

SERFF Tracking Number: SHEL-126401547 State: Arkansas
Filing Company: Shelter Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: 03M20A109
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: HOPS
Project Name/Number: Lammers/

Filing at a Glance

Company: Shelter Mutual Insurance Company

Product Name: HOPS

TOI: 04.0 Homeowners

Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Filing Type: Rate/Rule

SERFF Tr Num: SHEL-126401547 State: Arkansas

SERFF Status: Closed-Filed

Co Tr Num: 03M20A109

Authors: Brian Marcks, Sue Burlingame

Date Submitted: 12/02/2009

State Tr Num: EFT \$100

State Status: Fees verified and received

Reviewer(s): Becky Harrington, Betty Montesi

Disposition Date: 12/16/2009

Disposition Status: Filed

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

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

Effective Date (New): 02/02/2010

Effective Date (Renewal): 02/02/2010

State Filing Description:

General Information

Project Name: Lammers

Project Number:

Reference Organization:

Reference Title:

Filing Status Changed: 12/16/2009

State Status Changed: 12/04/2009

Created By: Brian Marcks

Corresponding Filing Tracking Number:

Filing Description:

This filing consists of revised Homeowners Platinum Shield base rates. Select counties have been further defined by zip code. The premium interpolation rule was revised. An editorial change has also been made. The overall effect of this filing is expected to be a revenue increase of 10.0% or \$454,645.

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Submitted By: Brian Marcks

Company and Contact

Filing Contact Information

Brian Marcks, Coordinator of Insurance

BCMarcks@shelterinsurance.com

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Department Affairs

1817 West Broadway 573-214-4165 [Phone]
 Columbia, MO 65218 573-446-7317 [FAX]

Filing Company Information

Shelter Mutual Insurance Company CoCode: 23388 State of Domicile: Missouri
 1817 West Broadway Group Code: Company Type:
 Columbia, MO 65218 Group Name: State ID Number:
 (573) 445-8441 ext. [Phone] FEIN Number: 43-0613000

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Shelter Mutual Insurance Company	\$100.00	12/02/2009	32418977

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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	12/04/2009	12/04/2009	Brian Marcks	12/04/2009	12/04/2009

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Disposition

Disposition Date: 12/16/2009
 Effective Date (New): 02/02/2010
 Effective Date (Renewal): 02/02/2010
 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):
Shelter Mutual Insurance Company	11.000%	10.000%	\$454,645	3,978	\$4,555,169	24.800%	-6.400%

SERFF Tracking Number: SHEL-126401547 State: Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Form RF-2 Loss Costs Only (not for workers' compensation)		Yes
Supporting Document	H-1 Homeowners Abstract	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Explanatory Memorandum	Filed	Yes
Supporting Document	Rate Indications/Supporting Exhibits	Filed	Yes
Supporting Document	Zone Definition Comparison	Filed	Yes
Rate	Manual Pages	Filed	Yes

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TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: HOPS
Project Name/Number: Lammers/

Objection Letter

Objection Letter Status No response necessary
Objection Letter Date 12/07/2009
Submitted Date 12/07/2009
Respond By Date

Dear Brian Marcks,

This filing is being held in abeyance pending Commissioner Bradford's review on 12/16/2009.

Please feel free to contact me if you have questions.

Sincerely,

Becky Harrington

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Product Name: HOPS
Project Name/Number: Lammers/

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 12/04/2009

Submitted Date 12/04/2009

Respond By Date

Dear Brian Marcks,

This will acknowledge receipt of the captioned filing.

Objection 1

- Explanatory Memorandum (Supporting Document)

Comment: Please provide additional documentation supporting the zone/zip code assignments for Saline, Pulaski, Garland, and Fulton Counties.

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 12/04/2009

Submitted Date 12/04/2009

Dear Becky Harrington,

Comments:

Reference is made to your note of today.

Response 1

Comments: Attached is an exhibit showing our current and proposed zone definitions for Fulton, Garland, Pulaski and Saline counties. Because of computer system requirements, we needed to redefine counties that had city definitions or remainder of county definitions. Those counties will now be defined by zip codes instead. There are no intended zone changes.

Related Objection 1

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Product Name: HOPS
Project Name/Number: Lammers/

Applies To:

- Explanatory Memorandum (Supporting Document)

Comment:

Please provide additional documentation supporting the zone/zip code assignments for Saline, Pulaski, Garland, and Fulton Counties.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Zone Definition Comparison

Comment: Please see attachment.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

I hope this helps. Please let me know if you have questions.

Sincerely,

Brian Marcks, Sue Burlingame

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Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: -1.000%
Effective Date of Last Rate Revision: 12/20/2008
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):
Shelter Mutual Insurance Company	11.000%	10.000%	\$454,645	3,978	\$4,555,169	24.800%	-6.400%

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Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed 12/16/2009	Manual Pages	GR-10, GR-12, Z-1, Z-2, R-1 and R-2	Replacement	AR PS Manual Pages 2010-02-02.pdf

4. PREMIUM ADJUSTMENTS (Cont.)

h. Claim Surcharge

A surcharge may apply to a policy based on the policyholder's claims experience. For new business, the surcharge will be determined by the type and number of paid claims **of more than \$250** occurring in the 3-year period immediately preceding the date of the application. For renewal business, the surcharge will be determined, at each renewal, by the type and number of paid claims **of more than \$250** occurring in the 3-year period ending 35 days prior to the renewal effective date.

In determining the surcharge, Earthquake, Medical Payment and Identity Fraud claims will be disregarded. Claims involving a land motor vehicle (not insured, owned or driven by the insured) colliding into the insured's dwelling will also be disregarded. Wind, Hail, Lightning, and Weight of Ice, Sleet, or Snow claims will be considered Weather claims. Per the table below, Weather claims are recorded but not surcharged. All other claims will be considered Non-Weather claims.

Number of Claims	Non-Weather				
	0	1	2	3	4+
Weather					
0	0%	15%	50%	85%	85%
1	0%	15%	50%	85%	85%
2	0%	15%	50%	85%	85%
3	0%	15%	50%	85%	85%
4+	0%	15%	50%	85%	85%

8. PREMIUM INTERPOLATION

Policies may be written for amounts of coverage not shown on the Amount of Insurance pages. To determine the appropriate factor, the Amount of Insurance figures shall be interpolated.

Example: A premium is desired for a policy amount of \$80,000.

Amounts	Factors	
\$100,000	1.336	.216 / 25 = .0086
<u>75,000</u>	<u>1.120</u>	
25,000 Difference	.216 Difference	
.0086		
x 5 (Addnl. \$5,000 Coverage A)		
<u>.043</u>		1.120 + .043 = 1.163 for \$80,000

ZONES AND COUNTY CODES

As Zip code boundaries are changed by the United States Postal Service (USPS), a new Zip code may be created. This new Zip code may not yet be listed in our zone definitions. If this is the case, use the rating zone that corresponds to the Zip code that formerly applied to the risk.

<u>ZONE</u>	<u>COUNTY</u>	<u>CODE</u>	<u>ZONE</u>	<u>COUNTY</u>	<u>CODE</u>
24	ARKANSAS	001	20	HEMPSTEAD	057
29	ASHLEY	003	55	HOT SPRING	059
58	BAXTER	005	31	HOWARD	061
23	BENTON	007	75	INDEPENDENCE	063
36	BOONE	009	50	IZARD	065
29	BRADLEY	011	4	JACKSON	067
38	CALHOUN	013	38	JEFFERSON	069
87	CARROLL	015	53	JOHNSON	071
38	CHICOT	017	79	LAFAYETTE	073
24	CLARK	019	26	LAWRENCE	075
26	CLAY	021	26	LEE	077
49	CLEBURNE	023	21	LINCOLN	079
44	CLEVELAND	025	13	LITTLE RIVER	081
16	COLUMBIA	027	36	LOGAN	083
34	CONWAY	029	24	LONOKE	085
62	CRAIGHEAD	031	15	MADISON	087
35	CRAWFORD	033	15	MARION	089
24	CRITTENDEN	035	29	MILLER	091
4	CROSS	037	26	MISSISSIPPI	093
44	DALLAS	039	38	MONROE	095
44	DESHA	041	24	MONTGOMERY	097
12	DREW	043	95	NEVADA	099
51	FAULKNER	045	53	NEWTON	101
53	FRANKLIN	047	44	OUACHITA	103
	FULTON	049	77	PERRY	105
40	72513, 72515, 72520, 72531, 72538, 72539, 72542, 72554, 72576, 72578, 72583, 72587		41	PHILLIPS	107
28	72529		24	PIKE	109
	GARLAND	051	32	POINSETT	111
57	71901, 71913, 71933, 71949, 71956, 71964, 71968, 72087		29	POLK	113
48	71909		36	POPE	115
24	GRANT	053	44	PRAIRIE	117
45	GREENE	055			

ZONES AND COUNTY CODES

<u>ZONE</u>	<u>COUNTY</u>	<u>CODE</u>
	PULASKI	119
91	72002, 72016, 72023, 72046, 72065, 72076, 72099, 72103, 72114, 72117, 72118, 72122, 72126, 72135, 72142, 72199, 72201, 72202, 72204, 72206, 72209, 72210,	
78	72113, 72116, 72120, 72205, 72207, 72211, 72212, 72223, 72227	
68	RANDOLPH	121
4	ST. FRANCIS	123
	SALINE	125
24	72002, 72011, 72015, 72019, 72022, 72065, 72087, 72103, 72122, 72167, 72206, 72210	
48	71909	
51	SCOTT	127
50	SEARCY	129
53	SEBASTIAN	131
16	SEVIER	133
28	SHARP	135
50	STONE	137
29	UNION	139
36	VAN BUREN	141
88	WASHINGTON	143
18	WHITE	145
44	WOODRUFF	147
28	YELL	149

Arkansas Homeowners Form 5 Masonry Base Rates

**\$60,000 Base, \$500 Deductible,
\$300,000 Liability, \$2,000 Medical Payments**

Zones	1-3, 1Y-3Y		4-5, 4Y-5Y		6, 6Y		7, 7Y, 1N-5N		8, 8Y		6N, 7N	
	Masonry curve		Masonry curve		Masonry curve		Masonry curve		Masonry curve		Masonry curve	
4	862	1	895	1	1008	1	1133	1	1560	1	1707	1
12	699	1	735	1	826	1	927	1	1289	1	1397	1
13	707	1	738	1	835	1	940	1	1304	1	1413	1
15	613	1	638	1	718	1	802	1	1115	1	1215	1
16	820	1	856	1	969	1	1090	1	1512	1	1639	1
18	768	1	800	1	903	1	1017	1	1431	1	1561	1
20	870	1	903	1	1019	1	1146	1	1574	1	1726	1
21	767	1	799	1	902	1	1015	1	1428	1	1559	1
23	586	1	609	1	683	1	770	1	1057	1	1154	1
24	657	1	682	1	774	1	863	1	1222	1	1314	1
26	867	1	900	1	1016	1	1141	1	1569	1	1720	1
28	637	1	661	1	751	1	835	1	1156	1	1258	1
29	834	1	866	1	977	1	1098	1	1509	1	1655	1
31	737	1	772	1	871	1	979	1	1360	1	1469	1
32	886	1	944	1	1067	1	1201	1	1647	1	1797	1
34	737	1	772	1	871	1	979	1	1360	1	1469	1
35	805	1	837	1	950	1	1062	1	1477	1	1586	1
36	649	1	674	1	764	1	858	1	1176	1	1280	1
38	809	1	846	1	951	1	1072	1	1482	1	1610	1
40	630	1	660	1	744	1	836	1	1163	1	1257	1
41	725	1	758	1	855	1	962	1	1338	1	1446	1
44	736	1	766	1	864	1	975	1	1371	1	1495	1
45	809	1	846	1	951	1	1072	1	1482	1	1610	1
48	627	1	649	1	738	1	821	1	1135	1	1236	1
49	649	1	674	1	764	1	858	1	1176	1	1280	1
50	735	1	774	1	870	1	975	1	1358	1	1472	1
51	667	1	696	1	787	1	878	1	1244	1	1337	1
53	715	1	744	1	842	1	943	1	1311	1	1408	1
55	680	1	716	1	807	1	903	1	1257	1	1362	1
57	627	1	649	1	738	1	821	1	1135	1	1236	1
58	608	1	632	1	712	1	796	1	1103	1	1203	1
62	680	1	716	1	807	1	903	1	1257	1	1362	1
68	725	1	758	1	855	1	962	1	1338	1	1446	1
75	649	1	677	1	766	1	855	1	1211	1	1301	1
77	660	1	686	1	771	1	867	1	1192	1	1299	1
78	702	1	735	1	829	1	932	1	1297	1	1399	1
79	830	1	869	1	980	1	1101	1	1532	1	1655	1
87	641	1	666	1	749	1	838	1	1163	1	1268	1
88	620	1	644	1	730	1	819	1	1123	1	1222	1
91	735	1	765	1	868	1	970	1	1348	1	1448	1
95	734	1	767	1	866	1	974	1	1354	1	1463	1

Arkansas Homeowners Form 5 Frame Base Rates

**\$60,000 Base, \$500 Deductible,
\$300,000 Liability, \$2,000 Medical Payments**

Zones	1-3, 1Y-3Y		4-5, 4Y-5Y		6, 6Y		7, 7Y, 1N-5N		8, 8Y		6N, 7N	
	Frame curve		Frame curve		Frame curve		Frame curve		Frame curve		Frame curve	
4	944	1	1008	1	1128	1	1257	1	1834	1	2005	1
12	768	1	826	1	926	1	1021	1	1516	1	1643	1
13	773	1	835	1	927	1	1035	1	1535	1	1662	1
15	671	1	718	1	799	1	894	1	1312	1	1429	1
16	896	1	969	1	1075	1	1200	1	1780	1	1928	1
18	848	1	903	1	1008	1	1124	1	1691	1	1822	1
20	952	1	1019	1	1139	1	1268	1	1852	1	2027	1
21	847	1	902	1	1007	1	1123	1	1688	1	1819	1
23	640	1	683	1	761	1	847	1	1248	1	1353	1
24	719	1	774	1	859	1	963	1	1447	1	1537	1
26	949	1	1016	1	1136	1	1264	1	1846	1	2020	1
28	700	1	751	1	832	1	932	1	1359	1	1477	1
29	913	1	977	1	1093	1	1216	1	1776	1	1944	1
31	811	1	871	1	969	1	1089	1	1593	1	1730	1
32	993	1	1067	1	1185	1	1321	1	1935	1	2110	1
34	811	1	871	1	969	1	1089	1	1593	1	1730	1
35	887	1	950	1	1056	1	1185	1	1731	1	1874	1
36	714	1	764	1	849	1	949	1	1384	1	1500	1
38	890	1	951	1	1062	1	1187	1	1730	1	1882	1
40	692	1	744	1	828	1	931	1	1362	1	1479	1
41	796	1	855	1	952	1	1071	1	1567	1	1701	1
44	812	1	864	1	965	1	1076	1	1619	1	1743	1
45	890	1	951	1	1062	1	1187	1	1730	1	1882	1
48	687	1	738	1	818	1	914	1	1337	1	1451	1
49	714	1	764	1	849	1	949	1	1384	1	1500	1
50	810	1	870	1	974	1	1077	1	1597	1	1728	1
51	733	1	787	1	874	1	980	1	1470	1	1563	1
53	787	1	842	1	937	1	1051	1	1536	1	1663	1
55	749	1	807	1	901	1	997	1	1478	1	1602	1
57	687	1	738	1	818	1	914	1	1337	1	1451	1
58	663	1	712	1	792	1	885	1	1299	1	1414	1
62	749	1	807	1	901	1	997	1	1478	1	1602	1
68	796	1	855	1	952	1	1071	1	1567	1	1701	1
75	713	1	766	1	851	1	954	1	1431	1	1521	1
77	719	1	771	1	857	1	955	1	1408	1	1525	1
78	772	1	829	1	924	1	1037	1	1517	1	1648	1
79	912	1	980	1	1091	1	1227	1	1795	1	1949	1
87	700	1	749	1	834	1	933	1	1370	1	1490	1
88	683	1	730	1	810	1	906	1	1322	1	1433	1
91	810	1	868	1	964	1	1080	1	1578	1	1712	1
95	807	1	866	1	964	1	1084	1	1586	1	1722	1

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State: Arkansas

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Company Tracking Number: 03M20A109

TOI: 04.0 Homeowners

Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Product Name: HOPS

Project Name/Number: Lammers/

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: H-1 Homeowners Abstract Comments: Please see attachment. Attachment: AR Form H1.pdf	Filed	12/16/2009

	Item Status:	Status Date:
Satisfied - Item: NAIC loss cost data entry document Comments: Please see attachment. Attachment: AR PS RF1.pdf	Filed	12/16/2009

	Item Status:	Status Date:
Satisfied - Item: Explanatory Memorandum Comments: Please see attachment. Attachment: AR PS Explanatory Memo.pdf	Filed	12/16/2009

	Item Status:	Status Date:
Satisfied - Item: Rate Indications/Supporting Exhibits Comments: Please see attachments. Attachments: PS Explanation of Exhibits.pdf Exhibits 1-12.pdf	Filed	12/16/2009

SERFF Tracking Number: SHEL-126401547 State: Arkansas
Filing Company: Shelter Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: 03M20A109
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: HOPS
Project Name/Number: Lammers/

	Item Status:	Status
Satisfied - Item: Zone Definition Comparison	Filed	Date: 12/16/2009
Comments: Please see attachment.		
Attachment: Zone Comparison.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 Shelter Mutual Insurance Company
 NAIC # (including group #) NAIC #23388, Group #123

1. If you have had an insurance to value campaign during the experience filing period, describe the campaign and estimate its impact.
Not Applicable
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.
Please see additional information attached.
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.
Please see additional information attached.
4. If you use an Inflation Guard form or similar type of coverage, describe the coverage(s) and estimate the impact.
Please see additional information attached.

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

a. Fire Extinguisher	0	%
b. Burglar Alarm	0	%
c. Smoke Alarm	0	%
d. Insured who has both homeowners and auto with your company	20	%
e. Deadbolt Locks	0	%
f. Window or Door Locks	0	%
g. Other (specify)		
Ultrasonic Home Burglar Alarm	2	%
Complete Home Burglar alarm	5	%
<u>Fire or Burglar alarm reporting to station.</u>	5	%

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

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

Form	Premium Volume
HO-5	\$ 4,555,169

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? Rather than a surcharge, premiums in protection Classes 8Y, 8 and 6N-7N reflect the added exposure due to the use of solid fuel heating. Policyholders in these protection classes who have no type of solid fuel heating devices are given a credit of 15%
- If yes, state the surcharge See above.
- Does the surcharge apply to conventional fire places? No
- If yes, state the surcharge Not Applicable

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

Signature

Brian Marcks

Printed Name

Coordinator of Insurance Dept. Affairs

Title

573-214-4165

Telephone Number

bcmarcks@shelterinsurance.com

Email Address

The following are answers to questions two through four of Form H-1, Homeowners Abstract:

2. We have used cost estimators in Arkansas since 6/1/1979. We converted from the Boeckh cost estimator system to the Marshall & Swift cost estimator system on 3/1/2001. We now use the Boeckh/Marshall & Swift cost estimator system as Boeckh merged with Marshall & Swift.
3. Since the Platinum Shield HO-5 is a Guaranteed Replacement Cost policy, we require the amount of insurance to be at least 100% of replacement cost.
4. We have a mandatory annual amount of insurance rollup, based on construction cost indices, for Platinum Shield HO-5.

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

1.	This filing transmittal is part of Company Tracking #	03M20A109
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/Item Filing Number	N/A
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3.		A.	Company Name	B.	Company NAIC Number
			Shelter Mutual Insurance Company		23388

4.		A.	Product Coding Matrix Line of Business (i.e., Type of Insurance)	B.	Product Coding Matrix Line of Business (i.e., Sub-type of Insurance)
			Shelter Mutual Homeowners		Platinum Shield

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	FOR LOSS COSTS ONLY			
				(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Platinum Shield	11.0	10.0	63.4	N/A	N/A	N/A	N/A
TOTAL OVERALL EFFECT							

6. 5 Year History Rate Change History							
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2004	6,342	+14.7	9/24/2004	6,114	3,647	59.6	44.2
2005	5,040	-1.0	12/20/2008	5,818	1,851	31.8	126.7
2006	4,618			5,351	2,883	53.9	37.1
2007	4,255			5,118	1,566	30.6	44.8
2008	3,970			4,926	4,685	95.1	89.6

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	18.1
B. General Expense	7.3
C. Taxes, Licenses & Fees	3.0
D. Underwriting Profit & Contingencies	8.2
E. Other (explain)	
F. TOTAL	36.6

- 8.** N/A Apply Loss Cost Factors to Future filings? (Y or N)
- 9.** +24.8 Estimated Maximum Rate Increase for any Insured (%) Territory (if applicable): 36
- 10.** -6.4 Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 24

**SHELTER MUTUAL INSURANCE COMPANY
ARKANSAS PLATINUM SHIELD
EXPLANATORY MEMORANDUM**

SUMMARY

Base rates have been revised. Select counties have been further defined by zip code. The Premium Interpolation rule was revised. An editorial change was also made. **The overall change in revenue is 10.0% for \$454,645.**

GENERAL RULE (GR) PAGES

GR-10 4.h. Claim Surcharge – The note has been removed as it is no longer applicable.

GR-12 8. Premium Interpolation – the method of interpolation has changed from interpolating premiums to interpolating the amount of insurance factor.

ZONES AND COUNTY CODES

Z-1 and Z-2 Fulton, Garland, Pulaski and Saline counties are now being defined by zip code.

BASE RATES

R-1 and R-2 Base Rates were revised.

**SHELTER MUTUAL INSURANCE COMPANY
ARKANSAS PLATINUM SHIELD
EXPLANATION OF STATISTICAL EXHIBITS**

In accordance with Arkansas Regulation 23, Section 6.B., the following exhibits supplement this filing:

RF-1	Rate Filing Abstract
H-1	Homeowners Abstract
Exhibit 1	Investment Income Calculation - Homeowners Multiple Peril
Exhibit 2	Underwriting Expenses and Expected Loss Ratio
Exhibit 3	Revenue Summation
Exhibit 4	Credibility
Exhibit 5	Loss Trending
Exhibit 6	Current Rate Levels
Exhibit 7	Policy Size Trending
Exhibit 8	Excess Wind and Hail Losses
Exhibit 9	Accident Year Losses and Claims Count
Exhibit 10	Unallocated Loss Adjustment Expense Factor
Exhibit 11	Arkansas Indicated Statewide Change
Exhibit 12	Revenue Change by Zone

Exhibit RF-1 displays the Arkansas Rate Filing Abstract (Form RF-1).

Exhibit H-1 displays the Arkansas Homeowners Abstract (Form H-1).

Exhibit 1 displays the calculation of the estimate of investment income on net unearned premiums and loss reserves.

Exhibit 2 displays underwriting expenses for Homeowners Multiple Peril and contains the development of Expected Loss Ratio.

Exhibit 3 summarizes the expected revenue effect of Homeowners Platinum Shield coverages.

Exhibit 4 displays a credibility table based on a total number of exposure units.

Exhibit 5 displays the calculation of loss trend factors separately for frequency and severity.

For the purpose of this calculation, a revision effective date of January 1, 2010 was used.

Exhibit 6 shows the factors necessary to adjust earned premium for rate changes to current.

Exhibit 7 displays the calculation of policy size trend factors.

For the purpose of this calculation, a revision effective date of January 1, 2010 was used. From our estimate of annual growth in amount of insurance, we project an average size curve factor to one year past the assumed effective date. The premium trend factor is then the change in average size curve factor from the midpoint of each experience year to the projected date.

Exhibit 8 displays the calculation of excess wind and hail loss loading and smoothing.

Exhibit 9 displays the development of ultimate accident year incurred loss and allocated loss adjustment expense and ultimate accident year claim count.

Exhibit 10 displays the development of the unallocated loss adjustment expense factor.

Exhibit 11 contains the calculation of the Arkansas Statewide Indicated Change based on the following information:

Line 1 contains the recorded earned premiums without adjustment.

Line 2 contains factors necessary to adjust premiums for all rate changes during the experience period as noted in Exhibit 6.

Line 3 contains factors necessary to adjust premiums to reflect anticipated increases in the amounts of insurance purchased as developed in Exhibit 7.

Line 4 is the adjusted earned premium.

Line 5 displays fiscal accident year incurred losses and allocated loss adjustment expenses as developed in Exhibit 9.

Line 6 displays excess wind and hail loss adjustment amount as developed in Exhibit 8.

Line 7 shows incurred losses adjusted for excess Wind/Hail losses.

Line 8 displays the factors necessary to adjust losses to reflect anticipated changes in loss costs as developed in Exhibit 5.

Line 9 displays the Unallocated Loss Adjustment Expense Factor as developed in Exhibit 10.

Line 10 represents the adjusted incurred losses and loss adjustment expenses.

Line 11 shows the formula loss ratios for each year.

Line 12 displays the weights assigned to each year of the experience period.

Line 13 is the five-year weighted loss ratio.

Line 14 is the credibility for the experience period based on the table in Exhibit 4.

Line 15 shows the expected loss ratio, labeled "Available for Losses and Loss Adjustment Expense" in Exhibit 2, page 2.

Line 16 shows the trended expected loss ratio.

Line 17 shows the credibility weighted loss ratio with the complement of credibility given to trended expected loss ratio.

Line 18 displays the provision for variable expenses. It is the sum of commission and brokerage expenses, taxes, licenses, and fees, and profit and contingencies from Exhibit 2, page 2.

Line 19 displays the provision for fixed expenses. It is the sum of other acquisition expense and general expense from Exhibit 2, page 2.

Line 20 displays the factor selected to trend fixed expenses. It is based on the trend in the All Items component of the Consumer Price Index.

Line 21 displays the trended provision for fixed expenses. It is line 19 times line 20 raised to the Y power, where Y is the number of years from one year past the last significant rate change to one year past the expected effective date.

Line 22 shows the statewide indicated change with provisions for both variable and fixed expenses.

Exhibit 12 displays revenue change by zone.

Shelter Mutual Insurance Company

Exhibit 1

Arkansas

Page 1

Homeowners Multiple Peril

Calculation of Investment Income Credit on Policyholder Funds

A. Unearned Premium Reserve		
(1) Direct Earned Premium for Calendar Year 2008		\$ 42,762,634
(2) Mean Unearned Premium Reserve: (1.) x 0.469		\$ 20,055,675
(3) Deductions for Prepaid Expenses:		
a. Brokerage and Commission	13.6%	
b. 50% of Other Acquisition Expense	2.3%	
c. 50% of General Expense	3.7%	
d. Taxes, Licenses and Fees	3.0%	
e. Total		22.6%
(4) Net Unearned Premium Subject to Investment: (2.) x (1 - (3.))		\$ 15,523,092
B. Loss Reserves		
1. Direct Earned Premium for Calendar Year 2008		\$ 42,762,634
2. Expected Incurred Loss and Loss Adjustment: (1.) x 0.716		\$ 30,618,046
3. Expected Mean Loss Reserve: (2.) x 0.362		\$ 11,083,733
C. Net Subject to Investment: A.4 + B.3		\$ 26,606,825
D. Average Rate of Return		0.0493
E. Investment Earnings on Net Subject to Investment: C x D		\$ 1,311,716
F. Average Rate of Return as a Percent of Direct Premium Earned: E / A.1		3.1%
G. Average Rate of Return as a Percent of Direct Premium Earned After Federal Income Tax: F x 0.738		2.3%

Please refer to the attached explanatory memorandum for details by line

Line A.1 - Direct earned premium as shown on page 14 for the State of Arkansas, Homeowners Multiple Peril, for Calendar Year 2008.

Line A.2 - The mean unearned premium reserve is determined by multiplying the direct earned premium in Line A.1 by the mean unearned premium ratio developed below.

1. Direct Earned Premium for Calendar Year 2008	\$ 42,762,634
2. Unearned Premium Reserve as of 12/31/2007	\$ 19,730,116
3. Unearned Premium Reserve as of 12/31/2008	\$ 20,339,085
4. Mean Unearned Premium Reserve: ((2.) + (3.)) / 2	\$ 20,034,600
5. Mean Unearned Premium Ratio: (4.) / (1.)	0.469

Line A.3 - Production and half of other company expenses are incurred with the initial writing and processing of insurance policies, exclusive of claim adjustment expenses. As these expenses are in effect prepaid, the funds will not be available to invest on behalf of the policyholder. The deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B.2 - The expected loss and loss adjustment ratio reflects expense provisions used in this filing with no provision for profit.

Line B.3 - The expected mean loss reserve is determined by multiplying the expected incurred loss in Line B.2 by the mean loss and loss adjustment reserve ratio as shown below.

1. Incurred Losses for Calendar Year 2007	\$ 13,510,759
2. Incurred Losses for Calendar Year 2008	\$ 62,267,385
3. Loss Reserves as of 12/31/2006	\$ 7,966,252
4. Loss Reserves as of 12/31/2007	\$ 7,160,424
5. Loss Reserves as of 12/31/2008	\$ 13,129,524
6. Mean Loss Reserve 2007	\$ 7,563,338
7. Mean Loss Reserve 2008	\$ 10,144,974
8. 2007 Ratio: (6.) / (1.)	0.560
9. 2008 Ratio: (7.) / (2.)	0.163
10. Mean Ratio: ((8.) + (9.)) / 2	0.362

Line D - The rate of return is the ratio of Net Income Earned and Net Realized Capital Gains/Losses to Mean Cash and Invested Assets. Due to the inherent variability of Capital Gains/Losses, we have used the most recent ten years of data. All data shown below is from the annual statement

1. Cash and Invested Assets 2006	\$	2,065,958,870
2. Cash and Invested Assets 2007	\$	2,323,262,763
3. Cash and Invested Assets 2008	\$	2,173,279,805
4. Net Investment Income Earned 2007	\$	89,685,586
5. Net Investment Income Earned 2008	\$	71,699,115
6. Mean Cash and Invested Assets 2007: (2. + 3.) / 2	\$	2,194,610,817
7. Mean Cash and Invested Assets 2008: (2. + 3.) / 2	\$	2,248,271,284
8. Mean Rate of Return: (4. + 5.) / (6. + 7.)		0.0363
9. Mean Cash and Invested Assets 1999 - 2008	\$	17,259,183,421
10. Net Realized Capital Gains/Losses 1999 - 2008	\$	223,854,229
11. Mean Rate of Return: 10. / 9.		0.0130
12. Total Rate of Return: 8. + 11.		0.0493

Line G - The average rate of Federal Income Tax was determined by applying the expected average tax rate for Net Investment Income and the expected tax rate applicable to Net Realized Capital Gains/Losses to the rates of return calculated in Line D.

	<u>Rate of Return</u>	<u>Federal Tax Rate</u>
Net Investment Income Earned	0.0363	0.231 (A)
Net Realized Capital Gains/Losses	0.0130	0.350
Total	0.0493	0.262

(A) The expected average rate of Federal Income Tax on Net Investment Income was determined by applying the expected 2009 tax rates to the distribution of investment income earned for the years 2007 and 2008. The calculations are shown below:

Type of Investment	Net Income Earned (1)			Tax Rate	Federal Tax
	2007	2008	Total		
Bonds (Taxable)	\$ 30,437,464	\$ 26,833,882	\$ 57,271,346	0.350	\$ 20,044,971
Bonds (Tax Exempt)	\$ 26,516,804	\$ 29,608,627	\$ 56,125,431	0.053	\$ 2,974,648
Stocks	\$ 10,852,003	\$ 7,636,174	\$ 18,488,177	0.210	\$ 3,882,517
Short Term	\$ 3,453,930	\$ 1,507,273	\$ 4,961,203	0.350	\$ 1,736,421
Real Estate	\$ 2,122,960	\$ 2,528,822	\$ 4,651,782	0.350	\$ 1,628,124
Other Investments	\$ 16,302,425	\$ 3,584,337	\$ 19,886,762	0.350	\$ 6,960,367
Total	\$ 89,685,586	\$ 71,699,115	\$ 161,384,701	0.231	\$ 37,227,048

(1) Investment deductions have been allocated to the appropriate type in the following manner:

- Real Estate - Income Earned less depreciation (Page 6, Line 12), Real Estate Expenses and Taxes (Page 11, Lines 19 and 20, Column 3).
- All Other - Investment Expenses less Real Estate Expenses and Taxes prorated by income earned to total income earned less Real Estate Income.

Shelter Mutual Insurance Company

Companywide

Homeowners Multiple Peril

Development of Expense Ratios

Exhibit 2

Page 1

Note: 000 s omitted.	2006	2007	2008	Total
1.) Direct Commission and Brokerage	\$ 35,354	\$ 36,560	\$ 33,763	\$ 105,677
2.) Direct Written Premium	246,988	262,761	264,549	774,298
Ratio: 1 / 2	14.3%	13.9%	12.8%	13.6%
3.) Other Acquisition Expense	\$ 10,105	\$ 11,988	\$ 12,507	\$ 34,600
4.) Direct Earned Premium	244,634	255,155	264,194	763,983
Ratio: 3 / 4	4.1%	4.7%	4.7%	4.5%
5.) General Expense	\$ 16,951	\$ 20,163	\$ 18,626	\$ 55,741
6.) Direct Earned Premium	244,634	255,155	264,194	763,983
Ratio: 5 / 6	6.9%	7.9%	7.1%	7.3%
7.) Taxes, Licenses and Fees	\$ 5,508	\$ 5,878	\$ 5,555	\$ 16,941
8.) Direct Written Premium	246,988	262,761	264,549	774,298
Ratio: 7 / 8	2.2%	2.2%	2.1%	2.2%
9.) Direct Loss Adjustment Expense	\$ 20,324	\$ 18,918	\$ 20,895	\$ 60,137
10.) Direct Losses Incurred	182,910	124,006	272,569	579,485
Ratio: 9 / 10	11.1%	15.3%	7.7%	10.4%

Source: Insurance Expense Exhibit.

Shelter Mutual Insurance Company

Exhibit 2

Page 2

Arkansas

Homeowners Multiple Peril

Calculation of Expected Loss Ratio

Commission and Brokerage (a)	13.6%
Other Acquisition Expense (a)	4.5%
General Expense (a)	7.3%
Arkansas Taxes, Licenses and Fees (b)	3.0%
Profit and Contingencies (c)	8.2%
	<hr/>
Sub-total	36.6%
Available for Losses and Loss Adjustment Expense	63.4%

(a) From attached Companywide Expense Ratios

(b) 2008 Premium Tax ratio in Arkansas

(c) From attached Determination of Underwriting Profit & Contingencies Provision

Shelter Mutual Insurance Company
Arkansas
Homeowners Multiple Peril
Determination of Underwriting Profit & Contingencies Provision

Target Total Return on Surplus (after federal income tax):	12.0%	(I)
Expected Investment Income on Surplus (% of surplus, after federal income tax, including realized capital gains):	3.6%	(II)
Expected Net Income (% of surplus, after federal income tax):	8.4%	(III)=(I)-(II)
Target Premium to Surplus Ratio:	1.00	(IV)
Expected Net Income (% of earned premium, after federal income tax):	8.4%	(V)=(III)/(IV)
Expected Investment Income on Unearned Premium Reserves and Loss & LAE Reserves (% of earned premium, after federal income tax, including realized capital gains):	2.3%	(VI)
Underwriting Profit Provision (% of earned premium, after federal income tax):	6.1%	(VII)=(V)-(VI)
Expected Federal Income Tax Rate:	26.2%	(VIII)
Underwriting Profit Provision (% of earned premium, before federal income tax):	8.2%	(IX)=(VII)/[1-(VIII)]

**Shelter Mutual Insurance Company
Arkansas Platinum Shield
Revenue Summation**

	Current Premium	Proposed Change	
		%	\$
HO-5	4,555,169	10.0	454,645
Total Revenue Change	4,555,169	10.0	454,645

SHELTER MUTUAL INSURANCE COMPANY
 HOMEOWNERS
 Credibility Table
 Based on 20,000 Exposure Units

<u>Lower Limit</u>	<u>Upper Limit</u>	<u>Credibility Factor</u>
0	12	0.00
13	112	0.05
113	312	0.10
313	612	0.15
613	1,012	0.20
1,013	1,512	0.25
1,513	2,112	0.30
2,113	2,812	0.35
2,813	3,612	0.40
3,613	4,512	0.45
4,513	5,512	0.50
5,513	6,612	0.55
6,613	7,812	0.60
7,813	9,112	0.65
9,113	10,512	0.70
10,513	12,012	0.75
12,013	13,612	0.80
13,613	15,312	0.85
15,313	17,112	0.90
17,113	19,012	0.95
19,013	20,000 +	1.00

Assumptions:

1. 10% claim frequency distribution with claims following a Poisson distribution.
2. Using the normal approximation with a 90% probability that the sample mean is within 3.5% of the true mean.
3. Partial credibility is based on the square root rule rounded to the nearest 5%.

**Shelter Mutual Insurance Company
Arkansas
Homeowners Platinum Shield
Development of Combined Trend and Projection Factor**

Severity Trends - Shelter Mutual Companywide						
Fiscal Acc Year	Ultimate Non-Wind Loss and LAE	Ultimate Non-Wind Claims	Ultimate Severity	Curve of Best Fit		
				12 Point	6 Point	
12/2006	11,409,060	2,450	4,657	5,013		
3/2007	10,789,770	2,405	4,486	4,997		
6/2007	11,995,911	2,428	4,941	4,980		
9/2007	12,668,012	2,359	5,370	4,964		
12/2007	13,353,101	2,323	5,748	4,947		
3/2008	13,523,969	2,396	5,644	4,931		
6/2008	11,351,071	2,321	4,891	4,915		4,711
9/2008	10,611,906	2,306	4,602	4,899		4,720
12/2008	10,250,433	2,268	4,520	4,882		4,730
3/2009	10,200,522	2,188	4,662	4,866		4,740
6/2009	11,072,429	2,145	5,162	4,850		4,749
9/2009	9,467,188	2,057	4,602	4,834		4,759
Annual Percentage Change				-1.33%	0.83%	
r^2				0.019	0.006	

Frequency Trends - Shelter Mutual Companywide						
Fiscal Acc Year	Ultimate Non-Wind Claims	Earned Exposures	Frequency X 100	Curve of Best Fit		
				12 Point	6 Point	
12/2006	2,450	47,069	5.21	5.30		
3/2007	2,405	45,977	5.23	5.34		
6/2007	2,428	44,924	5.40	5.38		
9/2007	2,359	43,918	5.37	5.42		
12/2007	2,323	42,925	5.41	5.46		
3/2008	2,396	41,964	5.71	5.49		
6/2008	2,321	41,067	5.65	5.53		5.30
9/2008	2,306	40,229	5.73	5.57		5.34
12/2008	2,268	39,496	5.74	5.61		5.38
3/2009	2,188	38,805	5.64	5.65		5.42
6/2009	2,145	38,121	5.63	5.69		5.46
9/2009	2,057	37,460	5.49	5.73		5.49
Annual Percentage Change				2.87%	2.81%	
r^2				0.543	0.509	

Severity Trends - Shelter Mutual Arkansas						
Fiscal Acc Year	Ultimate Non-Wind Loss and LAE	Ultimate Non-Wind Claims	Ultimate Severity	Curve of Best Fit		
				12 Point	6 Point	
12/2006	1,467,077	315	4,657	3,850		
3/2007	1,024,260	299	3,426	3,815		
6/2007	996,411	278	3,584	3,780		
9/2007	1,131,214	274	4,129	3,745		
12/2007	901,685	272	3,315	3,710		
3/2008	904,591	278	3,254	3,676		
6/2008	1,140,351	316	3,609	3,642		3,671
9/2008	1,115,819	325	3,433	3,608		3,651
12/2008	1,200,293	317	3,786	3,575		3,632
3/2009	1,222,938	297	4,118	3,542		3,613
6/2009	978,881	288	3,399	3,509		3,594
9/2009	935,727	272	3,440	3,476		3,575
Annual Percentage Change				-3.66%	-2.08%	
r^2				0.095	0.018	

Frequency Trends - Shelter Mutual Arkansas						
Fiscal Acc Year	Ultimate Non-Wind Claims	Earned Exposures	Frequency X 100	Curve of Best Fit		
				12 Point	6 Point	
12/2006	315	4,824	6.53	6.17		
3/2007	299	4,703	6.36	6.28		
6/2007	278	4,594	6.05	6.40		
9/2007	274	4,497	6.09	6.51		
12/2007	272	4,407	6.17	6.63		
3/2008	278	4,319	6.44	6.76		
6/2008	316	4,241	7.45	6.88		7.76
9/2008	325	4,163	7.81	7.01		7.62
12/2008	317	4,097	7.74	7.14		7.48
3/2009	297	4,039	7.35	7.27		7.34
6/2009	288	3,981	7.23	7.40		7.21
9/2009	272	3,925	6.93	7.54		7.08
Annual Percentage Change				7.56%	-7.09%	
r^2				0.483	0.604	

Severity Trends - Fast Track Arkansas						
Fiscal Acc Year	Non-Catastrophe Incurred Loss and LAE	Non-Catastrophe Paid Claims	Severity	Curve of Best Fit		
				12 Point	6 Point	
9/2006	127,057,516	16,952	7,495	6,924		
12/2006	123,933,133	16,809	7,373	7,122		
3/2007	117,655,879	17,242	6,824	7,325		
6/2007	124,347,739	16,650	7,468	7,534		
9/2007	121,667,813	16,332	7,450	7,749		
12/2007	128,046,071	16,549	7,737	7,970		
3/2008	134,423,990	16,786	8,008	8,198		8,079
6/2008	149,875,025	18,192	8,239	8,432		8,378
9/2008	170,429,450	19,385	8,792	8,672		8,688
12/2008	184,574,858	19,669	9,384	8,920		9,009
3/2009	193,109,433	20,797	9,285	9,175		9,342
6/2009	198,041,142	20,879	9,485	9,436		9,687
Annual Percentage Change				11.91%	15.62%	
r^2				0.856	0.897	

Frequency Trends - Fast Track Arkansas						
Fiscal Acc Year	Non-Catastrophe Paid Claims	Earned Exposures	Frequency X 100	Curve of Best Fit		
				12 Point	6 Point	
9/2006	16,952	309,227	5.48	5.11		
12/2006	16,809	313,075	5.37	5.18		
3/2007	17,242	316,676	5.44	5.25		
6/2007	16,650	320,052	5.20	5.32		
9/2007	16,332	323,367	5.05	5.39		
12/2007	16,549	326,688	5.07	5.46		
3/2008	16,786	329,915	5.09	5.53		5.22
6/2008	18,192	332,888	5.46	5.60		5.42
9/2008	19,385	335,702	5.77	5.67		5.62
12/2008	19,669	337,603	5.83	5.75		5.83
3/2009	20,797	338,827	6.14	5.82		6.05
6/2009	20,879	340,060	6.14	5.90		6.28
Annual Percentage Change				5.36%	15.87%	
r^2				0.446	0.920	

Trend Factor					
Fiscal Acc Year	Midpoint of Experience Period	Number of Years to 9/30/2009	Selected Severity 4.25%	Selected Frequency 0.00%	Combined Trend Factor
9/30/2005	4/01/2005	4.5000	1.2060	1.0000	1.2060
9/30/2006	4/01/2006	3.5000	1.1568	1.0000	1.1568
9/30/2007	4/01/2007	2.5000	1.1097	1.0000	1.1097
9/30/2008	4/01/2008	1.5000	1.0644	1.0000	1.0644
9/30/2009	4/01/2009	0.5000	1.0210	1.0000	1.0210

Projection Factor					Combined Trend and Projection Factor
Years from 9/30/2009 to 1/01/2011	Selected Severity 4.25%	Selected Frequency 0.00%	Combined Projection Factor		
1.2548	1.0536	1.0000	1.0536	1.2706	
1.2548	1.0536	1.0000	1.0536	1.2188	
1.2548	1.0536	1.0000	1.0536	1.1692	
1.2548	1.0536	1.0000	1.0536	1.1215	
1.2548	1.0536	1.0000	1.0536	1.0757	

**Shelter Mutual Insurance Company
Platinum Shield
Arkansas**

Current Rate Level Factors as of September 30, 2009

The parallelogram method adjusted for exposure changes was used to develop the current rate level factors shown below.

<u>Fiscal Year Ending</u>	<u>Factors</u>
September 30, 2005	1.0558
September 30, 2006	0.9900
September 30, 2007	0.9900
September 30, 2008	0.9900
September 30, 2009	0.9933

Rate Change History (Percent Changes)

<u>Effective Date</u>	<u>% Changes</u>
December 20, 2008	-1.0 %
September 24, 2004	14.7 %

Shelter Mutual Insurance Company
Platinum Shield
Arkansas

Premium Adjustment for Increases in Amount of Insurance Purchased

Form 5										
All Policies Present Mid-Year			Policies Persisting to Subsequent Year							
Experience Year	Policy Count	Average Amount of Insurance	Policy Count	Average Amount of Insurance in Current Year	Average Amount of Insurance in Subsequent Year	Average Size Curve Factor in Current Year	Average Size Curve Factor in Subsequent Year	Percentage Change in Premium In Year Due to Inflation in Coverage Amounts	Cumulative Premium Trend Factor	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (7)/(6) - 1	(9) = (1 + (8)) * Prior (9)		
2005	6,620	171,921	5,406	172,208	186,739	2.327	2.488	6.9%	1.360	
2006	5,422	186,824	4,765	188,596	200,743	2.507	2.641	5.3%	1.272	
2007	4,773	200,754	4,366	201,331	217,688	2.647	2.827	6.8%	1.207	
2008	4,371	217,684	4,069	217,838	225,540	2.829	2.913	3.0%	1.131	
2009*	4,074	225,555	3,896	226,069	233,173	2.919	2.996	2.6%	1.098	
Projected**								9.8%		

* 2007 Data compare December exposures to corresponding June exposures for semi-annual growth rate as 2007 data not yet realized.

** Projection period is from midpoint of latest experience year (fiscal year ending 9/30/2009) to one year past effective date (1/1/2010), which is 1.755 years. Projection is based on simple average of annual growth rates in amount of insurance during prior years of experience period.

Notes:

The calculation of Trend in Amount of Insurance is restricted to observed changes in specific policies for which amount of insurance data is available for the following experience field. The adjustment for a trend in amount of insurance seeks to restate past premium levels at the expected amount of insurance at current valuations for those past exposures. The changing composition of this book of business due to steady growth prevents the use of simple averages in each experience field, which would be skewed significantly by differences between existing book and new policies being added to book.

(1) Total number of policies present in June of experience period.

(2) Average Coverage A amount as of June of experience period.

(3) Number of policies present in June of experience period for which renewal data found during June of following experience period.

(4) Average principle coverage amount for policies for which renewal data is available; number of policies and average amount indicate this should be a fully representative sample.

(5) Average principle coverage amount for renewed policies.

(6) Average of approximate size curve factor attached to each policy according to experience period amount of insurance. Current rather than historical size curves used, but should approximate past rating well.

(7) Average of approximate size curve factor attached to each policy according to amount of insurance observed in subsequent experience period.

(8) Overall average percentage change in size curve factors used in premium determination.

(9) Cumulative factor to project amount of insurance premium increases from past level to mid-point of experience projection period. See notes above regarding use of most recent trend data to extrapolate into the near future.

Shelter Mutual Insurance Company
Platinum Shield
Arkansas
Development of Excess Wind and Hail Loss Loading

Fiscal Accident Year Ending	Earned Premium (1)	Wind Incurred Loss (2)	Wind Loss Ratio (3)	*Normal Wind Loss Ratio (4)	Excess Wind Incurred Loss (5)	**Adjusted Wind Incurred Loss (6)	Re-Distributed Excess Wind Incurred Loss Adjustment (7)	Net Wind Incurred Loss Adjustment (8)
09/30/1991	1,049,411	118,058	11%	14%	(30,361)	148,419	55,563	
09/30/1992	1,465,581	186,995	13%	14%	(20,283)	207,279	77,598	
09/30/1993	1,941,204	116,795	6%	14%	(157,751)	274,547	102,781	
09/30/1994	2,362,096	1,321,014	56%	50%	144,652	1,176,363	125,065	
09/30/1995	2,723,482	848,876	31%	31%	0	848,876	144,200	
09/30/1996	2,923,899	3,554,787	122%	50%	2,098,638	1,456,150	154,811	
09/30/1997	3,076,928	1,629,517	53%	50%	97,156	1,532,361	162,913	
09/30/1998	3,332,073	454,317	14%	14%	(16,941)	471,259	176,423	
09/30/1999	3,667,109	663,720	18%	18%	0	663,720	194,162	
09/30/2000	4,032,075	785,052	19%	19%	0	785,052	213,485	
09/30/2001	4,463,355	1,300,930	29%	29%	0	1,300,930	236,320	
09/30/2002	5,145,057	1,600,865	31%	31%	0	1,600,865	272,414	
09/30/2003	5,754,444	2,010,218	35%	35%	0	2,010,218	304,679	
09/30/2004	5,853,237	1,152,777	20%	20%	0	1,152,777	309,910	
09/30/2005	5,644,183	379,460	7%	14%	(418,803)	798,263	298,841	717,644
09/30/2006	5,189,990	2,420,823	47%	47%	0	2,420,823	274,793	274,793
09/30/2007	4,912,980	719,827	15%	15%	0	719,827	260,127	260,127
09/30/2008	4,740,226	3,494,143	74%	50%	1,133,432	2,360,711	250,980	(882,452)
09/30/2009	4,527,234	3,279,669	72%	50%	1,025,031	2,254,638	239,703	(785,329)
Total	72,804,562				3,854,768		3,854,768	(415,217)

*Normal Range:

25th Percentile of (3) 14%
75th Percentile of (3) 50%

**Wind Load: Total (5) / Total (1) = 5.3%

(3) = (2) / (1).

(4) = (3) capped at max and min specified by "Normal Range".

(5) = [(3) - (4)] x (1); the amount of wind loss outside the "Normal Range" to be removed (added) across all years.

(6) = (2) - (5); the smoothed ratio of wind losses to earned premium.

(7) = Wind Load x (1); the amount of excess wind losses to be loaded back into Total Losses.

(8) = (7) - (5); Net Wind Losses to be added (removed) by Fiscal Accident Year.

**Shelter Mutual Insurance Company
Platinum Shield
Projected Ultimate Loss and Allocated Loss Adjustment Expense**

Companywide Paid Loss & Paid ALAE

Fiscal Year-End	Valuation Period (In Months)									
	@12	@24	@36	@48	@60	@72	@84	@96	@108	@120
9/30/2000	20,241,348	24,633,487	25,125,061	25,469,282	25,609,296	25,783,712	25,788,680	25,810,502	25,826,790	25,827,086
9/30/2001	32,198,689	41,000,150	41,753,682	42,425,529	42,559,309	42,621,730	42,642,330	42,708,910	42,717,554	
9/30/2002	33,850,685	39,882,067	41,344,795	41,854,642	41,826,091	41,924,827	41,987,086	42,312,510		
9/30/2003	57,831,757	67,054,598	68,330,615	68,868,049	68,870,005	69,081,898	69,124,525			
9/30/2004	20,704,456	25,745,837	25,958,746	26,375,194	26,776,648	26,799,981				
9/30/2005	16,465,526	61,197,712	63,592,318	64,139,937	64,708,346					
9/30/2006	31,162,142	40,104,351	41,412,896	41,642,799						
9/30/2007	15,045,696	20,840,615	20,716,586							
9/30/2008	26,593,510	38,642,985								
9/30/2009	22,660,228									

Arkansas Paid Loss & Paid ALAE

Fiscal Year-End	Valuation Period (In Months)									
	@12	@24	@36	@48	@60	@72	@84	@96	@108	@120
9/30/2000	2,042,169	2,269,677	2,319,894	2,320,774	2,317,668	2,317,668	2,317,668	2,317,668	2,317,668	2,317,668
9/30/2001	4,087,443	4,754,735	4,987,009	5,041,728	5,066,443	5,066,360	5,065,860	5,065,705	5,065,765	2,317,668
9/30/2002	4,627,371	5,118,114	5,594,652	5,600,920	5,601,978	5,603,422	5,603,422	5,603,422	5,603,534	
9/30/2003	3,384,762	4,203,795	4,275,609	4,298,978	4,220,798	4,220,798	4,220,798	4,220,798		
9/30/2004	2,897,397	3,183,332	3,257,526	3,312,011	3,321,832	3,321,795				
9/30/2005	1,142,842	1,788,349	1,853,364	1,852,507						
9/30/2006	3,045,785	3,516,048	3,618,828	3,623,459						
9/30/2007	1,532,708	1,831,522	1,851,075							
9/30/2008	3,435,308	4,472,460								
9/30/2009	3,559,665									

Companywide Reported Loss & Paid ALAE

Fiscal Year-End	Valuation Period (In Months)									
	@12	@24	@36	@48	@60	@72	@84	@96	@108	@120
9/30/2000	23,770,715	25,763,227	25,875,518	26,051,753	25,750,726	25,856,412	25,846,180	26,148,002	25,857,290	25,827,086
9/30/2001	35,774,207	41,830,625	42,254,057	42,900,778	43,010,139	43,016,730	43,047,331	43,083,910	42,767,554	
9/30/2002	40,263,872	41,565,486	42,050,073	42,233,537	42,384,417	42,477,438	42,502,086	42,442,510		
9/30/2003	69,207,548	68,391,785	68,780,628	69,108,513	68,980,006	69,149,898	69,192,526			
9/30/2004	27,375,247	26,334,176	26,355,591	26,563,799	26,906,620	26,957,052				
9/30/2005	48,652,197	69,897,322	64,418,958	64,529,202	64,874,088					
9/30/2006	43,721,169	41,458,669	41,714,040	41,867,069						
9/30/2007	21,608,355	21,218,158	20,899,140							
9/30/2008	47,006,320	40,626,544								
9/30/2009	31,080,617									

Arkansas Reported Loss & Paid ALAE

Fiscal Year-End	Valuation Period (In Months)									
	@12	@24	@36	@48	@60	@72	@84	@96	@108	@120
9/30/2000	2,190,383	2,277,177	2,328,894	2,324,374	2,321,268	2,317,668	2,317,668	2,317,668	2,317,668	2,317,668
9/30/2001	4,461,466	4,951,559	5,039,009	5,045,928	5,066,443	5,066,360	5,065,860	5,065,705	5,065,765	2,317,668
9/30/2002	5,020,392	5,144,875	5,605,228	5,600,920	5,601,978	5,603,422	5,603,422	5,603,534		
9/30/2003	4,477,940	4,311,208	4,291,609	4,304,329	4,220,798	4,220,798	4,220,798	4,220,798		
9/30/2004	3,766,011	3,337,612	3,363,189	3,312,011	3,336,832	3,336,795				
9/30/2005	2,137,083	1,875,797	1,853,364	1,852,507	1,852,507					
9/30/2006	4,145,032	3,529,552	3,618,828	3,626,556						
9/30/2007	1,888,305	1,835,542	1,851,075							
9/30/2008	5,097,484	4,542,192								
9/30/2009	4,601,263									

Companywide Claims with Payment

Fiscal Year-End	Valuation Period (In Months)									
	@12	@24	@36	@48	@60	@72	@84	@96	@108	@120
9/30/2000	9,607	10,326	10,399	10,427	10,434	10,436	10,437	10,440	10,440	10,441
9/30/2001	14,524	15,758	15,838	15,858	15,869	15,876	15,876	15,876	15,877	
9/30/2002	12,525	13,105	13,143	13,153	13,156	13,161	13,162	13,163		
9/30/2003	18,331	18,967	19,005	19,021	19,025	19,027	19,029			
9/30/2004	6,436	6,760	6,780	6,788	6,791	6,796				
9/30/2005	10,600	14,072	14,122	14,141	14,142					
9/30/2006	7,961	8,648	8,711	8,731						
9/30/2007	4,374	4,695	4,713							
9/30/2008	10,003	11,037								
9/30/2009	7,062									

Arkansas Claims with Payment

Fiscal Year-End	Valuation Period (In Months)									
	@12	@24	@36	@48	@60	@72	@84	@96	@108	@120
9/30/2000	1,201	1,282	1,295	1,297	1,300	1,300	1,300	1,301	1,301	1,301
9/30/2001	2,212	2,312	2,321	2,325	2,328	2,328	2,329	2,329	2,329	
9/30/2002	1,467	1,528	1,533	1,534	1,534	1,534	1,534	1,535		
9/30/2003	1,314	1,399	1,404	1,408	1,408	1,409	1,409			
9/30/2004	912	951	952	952	954	954				
9/30/2005	613	637	638	639	639					
9/30/2006	857	910	915	916						
9/30/2007	420	436	441							
9/30/2008	1,091	1,180								
9/30/2009	1,728									

Companywide Selected Incurred Loss & ALAE

Fiscal Accident Year (1)	Non-Wind Losses						Wind		Total	
	Cumulative Reported Losses (2)	Ultimate Development Factors (3)	Estimated Incurred Loss/ALAE (4) = (2) x (3)	Cumulative Paid Losses (5)	Ultimate Development Factors (6)	Estimated Incurred Loss/ALAE (7) = (5) x (6)	Selected Incurred Loss/ALAE (8)	Estimated Incurred Claim Count (10)	Selected Incurred Loss/ALAE (11) = (8) + (9)	
9/30/2000	17,747,338	1.0000	17,747,338	17,744,038	1.0000	17,744,038	17,747,338	8,079,748	10,441	25,827,086
9/30/2001	21,183,740	1.0000	21,183,740	21,133,740	1.0000	21,133,740	21,183,740	21,583,814	15,877	42,767,554
9/30/2002	25,573,519	1.0000	25,573,519	25,443,519	1.0000	25,443,519	25,573,519	16,868,992	13,163	42,442,511
9/30/2003	19,963,180	1.0017	19,997,117	19,903,179	1.0047	19,996,724	19,997,117	49,229,346	19,029	69,226,463
9/30/2004	16,504,443	1.0023	16,542,420	16,354,472	1.0059	16,451,056	16,542,420	10,455,744	6,797	26,998,164
9/30/2005	10,894,973	1.0052	10,951,711	10,834,973	1.0104	10,948,006	10,951,711	54,033,105	14,147	64,984,816
9/30/2006	13,045,337	1.0100	13,176,217	12,875,358	1.0162	13,083,831	13,176,217	28,911,146	8,736	42,087,363
9/30/2007	12,456,232	1.0170	12,668,012	12,279,155	1.0345	12,702,578	12,668,012	8,498,743	4,721	21,166,755
9/30/2008	10,441,809	1.0163	10,611,906	9,716,518	1.0602	10,301,858	10,611,906	29,858,702	11,099	40,470,608
9/30/2009	9,609,489	0.9852	9,467,188	6,571,044	1.4578	9,579,481	9,467,188	20,846,287	7,723	30,313,475
5-yr Total			56,875,034			56,615,755	56,875,034	142,147,983	46,427	199,023,017
10-yr Total			157,919,168			157,384,831	157,919,168	248,365,627		406,284,795

Arkansas Selected Incurred Loss & ALAE

Fiscal Accident Year (1)	Non-Wind Losses						Wind		Total		
	Cumulative Reported Losses (2)	Ultimate Development Factors (3)	Estimated Incurred Loss/ALAE (4) = (2) x (3)	Cumulative Paid Losses (5)	Ultimate Development Factors (6)	Estimated Incurred Loss/ALAE (7) = (5) x (6)	Selected Incurred Loss/ALAE (8)	Estimated Incurred Claim Count (10)	Selected Incurred Loss/ALAE (11) = (8) + (9)		
9/30/2000	1,532,616	1.0000	1,532,616	1,532,616	1.0000	1,532,616	1,532,616	785,052	1,301	2,317,668	
9/30/2001	3,764,835	1.0000	3,764,835	3,764,835	1.0000	3,764,835	3,764,835	3,764,835	1,300,930	2,329	5,065,765
9/30/2002	4,002,669	1.0000	4,002,669	4,002,669	1.0000	4,002,669	4,002,669	1,600,865	1,535	5,603,534	
9/30/2003	2,210,580	1.0000	2,210,580	2,210,580	1.0000	2,210,580	2,210,580	2,010,218	1,409	4,220,798	
9/30/2004	2,184,019	1.0000	2,184,019	2,169,019	1.0000	2,169,019	2,184,019	1,152,777	954	3,336,796	
9/30/2005	1,473,047	1.0000	1,473,047	1,473,047	1.0000	1,473,047	1,473,047	379,460	639	1,852,507	
9/30/2006	1,208,151	1.0000	1,208,151	1,208,151	1.0000	1,208,151	1,208,151	2,420,823	916	3,628,974	
9/30/2007	1,134,618	0.9970	1,131,214	1,134,618	1.0019	1,136,773	1,131,214	719,827	442	1,851,041	
9/30/2008	1,119,176	0.9970	1,115,819	1,063,842	1.0269	1,092,510	1,115,819	3,494,143	1,188	4,609,962	
9/30/2009	1,031,365	0.9073	935,727	703,595	1.2477	877,904	935,727	3,279,669	1,860	4,215,396	
5-yr Total			5,863,957			5,788,385	5,863,958	10,293,922	5,044	16,157,880	
10-yr Total			19,558,675			19,468,103	19,558,677	17,143,764		36,702,441	

Shelter Mutual Insurance Company Homeowners Companywide

Development of Unallocated Loss Adjustment Expense Factor

	2006	2007	2008	Total
Note: Amounts in 000's				
1. Direct Loss and Defense/Cost Containment Expense Incurred	\$185,890	\$126,642	\$274,387	\$586,919
2. Direct Adjusting and Other Expense Incurred (ULAE)	\$17,344	\$16,282	\$19,077	\$52,703
3. Ratio of Direct ULAE Incurred to Direct Loss and Defense Incurred	9.3%	12.9%	7.0%	9.0%

Source: Insurance Expense Exhibit.

Shelter Mutual Insurance Company

Arkansas

Platinum Shield Indicated Rate Level Change

	Fiscal Year Ending 9/30/2005	Fiscal Year Ending 9/30/2006	Fiscal Year Ending 9/30/2007	Fiscal Year Ending 9/30/2008	Fiscal Year Ending 9/30/2009
1. Earned Premium	\$5,644,183	\$5,189,990	\$4,912,980	\$4,740,226	\$4,527,234
2. Current Rate Level Factor	1.0558	0.9900	0.9900	0.9900	0.9933
3. Effect of Trend in Amount of Insurance	1.3601	1.2718	1.2073	1.1306	1.0979
4. Trended Premium at Current Rates [(1) x (2) x (3)]	\$8,104,616	\$6,534,782	\$5,872,321	\$5,305,506	\$4,937,055
5. Incurred Loss and Allocated Loss Adjustment Expense	\$1,852,507	\$3,628,974	\$1,851,041	\$4,609,962	\$4,215,396
6. Wind/Hail Loss Adjustment	717,644	274,793	260,127	-882,452	-785,329
7. Losses Adjusted for Wind/Hail Losses [(5) + (6)]	\$2,570,151	\$3,903,767	\$2,111,168	\$3,727,510	\$3,430,067
8. Factor to Trend and Project Losses to 1/1/2011	1.2706	1.2188	1.1692	1.1215	1.0757
9. Unallocated Loss Adjustment Expense Factor	1.0898	1.0898	1.0898	1.0898	1.0898
10. Trended Loss and Loss Adjustment Expense [(7) x (8) x (9)]	\$3,558,875	\$5,185,153	\$2,690,028	\$4,555,786	\$4,021,046
11. Formula Loss Ratio [(10) / (4)]	43.9%	79.3%	45.8%	85.9%	81.4%
12. Experience Year Weight	10%	15%	20%	25%	30%
13. Weighted Formula Loss Ratio [sum the products of (11) & (12)]			71.4%		
14. Credibility - Based on 20,000 Earned House Years			100.0%		
15. Expected Loss Ratio			63.4%		
16. Trended Expected Loss Ratio [(15) X (20) ^ 1]			65.0%		
17. Credibility Weighted Formula Loss Ratio [(13) X (14) + (16) X (1 - (14))]			71.4%		
18. Current Provision for Variable Expenses of Commissions, Taxes and Profit			24.8%		
19. Current Provision for Fixed Expenses of General and Other Acquisition Expense			11.8%		
20. Factor to Trend Fixed Costs			1.025		
21. Trended Fixed Costs [(19) X (20) ^ 1]			12.1%		
22. Indicated Rate Level Change with Provision for Fixed and Variable Expenses [(17) + (21)] / [1.000 - (18)] - 1.000			11.0%		

Line 14 -- Partial Credibility is based on the square root rule rounded to the nearest five percent.

Lines 16 & 21 -- Projecting of fixed expenses is done from one year past the effective date of the last rate change (12/20/2008) to one year past the expected effective date (01/01/2010), limited to one year.

**Shelter Mutual Insurance Company
Revenue Change by Zone
Arkansas Platinum Shield**

Zones	Annual Policy Premium	Total % Change	Total \$ Change
4	12,391	2.5%	314
12	15,949	4.9%	779
15	8,217	6.4%	524
16	16,228	2.7%	438
18	21,556	7.8%	1,684
20	3,381	2.5%	83
21	14,434	21.2%	3,066
23	705,638	10.9%	77,113
24	589,416	8.6%	50,751
26	14,281	2.5%	361
28	11,507	19.7%	2,265
29	87,116	2.5%	2,215
31	727	9.2%	67
32	33,333	2.7%	908
34	33,446	9.7%	3,243
35	13,796	2.6%	354
36	139,310	20.4%	28,397
38	85,775	12.1%	10,422
41	1,803	8.0%	143
44	69,830	5.3%	3,715
45	47,225	4.7%	2,231
48	5,866	6.8%	400
49	20,601	14.3%	2,936
50	5,024	2.7%	134
51	102,899	8.5%	8,774
53	129,067	7.0%	9,068
55	5,213	13.5%	706
57	47,059	11.0%	5,171
58	138,200	18.7%	25,789
62	212,684	11.2%	23,893
75	12,920	22.3%	2,876
77	1,193	2.8%	33
78	767,885	2.7%	21,076
79	8,635	2.0%	174
87	26,672	15.1%	4,019
88	877,627	17.2%	151,175
91	257,132	3.5%	9,111
95	11,134	2.1%	232
Grand Total	4,555,169	10.0%	454,645

Arkansas

Homeowners, Farmowners Platinum Shield and Mobile Homeowners

Current and Proposed Zone Comparison

Current			Proposed		
<u>Zone</u>	<u>County</u>	<u>Code</u>	<u>Zone</u>	<u>County</u>	<u>Code</u>
40	*FULTON * Excluding City of Cherokee Village	49	40	FULTON 72513, 72515, 72520, 72531, 72538, 72539, 72542, 72554, 72576, 72578, 72583, 72587	49
			28	72529	
57	*GARLAND *Excluding zone 48	51	57	GARLAND 71901, 71913, 71933, 71949, 71956, 71964, 71968, 72087	51
			48	71909	
91	*PULASKI *Excluding zone 78	119	91	PULASKI 72002, 72016, 72023, 72046, 72065, 72076, 72099, 72103, 72114, 72117, 72118, 72122, 72126, 72135, 72142, 72199, 72201, 72202, 72204, 72206, 72209, 72210	119
78	PULASKI ZIP CODES Includes Zip Codes 72113, 72116, 72120, 72205, 72207, 72211, 72212, 72223 and 72227	119	78	72113, 72116, 72120, 72205, 72207, 72211, 72212, 72223, 72227	
24	*SALINE *Excluding Zone 48	125	24	SALINE 72002, 72011, 72015, 72019, 72022, 72065, 72087, 72103, 72122, 72167, 72206, 72210	125
48	* HOT SPRING VILLAGE *Saline and Garland Counties	125	48	71909	