasonal factors for forms DP 00 02 and DP 00 03.

Deductible Factors: Multiply premiums by the associated deductible factors on page DP-GR-9.

DWELLING POLICY PROGRAM MANUAL

ARKANSAS

\$500 Deductible - Annual Premiums - Entire State

Protection Class 10

Masonry or Masonry Veneer

† Insurance Amount	Fire						Extended Coverage (Basic only)		V & M M*	** Broad Form Bldgs	** Special Form Bldgs	** Broad Form Cntnts
	1 or 2 Family			3 or 4 Family								
	Bldgs		Cntnts	Bldgs		Cntnts	Bldgs	Cntnts				
	Own	Ten		Own	Ten							
1,000	86	108	34	111	139	43	17	4		22	24	4
2,000	94	119	49	122	153	62	23	9		28	31	11
3,000	103	129	57	133	166	71	26	13	1	33	36	15
4,000	111	140	68	144	180	86	30	15	1	37	40	17
5,000	124	156	84	161	201	105	35	18	1	43	47	22
6,000	133	167	95	172	215	119	38	24	1	48	52	28
7,000	141	178	110	183	229	138	42	28	1	52	57	32
8,000	154	194	122	200	250	152	45	31	1	56	62	37
9,000	162	205	137	211	264	171	50	37	2	63	69	43
10,000	171	215	148	222	277	186	54	41	2	67	73	47
11,000	184	232	156	239	298	195	57	42	2	71	78	50
12,000	192	242	171	250	312	214	63	46	2	78	85	54
13,000	201	253	182	261	326	228	66	52	2	82	90	60
14,000	209	264	198	272	340	248	70	55	3	87	95	65
15,000	222	280	209	289	361	262	75	59	3	93	102	69
16,000	231	291	224	300	375	281	78	65	3	97	107	75
17,000	239	302	236	311	388	295	82	68	3	102	111	80
18,000	248	312	251	322	402	314	85	70	3	106	116	82
19,000	257	323	258	333	416	324	91	74	3	113	123	86
20,000	265	334	270	344	430	338	94	79	4	117	128	93
21,000	273	345	285	355	444	357	97	83	4	121	133	97
22,000	286	361	296	372	465	371	103	87	4	128	140	101
23,000	291	366	312	377	472	390	106	90	4	132	145	106
24,000	299	377	323	388	485	405	110	96	4	137	149	112
25,000	308	388	338	399	499	424	111	100	5	139	152	116
26,000	321	404	350	416	520	438	117	102	5	145	159	118
27,000	329	415	357	427	534	447	120	107	5	150	164	125
28,000	333	420	372	433	541	466	124	111	5	154	168	129
29,000	346	436	384	449	562	481	129	114	5	160	175	134
30,000	355	447	399	461	576	500	132	118	5	165	180	138
31,000	363	458	411	472	590	515	136	122	6	169	185	143
32,000	372	469	423	483	603	530	140	126	6	174	191	147
33,000	380	479	435	494	617	545	144	130	6	179	196	152
34,000	389	490	448	505	631	561	148	134	6	184	201	157
35,000	398	501	460	516	645	576	151	138	6	188	206	162
36,000	407	513	473	528	660	592	155	143	6	193	211	166
37,000	416	524	486	540	675	608	159	147	7	198	217	171
38,000	425	536	499	552	690	625	163	151	7	203	222	176
39,000	435	548	511	564	705	641	167	155	7	208	227	180
40,000	444	560	524	577	721	657	171	159	7	212	232	185
45,000	487	614	585	633	791	733	190	179	8	236	258	209
50,000	530	668	650	688	860	814	209	198	9	260	284	230

Each add'l

1,000 9.01 11.36 12.54 11.70 14.62 15.71 3.85 3.89 0.18 4.8 5.25 4.54

† Minimum Insurance Amounts: \$10,000 for DP 00 01 buildings, \$40,000 for DP 00 02 and DP 00 03 buildings.

* V&MM - Not seasonal and not vacant.

** See rule 301. for seasonal factors for forms DP 00 02 and DP 00 03.

Deductible Factors: Multiply premiums by the associated deductible factors on page DP-GR-9.

DWELLING POLICY PROGRAM MANUAL

ARKANSAS

\$500 Deductible - Annual Premiums - Entire State

Protection Class 10

Frame

† Insurance Amount	Fire						Extended Coverage (Basic only)		V & M M*	** Broad Form Bldgs	** Special Form Bldgs	** Broad Form Cntnts
	1 or 2 Family			3 or 4 Family								
	Bldgs		Cntnts	Bldgs		Cntnts	Bldgs	Cntnts				
	Own	Ten		Own	Ten							
1,000	130	163	50	163	203	62	17	4		22	24	4
2,000	142	179	72	179	223	89	23	9		28	31	11
3,000	155	195	83	195	243	103	26	13	1	33	36	15
4,000	168	211	99	211	264	123	30	15	1	37	40	17
5,000	188	236	121	236	294	150	35	18	1	43	47	22
6,000	201	252	138	252	315	171	38	24	1	48	52	28
7,000	213	268	160	268	335	198	42	28	1	52	57	32
8,000	233	293	177	293	365	219	45	31	1	56	62	37
9,000	246	309	199	309	386	246	50	37	2	63	69	43
10,000	259	325	215	325	406	267	54	41	2	67	73	47
11,000	278	350	226	350	437	280	57	42	2	71	78	50
12,000	291	366	248	366	457	308	63	46	2	78	85	54
13,000	304	382	265	382	477	328	66	52	2	82	90	60
14,000	317	398	287	398	497	356	70	55	3	87	95	65
15,000	336	423	304	423	528	376	75	59	3	93	102	69
16,000	349	439	326	439	548	404	78	65	3	97	107	75
17,000	362	455	342	455	568	424	82	68	3	102	111	80
18,000	375	471	364	471	588	451	85	70	3	106	116	82
19,000	388	488	375	488	609	465	91	74	3	113	123	86
20,000	401	504	392	504	629	486	94	79	4	117	128	93
21,000	414	520	414	520	649	513	97	83	4	121	133	97
22,000	433	545	431	545	680	534	103	87	4	128	140	101
23,000	440	553	453	553	690	561	106	90	4	132	145	106
24,000	453	569	469	569	710	581	110	96	4	137	149	112
25,000	466	585	491	585	730	609	111	100	5	139	152	116
26,000	485	610	508	610	761	629	117	102	5	145	159	118
27,000	498	626	519	626	781	643	120	107	5	150	164	125
28,000	504	634	541	634	791	670	124	111	5	154	168	129
29,000	524	658	558	658	821	691	129	114	5	160	175	134
30,000	537	675	580	675	842	718	132	118	5	165	180	138
31,000	550	691	597	691	862	740	136	122	6	169	185	143
32,000	563	707	615	707	882	762	140	126	6	174	191	147
33,000	575	723	633	723	903	784	144	130	6	179	196	152
34,000	588	739	650	739	923	806	148	134	6	184	201	157
35,000	602	756	668	756	944	828	151	138	6	188	206	162
36,000	616	774	687	774	966	851	155	143	6	193	211	166
37,000	630	791	705	791	988	874	159	147	7	198	217	171
38,000	644	809	724	809	1010	897	163	151	7	203	222	176
39,000	658	827	743	827	1032	921	167	155	7	208	227	180
40,000	672	845	762	845	1055	944	171	159	7	212	232	185
45,000	737	927	850	927	1157	1053	190	179	8	236	258	209
50,000	802	1008	944	1008	1258	1170	209	198	9	260	284	230

Each add'l

1,000 13.63 17.14 18.22 17.14 21.39 22.57 3.85 3.89 0.18 4.8 5.25 4.54

† Minimum Insurance Amounts: \$10,000 for DP 00 01 buildings, \$40,000 for DP 00 02 and DP 00 03 buildings.

* V&MM - Not seasonal and not vacant.

** See rule 301. for seasonal factors for forms DP 00 02 and DP 00 03.

Deductible Factors: Multiply premiums by the associated deductible factors on page DP-GR-9.

DWELLING POLICY PROGRAM MANUAL

ARKANSAS

MOBILE HOMES - DP 00 01

\$500 Deductible - Annual Premiums - Entire State

OWNER OCCUPIED

† Ins Amt	Prot Class 1-3		Prot Class 4		Prot Class 5		Prot Class 6		Prot Class 7		Prot Class 8		Prot Class 9		Prot Class 10		Extended Coverage		V & M M*
	Bldg	Cnts	Bldg	Cnts	Bldg	Cnts	Bldg	Cnts	Bldg	Cnts	Bldg	Cnts	Bldg	Cnts	Bldg	Cnts	Bldg	Cnts	
1,000	26	16	30	18	32	18	38	21	55	27	69	31	99	40	130	50	17	4	0
2,000	28	23	33	25	36	26	42	31	61	38	76	45	109	57	142	72	23	9	0
3,000	31	26	36	29	39	30	46	35	66	44	83	52	119	66	155	83	26	13	1
4,000	33	32	39	35	42	36	50	42	72	53	90	63	129	79	168	99	30	15	1
5,000	37	39	43	43	47	44	56	52	80	65	100	77	144	97	188	121	35	18	1
6,000	40	44	46	49	50	50	60	59	86	74	107	87	154	110	201	138	38	24	1
7,000	42	51	49	57	53	58	63	68	91	86	114	101	163	128	213	160	42	28	1
8,000	46	56	53	63	58	64	69	76	99	95	124	111	178	141	233	177	45	31	1
9,000	48	63	56	71	61	72	73	85	105	107	131	125	188	158	246	199	50	37	2
10,000	51	69	59	76	65	78	77	92	110	115	138	136	198	172	259	215	54	41	2
11,000	55	72	64	80	69	82	83	97	119	121	149	143	213	180	278	226	57	42	2
12,000	57	79	67	88	73	90	86	106	124	133	155	157	223	198	291	248	63	46	2
13,000	60	84	70	94	76	96	90	113	130	142	162	167	233	211	304	265	66	52	2
14,000	62	92	73	102	79	104	94	123	135	154	169	181	243	229	317	287	70	55	3
15,000	66	97	77	108	84	110	100	130	143	163	180	191	258	242	336	304	75	59	3
16,000	69	104	80	116	87	118	104	139	149	175	186	205	267	260	349	326	78	65	3
17,000	71	109	83	122	90	124	107	146	154	184	193	216	277	273	362	342	82	68	3
18,000	74	116	86	129	94	132	111	156	160	195	200	230	287	290	375	364	85	70	3
19,000	76	120	89	133	97	136	115	160	166	201	207	237	297	299	388	375	91	74	3
20,000	79	125	92	139	100	142	119	168	171	210	214	247	307	312	401	392	94	79	4
21,000	82	132	95	147	103	150	123	177	176	222	221	261	317	330	414	414	97	83	4
22,000	85	137	99	153	108	156	129	184	185	231	231	271	332	343	433	431	103	87	4
23,000	87	144	101	161	110	164	131	194	188	243	235	285	337	361	440	453	106	90	4
24,000	89	150	104	167	113	170	134	201	193	252	242	296	347	374	453	469	110	96	4
25,000	92	157	107	174	116	178	138	210	199	263	248	310	356	392	466	491	111	100	5
26,000	96	162	111	180	121	184	144	217	207	272	259	320	371	405	485	508	117	102	5
27,000	98	165	114	184	124	188	148	222	212	278	266	327	381	414	498	519	120	107	5
28,000	99	172	116	192	126	196	150	231	215	290	269	341	386	431	504	541	124	111	5
29,000	103	178	120	198	131	202	155	238	223	299	279	351	401	444	524	558	129	114	5
30,000	106	185	123	206	134	210	159	248	229	311	287	365	411	462	537	580	132	118	5
31,000	108	190	126	212	137	216	163	255	234	320	293	377	421	476	550	597	136	122	6
32,000	111	196	129	218	140	223	167	263	240	330	300	388	431	490	563	615	140	126	6
33,000	113	202	132	225	144	229	171	270	245	339	307	399	441	504	575	633	144	130	6
34,000	116	207	135	231	147	236	175	278	251	349	314	410	450	518	588	650	148	134	6
35,000	119	213	138	237	150	242	179	286	257	358	321	421	461	532	602	668	151	138	6
36,000	121	219	141	244	154	249	183	294	262	368	328	433	471	547	616	687	155	143	6
37,000	124	225	144	250	157	256	187	302	268	378	336	445	482	562	630	705	159	147	7
38,000	127	231	148	257	161	262	191	310	274	388	343	457	493	577	644	724	163	151	7
39,000	130	237	151	264	164	269	195	318	280	398	351	468	503	592	658	743	167	155	7
40,000	132	243	154	270	168	276	200	326	287	408	359	480	515	607	672	762	171	159	7
45,000	145	271	169	302	184	308	219	363	314	456	394	536	565	678	737	850	190	179	8
50,000	158	301	184	335	200	342	238	404	342	506	428	595	614	752	802	944	209	198	9

Each add'l

1,000 2.69 5.81 3.13 6.47 3.40 6.60 4.05 7.79 5.81 9.77 7.28 11.48 10.44 14.52 13.63 18.22 3.85 3.89 0.18

† \$10,000 minimum insurance amount for mobile home buildings.

* V&MM - Not seasonal and not vacant.

Deductible Factors: Multiply premiums by the associated deductible factors on page DP-GR-9.

DWELLING POLICY PROGRAM MANUAL

ARKANSAS

MOBILE HOMES - DP 00 01

\$500 Deductible - Annual Premiums - Entire State

NON-OWNER OCCUPIED

† Ins Amt	Prot Class 1-3		Prot Class 4		Prot Class 5		Prot Class 6		Prot Class 7		Prot Class 8		Prot Class 9		Prot Class 10		Extended Coverage		V & M M*
	Bldg	Cnts	Bldg	Cnts	Bldg	Cnts	Bldg	Cnts	Bldg	Cnts	Bldg	Cnts	Bldg	Cnts	Bldg	Cnts	Bldg	Cnts	
1,000	32	16	36	18	40	18	47	21	69	27	85	31	125	40	163	50	17	4	0
2,000	36	23	40	25	44	26	51	31	76	38	94	45	137	57	179	72	23	9	0
3,000	39	26	44	29	48	30	56	35	83	44	102	52	150	66	195	83	26	13	1
4,000	42	32	47	35	52	36	61	42	90	53	111	63	162	79	211	99	30	15	1
5,000	47	39	53	43	58	44	68	52	100	65	124	77	181	97	236	121	35	18	1
6,000	50	44	57	49	62	50	73	59	107	74	132	87	194	110	252	138	38	24	1
7,000	53	51	60	57	65	58	77	68	114	86	140	101	206	128	268	160	42	28	1
8,000	58	56	66	63	71	64	84	76	124	95	153	111	225	141	293	177	45	31	1
9,000	61	63	69	71	75	72	89	85	131	107	162	125	237	158	309	199	50	37	2
10,000	65	69	73	76	79	78	94	92	138	115	170	136	250	172	325	215	54	41	2
11,000	69	72	78	80	85	82	101	97	149	121	183	143	269	180	350	226	57	42	2
12,000	73	79	82	88	89	90	105	106	155	133	192	157	281	198	366	248	63	46	2
13,000	76	84	86	94	93	96	110	113	162	142	200	167	293	211	382	265	66	52	2
14,000	79	92	89	102	97	104	115	123	169	154	209	181	306	229	398	287	70	55	3
15,000	84	97	95	108	103	110	122	130	180	163	221	191	325	242	423	304	75	59	3
16,000	87	104	98	116	107	118	126	139	186	175	230	205	337	260	439	326	78	65	3
17,000	90	109	102	122	111	124	131	146	193	184	238	216	349	273	455	342	82	68	3
18,000	94	116	106	129	115	132	136	156	200	195	247	230	362	290	471	364	85	70	3
19,000	97	120	109	133	119	136	140	160	207	201	256	237	375	299	488	375	91	74	3
20,000	100	125	113	139	123	142	145	168	214	210	264	247	387	312	504	392	94	79	4
21,000	103	132	117	147	127	150	150	177	221	222	272	261	399	330	520	414	97	83	4
22,000	108	137	122	153	133	156	157	184	231	231	285	271	418	343	545	431	103	87	4
23,000	110	144	124	161	135	164	159	194	235	243	290	285	425	361	553	453	106	90	4
24,000	113	150	128	167	139	170	164	201	242	252	298	296	437	374	569	469	110	96	4
25,000	116	157	131	174	143	178	168	210	248	263	307	310	449	392	585	491	111	100	5
26,000	121	162	137	180	149	184	175	217	259	272	319	320	468	405	610	508	117	102	5
27,000	124	165	140	184	153	188	180	222	266	278	328	327	481	414	626	519	120	107	5
28,000	126	172	142	192	155	196	182	231	269	290	332	341	487	431	634	541	124	111	5
29,000	131	178	148	198	161	202	189	238	279	299	345	351	505	444	658	558	129	114	5
30,000	134	185	151	206	165	210	194	248	287	311	353	365	518	462	675	580	132	118	5
31,000	137	190	155	212	169	216	199	255	293	320	362	377	531	476	691	597	136	122	6
32,000	140	196	159	218	173	223	203	263	300	330	370	388	543	490	707	615	140	126	6
33,000	144	202	162	225	177	229	208	270	307	339	379	399	555	504	723	633	144	130	6
34,000	147	207	166	231	180	236	213	278	314	349	387	410	568	518	739	650	148	134	6
35,000	150	213	170	237	185	242	218	286	321	358	396	421	581	532	756	668	151	138	6
36,000	154	219	173	244	189	249	223	294	328	368	405	433	594	547	774	687	155	143	6
37,000	157	225	177	250	193	256	228	302	336	378	414	445	608	562	791	705	159	147	7
38,000	161	231	181	257	197	262	233	310	343	388	424	457	621	577	809	724	163	151	7
39,000	164	237	185	264	202	269	238	318	351	398	433	468	635	592	827	743	167	155	7
40,000	168	243	190	270	206	276	243	326	359	408	443	480	649	607	845	762	171	159	7
45,000	184	271	208	302	226	308	267	363	394	456	485	536	712	678	927	850	190	179	8
50,000	200	301	226	335	246	342	290	404	428	506	528	595	774	752	1008	944	209	198	9

Each add'l

1,000 3.40 5.81 3.84 6.47 4.18 6.60 4.93 7.79 7.28 9.77 8.98 11.48 13.16 14.52 17.14 18.22 3.85 3.89 0.18

† \$10,000 minimum insurance amount for mobile home buildings.

* V&MM - Not seasonal and not vacant.

Deductible Factors: Multiply premiums by the associated deductible factors on page DP-GR-9.

**DWELLING POLICY PROGRAM MANUAL
RATE PAGES
ARKANSAS**

206. MINIMUM PREMIUM
Paragraphs **A.** and **B.** \$ 100.00

208. WAIVER OF PREMIUM
Amount that may be waived Less than \$ 3.00

301. BASE PREMIUM COMPUTATION

Broad and Special Forms — Seasonal Factors — DP 00 02 and DP 00 03

To develop seasonal premium, multiply the following factors by the Extended Coverage (Basic only) premium:

	Territories — All	
	DP 00 02	DP 00 03
Coverage A (Buildings)	1.75	2.10
Coverage C (Contents)	2.75	2.75

302. VANDALISM & MALICIOUS MISCHIEF — DP 00 01

Rate per \$1,000
Not Seasonal or Not Vacant \$.18
Seasonal and Not Vacant74
In Course of Construction92

410. BUILDERS RISK THEFT (F-070)

First \$1,000 of coverage \$ 20.00
Next \$2,000 to \$5,000, per \$1,000 of coverage 10.00
Next \$6,000 to \$10,000, per \$1,000 of coverage 7.00

500. MISCELLANEOUS RATES

The following rates per \$1,000 apply to all occupancies, territories, construction and protection classifications, unless otherwise specified:

A. Fire: Community Mitigation Classification 1 - 8 \$ 4.52
Community Mitigation Classification 9 6.66
Community Mitigation Classification 10 8.67
B. Extended Coverage (DP 00 01) 1.97
C. Broad Form (DP 00 02) 2.42
D. Special Form (DP 00 03) 2.62
E. Broad Form (DP 00 02) with Endorsement DP 04 65 2.62

Rates for **A.** are cumulative with either **B.**, **C.**, **D.**, or **E.**

**DWELLING POLICY PROGRAM MANUAL
RATE PAGES
ARKANSAS**

510. THEFT COVERAGE — Rate per \$1,000	
DP 04 72 Broad Theft — Owner Occupied	
DP 04 73 Limited Theft — Non-owner Occupied	
B.1.a. On-Premises — Owner Occupied	\$ 7.00
Off-Premises — Owner Occupied	3.00
B.1.b. On-Premises Only — Non-owner Occupied	10.50
512. WINDSTORM OR HAIL COVERAGE (DP 04 19) — Rate per \$1,000	
Awnings	\$ 37.00
Signs	37.00
Outdoor Radio and TV Equipment	37.00
513. WATER BACK UP AND SUMP OVERFLOW (DP 04 95C)	
C. Charge per location — \$250 deductible applies	\$ 50.00
514. MOBILE HOME – TRANSPORTATION/PERMISSION TO MOVE (Form DP 00 01 only) MH 04 03	
Deductible Amount	
\$500	\$ 25.00
515. MOBILE HOME – LIENHOLDERS SINGLE INTEREST (Form DP 00 01 only) MH 04 04	\$ 10.00

ADDITIONAL RULE(S)

CONDITIONS CHARGES

B. Calculate the premium as follows:

The sum of:

1. The Fire Base Premium for each Dwelling building or addition, plus
2. The following premium per \$1,000

SERFF Tracking Number: CMIC-126381558 State: Arkansas
 Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: CMIC-126381558
 TOI: 30.1 Dwelling Fire/Personal Liability Sub-TOI: 30.1000 Dwelling Fire/Personal Liability
 Product Name: Dwelling Property and Liability
 Project Name/Number: /

Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Form RF-2 Loss Costs Only (not for workers' compensation)	Filed	12/16/2009
Bypass Reason:	This is not a loss cost filing or an adoption of an advisory organization prospective.		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	H-1 Homeowners Abstract	Filed	12/16/2009
Comments:			
Attachment:	H-1 Arkansas.pdf		

		Item Status:	Status Date:
Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey	Filed	12/16/2009
Comments:			
Attachment:	Premium Comparison Survey - Arkansas.xls		

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	12/16/2009
Comments:	5 year history shown.		
Attachment:	FORM RF-1 Rate Filing Abstract.pdf		

		Item Status:	Status Date:

<i>SERFF Tracking Number:</i>	<i>CMIC-126381558</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Cameron Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>CMIC-126381558</i>		
<i>TOI:</i>	<i>30.1 Dwelling Fire/Personal Liability</i>	<i>Sub-TOI:</i>	<i>30.1000 Dwelling Fire/Personal Liability</i>
<i>Product Name:</i>	<i>Dwelling Property and Liability</i>		
<i>Project Name/Number:</i>	<i>/</i>		
Satisfied - Item:	Actuarial Justification	Filed	12/16/2009

Comments:

Attachments:

Rate Indication Explanation DW.pdf
 AR DP & DL 5 Year Rate Indications - 2009.pdf

		Item Status:	Status
			Date:
Satisfied - Item:	Summary of Revisions	Filed	12/16/2009

Comments:

Attachment:

DP AR Summary 2-1-2010.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 Cameron Mutual Insurance Company

NAIC # (including group #) 0532-15725

1. If you have had an insurance to value campaign during the experience filing period, describe the campaign and estimate its impact.
We utilize e2Value for both new and renewal Dwelling Amount of Insurance estimates. We believe the impact of this program is positive in that our insured's homes are appropriately insured.

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.
We implemented e2Value in 2004. It's impact has been to adequately value our insured's homes.

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.
We require homes to be at least 80% insured to value for DP-2 and DP-3. For DP-1 we require 50% insured to value.

4. If you use an Inflation Guard form or similar type of coverage, describe the coverage(s) and estimate the impact.
We do not offer true Inflation Guard coverage.

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

- | | |
|---|------|
| a. Fire Extinguisher | 0% |
| b. Burglar Alarm | 2-5% |
| c. Smoke Alarm | 2-5% |
| d. Insured who has both homeowners and auto with your | 10% |

company

- | | |
|--|------------|
| e. Deadbolt Locks | 0% |
| f. Window or Door Locks | 0% |
| g. Other (specify) Automatic Sprinklers in all areas | 10% to 15% |

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

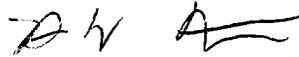
7. Specify the form(s) utilized in writing homeowners insurance. Indicate the Arkansas premium volume for each form.

Form	Premium Volume
DP-1	\$209,908
DP-2	\$163,087
DP-3	\$459,494

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, \$50 flat per dwelling
If yes, state the surcharge _____
Does the surcharge apply to conventional fire places? Yes
If yes, state the surcharge \$50 flat per dwelling

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



Signature

Barry Korthanke

Printed Name

Actuarial Analyst II

Title

816-632-6511 ext. 258

Telephone Number

bkorthanke@cameron-insurance.com

Email address

NAIC Number: 15725
 Company Name: Cameron Mutual Insurance Company
 Contact Person: Barry Korthanke
 Telephone No.: 816-632-6511 ext. 258
 Email Address: bkorthanke@cameron-insurance.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																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

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	\$172.00	\$239.00	\$172.00	\$239.00	\$172.00	\$239.00	\$172.00	\$239.00	\$172.00	\$239.00	\$172.00	\$239.00	\$172.00	\$239.00	\$172.00	\$239.00	\$172.00	\$239.00
	\$120,000	\$250.00	\$346.00	\$250.00	\$346.00	\$250.00	\$346.00	\$250.00	\$346.00	\$250.00	\$346.00	\$250.00	\$346.00	\$250.00	\$346.00	\$250.00	\$346.00	\$250.00	\$346.00
	\$160,000	\$327.00	\$454.00	\$327.00	\$454.00	\$327.00	\$454.00	\$327.00	\$454.00	\$327.00	\$454.00	\$327.00	\$454.00	\$327.00	\$454.00	\$327.00	\$454.00	\$327.00	\$454.00
6	\$80,000	\$302.00	\$360.00	\$302.00	\$360.00	\$302.00	\$360.00	\$302.00	\$360.00	\$302.00	\$360.00	\$302.00	\$360.00	\$302.00	\$360.00	\$302.00	\$360.00	\$302.00	\$360.00
	\$120,000	\$438.00	\$522.00	\$438.00	\$522.00	\$438.00	\$522.00	\$438.00	\$522.00	\$438.00	\$522.00	\$438.00	\$522.00	\$438.00	\$522.00	\$438.00	\$522.00	\$438.00	\$522.00
	\$160,000	\$574.00	\$684.00	\$574.00	\$684.00	\$574.00	\$684.00	\$574.00	\$684.00	\$574.00	\$684.00	\$574.00	\$684.00	\$574.00	\$684.00	\$574.00	\$684.00	\$574.00	\$684.00
9	\$80,000	\$592.00	\$927.00	\$592.00	\$927.00	\$592.00	\$927.00	\$592.00	\$927.00	\$592.00	\$927.00	\$592.00	\$927.00	\$592.00	\$927.00	\$592.00	\$927.00	\$592.00	\$927.00
	\$120,000	\$858.00	\$1,345.00	\$858.00	\$1,345.00	\$858.00	\$1,345.00	\$858.00	\$1,345.00	\$858.00	\$1,345.00	\$858.00	\$1,345.00	\$858.00	\$1,345.00	\$858.00	\$1,345.00	\$858.00	\$1,345.00
	\$160,000	\$1,125.00	\$1,762.00	\$1,125.00	\$1,762.00	\$1,125.00	\$1,762.00	\$1,125.00	\$1,762.00	\$1,125.00	\$1,762.00	\$1,125.00	\$1,762.00	\$1,125.00	\$1,762.00	\$1,125.00	\$1,762.00	\$1,125.00	\$1,762.00

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

HO3 and HO4 only

Fire Extinguisher	0	%	Deadbolt Lock	0	%
Burglar Alarm	2 to 5	%	Window Locks	0	%
Smoke Alarm	2 to 5	%	\$1,000 Deductible	2 to 20	%
			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 or no)

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

Zone Brick Frame

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	CMIC-126381558
-----------	---	-----------------------

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

	Company Name		Company NAIC Number
3.	A.	B.	0532-15725

	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.	B.	30.1000 Dwelling Fire/Personal Liability

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Dwelling		9.5%					
Contents		9.5%					
TOTAL OVERALL EFFECT	21.7%	9.14%					

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
2008	1212	0	NA	938	1,288	137%	85%
2007	1374	9.96	2/1/2007	996	187	19%	37%
2006	1542	0	NA	991	652	66%	82%
2005	1653	0	NA	1,020	444	44%	31%
2004	1717	20	1/1/2004	904	400	44%	42%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	24.3%
B. General Expense	8.5%
C. Taxes, License & Fees	2.3%
D. Underwriting Profit & Contingencies	5.1%
E. Other (explain) Reinsurance	11.3%
F. TOTAL	51.4%

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

9. 9.5% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

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

Exhibit 1, Sheet 1 Explained

Column	Explanation
1	Exhibit 2, Sheet 1, Column (1)
2	Exhibit 3, Sheet 1
3	$(1)*(2)$
4	Exhibit 2, Sheet 1, Column (2)
5	Acquired from consulting actuary Al Hapke
6	Exhibit 7, Sheet 2, Column (20)
7	$(4)*(5)*(6)$
8	Exhibit 4, Sheet 1
9	$(7)*(8)$
10	$(9)/(3)$
11	Exhibit 6, Sheet 4, Column (4)
12	$(10)-(11)$
13	Exhibit 6, Sheet 4, Column (8)
14	$(12)-(13)$
15	Actuarial Judgment – Equal weights to past 7 years.
16	$(14)*(15)$
17	Exhibit 7, Sheet 1
18	$(16)/(17) - 1$

Cameron Mutual Insurance Company
Direct Experience
Dwelling
Arkansas

Exhibit 2
 Sheet 1
 11/12/2009

Line of Business	Year	(1) Earned Premium	(2) Case Incurred Losses	(5) IBNR Factor	(6) Incurred Loss	(7) Loss Ratio	
Dwelling Property	2002	505,952.34	345,365.81	1.000	345,365.81	68.3%	
	2003	728,922.41	327,242.27	1.000	327,242.27	44.9%	
	2004	904,457.35	399,813.79	1.001	400,213.60	44.2%	
	2005	1,020,029.31	443,538.21	1.002	444,425.29	43.6%	
	2006	990,520.44	651,809.72	1.004	654,416.96	66.1%	
	2007	996,029.00	187,292.90	1.010	189,165.83	19.0%	
	2008	937,675.80	1,288,168.26	1.030	1,326,813.31	141.5%	
	TOTAL		6,083,586.65	3,643,230.96		3,687,643.07	60.6%
Dwelling Liability	2002	777.53	-	1.010	-	0.0%	
	2003	630.45	-	1.020	-	0.0%	
	2004	447.40	5,000.00	1.030	5,150.00	1151.1%	
	2005	355.49	159.84	1.061	169.59	47.7%	
	2006	193.51	-	1.093	-	0.0%	
	2007	168.96	-	1.137	-	0.0%	
	2008	198.36	-	1.364	-	0.0%	
	TOTAL		2,771.70	5,159.84		5,319.59	191.9%

Cameron Mutual Insurance Company
History of Rate Changes and Calculation of Premium at Present Rates Factors
Arkansas

Exhibit 3
 Sheet 1
 11/12/09

Dwelling Property

Rate Change History

Date:	01/01/2002	01/01/2003	01/01/2004	01/01/2005	01/01/2006	02/01/2007
Rate Change:	15.00%	20.00%	20.00%	0.00%	0.00%	9.96%

Allocation of Rate Changes to Year

Year	Cumulative Rate Change							Weighted Rate Change	PPR Factors
	1.000	1.1500	1.3800	1.6560	1.6560	1.6560	1.8209		
2002	0.5000	0.5000	0.0000	0.0000	0.0000	0.0000	0.0000	1.075	1.694
2003	0.0000	0.5000	0.5000	0.0000	0.0000	0.0000	0.0000	1.265	1.439
2004	0.0000	0.0000	0.5000	0.5000	0.0000	0.0000	0.0000	1.518	1.200
2005	0.0000	0.0000	0.0000	0.5000	0.5000	0.0000	0.0000	1.656	1.100
2006	0.0000	0.0000	0.0000	0.0000	0.5000	0.5000	0.0000	1.656	1.100
2007	0.0000	0.0000	0.0000	0.0000	0.0000	0.5799	0.4201	1.725	1.055
2008	0.0000	0.0000	0.0000	0.0000	0.0000	0.0035	0.9965	1.820	1.000

Calculations assume annual policy renewals.

Calculations are based on the parallelogram method which assumes that policies are written uniformly over the year.

Cameron Mutual Insurance Company
Loss Trend
Dwelling Property
Arkansas
Year 2006

Exhibit 4
 Sheet 1
 11/12/09

Loss Trend Factor

(8) (9) (10) (11) (12) (13) (14) (15) (16)

Boeckh Residential Index

Year	X	Y (Avg Index)	X ²	XY	A= Average(Y)	B= Nsum(XY)/ Nsum(X ²)	Fitted Average Relativity		Latest Annual Trend
							2005	2006	
2002	-2	2.216	4	-4.433					
2003	-1	2.348	1	-2.348					
2004	0	2.470	0	0.000					
2005	1	2.551	1	2.551					
2006	2	2.586	4	5.172					
Total	0	12.171	10	0.941	2.396	0.094	2.49	2.58	3.78%

Consumer Price Index

Year	X	Y (Avg Index)	X ²	XY	A= Average(Y)	B= Nsum(XY)/ Nsum(X ²)	Fitted Average Relativity		Latest Annual Trend
							2005	2006	
2002	-2	182.6	4	-365.2					
2003	-1	188.4	1	-188.4					
2004	0	193.0	0	0.0					
2005	1	198.1	1	198.1					
2006	2	205.4	4	410.8					
Total	0	967.5	10	55.3	193.5	5.529	199.0	204.6	2.78%

	Weighted Average	Type of Trend	Trend	Weight	Weighted Average
(17)	Median of Latest Year: 7/1/2009	BRI	1.89%	20%	0.38%
(18)	Effective Date: 02/01/2010	CPI	2.78%	80%	2.22%
(19)	Median Loss Date: 02/01/2011				2.60%
(20)	Projection Period: 1.583 years				
			Trend Cost Factor:		1.041

**Cameron Mutual Insurance Company
 Calculation of Wind/Hail Load
 Dwelling Property
 Arkansas data**

Exhibit 6
 Sheet 4
 11/12/09

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Year	Earned Premium	Wind/Hail Losses	Wind/Hail Loss Ratio	Normal Wind/Hail Loss	Difference	Load	Adjusted Wind/Hail Loss Ratio
2000	1,095,592.74	59,853.00	5.46%	5.46%	0.00%	0.00	12.65%
2001	1,194,750.27	63,337.67	5.30%	5.30%	0.00%	0.00	12.49%
2002	1,319,960.49	64,507.83	4.89%	4.89%	0.00%	0.00	12.07%
2003	1,648,362.75	77,079.42	4.68%	4.81%	-0.14%	-2,225.77	12.00%
2004	1,892,958.93	127,348.08	6.73%	5.92%	0.81%	15,318.02	13.10%
2005	2,038,111.53	79,621.03	3.91%	4.81%	-0.90%	-18,435.56	12.00%
2006	2,063,358.97	342,954.07	16.62%	5.92%	10.70%	220,839.31	13.10%
2007	2,101,766.48	64,281.17	3.06%	4.81%	-1.75%	-36,837.95	12.00%
2008	2,041,918.80	1,048,389.53	51.34%	5.92%	45.43%	927,543.65	13.10%
Total	15,396,780.96	1,927,371.80	12.52%	5.33%	7.18%	1,106,201.70	12.52%

Calculation of Normal Range

33rd Percentile	4.81%
67th Percentile	5.92%

Calculation of Wind Load

Load = $1,106,201.70 / 15,396,780.96 = 7.18\%$

Cameron Mutual Insurance Company
Expense Selection and Calculation of Permissible Loss Ratio
Dwelling

Exhibit 7
Sheet 1
11/12/09

Expense Category	Property	Liability
(1) Commission & Brokerage	16.1%	12.7%
(2) Other Acquisition	8.2%	6.5%
(3) General Expenses	8.5%	6.8%
(4) Taxes, Licenses & Fees	2.3%	1.9%
(5) Reinsurance Risk Loads	11.3%	5.1%
(6) <u>Underwriting Profit Margin</u>	<u>5.1%</u>	<u>3.2%</u>
(7) Total	51.4%	36.2%
(8) Permissible Loss Ratio	48.6%	63.8%
Expense Ratio	35.1%	27.9%

Cameron Mutual Insurance Company
Direct Expense History
Fire and Allied Lines
(in 000s)

Exhibit 7
Sheet 2
11/12/09

		2006	2007	2008	3-Year Total
Earned Premium	(1)	4,281	4,384	4,245	12,910

	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	2006		2007		2008		3-Year Total		
	Expense	% of Prem	Expense	% of Prem	Expense	% of Prem	Expense	% of Prem	Selected
Comm. & Brokerage	692	16.2%	738	16.8%	650	15.3%	2,080	16.1%	16.1%
Other Acquisition	310	7.2%	346	7.9%	399	9.4%	1,055	8.2%	8.2%
General	372	8.7%	349	8.0%	379	8.9%	1,100	8.5%	8.5%
Taxes, Licenses & Fees	92	2.1%	102	2.3%	98	2.3%	292	2.3%	2.3%

		2006	2007	2008	3-Year Total
Incurred Losses	(11)	1,245	4,274	3,298	8,817

	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
	2006		2007		2008		3-Year Total		
	Expense	% of Loss	Expense	% of Loss	Expense	% of Loss	Expense	% of Loss	Selected
Allocated LAE	13	1.0%	151	3.5%	313	9.5%	477	5.4%	
Unallocated LAE	(1)	-0.1%	0	0.0%	0	0.0%	(1)	0.0%	
Total LAE	12	1.0%	151	3.5%	313	9.5%	476	5.4%	5.4%

Cameron Mutual Insurance Company
Rate Level Indications
Dwelling
Arkansas

Exhibit 1
 Sheet 3
 12/3/2009

Coverage	Full Indicated Change	Credibility	Complement of MO Ind. Needs	Credibile Indicated Change	Selected Rate Change	2008 YR Earned Premium	Premium Effect
Dwelling Property	31.2%	0.62	15.4%	25.2%	9.14%	\$ 937,675.80	\$ 85,704
Dwelling Liability	277.6%	0.01	-10.3%	-8.0%	0.00%	\$ 198.36	\$ -

Cameron Mutual Insurance Company
Rate Level Indications
Dwelling
Arkansas

Exhibit 1
 Sheet 1
 12/3/2009

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Year	Direct Earned Premium	Premium at Present Rates Factor	Adjusted Premium	Case Incurred Losses	IBNR Factor	LAE Factors	Direct Incurred Losses w/ibnr and LAE	Loss Trend Factors	Trended Incurred Losses w/ibnr and LAE

Dwelling Property

2004	904,457.35	1.200	1,084,954.15	399,813.79	1.001	1.054	421,819.78	1.154	486,824.88
2005	1,020,029.31	1.100	1,121,624.23	443,538.21	1.002	1.054	468,418.30	1.125	526,903.61
2006	990,520.44	1.100	1,089,176.28	651,809.72	1.004	1.054	689,746.72	1.096	756,203.10
2007	996,029.00	1.055	1,051,243.34	187,292.90	1.010	1.054	199,378.25	1.069	213,048.31
2008	937,675.80	1.000	937,970.80	1,288,168.26	1.030	1.054	1,398,443.47	1.041	1,456,453.81
Total	4,848,711.90		5,284,968.79	2,970,622.88			3,177,806.52		3,439,433.71

Dwelling Liability

2004	447.40	1.125	503.33	5,000.00	1.030	1.130	5,821.74	1.000	5,821.74
2005	355.49	1.125	399.93	159.84	1.061	1.130	191.71	1.000	191.71
2006	193.51	1.125	217.70	0.00	1.093	1.130	0.00	1.000	0.00
2007	168.96	1.069	180.60	0.00	1.137	1.130	0.00	1.000	0.00
2008	198.36	1.000	198.44	0.00	1.364	1.130	0.00	1.000	0.00
Total	1,363.72		1,499.98	5,159.84			6,013.45		6,013.45

Cameron Mutual Insurance Company
Rate Level Indications
Dwelling
Arkansas

Exhibit 1
 Sheet 2
 12/3/2009

	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Year	Trended Loss/LAE Ratio	Wind/Hail Loss Ratio	Adjusted Loss/LAE Ratio	Adjusted Wind/Hail Loss Ratio	Loaded Loss/LAE Ratio	Judgement Weights	Weighted Loss Ratio	Permissible Loss Ratio	Full Indicated Change

Dwelling Property

2004	44.87%	6.73%	38.14%	13.10%	51.25%	0.200	10.25%		
2005	46.98%	3.91%	43.07%	12.00%	55.07%	0.200	11.01%		
2006	69.43%	16.62%	52.81%	13.10%	65.91%	0.200	13.18%		
2007	20.27%	3.06%	17.21%	12.00%	29.20%	0.200	5.84%		
2008	155.28%	51.34%	103.93%	13.10%	117.04%	0.200	23.41%		
Total	65.08%					1.00	63.7%	48.6%	31.2%

Dwelling Liability

2004	1156.66%					0.200	231.33%		
2005	47.94%					0.200	9.59%		
2006	0.00%					0.200	0.00%		
2007	0.00%					0.200	0.00%		
2008	0.00%					0.200	0.00%		
Total	400.90%					1.00	240.9%	63.8%	277.6%

**Arkansas Dwelling Policy
Summary of Revisions
Effective 02-01-2010**

DWELLING PROPERTY

<u>Page No.</u>	<u>Rule</u>	
DP-UR-1	1.e.	Added definition of insured and entity
	2.b.	Deleted previous rule
	2.b. – 2.f.	Renumbered rules due to deletion of above
	3.a.	Changed verbiage
	3.h.	Deleted previous rule
	3.h. – 3.j.	Renumbered rules due to deletion of above
DP-UR-2	3.k. – 3.s.	Renumbered rules due to deletion of previous rule 3.h.
	3.u.	Deleted previous rule
DP-UR-4	10.	Changed verbiage
DP-UR-6	N/A	Home Security Program – Minimum Dwelling Value Changed amount from \$40,000 to \$60,000
DP-Index-1	N/A	Revised Table of Contents to reflect manual page changes
DP-Index-2	N/A	Revised Index to reflect manual page changes
DP-Index-3	N/A	Revised Index to reflect manual page changes
DP-Index-4	N/A	Revised Index to reflect manual page changes
DP-GR-1	101.	Revised Minimum Limits of Liability for Coverage C
DP-GR-3	103.D.3.	Deleted previous rule
	104.	Changed all reference to “protection class” to “community mitigation classification”
	104.3.	Added rule regarding classification 8B
DP-GR-5	210.	Moved rule from DP-GR-6
DP-GR-6	210.	Deleted previous page, moved rule to DP-GR-5
DP-GR-6	N/A	Renumbered page (was previously page number DP-GR-7)
DP-GR-7	N/A	Renumbered page (was previously page number DP-GR-8)
	402.	Added “FORM DP 00 01 ONLY
	402.A.1.	Deleted B.1.* or B.2.* factor
	402.A.2.	Deleted B.1.* or B.2.* factor
	402.B.	Deleted * B.1. and B.2.
DP-GR-8	N/A	Renumbered page (was previously page number DP-GR-9)
	406.B.1.	Added factor for \$1,500 deductible
DP-GR-9	N/A	Renumbered page (was previously page number DP-GR-10)
DP-GR-10	N/A	Renumbered page (was previously page number DP-GR-11)
DP-GR-11	N/A	Renumbered page (was previously page number DP-GR-12)

DP-GR-12	N/A	Renumbered page (was previously page number DP-GR-13)
	508.	Moved rule from DP-GR-14
	509.	Moved rule from DP-GR-14
DP-GR-14	N/A	Deleted previous page
DP-GR-14	508.	Moved rule to DP-GR-12
	509.	Moved rule to DP-GR-12
DP-GR-13	N/A	Renumbered page (was previously page number DP-GR-15)
DP-GR-14	N/A	Renumbered page (was previously page number DP-GR-16)
	513.C.	Changed Endorsement to DP 04 95C
DP-GR-15	N/A	Deleted page
DP-GR-16	N/A	Deleted page
DP-AR-EX-1	N/A	SPECIFIC STATE REQUIREMENTS Special Provisions Endorsement – Changed to DP 01 24C
	1.	TERRITORY DEFINITIONS – moved from page DP-AR-EX-3
	2.	SPECIAL COMPANY REQUIREMENTS – moved from page DP-AR-EX-3 Added: Disclosure Pursuant to Terrorism Risk Insurance Act – IL 21 89
DP-AR-EX-2	N/A	LOSS SETTLEMENT OPTIONS – DP 00 02 AND DP 00 03 ONLY A. Added the word “Modified”
DP-AR-EX-3	N/A	Deleted page
	1.	TERRITORY DEFINITIONS – moved to page DP-AR-EX-1
	2.	SPECIAL COMPANY REQUIREMENTS – moved to page DP-AR-EX-1
DP-AR-EX-4	N/A	Deleted “(RESERVED FOR FUTURE USE)” page
DP-AR-1.1 through DP-AR-2.2	N/A	Revised rates
DP-AR-3	500.A.	Changed all reference to “Protection Class” to “Community Mitigation Classification”
DP-AR-4	513.	Moved rule from page DP-AR-5 and changed form number to DP 04 95C
	514.	Moved rule from page DP-AR-5
	515.	Moved rule from page DP-AR-5
	N/A	ADDITIONAL RULE(S) – CONDITIONS CHARGES – moved from page DP-AR-5
DP-AR-5	N/A	Deleted page
	514.	Moved rule to DP-AR-4
	515.	Moved rule to DP-AR-4
DP-AR-6	N/A	Deleted “(RESERVED FOR FUTURE USE)” page

DWELLING LIABILITY

DL-AR-EX-1	1.	Changed All-Terrain Vehicle Coverage Exclusion form number Added new forms: IL 21 89 and IL 21 95 09 02
DL-AR-EX-2	N/A	Deleted “(RESERVED FOR FUTURE USE)” page

SERFF Tracking Number: CMIC-126381558 State: Arkansas
 Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: CMIC-126381558
 TOI: 30.1 Dwelling Fire/Personal Liability Sub-TOI: 30.1000 Dwelling Fire/Personal Liability
 Product Name: Dwelling Property and Liability
 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)
11/12/2009	Rate and Rule	Exception Pages	12/07/2009	DP AR Exceptions 2-1-2010.pdf DL AR Exceptions 2-1-2010.pdf (Superseded)
11/12/2009	Supporting Document	NAIC loss cost data entry document	12/03/2009	FORM RF-1 Rate Filing Abstract.pdf (Superseded)
11/12/2009	Supporting Document	Actuarial Justification	12/03/2009	Rate Indication Explanation DW.pdf AR DP & DL Rate Indications - 2009.pdf (Superseded)
11/12/2009	Rate and Rule	Underwriting Rules	12/07/2009	DP UR MO AR 2-1-2010.pdf (Superseded)

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	CMIC-126381558
-----------	---	-----------------------

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

	Company Name	Company NAIC Number
3.	A.	B. 0532-15725

	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. 30.1 Dwelling Fire/Personal Liability	B. 30.1000 Dwelling Fire/Personal Liability

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Dwelling		9.5%					
Contents		9.5%					
TOTAL OVERALL EFFECT	21.7%	9.14%					

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
2007	5558	9.96	2/1/2007	996	199	20%	37%
2004	6559	20	1/1/2004	904	422	47%	42%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	24.3%
B. General Expense	8.5%
C. Taxes, License & Fees	2.3%
D. Underwriting Profit & Contingencies	5.1%
E. Other (explain) Reinsurance	11.3%
F. TOTAL	51.4%

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

9. 9.5% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

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

**PERSONAL LIABILITY SUPPLEMENT TO THE
DWELLING POLICY PROGRAM MANUAL
EXCEPTION PAGES
ARKANSAS**

EXCEPTIONS TO GENERAL RULES

None.

SPECIAL STATE REQUIREMENTS

Amendatory Endorsement No Coverage for Home Day Care Business **DL 24 16**
Special Provisions Endorsement **DL 01 03**
Special Provisions Endorsement **DL 25 03**

ADDITIONAL RULE(S)

1. SPECIAL COMPANY REQUIREMENTS

Contamination or Pollution Endorsement - F-050
Lead Contamination Exclusion - PC-110
Punitive or Exemplary Damages Exclusion - E-111

All-Terrain Vehicle Coverage Exclusion - IL 21 87C
Please use Standard Auto Program for ATV coverage.

Disclosure Pursuant to Terrorism Risk Insurance Act - IL 21 89

**Missouri Personal Lines (Including Farm) Fungus (Including Mold) and Bacterial Amendatory Endorsement - IL 21 95 09
02**

Use these endorsements with all Personal Liability policies.

2. TERRITORY DEFINITIONS

Zone 1 - Entire State

Cameron Mutual Insurance Company
Rate Level Indications
Dwelling
Arkansas

Exhibit 1
 Sheet 3
 11/13/2009

Coverage	Full Indicated Change	Credibility	Complement of MO Ind. Needs	Credibile Indicated Change	Selected Rate Change	2008 YR Earned Premium	Premium Effect
Dwelling Property	24.6%	0.69	15.4%	21.7%	9.14%	\$ 937,675.80	\$ 85,704
Dwelling Liability	169.7%	0.01	-10.3%	-8.9%	0.00%	\$ 198.36	\$ -

Cameron Mutual Insurance Company
Rate Level Indications
Dwelling
Arkansas

Exhibit 1
 Sheet 1
 11/13/2009

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Year	Direct Earned Premium	Premium at Present Rates Factor	Adjusted Premium	Case Incurred Losses	IBNR Factor	LAE Factors	Direct Incurred Losses w/ibnr and LAE	Loss Trend Factors	Trended Incurred Losses w/ibnr and LAE

Dwelling Property

2002	505,952.34	1.694	857,030.36	345,365.81	1.000	1.054	364,010.94	1.215	442,239.24
2003	728,922.41	1.439	1,049,266.58	327,242.27	1.000	1.054	344,908.97	1.184	408,412.31
2004	904,457.35	1.200	1,084,954.15	399,813.79	1.001	1.054	421,819.78	1.154	486,824.88
2005	1,020,029.31	1.100	1,121,624.23	443,538.21	1.002	1.054	468,418.30	1.125	526,903.61
2006	990,520.44	1.100	1,089,176.28	651,809.72	1.004	1.054	689,746.72	1.096	756,203.10
2007	996,029.00	1.055	1,051,243.34	187,292.90	1.010	1.054	199,378.25	1.069	213,048.31
2008	937,675.80	1.000	937,970.80	1,288,168.26	1.030	1.054	1,398,443.47	1.041	1,456,453.81
Total	6,083,586.65		7,191,265.73	3,643,230.96			3,886,726.44		4,290,085.26

Dwelling Liability

2002	777.53	1.145	890.19	0.00	1.010	1.130	0.00	1.000	0.00
2003	630.45	1.125	709.26	0.00	1.020	1.130	0.00	1.000	0.00
2004	447.40	1.125	503.33	5,000.00	1.030	1.130	5,821.74	1.000	5,821.74
2005	355.49	1.125	399.93	159.84	1.061	1.130	191.71	1.000	191.71
2006	193.51	1.125	217.70	0.00	1.093	1.130	0.00	1.000	0.00
2007	168.96	1.069	180.60	0.00	1.137	1.130	0.00	1.000	0.00
2008	198.36	1.000	198.44	0.00	1.364	1.130	0.00	1.000	0.00
Total	2,771.70		3,099.43	5,159.84			6,013.45		6,013.45

Cameron Mutual Insurance Company
Rate Level Indications
Dwelling
Arkansas

Exhibit 1
 Sheet 2
 11/13/2009

	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Year	Trended Loss/LAE Ratio	Wind/Hail Loss Ratio	Adjusted Loss/LAE Ratio	Adjusted Wind/Hail Loss Ratio	Loaded Loss/LAE Ratio	Judgement Weights	Weighted Loss Ratio	Permissible Loss Ratio	Full Indicated Change

Dwelling Property

2002	51.60%	4.89%	46.71%	12.07%	58.79%	0.143	8.40%		
2003	38.92%	4.68%	34.25%	12.00%	46.24%	0.143	6.61%		
2004	44.87%	6.73%	38.14%	13.10%	51.25%	0.143	7.32%		
2005	46.98%	3.91%	43.07%	12.00%	55.07%	0.143	7.87%		
2006	69.43%	16.62%	52.81%	13.10%	65.91%	0.143	9.42%		
2007	20.27%	3.06%	17.21%	12.00%	29.20%	0.143	4.17%		
2008	155.28%	51.34%	103.93%	13.10%	117.04%	0.143	16.72%		
Total	59.66%					1.00	60.50%	48.6%	24.6%

Dwelling Liability

2002	0.00%					0.143	0.00%		
2003	0.00%					0.143	0.00%		
2004	1156.66%					0.143	165.24%		
2005	47.94%					0.143	6.85%		
2006	0.00%					0.143	0.00%		
2007	0.00%					0.143	0.00%		
2008	0.00%					0.143	0.00%		
Total	194.02%					1.00	172.08%	63.8%	169.7%

Cameron Mutual Insurance Company
Expense Selection and Calculation of Permissible Loss Ratio
Dwelling

Exhibit 7
Sheet 1
11/13/09

Expense Category	Property	Liability
(1) Commission & Brokerage	16.1%	12.7%
(2) Other Acquisition	8.2%	6.5%
(3) General Expenses	8.5%	6.8%
(4) Taxes, Licenses & Fees	2.3%	1.9%
(5) Reinsurance Risk Loads	11.3%	5.1%
(6) <u>Underwriting Profit Margin</u>	<u>5.1%</u>	<u>3.2%</u>
(7) Total	51.4%	36.2%
(8) Permissible Loss Ratio	48.6%	63.8%
Expense Ratio	35.1%	27.9%

CAMERON MUTUAL INSURANCE COMPANY
DWELLING POLICY UNDERWRITING RULES

The dwelling program, along with the personal liability supplement, is used primarily for residential risks that do not qualify for the homeowners program. However, care must be used in the underwriting of insureds and their property and liability exposures. Insureds must have stable finances and backgrounds and the risk must be maintained, showing pride of ownership.

1. a. The primary underwriting responsibility in selecting risks rests with the agent. The agent's knowledge of applicants and community conditions can be invaluable. The agent's inspection of the property and complete reporting of the facts concerning the property and the applicant are vital. If the property is mortgaged, additional emphasis must be placed on the applicant's financial solvency and personal integrity.
 - b. Submit completed application to the Home Office within 48 hours after inception date. Any application submitted which is missing key underwriting information including, but not limited to, the ACORD application supplement, wood heat supplement, required photographs, agent's signature, applicant's signature or applicant's social security number will be rejected.
 - c. When writing liability coverage with a Dwelling Policy, refer to the Dwelling Personal Liability Underwriting Rules and Dwelling Personal Liability General Rules.
 - d. All locations may be written on the same Dwelling Policy if the following four requirements are met:
 - 1) all locations are in the same state; and
 - 2) the same policy form applies to all locations; and
 - 3) the same deductible applies to all locations; and
 - 4) billing applies to the same payor for all locations.
 - e. An insured may not have more than ten dwelling units in the dwelling program (for example, ten separate dwellings, five duplexes, etc.). When the number of dwelling units exceeds this limitation the entire exposure must be placed in Commercial Lines. This includes rental units or units under construction (Builders Risk). The definition of insured for the purposes of this rule means an entity. The definition of an entity is as follows: Ten units owned in an individual's name, or owned by an LLC with the individual's name included or the individual and his spouse; ten units per "entity" is all that is acceptable in Personal Underwriting.
2. Applications are **not** to be submitted on the following **individuals**:
 - a. Applicant, spouse, or resident of household who has incurred four or more dwelling losses in excess of \$500 within the past five years. Total fire losses are not acceptable.
 - b. Applicant, spouse, or resident of household whose habits or living conditions show a lack of responsibility for property or respect for the rights of others.
 - c. Applicant, spouse, or resident of household with poor credit experience, such as a history of bad checks, or who habitually default on accounts or has incurred a bankruptcy in the past seven years, if there are other underwriting concerns present.
 - d. Applicant, spouse, or resident of household who is mentally incapable of making sound judgments.
 - e. Applicant, spouse, or resident of household who has been engaged in illegal activities of any kind or who has a history of falsifying a claim or purposely destroying their own property or who has been convicted of a felony.
 - f. Applicant, spouse, or resident of household who has a trained guard dog, a Staffordshire Terrier (Pit Bull, American Bull, or Yankee Terrier), a Rottweiler, a wolf hybrid (Tundra Shepherd), an Akita, a Chow or Preso Canario, a dog which has bitten someone, or any animal which has vicious tendencies. Underwriting, at its discretion, may utilize the "Canine Bite Exclusion" endorsement to exclude liability arising out of dog bites.
 3. Applications are **not** to be submitted on the following **property**:
 - a. **Dwellings built over 30 years ago may be subject to conditions charges.**
 - b. Property which has incurred a water damage loss in which a total of **\$2,500** or more was paid on the insured property within the past five years. Consideration will be given to cases where an insured is able to provide a copy of certified test results from a certified testing facility which shows that mold is not present.
 - c. Property which has a business occupancy other than those permitted under the rule for Permitted Incidental Occupancies. (See General Rule 304.)
 - d. Property where bona fide farming operations exist which generate enough income to be considered the principal source of income.
 - e. Vacant or unoccupied property, subject to underwriting approval.
 - f. Property which is not accessible at all times to fire fighting equipment and not located on an all-weather (gravel or paved) road.
 - g. Property which is for sale, property which is being built for sale or which is a spec. home.
 - h. Property whose owner is not a member of a fire district when membership is a requirement for the fire department to respond.
 - i. A dwelling constructed of logs or non-conventional materials or earth homes.
 - j. A dwelling containing more than four apartments or up to a maximum of five roomers or boarders in total.

DWELLING POLICY MANUAL UNDERWRITING RULES

- k. Property with any of the following conditions:
 - 1) Physical Condition: Building and roof not in good repair, wood surfaces unpainted or decaying, garages or porches not well maintained.
 - 2) Housekeeping
 - Exterior: Property with debris or lack of yard maintenance.
 - Interior: Property with the basement, hallways or attic not kept clean and free from rubbish and litter.
 - l. Property containing more than 80 acres. If ten acres or more, see General Rule 305. in the Personal Liability Supplement.
 - m. Property with unfenced inground or above ground swimming pools or any swimming pool with a diving board.
 - n. Dwellings with flat roofs other than on small additions to the dwelling.
 - o. Dwellings without a continuous mortared masonry or concrete foundation under all exterior walls (porches excepted). This rule does not apply to mobile homes written under policy form DP 00 01.
 - p. Property which has a trampoline on the premises which does not utilize a safety enclosure and spring cover or pad.
 - q. Seasonal or secondary dwellings, unless the primary dwelling is written.
 - r. Dwellings which have a wood shake roof or which have wood shake siding.
 - s. Dwellings in the course of construction unless the policy is to be issued in the name of the intended owner-occupant of the dwelling.
4. Agent's Binding Authority
- a. Dwelling Limits – For dwelling limits in excess of \$150,000 submit to the Home Office for binding authority.
 - b. Earthquake – Effective November 1, 2007, the agent has no authority to bind earthquake coverage on new or renewal business.
5. Photographs are required of the dwelling and all other structures covered under the Dwelling Policy. Secure two pictures of the dwelling, each from a diagonal corner so that two sides of the dwelling will be shown. One picture of each other structure will be sufficient. They shall be dated to show when they were taken, which must not be more than 90 days prior to the date submitted, and must be marked to identify the building they portray. On a contents only application, pictures of the dwelling are not required.
6. To qualify for masonry rating, at least 66 2/3% of the total exterior wall area of the dwelling must be of masonry or masonry veneer.
7. Heating systems
- a. All modern heating systems are acceptable. Thermostatically controlled gas or oil fueled systems must be vented to a tile-lined masonry chimney in good condition built from the ground or to an Underwriters Laboratories (U.L.) approved metal pipe. Wood fueled systems must be vented to a tile-lined masonry chimney in good condition built from the ground or to a U.L. approved metal pipe. Permanently installed fireplaces fueled by wood must be vented to a tile-lined masonry chimney in good condition built from the ground or to a U.L. approved metal pipe.
 - b. Free-standing fireplaces are **not** acceptable.
 - c. Primary heating source
Dwelling must have a modern heating system consisting of one of the following:
 - 1) Central heating source consisting of a permanently installed warm air furnace, hot water, or steam source resting on an incombustible base, and vented to a masonry chimney in good condition built from the ground, or to an Underwriters Laboratories (U.L.) approved metal pipe.
 - 2) Warm air furnace fueled by wood that is vented to a tile-lined masonry chimney in good condition built from the ground or to a U.L. approved metal pipe.
 - 3) A permanent modern electric heating system installed by a competent electrician in compliance with building code requirements.
 - 4) Permanently installed, thermostatically controlled U.L. approved gas or oil fueled floor or wall furnaces, provided that all the foregoing are vented to a tile-lined masonry chimney in good condition built from the ground, or to a U.L. approved metal pipe.
 - 5) Thermostatically controlled U.L. approved gas or oil heaters or stoves provided they are vented to a tile-lined masonry chimney in good condition built from the ground, or to a U.L. approved metal pipe.
 - d. Supplemental heating source
 - 1) Wood fueled stoves are **not** acceptable as the primary heating source but will be acceptable as supplemental heat to an approved system. In addition, the following supplemental heating sources must be vented to a tile-lined masonry chimney in good condition built from the ground or to a U.L. approved metal pipe:
 - a) wood fueled stoves;
 - b) gas fueled stoves;
 - c) oil fueled stoves;
 - d) permanently installed fireplaces.
8. Wood heat requirements applicable to dwellings and other structures are as follows:
- a. Indoor
 - 1) Factory built chimneys used for wood stoves must have the U.L. label and be made for all fuel chimney units. U.L. listed chimney units used for oil or gas fired heaters are not approved for use with wood stoves.

DWELLING POLICY MANUAL
UNDERWRITING RULES

- b. Outdoor
- 1) There must be three feet minimum clearance from the unit to the dwelling. The chimney must extend two feet above any roof surface that is within ten feet of the chimney. If the roof is flat, the chimney must be three feet above the roof.
 - 2) Unit must be on a concrete slab.
 - 3) Double or triple wall all-fuel chimneys are required. If stainless steel is used it must be a minimum of 16 gauge.
 - 4) If the dwelling has a wood shingled roof, a spark arrestor must be on the chimney.
 - 5) A noncombustible chimney support is required.
 - 6) Duct work material must be noncombustible. No plastic or paperback insulation can be used.
 - 7) Barrel stoves or sheet metal stoves are unacceptable.
9. Two photographs of all wood burning units are required, one showing the interior installation and the other showing the flue as it exits the house.
10. Older homes may be written in the Dwelling Policy Program if they have been exceptionally well maintained and if the roof, wiring, heating and plumbing systems are in good condition and meet today's electrical and building codes. Homes with knob and tube wiring must be submitted unbound. Do not confuse redecorating or room additions with updating of the basic dwelling conditions. The insurer will conduct periodic inspections.
11. Property valuations for all Dwelling Property business (including builders risks and mobile homes) should be determined by using the current e2Value™ cost estimator. The amount of insurance must be at least 80% of the resulting replacement cost figure for Forms **DP 00 02** and **DP 00 03**. Construction cost indexing will be applied at each renewal. Insured must agree to accept whatever annual increases in value the insurer may deem necessary.
12. Modular homes are acceptable as a dwelling risk under Coverage A Dwelling if they meet all underwriting rules. These homes differ from mobile homes in the following ways:
- a. Modular homes are subject to state and local building codes.
 - b. Complete sections are shipped to the building site for set-down on a permanent foundation and the separate modules are connected and finished by a contractor.
13. The Dwelling Policy provides coverage for up to and including 80 acres to include acreage at the residence premises and at locations away from the residence premises, provided there are no bona fide farming operations. If the total acreage is in excess of 80 acres or if there are bona fide farming operations, the risk does not qualify for a Dwelling Policy and should be placed in the Farm Program.
14. Mobile Homes may be written on Form **DP 00 01** only.
- a. A mobile home is defined as a single- or double-wide unit having the following characteristics:
 - 1) Homes built since June 15, 1976, conform to National Manufactured Home Construction and Safety Standards. These standards are administered by H.U.D.
 - 2) Mobile homes are assembled on their own steel chassis frame which remains under the home as an integral part of the support system of the home.
 - 3) They are designed and built as complete units with no further site construction necessary.
 - b. Premiums shall be determined as indicated in the State Rate pages.
 - c. One-family frame dwelling rules and forms shall apply.
 - d. Mobile homes which are fully enclosed by a frame addition with a dwelling type roof over the entire structure or frame three-wall addition are acceptable and will be rated as a mobile home.
 - e. Mobile homes do not qualify for masonry rating.
15. For mobile home limits in excess of \$70,000, contact the Home Office for binding authority.
16. Because of the high concentration of units in a mobile home park, risk selections must be limited to every fourth unit, with a maximum coverage of \$200,000 in any one park.
17. Primary heating source
A mobile home must have a modern heating system consisting of one of the following:
- a. Central heating source consisting of a permanently installed warm air furnace, hot water, or steam source resting on an incombustible base, and vented to a masonry chimney built from the ground, or to a U.L. approved metal pipe.

**DWELLING POLICY MANUAL
UNDERWRITING RULES**

DWELLING PLACEMENT SUMMARY

	DP - 1 Basic Form	DP - 2 Broad Form	DP-3 Special Form	Home Security Program
Minimum Dwelling Value	\$10,000	\$40,000	\$40,000	\$60,000
Policy Form	DP 00 01 Basic	DP 00 02 Broad	DP 00 03 Special	HO 00 02 with ACV Endorsement
Physical Condition and Maintenance	Average	Good	Good	Good
Loss Experience History	No total fire losses and no more than three losses in excess of \$500 in the past five years. No water damage in the last five years - not including payouts less than \$2,500.	No total fire losses and no more than three losses in excess of \$500 in the past five years. No water damage in the last five years - not including payouts less than \$2,500.	No total fire losses and no more than three losses in excess of \$500 in the past five years. No water damage in the last five years - not including payouts less than \$2,500.	No total fire losses and no more than two losses in the past five years. No water damage in the last five years - not including payouts less than \$2,500.
Primary Heating	Modern	Modern	Modern	Modern
Construction	Average quality, no log homes.	Good quality, no mobile or log homes.	Good quality, no mobile or log homes.	Good quality, no mobile or log homes.
Construction Quality*	All	All	All	All
Percent of Replacement Cost	Insured amount has no set relationship to replacement cost, use e2Value™ estimator's Actual Cash Value portion to determine amount of insurance.	At least 80% of replacement cost	At least 80% of replacement cost	Actual Cash Value
Loss Settlement Coverage A	Actual Cash Value	Replacement Cost	Replacement Cost	Actual Cash Value
Occupancy	Owner or Non-owner occupied. No homes being built for sale. No spec. homes.	Owner or Non-owner occupied. No homes being built for sale. No spec. homes.	Owner or Non-owner occupied. No homes being built for sale. No spec. homes.	Owner occupied. No homes being built for sale. No spec. homes.
Number of Families	No more than four	No more than four	No more than four	One or two

* Source – e2Value™ Residential Cost Estimator.