

| | | | |
|--------------------------|------------------------------------|------------------------|---|
| SERFF Tracking Number: | AAAM-126015041 | State: | Arkansas |
| Filing Company: | Auto Club Family Insurance Company | State Tracking Number: | #642642 \$100 |
| Company Tracking Number: | AR090206XRMXT092 | | |
| TOI: | 04.0 Homeowners | Sub-TOI: | 04.0000 Homeowners Sub-TOI Combinations |
| Product Name: | Homeowners | | |
| Project Name/Number: | Rate and Rule Filing/ | | |

Filing at a Glance

Company: Auto Club Family Insurance Company

| | | |
|--|--|--|
| Product Name: Homeowners | SERFF Tr Num: AAAM-126015041 | State: Arkansas |
| TOI: 04.0 Homeowners | SERFF Status: Closed | State Tr Num: #642642 \$100 |
| Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations | Co Tr Num: AR090206XRMXT092 | State Status: Fees verified and received |
| Filing Type: Rate/Rule | Co Status: | Reviewer(s): Becky Harrington, Betty Montesi |
| | Authors: Katina Arras, Dan Wightman, Mary Ellen Schiffer | Disposition Date: 02/13/2009 |
| | Date Submitted: 02/06/2009 | Disposition Status: Filed |
| Effective Date Requested (New): 05/15/2009 | | Effective Date (New): 05/15/2009 |
| Effective Date Requested (Renewal): 05/15/2009 | | Effective Date (Renewal): 05/15/2009 |

State Filing Description:

General Information

Project Name: Rate and Rule Filing

Project Number:

Reference Organization:

Reference Title:

Filing Status Changed: 02/13/2009

State Status Changed: 02/09/2009

Corresponding Filing Tracking Number: AR090206FXXXX091

Filing Description:

In conformity with Arkansas Insurance Department Rule and Regulation 23, Section 6A, the Auto Club Family Insurance Company, 12901 North Forty Drive, St. Louis, Missouri 63141, is submitting this filing revising Homeowners Rules and Rates to be effective May 15, 2009. Please refer to our Forms Filing #AAAM-126014981/AR090206FXXXX091 for forms/endorsements filed in conjunction with this filing. See the attached Explanatory Memorandum for complete details.

Status of Filing in Domicile: Not Filed

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

SERFF Tracking Number: AAAM-126015041 State: Arkansas
Filing Company: Auto Club Family Insurance Company State Tracking Number: #642642 \$100
Company Tracking Number: AR090206XRMXT092
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: Rate and Rule Filing/

Supportive of this filing, attached are the following documents:

1. Form H-1 Homeowners Abstract
2. Homeowners Premium Comparison Survey Form
3. Loss Cost Data Entry Document
4. Explanatory Memorandum
5. Exhibit A - Investment Income
6. Exhibit B - Actuarial Justification
 - Sheet 1 - Development of Indicated Rate Change
 - Sheet 2 - Development of Ultimate Losses (Non-CAT)
 - Sheet 3 - Development of Loss Trend and Premium Factors
 - Sheet 4 - Development of Annual Trends in Exhibit B, Sheet 3
 - Sheet 5 - Analysis of Expense Ratio and Permissible Loss Ratio
 - Sheet 6 - Development of CAT Load for All Perils
 - Sheet 7 - Net Cost of Reinsurance for All Perils
7. Exhibit C - Base Rates
8. Exhibit D - Amount of Insurance Curve (applies to base rates)

This filing reflects a change in Homeowners rates that will result in a projected overall rate decrease of 2.4% or an annual premium decrease of approximately \$88,599 based on a total in-force annual premium of \$3,670,089 in Arkansas.

Our last overall rate adjustment resulted in a rate decrease of 3.73% and was effective April 1, 2006.

Company and Contact

Filing Contact Information

Mary Ellen Schiffer,
12901 North Forty Drive

mschiffer@aaamissouri.com
(314) 523-7350 [Phone]

SERFF Tracking Number: AAAM-126015041 State: Arkansas
Filing Company: Auto Club Family Insurance Company State Tracking Number: #642642 \$100
Company Tracking Number: AR090206XRMXT092
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: Rate and Rule Filing/

St. Louis, MO 63141

(314) 523-6940[FAX]

Filing Company Information

Auto Club Family Insurance Company
12901 North Forty Drive
St. Louis, MO 63141
(314) 523-7350 ext. 5233[Phone]

CoCode: 27235
Group Code:
Group Name:
FEIN Number: 43-1453212

State of Domicile: Missouri
Company Type:
State ID Number:

SERFF Tracking Number: AAAM-126015041 State: Arkansas
Filing Company: Auto Club Family Insurance Company State Tracking Number: #642642 \$100
Company Tracking Number: AR090206XRMXT092
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: Rate and Rule Filing/

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: Rate and Rule filing = \$100.00
Per Company: No

| CHECK NUMBER | CHECK AMOUNT | CHECK DATE |
|--------------|--------------|------------|
| 0000642642 | \$100.00 | 02/02/2009 |

SERFF Tracking Number: AAAM-126015041 State: Arkansas
 Filing Company: Auto Club Family Insurance Company State Tracking Number: #642642 \$100
 Company Tracking Number: AR090206XRMXT092
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners
 Project Name/Number: Rate and Rule Filing/

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|--------|------------------|------------|----------------|
| Filed | Becky Harrington | 02/13/2009 | 02/13/2009 |

Objection Letters and Response Letters

| Objection Letters | | | | Response Letters | | |
|---------------------------|------------------|------------|----------------|---------------------|------------|----------------|
| Status | Created By | Created On | Date Submitted | Responded By | Created On | Date Submitted |
| Pending Industry Response | Becky Harrington | 02/13/2009 | 02/13/2009 | Mary Ellen Schiffer | 02/13/2009 | 02/13/2009 |
| Pending Industry Response | Becky Harrington | 02/06/2009 | 02/06/2009 | Mary Ellen Schiffer | 02/11/2009 | 02/11/2009 |

SERFF Tracking Number: AAAM-126015041 State: Arkansas
 Filing Company: Auto Club Family Insurance Company State Tracking Number: #642642 \$100
 Company Tracking Number: AR090206XRMXT092
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners
 Project Name/Number: Rate and Rule Filing/

Disposition

Disposition Date: 02/13/2009
 Effective Date (New): 05/15/2009
 Effective Date (Renewal): 05/15/2009
 Status: Filed
 Comment:

| Company Name: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | # of Policy Holders Affected for this Program: | Premium: | Maximum % Change (where required): | Minimum % Change (where required): |
|---------------------------------------|-----------------------------------|---------------------------|--|---|-------------|--|--|
| Auto Club Family Insurance Company | -2.800% | -2.400% | \$-88,599 | 5,350 | \$3,670,089 | 25.000% | -36.900% |

SERFF Tracking Number: AAAM-126015041 State: Arkansas
 Filing Company: Auto Club Family Insurance Company State Tracking Number: #642642 \$100
 Company Tracking Number: AR090206XRMXT092
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners
 Project Name/Number: Rate and Rule Filing/

| Item Type | Item Name | 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 | Uniform Transmittal Document-Property & Casualty | | Yes |
| Supporting Document | Explanatory Memorandum | Filed | Yes |
| Supporting Document | Exhibit A - Investment Income | Filed | Yes |
| Supporting Document | Exhibit B - Actuarial Justification | Filed | Yes |
| Supporting Document | Exhibit I - Rate Impact by Territory Change | Filed | Yes |
| Supporting Document | Exhibit II - Catastrophe Data | Filed | Yes |
| Supporting Document (revised) | Exhibit III - Claim Rating Factors | Filed | Yes |
| Supporting Document | Exhibit III - Claim Rating Factors | | Yes |
| Supporting Document | Exhibit IV, pages A-D - Earthquake | Filed | Yes |
| Rate | Table of Contents | Filed | Yes |
| Rate | Index | Filed | Yes |
| Rate | Fire Protection Classes | Filed | No |
| Rate | Prohibited List | Filed | No |
| Rate | Use of Consumer Report Information | Filed | No |
| Rate | Mandatory Endorsements | Filed | Yes |
| Rate | Optional Endorsements | Filed | Yes |
| Rate | Coverage D- Loss of Use | Filed | Yes |
| Rate | Limits of Liability and Coverage Relationships Chart | Filed | Yes |
| Rate | Protection Classes | Filed | Yes |
| Rate | Discounts | Filed | Yes |
| Rate | Auto/Home Discount | Filed | Yes |
| Rate | Age of Home/Modernization Rating Factors | Filed | Yes |
| Rate (revised) | Claim Rating Surcharge | Filed | Yes |

SERFF Tracking Number: AAAM-126015041 State: Arkansas
 Filing Company: Auto Club Family Insurance Company State Tracking Number: #642642 \$100
 Company Tracking Number: AR090206XRMXT092
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners
 Project Name/Number: Rate and Rule Filing/

| | | | |
|-------------|---|-------|-----|
| Rate | Deductibles | Filed | Yes |
| Rate | Earthquake Coverage (CO 04 54) | Filed | Yes |
| Rate | Refrigerated Products Coverage (CO 00 02) | Filed | Yes |
| Rate | Coverage D - Loss of Use | Filed | Yes |
| Rate | Windstorm or Hail Percentage | Filed | Yes |
| Rate | Deductibles | | |
| Rate | Calculation of Premium Summary | Filed | Yes |
| Rate | Territory Section | Filed | Yes |
| Rate | Rating Factors | Filed | Yes |
| Rate | Claim Rating Surcharge | | Yes |

SERFF Tracking Number: AAAM-126015041 State: Arkansas
Filing Company: Auto Club Family Insurance Company State Tracking Number: #642642 \$100
Company Tracking Number: AR090206XRMXT092
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: Rate and Rule Filing/

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 02/13/2009
Submitted Date 02/13/2009

Respond By Date

Dear Mary Ellen Schiffer,

This will acknowledge receipt of your response dated 2/11/2009.

Objection 1

- Exhibit III - Claim Rating Factors (Supporting Document)

Comment: The claim rating factors appear to be excessive based upon competitor information. The proposed factors will not be approved without additional data specific to your company.

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 02/13/2009
Submitted Date 02/13/2009

Dear Becky Harrington,

Comments:

In response to your Objection Letter dated 2/13/2009, I am forwarding the following revised Rule 25.6F and Exhibit III.

Response 1

Comments: We have modified the claim rating factors for all insureds with 3 or more chargeable paid claims in the last 3 years. Please refer to the revised Exhibit III which provides the revised factors. I have also updated Rule 25.6F Claim Rating Surcharge with these new factors.

SERFF Tracking Number: AAAM-126015041 State: Arkansas
Filing Company: Auto Club Family Insurance Company State Tracking Number: #642642 \$100
Company Tracking Number: AR090206XRMXT092
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: Rate and Rule Filing/

Related Objection 1

Applies To:

- Exhibit III - Claim Rating Factors (Supporting Document)

Comment:

The claim rating factors appear to be excessive based upon competitor information. The proposed factors will not be approved without additional data specific to your company.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Exhibit III - Claim Rating Factors

Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

| Exhibit Name | Rule # or Page # | Rate Action | Previous State Filing # |
|-------------------------------|-------------------|-------------|-------------------------|
| Claim Rating Surcharge | Rule 25.6F | New | |
| Previous Version | | | |
| <i>Claim Rating Surcharge</i> | <i>Rule 25.6F</i> | <i>New</i> | |

If you have any additional questions, please do not hesitate to give me a call. Thank you for your consideration in this matter

Sincerely,

Dan Wightman, Katina Arras, Mary Ellen Schiffer

SERFF Tracking Number: AAAM-126015041 State: Arkansas
Filing Company: Auto Club Family Insurance Company State Tracking Number: #642642 \$100
Company Tracking Number: AR090206XRMXT092
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: Rate and Rule Filing/

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 02/06/2009

Submitted Date 02/06/2009

Respond By Date

Dear Mary Ellen Schiffer,

This will acknowledge receipt of the captioned filing.

Objection 1

- Explanatory Memorandum (Supporting Document)

Comment: Provide the rate effect for each territory change.

Objection 2

- Exhibit B - Actuarial Justification (Supporting Document)

Comment: The CAT load appears excessive. Please re-calculate your CAT load using historical experience for Arkansas or countrywide.

Objection 3

- Claim Rating Surcharge (Rate)

Comment: Provide statistical justification for the claim rating factors.

Objection 4

- Earthquake Coverage (CO 04 54) (Rate)

Comment: Provide the percentage change in the earthquake rates. Provide justification.

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 02/11/2009

SERFF Tracking Number: AAAM-126015041 State: Arkansas
Filing Company: Auto Club Family Insurance Company State Tracking Number: #642642 \$100
Company Tracking Number: AR090206XRMXT092
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: Rate and Rule Filing/

Dear Becky Harrington,

Comments:

In response to your Objection Letter dated 02/09/2009, I am responding with the following Exhibits and information.

Response 1

Comments: Please refer to Exhibit I under the Supporting Documentation tab for the rate impact for each territory change.

Related Objection 1

Applies To:

- Explanatory Memorandum (Supporting Document)

Comment:

Provide the rate effect for each territory change.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Exhibit I - Rate Impact by Territory Change

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments: Please refer to Exhibit II under the Supporting Documentation tab where the indicated CAT load is determined by using 5 year Arkansas catastrophe experience. The indicated CAT load is calculated as follows: AR Cat losses / AR on-level EP.

Related Objection 1

Applies To:

- Exhibit B - Actuarial Justification (Supporting Document)

Comment:

The CAT load appears excessive. Please re-calculate your CAT load using historical experience for Arkansas or countrywide.

Changed Items:

SERFF Tracking Number: AAAM-126015041 State: Arkansas
Filing Company: Auto Club Family Insurance Company State Tracking Number: #642642 \$100
Company Tracking Number: AR090206XRMXT092
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: Rate and Rule Filing/

Supporting Document Schedule Item Changes

Satisfied -Name: Exhibit II - Catastrophe Data

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments: Please refer to Exhibit III under the Supporting Documentation tab where claim rating factors for other competitors have been provided. The claim rating factors that we selected were based on these companies.

Related Objection 1

Applies To:

- Claim Rating Surcharge (Rate)

Comment:

Provide statistical justification for the claim rating factors.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Exhibit III - Claim Rating Factors

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments: Please refer to Exhibit IV, pages A-D, Earthquake for the percentage change in the earthquake rates and the justification.

Related Objection 1

Applies To:

- Earthquake Coverage (CO 04 54) (Rate)

Comment:

Provide the percentage change in the earthquake rates. Provide justification.

SERFF Tracking Number: AAAM-126015041 State: Arkansas
Filing Company: Auto Club Family Insurance Company State Tracking Number: #642642 \$100
Company Tracking Number: AR090206XRMXT092
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: Rate and Rule Filing/

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Exhibit IV, pages A-D - Earthquake

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

If you have any additional questions, please do not hesitate to contact me. Thank your for your consideration in this matter.

Sincerely,

Dan Wightman, Katina Arras, Mary Ellen Schiffer

| | | | |
|---------------------------------|---|-------------------------------|--|
| <i>SERFF Tracking Number:</i> | <i>AAAM-126015041</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Auto Club Family Insurance Company</i> | <i>State Tracking Number:</i> | <i>#642642 \$100</i> |
| <i>Company Tracking Number:</i> | <i>AR090206XRMXT092</i> | | |
| <i>TOI:</i> | <i>04.0 Homeowners</i> | <i>Sub-TOI:</i> | <i>04.0000 Homeowners Sub-TOI Combinations</i> |
| <i>Product Name:</i> | <i>Homeowners</i> | | |
| <i>Project Name/Number:</i> | <i>Rate and Rule Filing/</i> | | |

Rate Information

Rate data applies to filing.

| | |
|--|--------------|
| Filing Method: | File and Use |
| Rate Change Type: | Decrease |
| Overall Percentage of Last Rate Revision: | -3.730% |
| Effective Date of Last Rate Revision: | 04/01/2006 |
| 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: | Premium: | Maximum % Change (where required): | Minimum % Change (where required): |
|---------------------------------------|--|-----------------------------------|---|---|-----------------|---|---|
| Auto Club Family Insurance Company | -2.800% | -2.400% | \$-88,599 | 5,350 | \$3,670,089 | 25.000% | -36.900% |

SERFF Tracking Number: AAAM-126015041 State: Arkansas
Filing Company: Auto Club Family Insurance Company State Tracking Number: #642642 \$100
Company Tracking Number: AR090206XRMXT092
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: Rate and Rule Filing/

Rate/Rule Schedule

| Review Status: | Exhibit Name: | Rule # or Page #: | Rate Action | Previous State Filing Attachments Number: |
|----------------|--|-------------------|-------------|---|
| Filed | Table of Contents | Page 1 to 4 | Replacement | AR051222XRMXT088 Table of Contents.pdf |
| Filed | Index | Page 1 to 4 | Replacement | AR051222XRMXT088 Index.pdf |
| Filed | Mandatory Endorsements | Rule 15.4A | Replacement | AR051222XRMXT088 Rule 15.4A 052009.pdf |
| Filed | Optional Endorsements | Rule 15.4B | Replacement | AR051222XRMXT088 Rule 15.4B 052009.pdf |
| Filed | Coverage D- Loss of Use | Rule 20.1D | Replacement | A050426XXMXX084 Rule 20.1D 052009.pdf |
| Filed | Limits of Liability and Coverage Relationships Chart | Rule 20.3 | Replacement | A050426XXMXX084 Rule 20.3 052009.pdf |
| Filed | Protection Classes | Rule 25.2 | Replacement | A050630XXMXX082 Rule 25.2 052009.pdf |
| Filed | Discounts | Rule 25.6 | Replacement | A031031XRMXT070 Rule 25.6 052009.pdf |
| Filed | Auto/Home Discount | Rule 25.6A | Replacement | A041028XRMXT077 Rule 25.6A 052009.pdf |
| Filed | Age of Home/Modernization Rating Factors | Rule 25.6C | Replacement | A020927XRMXX063 Rule 25.6C 052009.pdf |

SERFF Tracking Number: AAAM-126015041 State: Arkansas
 Filing Company: Auto Club Family Insurance Company State Tracking Number: #642642 \$100
 Company Tracking Number: AR090206XRMXT092
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners
 Project Name/Number: Rate and Rule Filing/

| | | | | | |
|-------|--|----------------|-------------|------------------|--|
| Filed | Claim Rating Surcharge | Rule 25.6F | New | | Rule 25.6F 052009 REV.pdf |
| Filed | Deductibles | Rule 30.2A | Replacement | A041028XRMXT077 | Rule 30.2A 052009.pdf |
| Filed | Earthquake Coverage (CO 04 54) | Rule 35.3H | Replacement | A050630XXMXX082 | Rule 35.3H 052009.pdf |
| Filed | Refrigerated Products Coverage (CO 00 02) | Rule 35.3J | Replacement | A031031XRMXT070 | Rule 35.3J 052009.pdf |
| Filed | Coverage D - Loss of Use | Rule 35.4 | Replacement | A050426XXMXX084 | Rule 35.4 052009.pdf |
| Filed | Windstorm or Hail Percentage Deductibles | Rule 35.6A | Replacement | A050630XXMXX082 | Rule 35.6A 052009.pdf |
| Filed | Calculation of Premium Summary | Rule 40.1 | Replacement | AR051222XRMXT088 | Rule 40.1 052009.pdf |
| Filed | Territory Section | Dated 05152009 | Replacement | AR051222XRMXT088 | Territory Pages 05152009.pdf |
| Filed | Rating Factors | Dated 05152009 | Replacement | AR051222XRMXT088 | Exhibit C - Base Rates.pdf Exhibit D - Amount of Insurance Curves.pdf |

ARKANSAS
Homeowners
Rules and Rates Manual

TABLE OF CONTENTS

PAGE: 1

DATE: 05-15-2009

| <u>SECTION</u> | <u>RULE</u> |
|----------------|---|
| 05 | UNDERWRITING RULES |
| 05.1 | ELIGIBILITY RULES |
| 05.1A | DWELLING AGE |
| 05.1B | REPLACEMENT COST/INSURABLE VALUE |
| 05.1C | FIRE PROTECTION CLASSES |
| 05.1D | OCCUPANCY REQUIREMENTS |
| 05.1E | DWELLINGS UNDER CONSTRUCTION |
| 05.1F | ADDITIONAL INSURED |
| 05.1G | MINIMUM LIMITS |
| 05.1H | ADDITIONAL INTERESTS |
| 05.2 | PROHIBITED LIST |
| 05.3 | RESERVED FOR FUTURE USE |
| 05.4 | PROHIBITED LIST - SCHEDULED PERSONAL PROPERTY |
| 05.5 | CATASTROPHE PROCEDURES |
| 05.6 | RESERVED FOR FUTURE USE |
| 05.7 | INSURANCE SCORE |
| 10 | GENERAL RULES |
| 10.1 | HISTORY & PURPOSE OF THE AUTO CLUB FAMILY INSURANCE COMPANY |
| 10.2 | GUIDE TO UNDERWRITING |
| 10.3 | FAIR CREDIT REPORTING ACT/PRIVACY LAWS |
| 10.3A | FAIR CREDIT REPORTING ACT |
| 10.4 | INVESTIGATIONS |
| 10.5 | INSPECTION OF DWELLING/REQUIRED PHOTOS |
| 10.6 | RESERVED FOR FUTURE USE |
| 10.7 | APPLICATION SUBMISSION |
| 10.8 | POLICY TERM |
| 10.9 | MINIMUM PREMIUM |
| 10.10 | PREMIUM PAYMENTS |
| 10.11 | PAYMENT PLANS |
| 10.11A | QUARTERLY PAYMENT PLAN |
| 10.11B | ELECTRONIC FUNDS TRANSFER PLAN |
| 10.12 | OTHER INSURANCE |
| 10.13 | TRANSFER OR ASSIGNMENT |
| 10.14 | CHANGES ON POLICY |
| 10.15 | CANCELLATIONS |
| 10.16 | RESETS/REISSUES/REWRITES |
| 10.17 | INSURANCE TO VALUE |
| 10.18 | FEDERAL FLOOD INSURANCE |
| 15 | POLICY FORMS AND ENDORSEMENTS |
| 15.1 | PREMIER HOMEOWNERS POLICY |
| 15.2 | PREMIER PLUS HOMEOWNERS POLICY |
| 15.3 | MISCELLANEOUS POLICY FORMS |
| 15.3A | PREMIER CONDOMINIUM OWNERS POLICY |
| 15.3B | PREMIER RENTERS POLICY |
| 15.3C | PREMIER SELECT POLICY |

ARKANSAS
Homeowners
Rules and Rates Manual

TABLE OF CONTENTS

PAGE: 2

DATE: 05-15-2009

| <u>SECTION</u> | <u>RULE</u> |
|----------------|--|
| 15 | POLICY FORMS AND ENDORSEMENTS (CONTINUED) |
| 15.4 | ENDORSEMENTS |
| 15.4A | MANDATORY ENDORSEMENTS |
| 15.4B | OPTIONAL ENDORSEMENTS |
| 20 | MANDATORY COVERAGES |
| 20.1 | SECTION I - PROPERTY COVERAGES |
| 20.1A | COVERAGE A - DWELLING |
| 20.1B | COVERAGE B - OTHER STRUCTURES |
| 20.1C | COVERAGE C - PERSONAL PROPERTY |
| 20.1D | COVERAGE D - LOSS OF USE |
| 20.1E | ADDITIONAL COVERAGES |
| 20.2 | SECTION II - LIABILITY COVERAGES |
| 20.2A | COVERAGE E - PERSONAL LIABILITY |
| 20.2B | COVERAGE F - MEDICAL PAYMENTS TO OTHERS |
| 20.2C | ADDITIONAL COVERAGES |
| 20.3 | LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS CHART |
| 25 | GENERAL RATING AND CODING RULES |
| 25.1 | CONSTRUCTION TYPE |
| 25.1A | CONSTRUCTION TYPES - DEFINED |
| 25.1B | CONDOMINIUM/TOWNHOUSE OR ROWHOUSE - DEFINED |
| 25.2 | PROTECTION CLASSES |
| 25.3 | RESERVED FOR FUTURE USE |
| 25.4 | EARTHQUAKE ZONES |
| 25.5 | RATING TERRITORIES |
| 25.5A | PROPERTY RATE TERRITORIES |
| 25.5B | PERSONAL LIABILITY TERRITORIES |
| 25.6 | DISCOUNTS/SURCHARGES |
| 25.6A | AUTO/HOME DISCOUNT |
| 25.6B | PROTECTIVE DEVICE DISCOUNT |
| 25.6C | AGE OF HOME/MODERNIZATION RATING FACTOR |
| 25.6D | ROOF RATING FACTORS |
| 25.6E | AAA MEMBERSHIP DISCOUNT |
| 25.6F | CLAIM RATING SURCHARGE |
| 25.7 | MISCELLANEOUS RATING RULES |
| 25.7A | SINGLE BUILDING - DEFINED |
| 25.7B | SECONDARY RESIDENCE |
| 25.7C | WAIVER OF PREMIUM |
| 25.7D | DOLLAR ROUNDING |

ARKANSAS
Homeowners
Rules and Rates Manual

TABLE OF CONTENTS

PAGE: 3

DATE: 05-15-2009

| <u>SECTION</u> | <u>RULE</u> |
|----------------|---|
| 30 | BASE PREMIUM |
| 30.1 | BASE PREMIUM COMPUTATION |
| 30.2 | BASE PREMIUM ADJUSTMENTS |
| 30.2A | DEDUCTIBLES |
| 30.2B | ORDINANCE OR LAW COVERAGE |
| 30.2C | TOWNHOUSE FACTOR |
| 30.2D | SPECIAL LOSS SETTLEMENT |
| 30.2E | UNIT-OWNERS COVERAGE C - SPECIAL COVERAGE |
| 30.2F | PREMIER SELECT FACTOR |
| 30.2G | INSURANCE SCORE FACTORS |
| 35 | OPTIONAL LIMITS AND COVERAGES |
| 35.1 | COVERAGE A - DWELLING |
| 35.1A | BASIC AND INCREASED LIMITS |
| 35.1B | UNIT-OWNERS COVERAGE A - SPECIAL COVERAGE |
| 35.1C | RESIDENCE GLASS COVERAGE |
| 35.2 | COVERAGE B - OTHER STRUCTURES |
| 35.2A | OTHER STRUCTURES - INCREASED LIMITS |
| 35.2B | STRUCTURES RENTED TO OTHERS - RESIDENCE PREMISES |
| 35.2C | SPECIFIC STRUCTURES AWAY FROM THE RESIDENCE PREMISES |
| 35.3 | COVERAGE C - PERSONAL PROPERTY |
| 35.3A | INCREASED LIMITS |
| 35.3B | INCREASED LIMIT ON PERSONAL PROPERTY IN OTHER RESIDENCES |
| 35.3C | PERSONAL PROPERTY REPLACEMENT COST |
| 35.3D | SPECIAL LIMITS OF LIABILITY - INCREASED |
| 35.3D1 | MONEY |
| 35.3D2 | SECURITIES |
| 35.3D3 | JEWELRY, WATCHES AND FURS |
| 35.3D4 | FIREARMS |
| 35.3D5 | SILVERWARE, GOLDWARE AND PEWTERWARE |
| 35.3D6 | SCHEDULED PERSONAL PROPERTY |
| 35.3D7 | INCREASED LIMITS ON BUSINESS PROPERTY |
| 35.3D8 | INCREASED LIMITS ON BUSINESS PROPERTY ON OR OFF THE RESIDENCE PREMISES |
| 35.3E | RESIDENCE RENTAL THEFT |
| 35.3F | UNIT-OWNERS RENTAL TO OTHERS |
| 35.3G | HOME DAY CARE COVERAGE |
| 35.3H | EARTHQUAKE COVERAGE |
| 35.3I | SPECIAL COMPUTER COVERAGE |
| 35.3J | REFRIGERATED PRODUCTS COVERAGE |
| 35.3K | WATER BACK UP AND SUMP OVERFLOW |
| 35.4 | COVERAGE D - LOSS OF USE |

ARKANSAS
Homeowners
Rules and Rates Manual

TABLE OF CONTENTS

PAGE: 4

DATE: 05-15-2009

| <u>SECTION</u> | <u>RULE</u> |
|----------------|--|
| 35 | OPTIONAL LIMITS AND COVERAGES (CONTINUED) |
| 35.5 | ADDITIONAL COVERAGES |
| 35.5A | CREDIT CARD, FUND TRANSFER CARD, FORGERY AND COUNTERFEIT MONEY COVERAGE - INCREASED LIMITS |
| 35.5B | LOSS ASSESSMENT COVERAGE FOR EARTHQUAKE |
| 35.5C | LOSS ASSESSMENT COVERAGE (EXCLUDING EARTHQUAKE - RESIDENCE PREMISES) |
| 35.5D | LOSS ASSESSMENT COVERAGE (EXCLUDING EARTHQUAKE - ADDITIONAL LOCATIONS) |
| 35.5E | IDENTITY FRAUD EXPENSE COVERAGE |
| 35.5F | THEFT COVERAGE - INCREASED LIMITS |
| 35.6 | SECTION I - MISCELLANEOUS |
| 35.6A | WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE |
| 35.6B | PERMITTED INCIDENTAL OCCUPANCIES - RESIDENCE PREMISES |
| 35.6C | OWNED MOTORIZED GOLF CART PHYSICAL LOSS COVERAGE |
| 35.7 | COVERAGE E PERSONAL LIABILITY |
| 35.7A | INCREASED LIMITS - RESIDENCE PREMISES |
| 35.7B | INCREASED LIMITS - OTHER EXPOSURES |
| 35.7C | PERSONAL INJURY |
| 35.7D | WATERBED LIABILITY |
| 35.8 | COVERAGE F - MEDICAL PAYMENTS TO OTHERS |
| 35.8A | INCREASED LIMITS - RESIDENCE PREMISES |
| 35.8B | INCREASED LIMITS - OTHER EXPOSURES |
| 35.9 | SECTION II - MISCELLANEOUS |
| 35.9A | OTHER INSURED LOCATIONS OCCUPIED BY INSURED |
| 35.9B | STRUCTURES RENTED TO OTHERS - RESIDENCE PREMISES |
| 35.9C | ADDITIONAL RESIDENCE RENTED TO OTHERS |
| 35.9D | RESIDENCE EMPLOYEES |
| 35.9E | BUSINESS PURSUITS |
| 35.9F | INCIDENTAL FARMING PERSONAL LIABILITY |
| 35.9G | PERMITTED INCIDENTAL OCCUPANCIES - RESIDENCE PREMISES |
| 35.9H | PERMITTED INCIDENTAL OCCUPANCIES - OTHER RESIDENCE |
| 35.9I | WATERCRAFT |
| 35.9J | HOME DAY CARE COVERAGE |
| 40 | CALCULATION OF PREMIUM |
| 40.1 | CALCULATION OF PREMIUM SUMMARY |
| 50 | BUILDING COST GUIDE |
| 50.1 | BUILDING COST ESTIMATORS |
| | TERRITORIES |
| | PROTECTION CLASSES |

ARKANSAS
Homeowners
Rules and Rates Manual

INDEX

PAGE: 1

DATE: 05-15-2009

| | <u>Section or Rule No.</u> | | <u>Section or Rule No.</u> |
|--------------------------------------|--------------------------------|---------------------------------------|--------------------------------|
| AAA Membership Discount | 25.6E | Age of Home/Modernization Rating | |
| Additional Coverages | 35 | Factor | 25.6C |
| Additional Coverages | | Application Submission | 10.7 |
| -Additional Residence Rented to | | Auto/Home Discount | 25.6A |
| Others | 35.9C | Base Premium Adjustments | 30.2 |
| -Business Pursuits | 35.9E | Base Premium Computation | 30.1 |
| -Earthquake Coverage | 35.3H | Boats (See Watercraft) | |
| -Golf Cart Physical Loss | | Burglar Alarm (See Protection | |
| Coverage | 35.6C | Device Discount) | |
| -Home Day Care Coverage | 35.3G, 35.9J | Business Property - Increased | |
| -Incidental Farming Personal | | Limits | 35.3D7 |
| Liability | 35.9F | Business Property On or Off Residence | |
| -Loss Assessment - Earthquake | 35.5B | Premises - Increased | 35.3D8 |
| -Loss Assessment - Additional | | Business Pursuits | 35.9E |
| Locations | 35.5D | Calculation of Premium Summary . | 40.1 |
| -Loss Assessment - Residence | | Cancellations | 10.15 |
| Premises | 35.5C | Catastrophe Procedures | 05.5 |
| -Other Insured Locations Occupied | | Changes on Policy | 10.14 |
| by Insured | 35.9A | Child Care (See Home Day Care | |
| -Permitted Incidental Occupancies | | Coverages) | |
| Residence Premises .- | 35.6B, 35.9G | Claim Rating Surcharge | 25.6F |
| -Permitted Incidental Occupancies | | Computer Coverages, Special | 35.3I |
| Other Residence | 35.9H | Condominium - Defined | 25.1B |
| -Personal Injury | 35.7C | Construction Type - Defined | 25.1A |
| -Personal Property Replacement | | Consumer Reports | 10.4 |
| Cost | 35.3C | Co-owner (See Additional Insured) | |
| -Refrigerated Products | | Counterfeit Money, Credit Card, | |
| Coverage | 35.3J | Fund Transfer Card & Forgery- | |
| -Residence Employees | 35.9D | Increased Limits | 35.5A |
| -Residence Glass Coverage | 35.1C | Coverages | |
| -Residence Rental Theft | 35.3E | -Coverage A - Dwelling | 20.1A |
| -Special Computer Coverage | 35.3I | -Coverage B - Other | |
| -Specific Structures Away From | | Structures | 20.1B |
| Residence Premises | 35.2C | -Coverage C - Personal | |
| -Structures Rented to Others - | | Property | 20.1C |
| Residence Premises | 35.2B, 35.9B | -Coverage D - Loss of Use | 20.1D |
| -Unit-Owners Coverage A - | | -Coverage E - Personal | |
| Special Coverage | 35.1B | Liability | 20.2A |
| -Unit-Owners Coverage C - | | -Coverage F - Medical Payments | |
| Special Coverage | 30.2E | to Others | 20.2B |
| -Unit-Owners Rental To | | -Section I - Additional | |
| Others | 35.3F | Coverages | 20.1E |
| -Water Back Up and Sump | | -Section I - Property | |
| Overflow | 35.3K | Coverages | 20.1 |
| -Waterbed Liability | 35.7D | -Section II - Liability | |
| -Watercraft | 35.9I | Coverages | 20.2 |
| Additional Insured | | -Section II - Additional | |
| Eligibility | 05.1F | Coverages | 20.2C |
| Additional Interests | 05.1H | Coverages Defined | 20.1-20.2 |
| Additional Residence Rented to | | Coverage Relationship Chart | 20.3 |
| Others | 35.9C | Credit Card, Fund Transfer Card, | |
| | | Forgery & Counterfeit Money- | |
| | | Increased Limits | 35.5A |

ARKANSAS
Homeowners
Rules and Rates Manual

INDEX

PAGE: 2

DATE: 05-15-2009

| <u>Section or Rule No.</u> | <u>Section or Rule No.</u> |
|--|---|
| Deductibles 30.2A | Identity Fraud Expense 35.5E |
| Discounts 25.6 | Incidental Farming Personal Liability 35.9F |
| -AAA Membership 25.6E | Increased Limits |
| -Auto/Home. 25.6A | -Business Property On or Off |
| -Protective Device. 25.6B | Residence Premises. 35.3D8 |
| -Roof Rating Factors 25.6D | -Coverage A-Dwelling 35.1A |
| Dollar Rounding 25.7D | -Coverage B-Other Structures 35.2A |
| Dwelling Age - Eligibility. 05.1A | -Coverage C-Personal Property. 35.3A |
| Dwellings Under Construction. 05.1E | Coverage E-Personal Liability 35.7A,35.7B |
| Earthquake | -Coverage F-Medical Payments to Others. 35.8A,35.8B |
| -Coverage 35.3H | -Credit Card, Fund Transfer Card, Forgery & Counterfeit Money 35.5A |
| -Zones 25.4 | -Loss Assessment-Residence Premises. 35.5C |
| Electronic Funds Transfer Plan.10.11B | -Personal Property In Other Residence 35.3B |
| Eligibility Rules 05.1 | -Special Limits of Liability 35.3D |
| Eligibility-Scheduled Personal Property. 05.4 | -Business Property 35.3D7 |
| Endorsements. 15.4 | -Firearms. 35.3D4 |
| Fair Credit Reporting Act . . . 10.3A | -Jewelry, Watches & Furs . . 35.3D3 |
| Federal Flood Insurance 10.18 | -Money 35.3D1 |
| Fire Alarm (See Protection Device Discount) | -Personal Property-Scheduled. 35.3D6 |
| Firearms-Increased Limits . . . 35.3D4 | -Securities. 35.3D2 |
| Fire Protection Classes- | -Silverware, Goldware & Pewterware. 35.3D5 |
| Eligibility 05.1C | -Theft Coverage - Increased Limit. 35.5F |
| Forgery, Fund Transfer Card, Credit Card & Counterfeit Money-Increased Limits. 35.5A | Inspection of Dwelling 10.5 |
| Furs, Jewelry & Watches-Increased Limits. 35.3D3 | Insurance Score 05.7 |
| Goldware, Silverware & Pewterware-Increased Limits. 35.3D5 | Factors 30.2G |
| Golf Cart Physical Loss Coverage 35.6C | Insurance to Value 10.17 |
| Guaranteed Replacement Cost - | Investigations 10.4 |
| Coverage A - Dwelling 15.4A | Jewelry, Watches & Furs-Increased Limits 35.3D3 |
| Guide to Underwriting 10.2 | Limits of Liability Chart 20.3 |
| Home Computers (See Special Computer Coverage) | Loss Assessment |
| Home Day Care Coverage 35.3G,35.9J | -Additional Location. 35.5D |
| | -Earthquake 35.5B |
| | -Residence Premises 35.5C |

ARKANSAS
Homeowners
Rules and Rates Manual

INDEX

PAGE: 3

DATE: 05-15-2009

| | <u>Section or Rule No.</u> | | <u>Section or Rule No.</u> |
|---------------------------------------|--------------------------------|--|--------------------------------|
| Mandatory | | Rating Territories (See | |
| -Endorsements | .15.4A | Territories). | 25.5 |
| -Coverages. | .20.1-20.2 | Refrigerated Products Coverage. | .35.3J |
| Minimum | | Reissues. | .10.16 |
| -Limits | .05.1G | Replacement Cost | |
| -Premium. | .10.9 | -Dwelling | 15.4A |
| Money -Increased Limits. | 35.3D1 | -Eligibility. | 05.1B |
| | | -Personal Property. | 35.3C |
| | | Required Photos | .10.5 |
| Occupancy Requirements. | .05.1D | Resets. | .10.16 |
| Optional Endorsements | .15.4B | Residence Employees | .35.9D |
| Optional Limits | .35 | Residence Glass Coverage. | .35.1C |
| Ordinance or Law Coverage | .30.2B | Residence Rental Theft. | .35.3E |
| Other Insurance | .10.12 | Rewrites. | .10.16 |
| Other Insured Locations | | Roof Rating Factors | .25.6D |
| Occupied by Insured | 35.9A | Rowhouse - Defined. | .25.1B |
| Owned Motorized Golf Cart | | | |
| Physical Loss Coverage | 35.6C | Scheduled Personal Property | .35.3D6 |
| | | Seasonal Dwellings - | |
| Payments Plans. | .10.11 | Eligibility | 05.1 |
| Permitted Incidental Occupancies | | Secondary Residence | 25.7B |
| -Residence Premises | 35.6B,35.9G | Securities - Increased Limits | .35.3D2 |
| -Other Residence. | 35.9H | Select Value Factor | .30.2F |
| Personal Injury | .35.7C | Silverware, Goldware & Pewterware- | |
| Personal Liability Territories.25.5B | | Increased Limits. | 35.3D5 |
| Personal Property Replacement | | Single Building - Defined | .25.7A |
| Cost. | 35.3C | Smoke Detectors (See Protection | |
| Personal Property - Scheduled .35.3D6 | | Device Discount) | |
| Pewterware, Silverware & Goldware- | | Special Computer Coverage | .35.3I |
| Increased Limits. | 35.3D5 | Special Loss Settlement | .30.2D |
| Photos - Required | .10.5 | Specific Structures Away From | |
| Policy Forms. | 15.1-15.3C | Residence Premises. | 35.2C |
| Policy Term | .10.8 | Structures Rented To Others | |
| Premium Payments. | .10.10 | -Residence Premises. | 35.2B |
| Privacy Laws. | .10.3 | -Residence Premises | 35.9B |
| Prohibited List | .05.2 | Sump Overflow and Water | |
| Prohibited List - Scheduled | | Back Up. | .35.3K |
| Personal Property | 05.4 | Surcharges | |
| Property Rate Territories | .25.5A | Claim Rating Surcharge. | .25.6F |
| Protection Classes | 25.2 | | |
| Protective Device Discount. | .25.6B | Theft Coverage Increased Limit | 35.5F |
| | | Townhouse - Defined | .25.1B |
| Quarterly Payment Plan. | .10.11A | Townhouse Factor. | .30.2C |
| | | Transfer or Assignment. | .10.13 |
| | | Unit-Owners Coverage A - Special | |
| | | Coverage. | 35.1B |
| | | Unit-Owners Coverage C - Special | |
| | | Coverage. | 30.2E |
| | | Unit-Owners Rental to Others. | .35.3F |

ARKANSAS
Homeowners
Rules and Rates Manual

INDEX

PAGE: 4

DATE: 05-15-2009

Section or
Rule No.

| | |
|--|---------|
| Waiver of Glass Deductible. | .35.1C |
| Waiver of Premium | .25.7C |
| Watches, Jewelry & Furs - Increased Limits. | .35.3D3 |
| Water Back Up and Sump Overflow | .35.3K |
| Waterbed Liability | .35.7D |
| Watercraft. | .35.9I |
| Windstorm or Hail Percentage Deductible. | .35.6A |
| Wood Burning Stoves - Eligibility | .05.2 |

ARKANSAS
HOMEOWNERS
RULES MANUAL

SECTION 15
POLICY FORMS
RULE 15.4A
DATE: 05-15-2009

RULE 15.4 - ENDORSEMENTS

RULE 15.4A - MANDATORY ENDORSEMENTS

Certain endorsements are automatically issued with each specific homeowners policy as follows:

1) Premier Homeowners Policy

A. Special Provision - CO 01 03 (05/09)

This endorsement modifies the policy to conform to state requirements or statutes.

B. No Section II - Liability Coverages for Home Day Care Business - Limited Section I - Property Coverages for Home Day Care Business - CO 04 96 (07/05)

This endorsement clarifies the restrictions applicable if home day care service is provided in the dwelling.

C. Inflation Guard Endorsement - CO 00 01 (07/05)

This endorsement increases the limits of liability of property coverages at the rate of increase indicated by the Boeckh Residential Percent Change Factors to the nearest \$100.

D. Lock Replacement Endorsement - CO 00 07 (07/05)

This endorsement provides coverage up to \$200 to replace the exterior door lock of the residence premises when a key to the lock is stolen during a covered theft of other personal property.

2) Premier Plus Homeowners Policy

A. Special Personal Property Coverage - CO 00 15 (07/05)

This endorsement provides all risk coverage with certain exceptions for personal property.

B. Personal Property Replacement Cost - CO 04 90 (07/05)

This endorsement provides replacement cost coverage on personal property with certain exceptions.

C. Special Provision - CO 01 03 (05/09)

This endorsement modifies the policy to conform to state requirements or statutes.

D. No Section II - Liability Coverages for Home Day Care Business - Limited Section I - Property Coverages for Home Day Care Business - CO 04 96 (07/05)

This endorsement clarifies the restrictions applicable if home day care service is provided in the dwelling.

E. Inflation Guard Endorsement - CO 00 01 (07/05)

This endorsement increases the limits of liability of property coverages at the rate of increase indicated by the Boeckh Residential Percent Change Factors to the nearest \$100.

F. Refrigerated Products Coverage Endorsement - CO 00 02 (11/08)

This endorsement provides coverage for the contents of freezers or refrigerators up to \$500 due to loss caused by power failure or mechanical failure.

G. Lock Replacement Endorsement - CO 00 07 (07/05)

This endorsement provides coverage up to \$200 to replace the exterior door lock of the residence premises when a key to the lock is stolen during a covered theft of other personal property.

H. Excess Dwelling Coverage to 125% of Stated Coverage A Limit - CO 00 10 (07/05)

This endorsement provides replacement cost coverage for the dwelling if the insured meets the following conditions:

1. Insure the dwelling to 100% of its replacement cost as determined by us;
2. Accept any renewal adjustments by us of Coverage A reflecting changes in the cost of construction for the area;
3. Notify us within 30 days of completion of any alterations to the dwelling which increase the replacement cost of the dwelling by 5% or more; and
4. Repair or replace the damaged dwelling with equivalent construction and use on the same premises.

3) Premier Condominium Owners Policy

A. Special Provision - CO 01 03 (05/09)

This endorsement modifies the policy to conform to state requirements or statutes.

B. No Section II - Liability Coverages for Home Day Care Business - Limited Section I - Property Coverages for Home Day Care Business - CO 04 96 (07/05)

This endorsement clarifies the restrictions applicable if home day care service is provided in the dwelling.

C. Inflation Guard Endorsement - CO 00 05 (07/05)

This endorsement increases the limits of liability of Coverage C at the rate of increase by the Boeckh Residential Percent Change Factors to the nearest \$100.

D. Lock Replacement Endorsement - CO 00 07 (07/05)

This endorsement provides coverage up to \$200 to replace the exterior door lock of the residence premises when a key to the lock is stolen during a covered theft of other personal property.

4) Premier Renters Policy (07/05)

A. Special Provision - CO 01 03 (05/09)

This endorsement modifies the policy to conform to state requirements or statutes.

B. No Section II - Liability Coverages for Home Day Care Business - Limited Section I - Property Coverages for Home Day Care Business - CO 04 96 (07/05)

This endorsement clarifies the restrictions applicable if home day care service is provided in the dwelling.

C. Inflation Guard Endorsement - CO 00 05 (07/05)

This endorsement increases the limits of liability of Coverage C at the rate of increase by the Boeckh Residential Percent Change Factors to the nearest \$100.

5) Premier Select Homeowners Policy

A. Special Provision - CO 01 03 (05/09)

This following endorsement modifies the policy to conform to state requirements or statutes.

B. No Section II - Liability Coverages for Home Day Care Business - Limited Section I Property Coverages for Home Day Care Business - CO 04 96 (07/05)

This endorsement clarifies the restrictions applicable if home day care service is provided in the dwelling.

C. Lock Replacement Endorsement - CO 00 07 (07/05)

This endorsement provides coverage up to \$200 to replace the exterior door lock of the residence premises when a key to the lock is stolen during a covered theft of other personal property.



**ARKANSAS
HOMEOWNERS
RULES MANUAL**

SECTION 15
POLICY FORMS
RULE 15.4B
DATE: 05-15-2009

RULE 15.4B - OPTIONAL ENDORSEMENTS

Various optional endorsements may be added to the policy. These endorsements may reflect a reduction in premium due to a specific discount being applied or an increase in premium due to an increase in coverage. The listing below indicates the endorsement number, edition date, title and applicable manual rule number(s).

| <u>END. #</u> | <u>EDITION</u> | <u>DESCRIPTION</u> | <u>RULE NUMBER(S)</u> |
|---------------|----------------|---|---------------------------|
| CO 00 02 | 11/08 | REFRIGERATED PRODUCTS COVERAGE ENDORSEMENT | <u>35.3J</u> |
| CO 00 03 | 07/05 | RESIDENCE GLASS COVERAGE ENDORSEMENT | <u>35.1C</u> |
| CO 00 06 | 07/05 | WATERBED LIABILITY - PREMIER RENTERS POLICY | <u>35.7D</u> |
| CO 00 08 | 07/05 | INCREASED LIMITS ON BUSINESS PROPERTY ON OR OFF THE RESIDENCE PREMISES | <u>35.3D8</u> |
| CO 00 13 | 03/06 | THEFT COVERAGE - INCREASED LIMIT | <u>35.5F</u> |
| CO 03 12 | 07/05 | WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE | <u>35.6A</u> |
| CO 04 10 | 07/05 | ADDITIONAL INTERESTS | <u>05.1H</u> |
| CO 04 12 | 07/05 | INCREASED LIMITS ON BUSINESS PROPERTY | <u>35.3D7</u> |
| CO 04 14 | 07/05 | SPECIAL COMPUTER COVERAGE | <u>35.3I</u> |
| CO 04 16 | 07/05 | PREMISES ALARM OR FIRE PROTECTION SYSTEM | <u>25.6B</u> |
| CO 04 35 | 07/05 | LOSS ASSESSMENT COVERAGE | <u>35.5C & 35.5D</u> |
| CO 04 36 | 07/05 | LOSS ASSESSMENT COVERAGE FOR EARTHQUAKE | <u>35.5B</u> |
| CO 04 40 | 07/05 | STRUCTURES RENTED TO OTHERS - RESIDENCE PREMISES | <u>35.2B & 35.9B</u> |
| CO 04 41 | 07/05 | ADDITIONAL INSURED - RESIDENCE PREMISES | <u>05.1F</u> |
| CO 04 42 | 07/05 | PERMITTED INCIDENTAL OCCUPANCIES - RESIDENCE PREMISES | <u>35.6B & 35.9G</u> |
| CO 04 48 | 07/05 | OTHER STRUCTURES INCREASED LIMITS | <u>35.2A</u> |
| CO 04 50 | 07/05 | INCREASED LIMIT ON PERSONAL PROPERTY IN OTHER RESIDENCES | <u>35.3B</u> |
| CO 04 53 | 07/05 | CREDIT CARD, FUND TRANSFER CARD, FORGERY AND COUNTERFEIT MONEY COVERAGE | <u>35.5A</u> |
| CO 04 54 | 03/06 | EARTHQUAKE | <u>35.3H</u> |
| CO 04 55 | 07/05 | IDENTITY FRAUD EXPENSE COVERAGE | <u>35.5E</u> |
| CO 04 56 | 03/06 | SPECIAL LOSS SETTLEMENT | <u>30.2D</u> |
| CO 04 61 | 03/06 | SCHEDULED PERSONAL PROPERTY ENDORSEMENT | <u>35.3D6</u> |
| CO 04 65 | 07/05 | COVERAGE C INCREASED SPECIAL LIMITS OF LIABILITY (PREMIER, SELECT, CONDO & RENTERS) | <u>35.3D</u> |
| CO 04 66 | 07/05 | COVERAGE C INCREASED SPECIAL LIMITS OF LIABILITY (PREMIER PLUS) | <u>35.3D</u> |
| CO 04 77 | 07/05 | ORDINANCE OR LAW COVERAGE | <u>30.2B</u> |
| CO 04 80 | 07/05 | RESIDENCE RENTAL THEFT | <u>35.3E</u> |
| CO 04 90 | 07/05 | PERSONAL PROPERTY REPLACEMENT COST | <u>35.3C</u> |

| | | | |
|----------|-------|--|--------------------------|
| CO 04 92 | 07/05 | SPECIFIC STRUCTURES AWAY FROM THE RESIDENCE PREMISES | <u>35.2C</u> |
| CO 04 95 | 03/06 | WATER BACK UP AND SUMP OVERFLOW | <u>35.3K</u> |
| CO 04 97 | 07/05 | HOME DAY CARE COVERAGE ENDORSEMENT | <u>35.3G & 35.9J</u> |
| CO 05 28 | 03/06 | OWNED MOTORIZED GOLF CART PHYSICAL LOSS COVERAGE | <u>35.6C</u> |
| CO 17 31 | 07/05 | UNIT - OWNERS COVERAGE C - SPECIAL COVERAGE | <u>30.2E</u> |
| CO 17 32 | 07/05 | UNIT - OWNERS COVERAGE A - SPECIAL COVERAGE | <u>35.1B</u> |
| CO 17 33 | 07/05 | UNIT - OWNERS RENTAL TO OTHERS | <u>35.3F</u> |
| CO 24 43 | 07/05 | PERMITTED INCIDENTAL OCCUPANCIES - OTHER RESIDENCE | <u>35.9H</u> |
| CO 24 70 | 07/05 | ADDITIONAL RESIDENCE RENTED TO OTHERS | <u>35.9C</u> |
| CO 24 71 | 07/05 | BUSINESS PURSUITS | <u>35.9E</u> |
| CO 24 72 | 07/05 | INCIDENTAL FARMING PERSONAL LIABILITY | <u>35.9F</u> |
| CO 24 75 | 07/05 | WATERCRAFT | <u>35.9I</u> |
| CO 24 82 | 07/05 | PERSONAL INJURY | <u>35.7C</u> |



**ARKANSAS
HOMEOWNERS
RULES MANUAL**

SECTION 20
MANDATORY
COVERAGES
RULE 20.1D
DATE: 05-15-2009

RULE 20.1D - COVERAGE D - LOSS OF USE

The purpose of this coverage is to reimburse the insured for additional living expenses or fair rental value in the event of a loss to the residence premises requiring the insured or a tenant to vacate the premises. This coverage is limited to the actual loss sustained within 12 months from the date of loss and shall not exceed 30% of the Coverage A amount for Premier, Premier Plus and Premier Select policies and 30% of the Coverage C amount for Premier Condominium Owners and Premier Renters policies.



**ARKANSAS
HOMEOWNERS
RULES MANUAL**

SECTION 20
MANDATORY
COVERAGES
RULE 20.3
DATE: 05-15-2009

RULE 20.3 LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS CHART

The limits of liability required under the policies are as follows:

| <u>Coverage</u> | <u>Premier</u> | <u>Premier Plus</u> | <u>Premier Select</u> | <u>Premier Condo</u> | <u>Premier Renters</u> |
|---------------------------------------|--------------------------|--------------------------|--------------------------|----------------------|------------------------|
| <u>Section I - Property Coverages</u> | | | | | |
| A. Dwelling Minimum Limits | | | | | |
| Primary Residence | SEE MINIMUM LIMITS | SEE MINIMUM LIMITS | SEE MINIMUM LIMITS | \$5,000 | N/C |
| Secondary and Seasonal Residence | RULE* | RULE* | RULE* | \$5,000 | N/C |

The coverage for Premier Condo Policy may be increased (see rule 35.1A).
*See Underwriting Rule 05.1G.

| <u>Coverage</u> | <u>Premier</u> | <u>Premier Plus</u> | <u>Premier Select</u> | <u>Premier Condo</u> | <u>Premier Renters</u> |
|---|----------------|---------------------|-----------------------|----------------------|------------------------|
| B. Other Structures | 10% of A | 10% of A | 10% of A | N/C | N/C |
| May be increased on a specific structure (see <u>Rule 35.2</u>). | | | | | |
| C. Personal Property | 60% of A | 75% of A | 60% of A | 25,000 | 25,000 |

The coverage for Premier, Premier Plus and Premier Select may be increased (See Rule 35.3A).

| <u>Coverage</u> | <u>Premier</u> | <u>Premier Plus</u> | <u>Premier Select</u> | <u>Premier Condo</u> | <u>Premier Renters</u> |
|--|----------------|---------------------|-----------------------|----------------------|------------------------|
| Special Limits of Liability** | | | | | |
| 1) Money, bank notes, coins | \$ 200 | \$ 200 | \$ 200 | \$ 200 | \$ 200 |
| 2) Securities, accounts, deeds | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 |
| 3) Watercraft and equipment | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 |
| 4) Trailers not used with watercraft | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 |
| 5a) Jewelry and furs (theft) | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 |
| 5b) Jewelry and furs(misplaced or lost) | N/C | 1,000 | N/C | N/C | N/C |

| | | | | | |
|---|-------|-------|-------|-------|-------|
| 6a) Firearms (theft) | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 |
| 6b) Firearms (misplaced or lost) | N/C | 2,000 | N/C | N/C | N/C |
| 7a) Silverware and goldware (theft) | 2,500 | 2,500 | N/C | N/C | 2,500 |
| 7b) Silverware and goldware (misplaced or lost) | N/C | 2,500 | N/C | N/C | N/C |
| 8) Property used in business (on premises) | 2,500 | 2,500 | 2,500 | 2,500 | 2,500 |
| 9) Property used in business (off premises) | 250 | 250 | 250 | 250 | 250 |
| 10) Electronic Apparatus | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 |

**May be increased (see [Rule 35.3D](#)).
N/C - No Coverage

Coverage

D. Loss of Use

**Premier,
Premier
Plus &
Premier
Select**

Actual loss sustained within 12 months of the date of loss, not to exceed 30% of the Coverage A amount.

**Premier
Condominium
Owners &
Premier
Renters**

Actual loss sustained within 12 months of the date of loss, not to exceed 30% of the Coverage C amount.

Section II Liability

E. Personal Liability \$100,000 \$100,000 \$100,000 \$100,000 \$100,000
Limit is per each occurrence. This coverage may be increased (see [Rule 35.7](#)).

F. Medical Payments to \$ 1,000 \$ 1,000 \$ 1,000 \$ 1,000 \$ 1,000
Limit is per person. This coverage may be increased (see [Rule 35.8](#)).



ARKANSAS
HOMEOWNERS
RULES MANUAL

SECTION 25
GENERAL RATING AND
CODING RULES
RULE 25.2
DATE: 05-15-2009

RULE 25.2 - PROTECTION CLASSES

The Protection Class will be determined using the ISO Location Software.

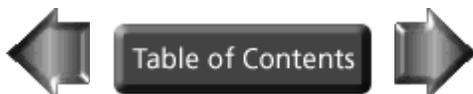
Definitions relating to Protection Classes are as follows:

- 1) Geographic District - The Fire District in which the dwelling is located.
- 2) Responding District - The Fire District that responds to an emergency at the dwelling located in a different Geographic District.
- 3) Class - The numeric risk classification 1 through 10 assigned to a specific Fire District.
- 4) Rated Class - The numeric risk classification assigned to rate a policy. (See Rule 05.1C).

A premium deviation will be available on Protection Class 9 if **all** of the following criteria are met:

- 1) The dwelling is a Protection Class 9.
- 2) The dwelling is a primary residence.
- 3) The dwelling is located on a paved road which is accessible year round to all emergency vehicles. The paved road must be at least 8 feet wide. The driveway must be 8 feet wide and can be paved or unpaved. Photos will be required from the road that show the width of the paved road and the driveway.
- 4) The primary responding fire department is equipped with tanker capacity of 1,500 gallons. A Protection Connection - ISO Location PPC Inquiry Form will need to be completed and sent to Insurance Administration. They will then verify the tanker capacity.
- 5) Supporting auto is required.
- 6) The dwelling must meet all other Underwriting Guidelines.

A 15% deviation will be applied to the policy when the above criteria is met and Underwriting has approved the deviation.



**ARKANSAS
HOMEOWNERS
RULES MANUAL**

SECTION 25
GENERAL RATING AND
CODING RULES
RULE 25.6
DATE: 05-15-2009

RULE 25.6 - DISCOUNTS

There are several discounts that may be applied to the policy being rated. A detailed description and criteria for each discount appears in Rules 25.6A through 25.6F.



**ARKANSAS
HOMEOWNERS
RULES MANUAL**

SECTION 25
GENERAL RATING AND
CODING RULES
RULE 25.6A
DATE: 05-15-2009

RULE 25.6A - AUTO/HOME DISCOUNT

*Applies to: Premier - YES, Premier Plus - YES, Premier Select - YES,
Premier Condo - YES, Premier Renters - YES*

Policies issued to an individual who is also a named insured on an automobile insurance policy issued by the Automobile Club Inter-Insurance Exchange or the Auto Club Family Insurance Company are eligible for a discount of 25% applied to the base premium. This discount will be indicated on the Declarations Certificate.



**ARKANSAS
HOMEOWNERS
RULES MANUAL**

SECTION 25
GENERAL RATING AND
CODING RULES
RULE 25.6C
DATE: 05-15-2009

RULE 25.6C - AGE OF HOME/MODERNIZATION RATING FACTORS

*Applies To: Premier - YES, Premier Plus - YES, Premier Select - YES,
Premier Condo - NO, Premier Renters - NO*

The Age of Home/Modernization Rating Factor will be applied to all dwellings depending on the calendar year in which the dwelling was completed or the calendar year in which the modernization was completed. The factor will be applied to the base premium. The year in which the home was completed is the earliest of the following:

- 1) The year the dwelling was substantially completed;
- 2) The year the dwelling was occupied; or
- 3) The effective date of the policy.

The Age of Home Rating Factor will be taken into consideration first. If the year the dwelling is constructed is 9 years or greater, the Modernization Rating Factor will also be taken into consideration if applicable. If the Modernization Rating Factor(s) applies, both the Age of Home Rating Factor and the Modernization Rating Factor(s) will be used in rating the policy. If no Modernization Rating Factor applies, only the Age of Home Rating Factor will be used. The Modernization Rating Factor applies to an electrical or plumbing system that has been completely updated. It also applies if the heating and cooling system has been updated. For any system to be considered completely updated and qualify for the discount, the system must be updated by a qualified contractor with all work conforming to local code requirements. All requests for these discounts must be approved by Underwriting. If more than one Modernization Rating Factor applies, the adjustments will be added together and the total will be applied to the base premium.

The premium is calculated by multiplying the base premium by the appropriate factor listed below:

| <u>DWELLING CONSTRUCTED OR UPDATED:</u> | AGE OF HOME FACTORS | MODERNIZATION FACTORS | | |
|---|---------------------|-----------------------|-----------------|------------|
| | | PLUMBING | HEATING/COOLING | ELECTRICAL |
| During the current calendar yr | .75 | .96 | .92 | .87 |
| 1 year preceding current yr | .75 | .96 | .92 | .87 |
| 2 years preceding current calendar yr | .75 | .96 | .92 | .87 |
| 3 years preceding current calendar yr | .79 | .96 | .94 | .89 |
| 4 years preceding current calendar yr | .83 | .97 | .95 | .91 |
| 5 years preceding current calendar yr | .87 | .98 | .96 | .93 |
| 6 years preceding current calendar yr | .91 | .99 | .97 | .95 |
| 7 years preceding current calendar yr | .95 | 1.00 | .98 | .97 |
| 8 years preceding current calendar yr | .98 | 1.00 | .99 | .99 |
| 9-10 years preceding current calendar yr | 1.00 | 1.00 | 1.00 | 1.00 |
| 11-29 years preceding current calendar yr | 1.02 | 1.00 | 1.00 | 1.00 |
| 30-49 years preceding current calendar yr | 1.04 | 1.00 | 1.00 | 1.00 |

50 or more years preceding current
calendar yr

1.06

1.00

1.00

1.00

The Age of Home Rating Factor and the Modernization Discount will be indicated on the Declarations Certificate.



ARKANSAS
HOMEOWNERS
RULES MANUAL

SECTION 25
GENERAL RATING AND
CODING RULES
RULE 25.6F
DATE: 05-15-2009

RULE 25.6F - CLAIM RATING SURCHARGE

*Applies to: Premier - YES, Premier Plus - YES, Premier Select - YES,
Premier Condo - YES, Premier Renters - YES*

New Business

Effective May 15, 2009, a Claim Rating Surcharge will be applied to all new business policies. The number of claims will be determined from the CLUE report and will include any chargeable claim in the past 3 years. A new business policy will be rated as having zero (0) consecutive years with ACFIC with the following exception. If the most recent carrier was ACFIC, then the number of consecutive years from the previous ACFIC policy will be applied. If the policyholder had multiple, consecutive policies with ACFIC, all years will be combined.

Renewals

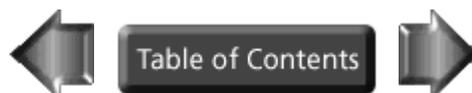
A Claim Rating Surcharge will be applied to renewal policies. The number of chargeable claims will be determined by reviewing the history of the current policy and will include any chargeable claim in the past 3 years. For policies with an original effective date prior to May 15, 2009, we will only take into consideration claims occurring May 15, 2009 and after. Current ACFIC policyholders will be given credit for all consecutive years with ACFIC. If the policyholder had multiple, consecutive policies with ACFIC, all years will be combined.

The following claims will **not** be considered a chargeable claim:

- 1) Damage to Property of Others, Earth Movement, Glass, Hail, Identity Theft, Lightning, Med Pay to Others, Mine Subsidence, Wind and Workers Comp
- 2) A claim that has a subrogation recovery or reserve
- 3) Any claim that did not result in a paid loss

| Consecutive Years with ACFIC | Number of Chargeable Paid Claims in the Last 3 Years | | | | |
|---------------------------------|--|-----|-----|-----|-----|
| | 0 | 1 | 2 | 3 | 4+ |
| 0 - 2 | 0% | 20% | 40% | 55% | 85% |
| 3 - 5 | 0% | 15% | 30% | 55% | 85% |
| 6 - 8 | 0% | 5% | 25% | 55% | 85% |
| 9 + | 0% | 0% | 20% | 45% | 85% |

The Claim Rating Surcharge will be indicated on the Declarations Certificate.



**ARKANSAS
HOMEOWNERS
RULES MANUAL**

SECTION 30
BASE PREMIUM
RULE 30.2A
DATE: 05-15-2009

RULE 30.2A - DEDUCTIBLES

*Applies to: Premier - YES, Premier Plus - YES, Premier Select - YES
Premier Condo - YES, Premier Renters - YES*

All policies are subject to a deductible applicable to a loss from all Section I - Property Coverages perils covered under the policy. The deductible is on a per occurrence basis. The amount of the deductible will be shown on the Declarations Certificate.

The premium is calculated by multiplying the base premium by the appropriate factor indicated below:

| <u>Deductible</u> | <u>Premier, Premier Plus, Premier Select Factor</u> | <u>Premier Condo Factor</u> | <u>Premier Renters Factor</u> |
|-------------------|---|---------------------------------|-----------------------------------|
| \$ 250* | 1.48 | 1.72 | 1.72 |
| 500 | 1.22 | 1.32 | 1.32 |
| 1,000 | 1.00 | 1.00 | 1.00 |
| 2,000 | .84 | .95 | .95 |
| 2,500 | .82 | .89 | .89 |
| 3,000 | .79 | .87 | .87 |
| 4,000 | .76 | .83 | .83 |
| 5,000 | .71 | .78 | .78 |
| 7,500 | .61 | N/A | N/A |
| 10,000 | .54 | N/A | N/A |

*The \$250 deductible is not available on new business for Premier, Premier Plus or Premier Select.



ARKANSAS
HOMEOWNERS
RULES MANUAL

SECTION 35
OPTIONAL LIMITS
AND COVERAGES
RULE 35.3H
DATE: 05-15-2009

RULE 35.3H - EARTHQUAKE COVERAGE (CO 04 54)

*Applies to: Premier - YES, Premier Plus - YES, Premier Select - YES,
Premier Condo - YES, Premier Renters - YES*

The policy may be endorsed to apply to losses due to earthquake. This endorsement applies to all Section I - Property Coverages, except Coverage D - Loss of Use and the Additional Coverages, that exceeds the earthquake deductible stated in this endorsement, for the same limits provided in the policy.

The base deductible is 10% of the limit of liability that applies to the total covered loss. The total deductible amount will not be less than \$250. The deductible percentage may be increased for a premium credit.

The additional premium is calculated as follows:

1) Determine the appropriate Earthquake Zone from the Territories Section.

2) Select the appropriate rate table as follows:

| | |
|---|---------|
| A. Premier Policy | Table A |
| Increased Coverage C portion | Table B |
| B. Premier Plus Policy | Table C |
| Increased Coverage C portion | Table B |
| C. Premier Select Policy | Table A |
| Increased Coverage C portion | Table B |
| D. Premier Condominium Owners Policy | Table C |
| E. Premier Condominium Owners Policy | |
| with CO 17 31 Unit Owners - Coverage C | |
| Special Coverage Endorsement | Table B |
| F. Premier Renters Policy | Table B |
| G. CO 04 40 Structures Rented to Others - | |
| Residence Premises Endorsement | Table C |
| CO 04 42 Permitted Incidental Occupancies | |
| Residence Premises Endorsement | Table C |
| CO 04 48 Other Structures - Increased | |
| Limits Endorsement | Table C |

CO 04 97 Home Day Care Coverage

Endorsement

Table C

3) Select the rate per \$1,000 of coverage based on type of construction as follows:

If exterior masonry veneer is to be excluded on this endorsement, rate as Frame. If exterior masonry veneer is to be included on this endorsement, rate as Masonry.

| | <u>EQ Zone</u> | <u>Frame</u> | <u>Masonry</u> |
|---------|----------------|--------------|----------------|
| Table A | 01 | 1.56 | 2.34 |
| | 02 | .67 | 1.09 |
| | 03 | .37 | .61 |
| | 04 | .31 | .56 |
| Table B | 01 | 1.00 | 1.22 |
| | 02 | .44 | .46 |
| | 03 | .25 | .33 |
| | 04 | .20 | .23 |
| Table C | 01 | 1.56 | 2.34 |
| | 02 | .67 | 1.09 |
| | 03 | .37 | .61 |
| | 04 | .31 | .56 |

4) Multiply the rate by each of the following:

A. Coverage A limits for Premier Homeowners, Premier Plus Homeowners and Premier Select Policies only.

B. Coverage C limits for Premier Condominium Owners and Renters Policies only.

C. The amount of insurance for increased limits for Coverage C for Premier Homeowners, Premier Plus Homeowners and Premier Select Policies only.

D. The amount of insurance for the CO 04 48 Other Structures endorsement.

E. The amount of insurance for any other building coverage options.

5) Add the results obtained in Steps 4A through 4E.

6) Multiply the result obtained in Step 5 by the desired deductible factor as follows:

| <u>Deductible %</u> | <u>Factor</u> | |
|---------------------|---------------|----------------|
| | <u>Frame</u> | <u>Masonry</u> |
| 10% | 1.00 | 1.00 |
| *15% | .88 | .94 |

| | | |
|-----|-----|-----|
| 20% | .75 | .88 |
| 25% | .63 | .83 |

* The 15% deductible is the minimum deductible for all business in Zone 1 and Zone 2.

Endorsement CO 04 54 Earthquake will be attached to the policy.



**ARKANSAS
HOMEOWNERS
RULES MANUAL**

SECTION 35
OPTIONAL LIMITS
AND COVERAGES
RULE 35.3J
DATE: 05-15-2009

RULE 35.3J - REFRIGERATED PRODUCTS COVERAGE (CO 00 02)

Applies to: Premier - YES, Premier Plus - NO, Premier Select - YES,
Premier Condo - YES, Premier Renters - YES*

The policy may be endorsed to provide coverage up to \$500 for loss to the contents of deep freeze or refrigerated units on the residence premises from the perils of power failure or mechanical failure. The additional premium is \$10 annually.

Endorsement CO 00 02 Refrigerated Products Coverage will be attached to the policy.

* This coverage is included without an additional premium charge in the Premier Plus Policy.



**ARKANSAS
HOMEOWNERS
RULES MANUAL**

SECTION 35
OPTIONAL LIMITS
AND COVERAGES
RULE 35.4
DATE: 05-15-2009

RULE 35.4 - COVERAGE D - LOSS OF USE

The policy provides coverage for actual loss sustained within 12 months from the date of loss not to exceed 30% of the Coverage A amount for Premier, Premier Plus and Premier Select policies and 30% of the Coverage C amount for Premier Condominium Owners and Premier Renters policies.



ARKANSAS
HOMEOWNERS
RULES MANUAL

SECTION 35
OPTIONAL LIMITS
AND COVERAGES
RULE 35.6A
DATE: 05-15-2009

RULE 35.6 - SECTION I - MISCELLANEOUS

RULE 35.6A - WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE (CO 03 12)

*Applies to: Premier - YES, Premier Plus - YES, Premier Select - YES,
Premier Condo - NO, Premier Renters - NO*

The policy may be endorsed with a special Windstorm or Hail deductible. This deductible applies to Section I - Property Coverage losses. A premium credit will be given. The premium credit factor will be as follows:

Windstorm/Hail Percentage Deductible - 1%

| <u>Coverage A Amount Range</u> | <u>Policy Deductible</u> | | | | | | | |
|--------------------------------|--------------------------|--------------|----------------|----------------|----------------|----------------|----------------|--|
| | <u>\$250</u> | <u>\$500</u> | <u>\$1,000</u> | <u>\$2,000</u> | <u>\$2,500</u> | <u>\$3,000</u> | <u>\$4,000</u> | |
| \$0 to \$35,000 | .940 | .970 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| \$35,001 to \$50,000 | .940 | .970 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| \$50,001 to \$75,000 | .930 | .960 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| \$75,001 to \$100,000 | .930 | .960 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| \$100,001 to \$125,000 | .920 | .950 | .980 | .980 | .980 | .980 | .990 | |
| \$125,001 to \$150,000 | .920 | .950 | .980 | .980 | .980 | .980 | .990 | |
| \$150,001 to \$175,000 | .920 | .950 | .980 | .980 | .980 | .980 | .990 | |
| \$175,001 to \$200,000 | .920 | .950 | .980 | .980 | .980 | .980 | .990 | |
| \$200,001 to \$225,000 | .910 | .940 | .970 | .970 | .970 | .970 | .980 | |
| \$225,001 to \$250,000 | .910 | .940 | .970 | .970 | .970 | .970 | .980 | |
| \$250,001 to \$275,000 | .910 | .940 | .970 | .970 | .970 | .970 | .980 | |
| \$275,001 to \$300,000 | .910 | .940 | .970 | .970 | .970 | .970 | .980 | |
| \$300,001 to \$325,000 | .910 | .940 | .970 | .970 | .970 | .970 | .980 | |
| \$325,001 to \$350,000 | .910 | .940 | .970 | .970 | .970 | .970 | .980 | |
| \$350,001 to \$375,000 | .910 | .940 | .970 | .970 | .970 | .970 | .980 | |
| \$375,001 to \$400,000 | .910 | .940 | .970 | .970 | .970 | .970 | .980 | |
| \$400,001 to \$425,000 | .910 | .940 | .970 | .970 | .970 | .970 | .960 | |
| \$425,001 to \$450,000 | .910 | .940 | .970 | .970 | .970 | .970 | .960 | |
| \$450,001 to \$475,000 | .910 | .940 | .970 | .970 | .970 | .970 | .960 | |
| \$475,001 to \$500,000 | .910 | .940 | .970 | .970 | .970 | .970 | .960 | |
| \$500,001+ | .910 | .940 | .970 | .970 | .970 | .970 | .950 | |

| <u>Coverage A Amount Range</u> | <u>Policy Deductible</u> | | |
|--------------------------------|--------------------------|----------------|-----------------|
| | <u>\$5,000</u> | <u>\$7,500</u> | <u>\$10,000</u> |
| \$0 to \$35,000 | 1.000 | 1.000 | 1.000 |
| \$35,001 to \$50,000 | 1.000 | 1.000 | 1.000 |
| \$50,001 to \$75,000 | 1.000 | 1.000 | 1.000 |
| \$75,001 to \$100,000 | 1.000 | 1.000 | 1.000 |
| \$100,001 to \$125,000 | 1.000 | 1.000 | 1.000 |
| \$125,001 to \$150,000 | 1.000 | 1.000 | 1.000 |

| | | | |
|------------------------|-------|-------|-------|
| \$150,001 to \$175,000 | 1.000 | 1.000 | 1.000 |
| \$175,001 to \$200,000 | 1.000 | 1.000 | 1.000 |
| \$200,001 to \$225,000 | 1.000 | 1.000 | 1.000 |
| \$225,001 to \$250,000 | 1.000 | 1.000 | 1.000 |
| \$250,001 to \$275,000 | 1.000 | 1.000 | 1.000 |
| \$275,001 to \$300,000 | 1.000 | 1.000 | 1.000 |
| \$300,001 to \$325,000 | 1.000 | 1.000 | 1.000 |
| \$325,001 to \$350,000 | 1.000 | 1.000 | 1.000 |
| \$350,001 to \$375,000 | 1.000 | 1.000 | 1.000 |
| \$375,001 to \$400,000 | 1.000 | 1.000 | 1.000 |
| \$400,001 to \$425,000 | 1.000 | 1.000 | 1.000 |
| \$425,001 to \$450,000 | 1.000 | 1.000 | 1.000 |
| \$450,001 to \$475,000 | 1.000 | 1.000 | 1.000 |
| \$475,001 to \$500,000 | 1.000 | 1.000 | 1.000 |
| \$500,001+ | .980 | .990 | 1.000 |

Windstorm/Hail Percentage Deductible - 2%

| <u>Coverage A Amount Range</u> | <u>Policy Deductible</u> | | | | | | | |
|--------------------------------|--------------------------|--------------|----------------|----------------|----------------|----------------|----------------|--|
| | <u>\$250</u> | <u>\$500</u> | <u>\$1,000</u> | <u>\$2,000</u> | <u>\$2,500</u> | <u>\$3,000</u> | <u>\$4,000</u> | |
| \$0 to \$35,000 | .880 | .880 | .880 | .880 | .880 | .880 | .880 | |
| \$35,001 to \$50,000 | .880 | .880 | .880 | .880 | .880 | .880 | .880 | |
| \$50,001 to \$75,000 | .870 | .870 | .870 | .870 | .870 | .870 | .870 | |
| \$75,001 to \$100,000 | .870 | .870 | .870 | .870 | .870 | .870 | .870 | |
| \$100,001 to \$125,000 | .860 | .860 | .860 | .860 | .860 | .860 | .860 | |
| \$125,001 to \$150,000 | .860 | .860 | .860 | .860 | .860 | .860 | .860 | |
| \$150,001 to \$175,000 | .860 | .860 | .860 | .860 | .860 | .860 | .860 | |
| \$175,001 to \$200,000 | .860 | .860 | .860 | .860 | .860 | .860 | .860 | |
| \$200,001 to \$225,000 | .850 | .850 | .850 | .850 | .850 | .850 | .850 | |
| \$225,001 to \$250,000 | .850 | .850 | .850 | .850 | .850 | .850 | .850 | |
| \$250,001 to \$275,000 | .850 | .850 | .850 | .850 | .850 | .850 | .850 | |
| \$275,001 to \$300,000 | .850 | .850 | .850 | .850 | .850 | .850 | .850 | |
| \$300,001 to \$325,000 | .850 | .850 | .850 | .850 | .850 | .850 | .850 | |
| \$325,001 to \$350,000 | .850 | .850 | .850 | .850 | .850 | .850 | .850 | |
| \$350,001 to \$375,000 | .850 | .850 | .850 | .850 | .850 | .850 | .850 | |
| \$375,001 to \$400,000 | .850 | .850 | .850 | .850 | .850 | .850 | .850 | |
| \$400,001 to \$425,000 | .850 | .850 | .850 | .850 | .850 | .850 | .850 | |
| \$425,001 to \$450,000 | .850 | .850 | .850 | .850 | .850 | .850 | .850 | |
| \$450,001 to \$475,000 | .850 | .850 | .850 | .850 | .850 | .850 | .850 | |
| \$475,001 to \$500,000 | .850 | .850 | .850 | .850 | .850 | .850 | .850 | |
| \$500,001+ | .850 | .850 | .850 | .850 | .850 | .850 | .850 | |

| <u>Coverage A Amount Range</u> | <u>Policy Deductible</u> | | |
|--------------------------------|--------------------------|----------------|-----------------|
| | <u>\$5,000</u> | <u>\$7,500</u> | <u>\$10,000</u> |
| \$0 to \$35,000 | .930 | .960 | .990 |
| \$35,001 to \$50,000 | .930 | .960 | .990 |
| \$50,001 to \$75,000 | .920 | .950 | .980 |
| \$75,001 to \$100,000 | .920 | .950 | .980 |
| \$100,001 to \$125,000 | .890 | .920 | .950 |

| | | | |
|------------------------|------|------|------|
| \$125,001 to \$150,000 | .890 | .920 | .950 |
| \$150,001 to \$175,000 | .890 | .920 | .950 |
| \$175,001 to \$200,000 | .890 | .920 | .950 |
| \$200,001 to \$225,000 | .860 | .890 | .920 |
| \$225,001 to \$250,000 | .860 | .890 | .920 |
| \$250,001 to \$275,000 | .860 | .890 | .920 |
| \$275,001 to \$300,000 | .860 | .890 | .920 |
| \$300,001 to \$325,000 | .860 | .890 | .920 |
| \$325,001 to \$350,000 | .860 | .890 | .920 |
| \$350,001 to \$375,000 | .860 | .890 | .920 |
| \$375,001 to \$400,000 | .860 | .890 | .920 |
| \$400,001 to \$425,000 | .860 | .890 | .920 |
| \$425,001 to \$450,000 | .860 | .890 | .920 |
| \$450,001 to \$475,000 | .860 | .890 | .920 |
| \$475,001 to \$500,000 | .860 | .890 | .920 |
| \$500,001+ | .860 | .890 | .920 |

Endorsement CO 03 12 Windstorm or Hail Percentage Deductible will be attached to the policy.



ARKANSAS
HOMEOWNERS
RULES MANUAL

SECTION 40
CALCULATION OF
PREMIUM
RULE 40.1
DATE: 05-15-2009

SECTION 40 - CALCULATION OF PREMIUM

RULE 40.1 - CALCULATION OF PREMIUM SUMMARY

- 1) Determine the base premium as shown in Rule 30.1 - Base Premium Computation.
- 2) Apply the discount percentage credits and/or the base premium adjustments to the base premium for the following items in the following order:

(Round after each credit or charge)

- A. Premier Select Factor, Rule 30.2F.
- B. Protection Class 9 deviation Factor, Rule 25.2.
- C. Special Loss Settlement Endorsement (CO 04 56), Rule 30.2D.
- D. Ordinance or Law Coverage Endorsement (CO 04 77), Rule 30.2B.
- E. Unit-Owners Coverage C - Special Coverage (CO 17 31), Rule 30.2E.
- F. Auto/Home Discount, Rule 25.6A.
- G. Roof Rating Factor, Rule 25.6D.
- H. Townhouse Factor, Rule 30.2C.
- I. Replacement Cost - Contents (CO 04 90), Rule 35.3C.
- J. Protective Device Discount, Rule 25.6B.
- K. Combined Windstorm/Hail Percentage Deductible and Policy Deductible (CO 03 12), Rule 35.6A.
- L. Deductible Factor without Windstorm/Hail Percentage Deductible Rule 30.2A.
- M. Age of Home/Modernization Rating Factor, Rule 25.6C.
- N. Claim Rating Surcharge, Rule 25.6F.
- O. Insurance Score Factor, Rule 30.2G.
- P. AAA Membership Discount, Rule 25.6E.

- 3) Apply any charges for optional limits and coverages, Section 35.



ARKANSAS
Homeowners
Rules and Rates Manual

TERRITORY SECTION

PAGE: 1

DATE: 05-15-2009

ZIP CODES AND TERRITORIES

| <u>ZIP CODES</u> | <u>RATING TERRITORY</u> | <u>EARTHQUAKE ZONE</u> | <u>ZIP CODES</u> | <u>RATING TERRITORY</u> | <u>EARTHQUAKE ZONE</u> |
|----------------------|-----------------------------|----------------------------|----------------------|-----------------------------|----------------------------|
| 71601 | 23 | 3 | 71749 | 24 | 4 |
| 71602 | 23 | 3 | 71750 | 24 | 4 |
| 71603 | 23 | 3 | 71751 | 23 | 4 |
| 71612 | 23 | 3 | 71752 | 22 | 4 |
| 71613 | 23 | 3 | 71753 | 22 | 4 |
| 71631 | 24 | 4 | 71754 | 22 | 4 |
| 71635 | 25 | 4 | 71758 | 24 | 4 |
| 71638 | 25 | 4 | 71762 | 24 | 4 |
| 71639 | 25 | 3 | 71763 | 23 | 4 |
| 71640 | 25 | 4 | 71764 | 23 | 4 |
| 71642 | 25 | 4 | 71765 | 24 | 4 |
| 71643 | 23 | 4 | 71766 | 23 | 4 |
| 71644 | 23 | 3 | 71768 | 24 | 4 |
| 71646 | 25 | 4 | 71770 | 22 | 4 |
| 71647 | 24 | 4 | 71772 | 09 | 4 |
| 71651 | 24 | 4 | 71801 | 22 | 4 |
| 71652 | 23 | 4 | 71802 | 22 | 4 |
| 71653 | 25 | 4 | 71820 | 09 | 3 |
| 71654 | 25 | 3 | 71822 | 09 | 3 |
| 71655 | 25 | 4 | 71823 | 09 | 4 |
| 71657 | 25 | 4 | 71825 | 22 | 4 |
| 71658 | 25 | 4 | 71826 | 22 | 4 |
| 71659 | 23 | 3 | 71827 | 22 | 4 |
| 71660 | 23 | 4 | 71831 | 22 | 4 |
| 71661 | 25 | 4 | 71832 | 09 | 4 |
| 71662 | 25 | 3 | 71833 | 09 | 4 |
| 71663 | 25 | 4 | 71834 | 22 | 4 |
| 71665 | 23 | 4 | 71835 | 23 | 4 |
| 71667 | 23 | 4 | 71836 | 09 | 3 |
| 71670 | 25 | 4 | 71837 | 22 | 4 |
| 71671 | 24 | 4 | 71838 | 22 | 4 |
| 71674 | 25 | 3 | 71839 | 22 | 4 |
| 71675 | 25 | 4 | 71840 | 22 | 4 |
| 71676 | 25 | 4 | 71841 | 09 | 4 |
| 71701 | 23 | 4 | 71842 | 09 | 4 |
| 71711 | 23 | 4 | 71845 | 22 | 4 |
| 71720 | 23 | 4 | 71846 | 09 | 4 |
| 71721 | 09 | 4 | 71847 | 22 | 4 |
| 71722 | 23 | 4 | 71851 | 09 | 4 |
| 71724 | 24 | 4 | 71852 | 09 | 4 |
| 71725 | 23 | 4 | 71853 | 09 | 3 |
| 71726 | 23 | 4 | 71854 | 22 | 4 |
| 71728 | 09 | 4 | 71855 | 22 | 4 |
| 71730 | 24 | 4 | 71857 | 23 | 4 |
| 71740 | 22 | 4 | 71858 | 23 | 4 |
| 71742 | 23 | 4 | 71859 | 22 | 4 |
| 71743 | 09 | 4 | 71860 | 22 | 4 |
| 71744 | 23 | 4 | 71861 | 22 | 4 |
| 71747 | 24 | 4 | 71862 | 22 | 4 |

ARKANSAS
Homeowners
Rules and Rates Manual

TERRITORY SECTION

PAGE: 2

DATE: 05-15-2009

ZIP CODES AND TERRITORIES

| <u>ZIP CODES</u> | <u>RATING TERRITORY</u> | <u>EARTHQUAKE ZONE</u> | <u>ZIP CODES</u> | <u>RATING TERRITORY</u> | <u>EARTHQUAKE ZONE</u> |
|----------------------|-----------------------------|----------------------------|----------------------|-----------------------------|----------------------------|
| 71866 | 09 | 3 | 72012 | 11 | 2 |
| 71901 | 29 | 4 | 72013 | 32 | 4 |
| 71902 | 29 | 4 | 72015 | 09 | 4 |
| 71903 | 29 | 4 | 72016 | 29 | 4 |
| 71909 | 29 | 4 | 72017 | 09 | 2 |
| 71910 | 29 | 4 | 72018 | 09 | 4 |
| 71913 | 29 | 4 | 72020 | 19 | 1 |
| 71914 | 29 | 4 | 72021 | 11 | 2 |
| 71920 | 09 | 4 | 72022 | 09 | 4 |
| 71921 | 09 | 4 | 72023 | 09 | 3 |
| 71923 | 09 | 4 | 72024 | 09 | 3 |
| 71929 | 09 | 4 | 72025 | 29 | 4 |
| 71932 | 29 | 4 | 72026 | 09 | 2 |
| 71933 | 09 | 4 | 72027 | 30 | 3 |
| 71935 | 29 | 4 | 72029 | 11 | 2 |
| 71937 | 29 | 4 | 72030 | 30 | 3 |
| 71940 | 09 | 4 | 72031 | 32 | 4 |
| 71941 | 09 | 4 | 72032 | 31 | 3 |
| 71943 | 09 | 4 | 72033 | 31 | 3 |
| 71944 | 29 | 4 | 72034 | 31 | 3 |
| 71945 | 29 | 4 | 72036 | 11 | 2 |
| 71949 | 29 | 4 | 72037 | 09 | 3 |
| 71950 | 09 | 4 | 72038 | 09 | 2 |
| 71952 | 09 | 4 | 72039 | 31 | 3 |
| 71953 | 29 | 4 | 72040 | 09 | 2 |
| 71956 | 29 | 4 | 72041 | 09 | 2 |
| 71957 | 29 | 4 | 72042 | 09 | 2 |
| 71958 | 09 | 4 | 72043 | 19 | 1 |
| 71959 | 09 | 4 | 72044 | 32 | 3 |
| 71960 | 29 | 4 | 72045 | 11 | 2 |
| 71961 | 29 | 4 | 72046 | 09 | 3 |
| 71962 | 09 | 4 | 72047 | 31 | 3 |
| 71964 | 29 | 4 | 72048 | 09 | 2 |
| 71965 | 29 | 4 | 72051 | 11 | 3 |
| 71968 | 29 | 4 | 72053 | 02 | 3 |
| 71969 | 29 | 4 | 72055 | 09 | 2 |
| 71970 | 29 | 4 | 72057 | 09 | 4 |
| 71971 | 09 | 4 | 72058 | 31 | 3 |
| 71972 | 29 | 4 | 72059 | 11 | 2 |
| 71973 | 29 | 4 | 72060 | 11 | 2 |
| 72001 | 29 | 4 | 72061 | 31 | 3 |
| 72002 | 09 | 4 | 72063 | 30 | 3 |
| 72003 | 09 | 2 | 72064 | 09 | 2 |
| 72004 | 23 | 3 | 72065 | 09 | 4 |
| 72005 | 19 | 1 | 72067 | 32 | 3 |
| 72006 | 11 | 2 | 72068 | 11 | 2 |
| 72007 | 09 | 3 | 72069 | 11 | 2 |
| 72010 | 11 | 2 | 72070 | 29 | 4 |
| 72011 | 09 | 4 | 72072 | 09 | 3 |

ARKANSAS
Homeowners
Rules and Rates Manual

TERRITORY SECTION

PAGE: 3

DATE: 05-15-2009

ZIP CODES AND TERRITORIES

| <u>ZIP CODES</u> | <u>RATING TERRITORY</u> | <u>EARTHQUAKE ZONE</u> | <u>ZIP CODES</u> | <u>RATING TERRITORY</u> | <u>EARTHQUAKE ZONE</u> |
|----------------------|-----------------------------|----------------------------|----------------------|-----------------------------|----------------------------|
| 72073 | 09 | 2 | 72137 | 11 | 2 |
| 72074 | 11 | 2 | 72139 | 11 | 2 |
| 72075 | 19 | 1 | 72140 | 09 | 2 |
| 72076 | 36 | 3 | 72141 | 32 | 4 |
| 72078 | 02 | 3 | 72142 | 09 | 3 |
| 72079 | 23 | 3 | 72143 | 11 | 2 |
| 72080 | 30 | 3 | 72145 | 11 | 2 |
| 72081 | 11 | 2 | 72150 | 09 | 4 |
| 72082 | 11 | 2 | 72152 | 23 | 3 |
| 72084 | 09 | 4 | 72153 | 32 | 4 |
| 72085 | 11 | 2 | 72156 | 30 | 3 |
| 72086 | 09 | 3 | 72157 | 30 | 3 |
| 72087 | 29 | 4 | 72160 | 09 | 2 |
| 72088 | 32 | 3 | 72164 | 02 | 3 |
| 72089 | 09 | 4 | 72165 | 32 | 2 |
| 72099 | 36 | 3 | 72166 | 09 | 2 |
| 72101 | 11 | 2 | 72167 | 09 | 4 |
| 72102 | 11 | 2 | 72168 | 23 | 3 |
| 72103 | 09 | 4 | 72169 | 19 | 1 |
| 72104 | 09 | 4 | 72173 | 31 | 3 |
| 72106 | 31 | 3 | 72175 | 23 | 3 |
| 72107 | 30 | 3 | 72176 | 09 | 3 |
| 72108 | 11 | 2 | 72178 | 11 | 2 |
| 72110 | 30 | 3 | 72179 | 32 | 3 |
| 72111 | 31 | 3 | 72180 | 02 | 3 |
| 72112 | 19 | 1 | 72181 | 31 | 3 |
| 72113 | 36 | 3 | 72182 | 23 | 3 |
| 72114 | 02 | 3 | 72183 | 02 | 3 |
| 72115 | 02 | 3 | 72190 | 02 | 3 |
| 72116 | 36 | 3 | 72201 | 02 | 3 |
| 72117 | 02 | 3 | 72202 | 36 | 3 |
| 72118 | 36 | 3 | 72204 | 02 | 3 |
| 72119 | 02 | 3 | 72205 | 36 | 3 |
| 72120 | 36 | 3 | 72206 | 02 | 3 |
| 72121 | 11 | 2 | 72207 | 36 | 3 |
| 72122 | 09 | 4 | 72209 | 02 | 3 |
| 72123 | 11 | 2 | 72210 | 09 | 3 |
| 72124 | 02 | 3 | 72211 | 36 | 3 |
| 72125 | 29 | 4 | 72212 | 36 | 3 |
| 72126 | 29 | 4 | 72214 | 02 | 3 |
| 72127 | 30 | 3 | 72215 | 02 | 3 |
| 72128 | 09 | 4 | 72216 | 02 | 3 |
| 72129 | 09 | 4 | 72217 | 02 | 3 |
| 72130 | 32 | 3 | 72219 | 02 | 3 |
| 72131 | 32 | 3 | 72222 | 09 | 3 |
| 72132 | 23 | 3 | 72223 | 09 | 3 |
| 72134 | 11 | 2 | 72225 | 02 | 3 |
| 72135 | 09 | 3 | 72227 | 36 | 3 |
| 72136 | 11 | 2 | 72295 | 02 | 3 |

ARKANSAS
Homeowners
Rules and Rates Manual

TERRITORY SECTION

PAGE: 4

DATE: 05-15-2009

ZIP CODES AND TERRITORIES

| <u>ZIP CODES</u> | <u>RATING TERRITORY</u> | <u>EARTHQUAKE ZONE</u> | <u>ZIP CODES</u> | <u>RATING TERRITORY</u> | <u>EARTHQUAKE ZONE</u> |
|----------------------|-----------------------------|----------------------------|----------------------|-----------------------------|----------------------------|
| 72301 | 21 | 1 | 72395 | 20 | 1 |
| 72303 | 21 | 1 | 72396 | 20 | 1 |
| 72312 | 09 | 2 | 72401 | 33 | 1 |
| 72314 | 19 | 1 | 72402 | 33 | 1 |
| 72315 | 20 | 1 | 72404 | 33 | 1 |
| 72319 | 20 | 1 | 72410 | 19 | 2 |
| 72320 | 20 | 1 | 72411 | 33 | 1 |
| 72322 | 20 | 1 | 72412 | 19 | 1 |
| 72324 | 20 | 1 | 72413 | 19 | 2 |
| 72325 | 21 | 1 | 72414 | 33 | 1 |
| 72326 | 20 | 1 | 72415 | 19 | 2 |
| 72327 | 21 | 1 | 72416 | 33 | 1 |
| 72330 | 20 | 1 | 72417 | 33 | 1 |
| 72331 | 21 | 1 | 72419 | 33 | 1 |
| 72333 | 09 | 2 | 72421 | 33 | 1 |
| 72335 | 20 | 1 | 72422 | 19 | 1 |
| 72336 | 20 | 1 | 72425 | 19 | 1 |
| 72338 | 20 | 1 | 72427 | 33 | 1 |
| 72342 | 09 | 2 | 72428 | 20 | 1 |
| 72346 | 20 | 1 | 72429 | 20 | 1 |
| 72347 | 20 | 1 | 72430 | 19 | 1 |
| 72348 | 20 | 1 | 72431 | 19 | 1 |
| 72350 | 20 | 1 | 72432 | 20 | 1 |
| 72352 | 20 | 1 | 72433 | 19 | 2 |
| 72353 | 09 | 2 | 72434 | 19 | 2 |
| 72354 | 20 | 1 | 72435 | 19 | 1 |
| 72355 | 09 | 2 | 72436 | 19 | 1 |
| 72358 | 20 | 1 | 72437 | 33 | 1 |
| 72359 | 20 | 1 | 72438 | 20 | 1 |
| 72360 | 20 | 1 | 72439 | 19 | 1 |
| 72364 | 21 | 1 | 72440 | 19 | 2 |
| 72365 | 20 | 1 | 72442 | 20 | 1 |
| 72366 | 09 | 2 | 72443 | 19 | 1 |
| 72368 | 20 | 1 | 72444 | 19 | 2 |
| 72370 | 20 | 1 | 72447 | 33 | 1 |
| 72372 | 20 | 1 | 72450 | 19 | 1 |
| 72373 | 20 | 1 | 72451 | 19 | 1 |
| 72374 | 09 | 2 | 72453 | 19 | 1 |
| 72376 | 21 | 1 | 72454 | 19 | 1 |
| 72377 | 20 | 1 | 72455 | 19 | 2 |
| 72383 | 09 | 2 | 72456 | 19 | 1 |
| 72384 | 21 | 1 | 72458 | 19 | 2 |
| 72386 | 20 | 1 | 72459 | 19 | 2 |
| 72387 | 20 | 1 | 72460 | 19 | 2 |
| 72389 | 09 | 2 | 72461 | 19 | 1 |
| 72390 | 09 | 2 | 72462 | 19 | 2 |
| 72391 | 20 | 1 | 72466 | 19 | 2 |
| 72392 | 20 | 1 | 72469 | 19 | 2 |
| 72394 | 20 | 1 | 72470 | 19 | 1 |

ARKANSAS
Homeowners
Rules and Rates Manual

TERRITORY SECTION

PAGE: 5

DATE: 05-15-2009

ZIP CODES AND TERRITORIES

| <u>ZIP CODES</u> | <u>RATING TERRITORY</u> | <u>EARTHQUAKE ZONE</u> | <u>ZIP CODES</u> | <u>RATING TERRITORY</u> | <u>EARTHQUAKE ZONE</u> |
|----------------------|-----------------------------|----------------------------|----------------------|-----------------------------|----------------------------|
| 72471 | 19 | 1 | 72567 | 11 | 3 |
| 72472 | 20 | 1 | 72568 | 32 | 2 |
| 72473 | 19 | 1 | 72569 | 03 | 2 |
| 72474 | 19 | 1 | 72571 | 32 | 2 |
| 72475 | 20 | 1 | 72572 | 19 | 2 |
| 72476 | 19 | 2 | 72573 | 11 | 3 |
| 72478 | 19 | 2 | 72576 | 11 | 3 |
| 72479 | 20 | 1 | 72577 | 03 | 2 |
| 72482 | 03 | 2 | 72578 | 11 | 3 |
| 72501 | 32 | 2 | 72579 | 32 | 2 |
| 72512 | 11 | 3 | 72581 | 32 | 3 |
| 72513 | 03 | 2 | 72583 | 11 | 3 |
| 72515 | 11 | 3 | 72584 | 11 | 3 |
| 72516 | 11 | 3 | 72585 | 11 | 3 |
| 72517 | 11 | 3 | 72587 | 11 | 3 |
| 72519 | 11 | 3 | 72601 | 04 | 4 |
| 72520 | 11 | 3 | 72602 | 04 | 4 |
| 72521 | 32 | 2 | 72610 | 11 | 3 |
| 72522 | 32 | 2 | 72611 | 04 | 4 |
| 72523 | 32 | 3 | 72613 | 04 | 4 |
| 72524 | 32 | 2 | 72615 | 04 | 4 |
| 72525 | 03 | 2 | 72616 | 04 | 4 |
| 72527 | 32 | 2 | 72617 | 04 | 3 |
| 72528 | 11 | 3 | 72619 | 04 | 3 |
| 72529 | 03 | 2 | 72623 | 04 | 3 |
| 72530 | 32 | 3 | 72624 | 10 | 4 |
| 72531 | 11 | 3 | 72626 | 04 | 3 |
| 72532 | 03 | 2 | 72628 | 10 | 4 |
| 72533 | 11 | 3 | 72629 | 32 | 4 |
| 72534 | 32 | 2 | 72630 | 04 | 4 |
| 72536 | 11 | 3 | 72631 | 04 | 4 |
| 72537 | 04 | 3 | 72632 | 04 | 4 |
| 72538 | 11 | 3 | 72633 | 04 | 4 |
| 72539 | 11 | 3 | 72634 | 04 | 3 |
| 72540 | 11 | 3 | 72635 | 04 | 3 |
| 72542 | 03 | 2 | 72636 | 10 | 3 |
| 72543 | 32 | 3 | 72638 | 04 | 4 |
| 72544 | 04 | 3 | 72639 | 10 | 3 |
| 72546 | 32 | 3 | 72640 | 10 | 4 |
| 72550 | 32 | 2 | 72641 | 10 | 4 |
| 72554 | 11 | 3 | 72642 | 04 | 3 |
| 72555 | 11 | 3 | 72644 | 04 | 4 |
| 72556 | 11 | 3 | 72645 | 10 | 3 |
| 72560 | 11 | 3 | 72648 | 10 | 4 |
| 72561 | 11 | 3 | 72650 | 10 | 3 |
| 72562 | 32 | 2 | 72651 | 04 | 3 |
| 72564 | 32 | 2 | 72653 | 04 | 3 |
| 72565 | 11 | 3 | 72654 | 04 | 3 |
| 72566 | 11 | 3 | 72655 | 10 | 4 |

ARKANSAS
Homeowners
Rules and Rates Manual

TERRITORY SECTION

PAGE: 6

DATE: 05-15-2009

ZIP CODES AND TERRITORIES

| <u>ZIP CODES</u> | <u>RATING TERRITORY</u> | <u>EARTHQUAKE ZONE</u> | <u>ZIP CODES</u> | <u>RATING TERRITORY</u> | <u>EARTHQUAKE ZONE</u> |
|------------------|-------------------------|------------------------|------------------|-------------------------|------------------------|
| 72657 | 11 | 3 | 72749 | 01 | 4 |
| 72658 | 04 | 3 | 72751 | 01 | 4 |
| 72660 | 04 | 4 | 72752 | 04 | 4 |
| 72661 | 04 | 3 | 72753 | 01 | 4 |
| 72662 | 04 | 4 | 72756 | 01 | 4 |
| 72663 | 11 | 3 | 72758 | 01 | 4 |
| 72666 | 10 | 4 | 72760 | 04 | 4 |
| 72668 | 04 | 3 | 72761 | 01 | 4 |
| 72670 | 10 | 4 | 72762 | 01 | 4 |
| 72672 | 04 | 3 | 72764 | 01 | 4 |
| 72675 | 10 | 3 | 72765 | 01 | 4 |
| 72677 | 04 | 3 | 72766 | 01 | 4 |
| 72679 | 32 | 4 | 72768 | 01 | 4 |
| 72680 | 11 | 3 | 72769 | 01 | 4 |
| 72682 | 04 | 3 | 72770 | 01 | 4 |
| 72683 | 10 | 4 | 72773 | 04 | 4 |
| 72685 | 10 | 4 | 72774 | 01 | 4 |
| 72686 | 10 | 3 | 72776 | 04 | 4 |
| 72687 | 04 | 3 | 72801 | 32 | 4 |
| 72701 | 01 | 4 | 72802 | 32 | 4 |
| 72703 | 01 | 4 | 72812 | 32 | 4 |
| 72704 | 01 | 4 | 72821 | 35 | 4 |
| 72711 | 01 | 4 | 72823 | 32 | 4 |
| 72712 | 01 | 4 | 72824 | 29 | 4 |
| 72714 | 01 | 4 | 72827 | 29 | 4 |
| 72715 | 01 | 4 | 72828 | 29 | 4 |
| 72717 | 01 | 4 | 72829 | 29 | 4 |
| 72718 | 01 | 4 | 72830 | 35 | 4 |
| 72719 | 01 | 4 | 72832 | 35 | 4 |
| 72721 | 04 | 4 | 72833 | 29 | 4 |
| 72722 | 01 | 4 | 72834 | 29 | 4 |
| 72727 | 01 | 4 | 72835 | 29 | 4 |
| 72728 | 01 | 4 | 72837 | 32 | 4 |
| 72729 | 01 | 4 | 72838 | 29 | 4 |
| 72730 | 01 | 4 | 72839 | 35 | 4 |
| 72732 | 01 | 4 | 72840 | 35 | 4 |
| 72733 | 01 | 4 | 72841 | 29 | 4 |
| 72734 | 01 | 4 | 72842 | 29 | 4 |
| 72735 | 01 | 4 | 72843 | 32 | 4 |
| 72736 | 01 | 4 | 72845 | 35 | 4 |
| 72737 | 01 | 4 | 72846 | 35 | 4 |
| 72738 | 04 | 4 | 72847 | 32 | 4 |
| 72739 | 01 | 4 | 72851 | 29 | 4 |
| 72740 | 04 | 4 | 72852 | 35 | 4 |
| 72741 | 01 | 4 | 72853 | 29 | 4 |
| 72742 | 04 | 4 | 72854 | 35 | 4 |
| 72744 | 01 | 4 | 72855 | 29 | 4 |
| 72745 | 01 | 4 | 72856 | 32 | 4 |
| 72747 | 01 | 4 | 72857 | 29 | 4 |

ARKANSAS
Homeowners
Rules and Rates Manual

TERRITORY SECTION

PAGE: 7

DATE: 05-15-2009

ZIP CODES AND TERRITORIES

| <u>ZIP CODES</u> | <u>RATING TERRITORY</u> | <u>EARTHQUAKE ZONE</u> | <u>ZIP CODES</u> | <u>RATING TERRITORY</u> | <u>EARTHQUAKE ZONE</u> |
|----------------------|-----------------------------|----------------------------|----------------------|-----------------------------|----------------------------|
| 72858 | 32 | 4 | | | |
| 72860 | 29 | 4 | | | |
| 72863 | 29 | 4 | | | |
| 72865 | 29 | 4 | | | |
| 72901 | 35 | 3 | | | |
| 72903 | 35 | 3 | | | |
| 72904 | 35 | 3 | | | |
| 72906 | 35 | 3 | | | |
| 72908 | 35 | 3 | | | |
| 72913 | 35 | 3 | | | |
| 72914 | 35 | 3 | | | |
| 72916 | 35 | 3 | | | |
| 72917 | 35 | 3 | | | |
| 72918 | 35 | 3 | | | |
| 72921 | 16 | 4 | | | |
| 72923 | 35 | 3 | | | |
| 72926 | 29 | 4 | | | |
| 72927 | 29 | 4 | | | |
| 72928 | 35 | 4 | | | |
| 72930 | 35 | 4 | | | |
| 72932 | 16 | 4 | | | |
| 72933 | 35 | 4 | | | |
| 72934 | 16 | 4 | | | |
| 72935 | 16 | 4 | | | |
| 72936 | 35 | 3 | | | |
| 72937 | 35 | 3 | | | |
| 72938 | 35 | 3 | | | |
| 72940 | 35 | 3 | | | |
| 72941 | 35 | 3 | | | |
| 72943 | 29 | 4 | | | |
| 72944 | 29 | 4 | | | |
| 72945 | 35 | 3 | | | |
| 72946 | 16 | 4 | | | |
| 72947 | 16 | 4 | | | |
| 72948 | 16 | 4 | | | |
| 72949 | 35 | 4 | | | |
| 72950 | 29 | 4 | | | |
| 72951 | 29 | 4 | | | |
| 72952 | 16 | 4 | | | |
| 72955 | 16 | 4 | | | |
| 72956 | 16 | 4 | | | |
| 72957 | 16 | 4 | | | |
| 72958 | 29 | 4 | | | |
| 72959 | 01 | 4 | | | |



**AUTO CLUB FAMILY INSURANCE COMPANY
ARKANSAS
PREMIER HOMEOWNERS - FORM 3
MASONRY BASE RATES**

**EFFECTIVE FOR NEW BUSINESS AS OF - 5/15/2009
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 5/15/2009**

| Territory | \$60,000 Base, \$1,000 Deductible, \$100,000 Liability, \$1,000 Medical Payments | | | | | | | | | | | | | | | | | | | | | |
|-----------|---|------------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|----------------|------------|---------------|------------|----------------|------------|
| | Prot. Class 1 | Cov. Curve | Prot. Class 2 | Cov. Curve | Prot. Class 3 | Cov. Curve | Prot. Class 4 | Cov. Curve | Prot. Class 5 | Cov. Curve | Prot. Class 6 | Cov. Curve | Prot. Class 7 | Cov. Curve | Prot. Class 8 | Cov. Curve | Prot. Class 8B | Cov. Curve | Prot. Class 9 | Cov. Curve | Prot. Class 10 | Cov. Curve |
| 1 | 301 | 1 | 301 | 1 | 301 | 1 | 320 | 1 | 320 | 1 | 359 | 1 | 392 | 1 | 452 | 1 | 461 | 1 | 553 | 1 | 728 | 1 |
| 2 | 413 | 1 | 413 | 1 | 413 | 1 | 439 | 1 | 439 | 1 | 492 | 1 | 540 | 1 | 621 | 1 | 651 | 1 | 801 | 1 | 1,053 | 1 |
| 3 | 361 | 1 | 361 | 1 | 361 | 1 | 387 | 1 | 387 | 1 | 431 | 1 | 481 | 1 | 542 | 1 | 554 | 1 | 666 | 1 | 875 | 1 |
| 4 | 331 | 1 | 331 | 1 | 331 | 1 | 350 | 1 | 350 | 1 | 392 | 1 | 429 | 1 | 496 | 1 | 535 | 1 | 674 | 1 | 800 | 1 |
| 9 | 388 | 1 | 388 | 1 | 388 | 1 | 411 | 1 | 411 | 1 | 463 | 1 | 506 | 1 | 590 | 1 | 613 | 1 | 747 | 1 | 982 | 1 |
| 10 | 381 | 1 | 381 | 1 | 381 | 1 | 408 | 1 | 408 | 1 | 455 | 1 | 497 | 1 | 573 | 1 | 585 | 1 | 702 | 1 | 925 | 1 |
| 11 | 420 | 1 | 420 | 1 | 420 | 1 | 445 | 1 | 445 | 1 | 498 | 1 | 548 | 1 | 631 | 1 | 646 | 1 | 777 | 1 | 1,023 | 1 |
| 16 | 383 | 1 | 383 | 1 | 383 | 1 | 390 | 1 | 409 | 1 | 417 | 1 | 509 | 1 | 574 | 1 | 587 | 1 | 706 | 1 | 929 | 1 |
| 19 | 477 | 1 | 477 | 1 | 477 | 1 | 511 | 1 | 511 | 1 | 568 | 1 | 634 | 1 | 716 | 1 | 732 | 1 | 880 | 1 | 1,159 | 1 |
| 20 | 482 | 1 | 482 | 1 | 482 | 1 | 515 | 1 | 515 | 1 | 573 | 1 | 641 | 1 | 723 | 1 | 738 | 1 | 886 | 1 | 1,167 | 1 |
| 21 | 409 | 1 | 409 | 1 | 409 | 1 | 438 | 1 | 438 | 1 | 487 | 1 | 544 | 1 | 614 | 1 | 626 | 1 | 751 | 1 | 989 | 1 |
| 22 | 478 | 1 | 478 | 1 | 478 | 1 | 511 | 1 | 511 | 1 | 569 | 1 | 636 | 1 | 717 | 1 | 732 | 1 | 878 | 1 | 1,155 | 1 |
| 23 | 441 | 1 | 441 | 1 | 441 | 1 | 471 | 1 | 471 | 1 | 525 | 1 | 586 | 1 | 661 | 1 | 675 | 1 | 811 | 1 | 1,068 | 1 |
| 24 | 477 | 1 | 477 | 1 | 477 | 1 | 510 | 1 | 510 | 1 | 568 | 1 | 635 | 1 | 716 | 1 | 733 | 1 | 881 | 1 | 1,159 | 1 |
| 25 | 431 | 1 | 431 | 1 | 431 | 1 | 461 | 1 | 461 | 1 | 510 | 1 | 572 | 1 | 646 | 1 | 659 | 1 | 789 | 1 | 1,038 | 1 |
| 29 | 323 | 1 | 323 | 1 | 323 | 1 | 343 | 1 | 343 | 1 | 385 | 1 | 419 | 1 | 486 | 1 | 499 | 1 | 601 | 1 | 791 | 1 |
| 30 | 363 | 1 | 363 | 1 | 363 | 1 | 384 | 1 | 384 | 1 | 432 | 1 | 483 | 1 | 545 | 1 | 558 | 1 | 670 | 1 | 883 | 1 |
| 31 | 356 | 1 | 356 | 1 | 356 | 1 | 380 | 1 | 380 | 1 | 421 | 1 | 473 | 1 | 533 | 1 | 546 | 1 | 656 | 1 | 863 | 1 |
| 32 | 333 | 1 | 333 | 1 | 333 | 1 | 352 | 1 | 352 | 1 | 395 | 1 | 431 | 1 | 500 | 1 | 539 | 1 | 680 | 1 | 801 | 1 |
| 33 | 337 | 1 | 337 | 1 | 337 | 1 | 360 | 1 | 360 | 1 | 398 | 1 | 447 | 1 | 505 | 1 | 516 | 1 | 620 | 1 | 815 | 1 |
| 35 | 336 | 1 | 336 | 1 | 336 | 1 | 359 | 1 | 359 | 1 | 399 | 1 | 438 | 1 | 503 | 1 | 515 | 1 | 619 | 1 | 815 | 1 |
| 36 | 324 | 1 | 324 | 1 | 324 | 1 | 345 | 1 | 345 | 1 | 386 | 1 | 423 | 1 | 487 | 1 | 515 | 1 | 638 | 1 | 839 | 1 |

Note: For Premier Select rates, multiply the Premier rate by 1.25.



**AUTO CLUB FAMILY INSURANCE COMPANY
ARKANSAS
PREMIER HOMEOWNERS - FORM 3
FRAME BASE RATES**

**EFFECTIVE FOR NEW BUSINESS AS OF - 5/15/2009
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 5/15/2009**

| Territory | \$60,000 Base, \$1,000 Deductible, \$100,000 Liability, \$1,000 Medical Payments | | | | | | | | | | | | | | | | | | | | | |
|-----------|---|------------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|----------------|------------|---------------|------------|----------------|------------|
| | Prot. Class 1 | Cov. Curve | Prot. Class 2 | Cov. Curve | Prot. Class 3 | Cov. Curve | Prot. Class 4 | Cov. Curve | Prot. Class 5 | Cov. Curve | Prot. Class 6 | Cov. Curve | Prot. Class 7 | Cov. Curve | Prot. Class 8 | Cov. Curve | Prot. Class 8B | Cov. Curve | Prot. Class 9 | Cov. Curve | Prot. Class 10 | Cov. Curve |
| 1 | 331 | 1 | 331 | 1 | 331 | 1 | 355 | 1 | 355 | 1 | 395 | 1 | 432 | 1 | 497 | 1 | 544 | 1 | 694 | 1 | 801 | 1 |
| 2 | 455 | 1 | 455 | 1 | 455 | 1 | 486 | 1 | 486 | 1 | 540 | 1 | 605 | 1 | 739 | 1 | 744 | 1 | 881 | 1 | 1,158 | 1 |
| 3 | 398 | 1 | 398 | 1 | 398 | 1 | 426 | 1 | 426 | 1 | 474 | 1 | 528 | 1 | 597 | 1 | 647 | 1 | 819 | 1 | 963 | 1 |
| 4 | 364 | 1 | 364 | 1 | 364 | 1 | 389 | 1 | 389 | 1 | 432 | 1 | 473 | 1 | 546 | 1 | 601 | 1 | 770 | 1 | 881 | 1 |
| 9 | 429 | 1 | 429 | 1 | 429 | 1 | 457 | 1 | 457 | 1 | 509 | 1 | 559 | 1 | 692 | 1 | 695 | 1 | 821 | 1 | 1,081 | 1 |
| 10 | 420 | 1 | 420 | 1 | 420 | 1 | 449 | 1 | 449 | 1 | 500 | 1 | 550 | 1 | 630 | 1 | 643 | 1 | 772 | 1 | 1,017 | 1 |
| 11 | 462 | 1 | 462 | 1 | 462 | 1 | 494 | 1 | 494 | 1 | 549 | 1 | 615 | 1 | 693 | 1 | 710 | 1 | 854 | 1 | 1,126 | 1 |
| 16 | 421 | 1 | 421 | 1 | 421 | 1 | 440 | 1 | 450 | 1 | 473 | 1 | 559 | 1 | 631 | 1 | 646 | 1 | 776 | 1 | 1,022 | 1 |
| 19 | 525 | 1 | 525 | 1 | 525 | 1 | 562 | 1 | 562 | 1 | 625 | 1 | 689 | 1 | 788 | 1 | 806 | 1 | 968 | 1 | 1,274 | 1 |
| 20 | 531 | 1 | 531 | 1 | 531 | 1 | 567 | 1 | 567 | 1 | 631 | 1 | 706 | 1 | 796 | 1 | 813 | 1 | 975 | 1 | 1,284 | 1 |
| 21 | 449 | 1 | 449 | 1 | 449 | 1 | 482 | 1 | 482 | 1 | 535 | 1 | 598 | 1 | 676 | 1 | 689 | 1 | 826 | 1 | 1,087 | 1 |
| 22 | 527 | 1 | 527 | 1 | 527 | 1 | 563 | 1 | 563 | 1 | 626 | 1 | 700 | 1 | 790 | 1 | 806 | 1 | 966 | 1 | 1,270 | 1 |
| 23 | 485 | 1 | 485 | 1 | 485 | 1 | 518 | 1 | 518 | 1 | 577 | 1 | 644 | 1 | 727 | 1 | 743 | 1 | 893 | 1 | 1,175 | 1 |
| 24 | 526 | 1 | 526 | 1 | 526 | 1 | 562 | 1 | 562 | 1 | 625 | 1 | 699 | 1 | 789 | 1 | 807 | 1 | 970 | 1 | 1,274 | 1 |
| 25 | 474 | 1 | 474 | 1 | 474 | 1 | 508 | 1 | 508 | 1 | 565 | 1 | 630 | 1 | 712 | 1 | 725 | 1 | 868 | 1 | 1,141 | 1 |
| 29 | 356 | 1 | 356 | 1 | 356 | 1 | 381 | 1 | 381 | 1 | 424 | 1 | 462 | 1 | 535 | 1 | 591 | 1 | 761 | 1 | 869 | 1 |
| 30 | 399 | 1 | 399 | 1 | 399 | 1 | 427 | 1 | 427 | 1 | 474 | 1 | 530 | 1 | 599 | 1 | 613 | 1 | 737 | 1 | 970 | 1 |
| 31 | 391 | 1 | 391 | 1 | 391 | 1 | 418 | 1 | 418 | 1 | 466 | 1 | 513 | 1 | 587 | 1 | 601 | 1 | 722 | 1 | 950 | 1 |
| 32 | 366 | 1 | 366 | 1 | 366 | 1 | 391 | 1 | 391 | 1 | 435 | 1 | 476 | 1 | 550 | 1 | 604 | 1 | 773 | 1 | 882 | 1 |
| 33 | 371 | 1 | 371 | 1 | 371 | 1 | 396 | 1 | 396 | 1 | 440 | 1 | 492 | 1 | 555 | 1 | 568 | 1 | 682 | 1 | 897 | 1 |
| 35 | 370 | 1 | 370 | 1 | 370 | 1 | 395 | 1 | 395 | 1 | 440 | 1 | 483 | 1 | 631 | 1 | 669 | 1 | 831 | 1 | 896 | 1 |
| 36 | 357 | 1 | 357 | 1 | 357 | 1 | 381 | 1 | 381 | 1 | 423 | 1 | 474 | 1 | 580 | 1 | 589 | 1 | 702 | 1 | 922 | 1 |

Note: For Premier Select rates, multiply the Premier rate by 1.25.



**AUTO CLUB FAMILY INSURANCE COMPANY
ARKANSAS
PREMIER PLUS HOMEOWNERS - FORM 5
MASONRY BASE RATES**

**EFFECTIVE FOR NEW BUSINESS AS OF - 5/15/2009
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 5/15/2009**

| Territory | \$60,000 Base, \$1,000 Deductible, \$100,000 Liability, \$1,000 Medical Payments | | | | | | | | | | | | | | | | | | | | | |
|-----------|---|------------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|----------------|------------|---------------|------------|----------------|------------|
| | Prot. Class 1 | Cov. Curve | Prot. Class 2 | Cov. Curve | Prot. Class 3 | Cov. Curve | Prot. Class 4 | Cov. Curve | Prot. Class 5 | Cov. Curve | Prot. Class 6 | Cov. Curve | Prot. Class 7 | Cov. Curve | Prot. Class 8 | Cov. Curve | Prot. Class 8B | Cov. Curve | Prot. Class 9 | Cov. Curve | Prot. Class 10 | Cov. Curve |
| 1 | 331 | 1 | 331 | 1 | 331 | 1 | 354 | 1 | 354 | 1 | 395 | 1 | 438 | 1 | 496 | 1 | 542 | 1 | 690 | 1 | 908 | 1 |
| 2 | 447 | 1 | 447 | 1 | 447 | 1 | 474 | 1 | 474 | 1 | 531 | 1 | 592 | 1 | 670 | 1 | 687 | 1 | 827 | 1 | 1,087 | 1 |
| 3 | 389 | 1 | 389 | 1 | 389 | 1 | 415 | 1 | 415 | 1 | 464 | 1 | 517 | 1 | 584 | 1 | 594 | 1 | 711 | 1 | 934 | 1 |
| 4 | 370 | 1 | 370 | 1 | 370 | 1 | 394 | 1 | 394 | 1 | 439 | 1 | 489 | 1 | 554 | 1 | 564 | 1 | 674 | 1 | 800 | 1 |
| 9 | 433 | 1 | 433 | 1 | 433 | 1 | 461 | 1 | 461 | 1 | 515 | 1 | 572 | 1 | 700 | 1 | 738 | 1 | 913 | 1 | 1,200 | 1 |
| 10 | 422 | 1 | 422 | 1 | 422 | 1 | 452 | 1 | 452 | 1 | 503 | 1 | 560 | 1 | 634 | 1 | 646 | 1 | 774 | 1 | 1,020 | 1 |
| 11 | 478 | 1 | 478 | 1 | 478 | 1 | 507 | 1 | 507 | 1 | 569 | 1 | 636 | 1 | 717 | 1 | 731 | 1 | 875 | 1 | 1,152 | 1 |
| 16 | 426 | 1 | 426 | 1 | 426 | 1 | 437 | 1 | 454 | 1 | 474 | 1 | 565 | 1 | 638 | 1 | 737 | 1 | 984 | 1 | 1,295 | 1 |
| 19 | 563 | 1 | 563 | 1 | 563 | 1 | 604 | 1 | 604 | 1 | 670 | 1 | 749 | 1 | 845 | 1 | 861 | 1 | 1,032 | 1 | 1,359 | 1 |
| 20 | 554 | 1 | 554 | 1 | 554 | 1 | 592 | 1 | 592 | 1 | 659 | 1 | 738 | 1 | 831 | 1 | 848 | 1 | 1,018 | 1 | 1,341 | 1 |
| 21 | 460 | 1 | 460 | 1 | 460 | 1 | 490 | 1 | 492 | 1 | 547 | 1 | 611 | 1 | 689 | 1 | 701 | 1 | 838 | 1 | 1,104 | 1 |
| 22 | 548 | 1 | 548 | 1 | 548 | 1 | 587 | 1 | 587 | 1 | 653 | 1 | 730 | 1 | 824 | 1 | 842 | 1 | 1,010 | 1 | 1,329 | 1 |
| 23 | 515 | 1 | 515 | 1 | 515 | 1 | 553 | 1 | 553 | 1 | 614 | 1 | 687 | 1 | 776 | 1 | 786 | 1 | 935 | 1 | 1,231 | 1 |
| 24 | 540 | 1 | 540 | 1 | 540 | 1 | 579 | 1 | 579 | 1 | 643 | 1 | 719 | 1 | 812 | 1 | 829 | 1 | 995 | 1 | 1,309 | 1 |
| 25 | 491 | 1 | 491 | 1 | 491 | 1 | 526 | 1 | 526 | 1 | 584 | 1 | 652 | 1 | 737 | 1 | 747 | 1 | 891 | 1 | 1,172 | 1 |
| 29 | 357 | 1 | 357 | 1 | 357 | 1 | 381 | 1 | 381 | 1 | 424 | 1 | 473 | 1 | 535 | 1 | 547 | 1 | 656 | 1 | 863 | 1 |
| 30 | 408 | 1 | 408 | 1 | 408 | 1 | 435 | 1 | 435 | 1 | 484 | 1 | 542 | 1 | 612 | 1 | 626 | 1 | 753 | 1 | 992 | 1 |
| 31 | 397 | 1 | 397 | 1 | 397 | 1 | 425 | 1 | 425 | 1 | 473 | 1 | 524 | 1 | 630 | 1 | 667 | 1 | 828 | 1 | 1,089 | 1 |
| 32 | 353 | 1 | 353 | 1 | 353 | 1 | 376 | 1 | 376 | 1 | 419 | 1 | 467 | 1 | 530 | 1 | 539 | 1 | 644 | 1 | 759 | 1 |
| 33 | 369 | 1 | 369 | 1 | 369 | 1 | 395 | 1 | 395 | 1 | 439 | 1 | 492 | 1 | 555 | 1 | 565 | 1 | 676 | 1 | 889 | 1 |
| 35 | 372 | 1 | 372 | 1 | 372 | 1 | 399 | 1 | 399 | 1 | 443 | 1 | 493 | 1 | 559 | 1 | 628 | 1 | 819 | 1 | 1,078 | 1 |
| 36 | 348 | 1 | 348 | 1 | 348 | 1 | 369 | 1 | 369 | 1 | 414 | 1 | 462 | 1 | 522 | 1 | 533 | 1 | 639 | 1 | 840 | 1 |



**AUTO CLUB FAMILY INSURANCE COMPANY
ARKANSAS
PREMIER PLUS HOMEOWNERS - FORM 5
FRAME BASE RATES**

**EFFECTIVE FOR NEW BUSINESS AS OF - 5/15/2009
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 5/15/2009**

\$60,000 Base, \$1,000 Deductible, \$100,000 Liability, \$1,000 Medical Payments

| Territory | Prot. Class | Cov. Curve |
|-----------|-------------|------------|-------------|------------|-------------|------------|-------------|------------|-------------|------------|-------------|------------|-------------|------------|-------------|------------|-------------|------------|-------------|------------|-------------|------------|
| | 1 | | 2 | | 3 | | 4 | | 5 | | 6 | | 7 | | 8 | | 8B | | 9 | | 10 | |
| 1 | 364 | 1 | 364 | 1 | 364 | 1 | 390 | 1 | 390 | 1 | 433 | 1 | 484 | 1 | 602 | 1 | 637 | 1 | 791 | 1 | 913 | 1 |
| 2 | 491 | 1 | 491 | 1 | 491 | 1 | 526 | 1 | 526 | 1 | 584 | 1 | 651 | 1 | 737 | 1 | 756 | 1 | 910 | 1 | 1,198 | 1 |
| 3 | 428 | 1 | 428 | 1 | 428 | 1 | 458 | 1 | 458 | 1 | 511 | 1 | 568 | 1 | 642 | 1 | 654 | 1 | 783 | 1 | 922 | 1 |
| 4 | 406 | 1 | 406 | 1 | 406 | 1 | 434 | 1 | 434 | 1 | 482 | 1 | 540 | 1 | 610 | 1 | 678 | 1 | 878 | 1 | 1,004 | 1 |
| 9 | 476 | 1 | 476 | 1 | 476 | 1 | 510 | 1 | 510 | 1 | 568 | 1 | 632 | 1 | 786 | 1 | 841 | 1 | 1,054 | 1 | 1,388 | 1 |
| 10 | 464 | 1 | 464 | 1 | 464 | 1 | 497 | 1 | 497 | 1 | 553 | 1 | 617 | 1 | 806 | 1 | 855 | 1 | 1,064 | 1 | 1,401 | 1 |
| 11 | 528 | 1 | 528 | 1 | 528 | 1 | 563 | 1 | 563 | 1 | 626 | 1 | 697 | 1 | 789 | 1 | 804 | 1 | 963 | 1 | 1,269 | 1 |
| 16 | 468 | 1 | 468 | 1 | 468 | 1 | 500 | 1 | 500 | 1 | 533 | 1 | 621 | 1 | 702 | 1 | 718 | 1 | 862 | 1 | 1,136 | 1 |
| 19 | 620 | 1 | 620 | 1 | 620 | 1 | 664 | 1 | 664 | 1 | 738 | 1 | 825 | 1 | 929 | 1 | 947 | 1 | 1,135 | 1 | 1,493 | 1 |
| 20 | 610 | 1 | 610 | 1 | 610 | 1 | 652 | 1 | 652 | 1 | 726 | 1 | 811 | 1 | 915 | 1 | 934 | 1 | 1,120 | 1 | 1,475 | 1 |
| 21 | 505 | 1 | 505 | 1 | 505 | 1 | 541 | 1 | 541 | 1 | 601 | 1 | 672 | 1 | 758 | 1 | 771 | 1 | 922 | 1 | 1,215 | 1 |
| 22 | 604 | 1 | 604 | 1 | 604 | 1 | 646 | 1 | 646 | 1 | 719 | 1 | 803 | 1 | 906 | 1 | 925 | 1 | 1,111 | 1 | 1,462 | 1 |
| 23 | 568 | 1 | 568 | 1 | 568 | 1 | 607 | 1 | 607 | 1 | 677 | 1 | 755 | 1 | 853 | 1 | 864 | 1 | 1,029 | 1 | 1,355 | 1 |
| 24 | 595 | 1 | 595 | 1 | 595 | 1 | 637 | 1 | 637 | 1 | 709 | 1 | 791 | 1 | 893 | 1 | 912 | 1 | 1,095 | 1 | 1,440 | 1 |
| 25 | 540 | 1 | 540 | 1 | 540 | 1 | 579 | 1 | 579 | 1 | 644 | 1 | 719 | 1 | 811 | 1 | 822 | 1 | 980 | 1 | 1,289 | 1 |
| 29 | 392 | 1 | 392 | 1 | 392 | 1 | 420 | 1 | 420 | 1 | 466 | 1 | 521 | 1 | 589 | 1 | 653 | 1 | 844 | 1 | 963 | 1 |
| 30 | 449 | 1 | 449 | 1 | 449 | 1 | 479 | 1 | 479 | 1 | 533 | 1 | 596 | 1 | 673 | 1 | 689 | 1 | 828 | 1 | 1,092 | 1 |
| 31 | 436 | 1 | 436 | 1 | 436 | 1 | 467 | 1 | 467 | 1 | 521 | 1 | 581 | 1 | 721 | 1 | 767 | 1 | 957 | 1 | 1,259 | 1 |
| 32 | 388 | 1 | 388 | 1 | 388 | 1 | 415 | 1 | 415 | 1 | 461 | 1 | 515 | 1 | 582 | 1 | 649 | 1 | 841 | 1 | 958 | 1 |
| 33 | 407 | 1 | 407 | 1 | 407 | 1 | 434 | 1 | 434 | 1 | 484 | 1 | 540 | 1 | 610 | 1 | 622 | 1 | 745 | 1 | 980 | 1 |
| 35 | 411 | 1 | 411 | 1 | 411 | 1 | 437 | 1 | 437 | 1 | 487 | 1 | 544 | 1 | 700 | 1 | 751 | 1 | 942 | 1 | 1,015 | 1 |
| 36 | 383 | 1 | 383 | 1 | 383 | 1 | 410 | 1 | 410 | 1 | 455 | 1 | 507 | 1 | 574 | 1 | 586 | 1 | 704 | 1 | 926 | 1 |



AUTO CLUB FAMILY INSURANCE COMPANY
ARKANSAS
PREMIER RENTERS - FORM 4
MASONRY BASE RATES

EFFECTIVE FOR NEW BUSINESS AS OF - 5/15/2009
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 5/15/2009

| Territory | \$10,000 Base, \$1,000 Deductible, \$100,000 Liability, \$1,000 Medical Payments | | | | | | | | | | | | | | | | | | | | | |
|-----------|---|------------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|----------------|------------|---------------|------------|----------------|------------|
| | Prot. Class 1 | Cov. Curve | Prot. Class 2 | Cov. Curve | Prot. Class 3 | Cov. Curve | Prot. Class 4 | Cov. Curve | Prot. Class 5 | Cov. Curve | Prot. Class 6 | Cov. Curve | Prot. Class 7 | Cov. Curve | Prot. Class 8 | Cov. Curve | Prot. Class 8B | Cov. Curve | Prot. Class 9 | Cov. Curve | Prot. Class 10 | Cov. Curve |
| 1 | 68 | 36 | 68 | 36 | 68 | 36 | 68 | 36 | 69 | 36 | 69 | 36 | 70 | 36 | 70 | 36 | 71 | 36 | 83 | 36 | 88 | 36 |
| 2 | 80 | 36 | 80 | 36 | 80 | 36 | 80 | 36 | 83 | 36 | 83 | 36 | 84 | 36 | 85 | 36 | 86 | 36 | 101 | 36 | 105 | 36 |
| 3 | 89 | 36 | 89 | 36 | 89 | 36 | 89 | 36 | 89 | 36 | 89 | 36 | 92 | 36 | 92 | 36 | 93 | 36 | 109 | 36 | 114 | 36 |
| 4 | 68 | 36 | 68 | 36 | 68 | 36 | 68 | 36 | 69 | 36 | 69 | 36 | 71 | 36 | 71 | 36 | 72 | 36 | 85 | 36 | 89 | 36 |
| 9 | 80 | 36 | 80 | 36 | 80 | 36 | 80 | 36 | 82 | 36 | 82 | 36 | 83 | 36 | 83 | 36 | 84 | 36 | 99 | 36 | 102 | 36 |
| 10 | 78 | 36 | 78 | 36 | 78 | 36 | 78 | 36 | 79 | 36 | 79 | 36 | 81 | 36 | 81 | 36 | 82 | 36 | 97 | 36 | 101 | 36 |
| 11 | 77 | 36 | 77 | 36 | 77 | 36 | 77 | 36 | 79 | 36 | 79 | 36 | 80 | 36 | 81 | 36 | 82 | 36 | 97 | 36 | 100 | 36 |
| 16 | 69 | 36 | 69 | 36 | 69 | 36 | 69 | 36 | 71 | 36 | 71 | 36 | 72 | 36 | 72 | 36 | 73 | 36 | 86 | 36 | 90 | 36 |
| 19 | 82 | 36 | 82 | 36 | 82 | 36 | 82 | 36 | 83 | 36 | 83 | 36 | 85 | 36 | 85 | 36 | 86 | 36 | 101 | 36 | 106 | 36 |
| 20 | 94 | 36 | 94 | 36 | 94 | 36 | 94 | 36 | 95 | 36 | 95 | 36 | 96 | 36 | 97 | 36 | 98 | 36 | 116 | 36 | 121 | 36 |
| 21 | 89 | 36 | 89 | 36 | 89 | 36 | 89 | 36 | 90 | 36 | 90 | 36 | 93 | 36 | 93 | 36 | 93 | 36 | 109 | 36 | 115 | 36 |
| 22 | 85 | 36 | 85 | 36 | 85 | 36 | 85 | 36 | 87 | 36 | 87 | 36 | 88 | 36 | 88 | 36 | 89 | 36 | 105 | 36 | 110 | 36 |
| 23 | 84 | 36 | 84 | 36 | 84 | 36 | 84 | 36 | 86 | 36 | 86 | 36 | 87 | 36 | 88 | 36 | 89 | 36 | 106 | 36 | 109 | 36 |
| 24 | 85 | 36 | 85 | 36 | 85 | 36 | 85 | 36 | 87 | 36 | 87 | 36 | 89 | 36 | 89 | 36 | 90 | 36 | 106 | 36 | 110 | 36 |
| 25 | 87 | 36 | 87 | 36 | 87 | 36 | 87 | 36 | 90 | 36 | 90 | 36 | 90 | 36 | 92 | 36 | 93 | 36 | 111 | 36 | 115 | 36 |
| 29 | 70 | 36 | 70 | 36 | 70 | 36 | 70 | 36 | 71 | 36 | 71 | 36 | 73 | 36 | 73 | 36 | 73 | 36 | 86 | 36 | 91 | 36 |
| 30 | 77 | 36 | 77 | 36 | 77 | 36 | 77 | 36 | 78 | 36 | 78 | 36 | 81 | 36 | 81 | 36 | 81 | 36 | 95 | 36 | 100 | 36 |
| 31 | 74 | 36 | 74 | 36 | 74 | 36 | 74 | 36 | 75 | 36 | 75 | 36 | 76 | 36 | 85 | 36 | 89 | 36 | 109 | 36 | 109 | 36 |
| 32 | 82 | 36 | 82 | 36 | 82 | 36 | 82 | 36 | 83 | 36 | 83 | 36 | 84 | 36 | 84 | 36 | 85 | 36 | 100 | 36 | 104 | 36 |
| 33 | 76 | 36 | 76 | 36 | 76 | 36 | 76 | 36 | 78 | 36 | 78 | 36 | 79 | 36 | 80 | 36 | 88 | 36 | 112 | 36 | 112 | 36 |
| 35 | 68 | 36 | 68 | 36 | 68 | 36 | 68 | 36 | 69 | 36 | 69 | 36 | 70 | 36 | 70 | 36 | 71 | 36 | 83 | 36 | 88 | 36 |
| 36 | 79 | 36 | 79 | 36 | 79 | 36 | 79 | 36 | 81 | 36 | 81 | 36 | 82 | 36 | 83 | 36 | 84 | 36 | 99 | 36 | 102 | 36 |



**AUTO CLUB FAMILY INSURANCE COMPANY
ARKANSAS
PREMIER RENTERS - FORM 4
FRAME BASE RATES**

**EFFECTIVE FOR NEW BUSINESS AS OF - 5/15/2009
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 5/15/2009**

| Territory | \$10,000 Base, \$1,000 Deductible, \$100,000 Liability, \$1,000 Medical Payments | | | | | | | | | | | | | | | | | | | | | |
|-----------|---|------------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|----------------|------------|---------------|------------|----------------|------------|
| | Prot. Class 1 | Cov. Curve | Prot. Class 2 | Cov. Curve | Prot. Class 3 | Cov. Curve | Prot. Class 4 | Cov. Curve | Prot. Class 5 | Cov. Curve | Prot. Class 6 | Cov. Curve | Prot. Class 7 | Cov. Curve | Prot. Class 8 | Cov. Curve | Prot. Class 8B | Cov. Curve | Prot. Class 9 | Cov. Curve | Prot. Class 10 | Cov. Curve |
| 1 | 68 | 36 | 68 | 36 | 68 | 36 | 68 | 36 | 69 | 36 | 69 | 36 | 70 | 36 | 70 | 36 | 71 | 36 | 83 | 36 | 88 | 36 |
| 2 | 80 | 36 | 80 | 36 | 80 | 36 | 80 | 36 | 83 | 36 | 83 | 36 | 84 | 36 | 85 | 36 | 86 | 36 | 101 | 36 | 105 | 36 |
| 3 | 89 | 36 | 89 | 36 | 89 | 36 | 89 | 36 | 89 | 36 | 89 | 36 | 92 | 36 | 92 | 36 | 93 | 36 | 109 | 36 | 114 | 36 |
| 4 | 68 | 36 | 68 | 36 | 68 | 36 | 68 | 36 | 69 | 36 | 69 | 36 | 71 | 36 | 71 | 36 | 72 | 36 | 85 | 36 | 89 | 36 |
| 9 | 80 | 36 | 80 | 36 | 80 | 36 | 80 | 36 | 82 | 36 | 82 | 36 | 83 | 36 | 83 | 36 | 84 | 36 | 99 | 36 | 102 | 36 |
| 10 | 78 | 36 | 78 | 36 | 78 | 36 | 78 | 36 | 79 | 36 | 79 | 36 | 81 | 36 | 81 | 36 | 82 | 36 | 97 | 36 | 101 | 36 |
| 11 | 77 | 36 | 77 | 36 | 77 | 36 | 77 | 36 | 79 | 36 | 79 | 36 | 80 | 36 | 81 | 36 | 82 | 36 | 97 | 36 | 100 | 36 |
| 16 | 69 | 36 | 69 | 36 | 69 | 36 | 69 | 36 | 71 | 36 | 71 | 36 | 72 | 36 | 72 | 36 | 73 | 36 | 86 | 36 | 90 | 36 |
| 19 | 82 | 36 | 82 | 36 | 82 | 36 | 82 | 36 | 83 | 36 | 83 | 36 | 85 | 36 | 85 | 36 | 86 | 36 | 101 | 36 | 106 | 36 |
| 20 | 94 | 36 | 94 | 36 | 94 | 36 | 94 | 36 | 95 | 36 | 95 | 36 | 96 | 36 | 97 | 36 | 98 | 36 | 116 | 36 | 121 | 36 |
| 21 | 89 | 36 | 89 | 36 | 89 | 36 | 89 | 36 | 90 | 36 | 90 | 36 | 93 | 36 | 93 | 36 | 93 | 36 | 109 | 36 | 115 | 36 |
| 22 | 85 | 36 | 85 | 36 | 85 | 36 | 85 | 36 | 87 | 36 | 87 | 36 | 88 | 36 | 88 | 36 | 89 | 36 | 105 | 36 | 110 | 36 |
| 23 | 84 | 36 | 84 | 36 | 84 | 36 | 84 | 36 | 86 | 36 | 86 | 36 | 87 | 36 | 88 | 36 | 89 | 36 | 106 | 36 | 109 | 36 |
| 24 | 85 | 36 | 85 | 36 | 85 | 36 | 85 | 36 | 87 | 36 | 87 | 36 | 89 | 36 | 89 | 36 | 90 | 36 | 106 | 36 | 110 | 36 |
| 25 | 87 | 36 | 87 | 36 | 87 | 36 | 87 | 36 | 90 | 36 | 90 | 36 | 90 | 36 | 92 | 36 | 93 | 36 | 111 | 36 | 115 | 36 |
| 29 | 70 | 36 | 70 | 36 | 70 | 36 | 70 | 36 | 71 | 36 | 71 | 36 | 73 | 36 | 73 | 36 | 73 | 36 | 86 | 36 | 91 | 36 |
| 30 | 77 | 36 | 77 | 36 | 77 | 36 | 77 | 36 | 78 | 36 | 78 | 36 | 81 | 36 | 81 | 36 | 81 | 36 | 95 | 36 | 100 | 36 |
| 31 | 74 | 36 | 74 | 36 | 74 | 36 | 74 | 36 | 75 | 36 | 75 | 36 | 76 | 36 | 76 | 36 | 76 | 36 | 109 | 36 | 109 | 36 |
| 32 | 82 | 36 | 82 | 36 | 82 | 36 | 82 | 36 | 83 | 36 | 83 | 36 | 84 | 36 | 84 | 36 | 85 | 36 | 100 | 36 | 104 | 36 |
| 33 | 76 | 36 | 76 | 36 | 76 | 36 | 76 | 36 | 78 | 36 | 78 | 36 | 79 | 36 | 80 | 36 | 88 | 36 | 112 | 36 | 112 | 36 |
| 35 | 68 | 36 | 68 | 36 | 68 | 36 | 68 | 36 | 69 | 36 | 69 | 36 | 70 | 36 | 70 | 36 | 71 | 36 | 83 | 36 | 88 | 36 |
| 36 | 79 | 36 | 79 | 36 | 79 | 36 | 79 | 36 | 81 | 36 | 81 | 36 | 82 | 36 | 83 | 36 | 84 | 36 | 99 | 36 | 102 | 36 |



**AUTO CLUB FAMILY INSURANCE COMPANY
ARKANSAS
PREMIER CONDOMINIUM OWNERS - FORM 6
MASONRY BASE RATES**

**EFFECTIVE FOR NEW BUSINESS AS OF - 5/15/2009
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 5/15/2009**

| Territory | \$10,000 Base, \$1,000 Deductible, \$100,000 Liability, \$1,000 Medical Payments | | | | | | | | | | | | | | | | | | | | | |
|-----------|---|------------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|----------------|------------|---------------|------------|----------------|------------|
| | Prot. Class 1 | Cov. Curve | Prot. Class 2 | Cov. Curve | Prot. Class 3 | Cov. Curve | Prot. Class 4 | Cov. Curve | Prot. Class 5 | Cov. Curve | Prot. Class 6 | Cov. Curve | Prot. Class 7 | Cov. Curve | Prot. Class 8 | Cov. Curve | Prot. Class 8B | Cov. Curve | Prot. Class 9 | Cov. Curve | Prot. Class 10 | Cov. Curve |
| 1 | 64 | 37 | 64 | 37 | 64 | 37 | 64 | 37 | 66 | 37 | 67 | 37 | 67 | 37 | 68 | 37 | 69 | 37 | 82 | 37 | 84 | 37 |
| 2 | 64 | 37 | 64 | 37 | 64 | 37 | 64 | 37 | 65 | 37 | 67 | 37 | 67 | 37 | 68 | 37 | 69 | 37 | 81 | 37 | 83 | 37 |
| 3 | 68 | 37 | 68 | 37 | 68 | 37 | 68 | 37 | 70 | 37 | 71 | 37 | 71 | 37 | 71 | 37 | 72 | 37 | 86 | 37 | 89 | 37 |
| 4 | 68 | 37 | 68 | 37 | 68 | 37 | 68 | 37 | 70 | 37 | 71 | 37 | 71 | 37 | 71 | 37 | 72 | 37 | 86 | 37 | 89 | 37 |
| 9 | 66 | 37 | 66 | 37 | 66 | 37 | 66 | 37 | 68 | 37 | 68 | 37 | 68 | 37 | 70 | 37 | 71 | 37 | 83 | 37 | 86 | 37 |
| 10 | 68 | 37 | 68 | 37 | 68 | 37 | 68 | 37 | 70 | 37 | 71 | 37 | 71 | 37 | 71 | 37 | 72 | 37 | 86 | 37 | 89 | 37 |
| 11 | 62 | 37 | 62 | 37 | 62 | 37 | 62 | 37 | 63 | 37 | 64 | 37 | 64 | 37 | 65 | 37 | 66 | 37 | 79 | 37 | 81 | 37 |
| 16 | 68 | 37 | 68 | 37 | 68 | 37 | 68 | 37 | 70 | 37 | 71 | 37 | 71 | 37 | 71 | 37 | 72 | 37 | 86 | 37 | 89 | 37 |
| 19 | 68 | 37 | 68 | 37 | 68 | 37 | 68 | 37 | 70 | 37 | 71 | 37 | 71 | 37 | 71 | 37 | 72 | 37 | 86 | 37 | 89 | 37 |
| 20 | 68 | 37 | 68 | 37 | 68 | 37 | 68 | 37 | 70 | 37 | 71 | 37 | 71 | 37 | 71 | 37 | 72 | 37 | 86 | 37 | 89 | 37 |
| 21 | 68 | 37 | 68 | 37 | 68 | 37 | 68 | 37 | 70 | 37 | 71 | 37 | 71 | 37 | 71 | 37 | 72 | 37 | 86 | 37 | 89 | 37 |
| 22 | 68 | 37 | 68 | 37 | 68 | 37 | 68 | 37 | 70 | 37 | 71 | 37 | 71 | 37 | 71 | 37 | 72 | 37 | 86 | 37 | 89 | 37 |
| 23 | 62 | 37 | 62 | 37 | 62 | 37 | 62 | 37 | 62 | 37 | 64 | 37 | 64 | 37 | 65 | 37 | 66 | 37 | 79 | 37 | 81 | 37 |
| 24 | 68 | 37 | 68 | 37 | 68 | 37 | 68 | 37 | 70 | 37 | 71 | 37 | 71 | 37 | 71 | 37 | 72 | 37 | 86 | 37 | 89 | 37 |
| 25 | 62 | 37 | 62 | 37 | 62 | 37 | 62 | 37 | 62 | 37 | 64 | 37 | 64 | 37 | 65 | 37 | 66 | 37 | 79 | 37 | 81 | 37 |
| 29 | 68 | 37 | 68 | 37 | 68 | 37 | 68 | 37 | 70 | 37 | 71 | 37 | 71 | 37 | 71 | 37 | 72 | 37 | 86 | 37 | 89 | 37 |
| 30 | 68 | 37 | 68 | 37 | 68 | 37 | 68 | 37 | 70 | 37 | 71 | 37 | 71 | 37 | 71 | 37 | 72 | 37 | 86 | 37 | 89 | 37 |
| 31 | 63 | 37 | 63 | 37 | 63 | 37 | 63 | 37 | 64 | 37 | 64 | 37 | 64 | 37 | 66 | 37 | 66 | 37 | 78 | 37 | 81 | 37 |
| 32 | 66 | 37 | 66 | 37 | 66 | 37 | 66 | 37 | 68 | 37 | 68 | 37 | 68 | 37 | 68 | 37 | 69 | 37 | 82 | 37 | 85 | 37 |
| 33 | 62 | 37 | 62 | 37 | 62 | 37 | 62 | 37 | 62 | 37 | 64 | 37 | 64 | 37 | 65 | 37 | 66 | 37 | 79 | 37 | 81 | 37 |
| 35 | 63 | 37 | 63 | 37 | 63 | 37 | 63 | 37 | 65 | 37 | 67 | 37 | 67 | 37 | 68 | 37 | 69 | 37 | 81 | 37 | 84 | 37 |
| 36 | 64 | 37 | 64 | 37 | 64 | 37 | 64 | 37 | 65 | 37 | 66 | 37 | 66 | 37 | 67 | 37 | 68 | 37 | 80 | 37 | 82 | 37 |



**AUTO CLUB FAMILY INSURANCE COMPANY
ARKANSAS
PREMIER CONDOMINIUM OWNERS - FORM 6
FRAME BASE RATES**

**EFFECTIVE FOR NEW BUSINESS AS OF - 5/15/2009
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 5/15/2009**

| Territory | \$10,000 Base, \$1,000 Deductible, \$100,000 Liability, \$1,000 Medical Payments | | | | | | | | | | | | | | | | | | | | | |
|-----------|---|------------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|---------------|------------|----------------|------------|---------------|------------|----------------|------------|
| | Prot. Class 1 | Cov. Curve | Prot. Class 2 | Cov. Curve | Prot. Class 3 | Cov. Curve | Prot. Class 4 | Cov. Curve | Prot. Class 5 | Cov. Curve | Prot. Class 6 | Cov. Curve | Prot. Class 7 | Cov. Curve | Prot. Class 8 | Cov. Curve | Prot. Class 8B | Cov. Curve | Prot. Class 9 | Cov. Curve | Prot. Class 10 | Cov. Curve |
| 1 | 64 | 37 | 64 | 37 | 64 | 37 | 64 | 37 | 66 | 37 | 67 | 37 | 67 | 37 | 68 | 37 | 69 | 37 | 82 | 37 | 84 | 37 |
| 2 | 64 | 37 | 64 | 37 | 64 | 37 | 64 | 37 | 65 | 37 | 67 | 37 | 67 | 37 | 68 | 37 | 69 | 37 | 81 | 37 | 83 | 37 |
| 3 | 68 | 37 | 68 | 37 | 68 | 37 | 68 | 37 | 70 | 37 | 71 | 37 | 71 | 37 | 71 | 37 | 72 | 37 | 86 | 37 | 89 | 37 |
| 4 | 68 | 37 | 68 | 37 | 68 | 37 | 68 | 37 | 70 | 37 | 71 | 37 | 71 | 37 | 71 | 37 | 72 | 37 | 86 | 37 | 89 | 37 |
| 9 | 66 | 37 | 66 | 37 | 66 | 37 | 66 | 37 | 68 | 37 | 68 | 37 | 68 | 37 | 70 | 37 | 71 | 37 | 83 | 37 | 86 | 37 |
| 10 | 68 | 37 | 68 | 37 | 68 | 37 | 68 | 37 | 70 | 37 | 71 | 37 | 71 | 37 | 71 | 37 | 72 | 37 | 86 | 37 | 89 | 37 |
| 11 | 62 | 37 | 62 | 37 | 62 | 37 | 62 | 37 | 63 | 37 | 64 | 37 | 64 | 37 | 65 | 37 | 66 | 37 | 79 | 37 | 81 | 37 |
| 16 | 68 | 37 | 68 | 37 | 68 | 37 | 68 | 37 | 70 | 37 | 71 | 37 | 71 | 37 | 71 | 37 | 72 | 37 | 86 | 37 | 89 | 37 |
| 19 | 68 | 37 | 68 | 37 | 68 | 37 | 68 | 37 | 70 | 37 | 71 | 37 | 71 | 37 | 71 | 37 | 72 | 37 | 86 | 37 | 89 | 37 |
| 20 | 68 | 37 | 68 | 37 | 68 | 37 | 68 | 37 | 70 | 37 | 71 | 37 | 71 | 37 | 71 | 37 | 72 | 37 | 86 | 37 | 89 | 37 |
| 21 | 68 | 37 | 68 | 37 | 68 | 37 | 68 | 37 | 70 | 37 | 71 | 37 | 71 | 37 | 71 | 37 | 72 | 37 | 86 | 37 | 89 | 37 |
| 22 | 68 | 37 | 68 | 37 | 68 | 37 | 68 | 37 | 70 | 37 | 71 | 37 | 71 | 37 | 71 | 37 | 72 | 37 | 86 | 37 | 89 | 37 |
| 23 | 62 | 37 | 62 | 37 | 62 | 37 | 62 | 37 | 62 | 37 | 64 | 37 | 64 | 37 | 65 | 37 | 66 | 37 | 79 | 37 | 81 | 37 |
| 24 | 68 | 37 | 68 | 37 | 68 | 37 | 68 | 37 | 70 | 37 | 71 | 37 | 71 | 37 | 71 | 37 | 72 | 37 | 86 | 37 | 89 | 37 |
| 25 | 62 | 37 | 62 | 37 | 62 | 37 | 62 | 37 | 62 | 37 | 64 | 37 | 64 | 37 | 65 | 37 | 66 | 37 | 79 | 37 | 81 | 37 |
| 29 | 68 | 37 | 68 | 37 | 68 | 37 | 68 | 37 | 70 | 37 | 71 | 37 | 71 | 37 | 71 | 37 | 72 | 37 | 86 | 37 | 89 | 37 |
| 30 | 68 | 37 | 68 | 37 | 68 | 37 | 68 | 37 | 70 | 37 | 71 | 37 | 71 | 37 | 71 | 37 | 72 | 37 | 86 | 37 | 89 | 37 |
| 31 | 63 | 37 | 63 | 37 | 63 | 37 | 63 | 37 | 64 | 37 | 64 | 37 | 64 | 37 | 66 | 37 | 66 | 37 | 78 | 37 | 81 | 37 |
| 32 | 66 | 37 | 66 | 37 | 66 | 37 | 66 | 37 | 68 | 37 | 68 | 37 | 68 | 37 | 68 | 37 | 69 | 37 | 82 | 37 | 85 | 37 |
| 33 | 62 | 37 | 62 | 37 | 62 | 37 | 62 | 37 | 62 | 37 | 64 | 37 | 64 | 37 | 65 | 37 | 66 | 37 | 79 | 37 | 81 | 37 |
| 35 | 63 | 37 | 63 | 37 | 63 | 37 | 63 | 37 | 65 | 37 | 67 | 37 | 67 | 37 | 68 | 37 | 69 | 37 | 81 | 37 | 84 | 37 |
| 36 | 64 | 37 | 64 | 37 | 64 | 37 | 64 | 37 | 65 | 37 | 66 | 37 | 66 | 37 | 67 | 37 | 68 | 37 | 80 | 37 | 82 | 37 |



AUTO CLUB FAMILY INSURANCE COMPANY
ARKANSAS
PREMIER HOMEOWNERS - FORM 3
Amount of Insurance

EFFECTIVE FOR NEW BUSINESS AS OF - 5/15/2009
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 5/15/2009

| Amount | Curve 1 | Amount | Curve 1 |
|---------|------------|-----------|------------|
| 35,000 | 0.847 | 200,000 | 2.614 |
| 40,000 | 0.875 | 225,000 | 2.893 |
| 45,000 | 0.908 | 250,000 | 3.196 |
| 50,000 | 0.941 | 275,000 | 3.560 |
| 55,000 | 0.971 | 300,000 | 3.880 |
| 60,000 | 1.000 | 325,000 | 4.206 |
| 65,000 | 1.050 | 350,000 | 4.525 |
| 70,000 | 1.099 | 375,000 | 4.855 |
| 75,000 | 1.165 | 400,000 | 5.135 |
| 80,000 | 1.233 | 425,000 | 5.400 |
| 85,000 | 1.304 | 450,000 | 5.650 |
| 90,000 | 1.370 | 500,000 | 6.748 |
| 95,000 | 1.410 | 550,000 | 7.871 |
| 100,000 | 1.443 | 600,000 | 9.019 |
| 105,000 | 1.505 | 650,000 | 10.073 |
| 110,000 | 1.566 | 700,000 | 11.127 |
| 115,000 | 1.634 | 750,000 | 12.181 |
| 120,000 | 1.704 | 800,000 | 13.235 |
| 125,000 | 1.775 | 850,000 | 14.290 |
| 130,000 | 1.845 | 900,000 | 15.344 |
| 135,000 | 1.915 | 950,000 | 16.398 |
| 140,000 | 1.985 | 1,000,000 | 17.452 |
| 145,000 | 2.051 | 1,050,000 | 18.506 |
| 150,000 | 2.116 | 1,100,000 | 19.561 |
| 155,000 | 2.173 | 1,150,000 | 20.615 |
| 160,000 | 2.226 | 1,200,000 | 21.669 |
| 165,000 | 2.283 | 1,250,000 | 22.723 |
| 170,000 | 2.340 | 1,300,000 | 23.777 |
| 175,000 | 2.372 | 1,350,000 | 24.832 |
| 180,000 | 2.427 | 1,400,000 | 25.886 |
| 185,000 | 2.480 | 1,450,000 | 26.940 |
| 190,000 | 2.509 | 1,500,000 | 27.994 |
| 195,000 | 2.561 | | |



**AUTO CLUB FAMILY INSURANCE COMPANY
ARKANSAS**

**Insurance PREMIER PLUS HOMEOWNERS - FORM 5
Amount of Insurance**

**EFFECTIVE FOR NEW BUSINESS AS OF - 5/15/2009
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 5/15/2009**

| Amount | Curve 1 | Amount | Curve 1 |
|---------|------------|-----------|------------|
| 35,000 | 0.847 | 200,000 | 2.614 |
| 40,000 | 0.875 | 225,000 | 2.893 |
| 45,000 | 0.908 | 250,000 | 3.196 |
| 50,000 | 0.941 | 275,000 | 3.560 |
| 55,000 | 0.971 | 300,000 | 3.880 |
| 60,000 | 1.000 | 325,000 | 4.206 |
| 65,000 | 1.050 | 350,000 | 4.525 |
| 70,000 | 1.099 | 375,000 | 4.855 |
| 75,000 | 1.165 | 400,000 | 5.135 |
| 80,000 | 1.233 | 425,000 | 5.400 |
| 85,000 | 1.304 | 450,000 | 5.650 |
| 90,000 | 1.370 | 500,000 | 6.748 |
| 95,000 | 1.410 | 550,000 | 7.871 |
| 100,000 | 1.443 | 600,000 | 9.019 |
| 105,000 | 1.505 | 650,000 | 10.073 |
| 110,000 | 1.566 | 700,000 | 11.127 |
| 115,000 | 1.634 | 750,000 | 12.181 |
| 120,000 | 1.704 | 800,000 | 13.235 |
| 125,000 | 1.775 | 850,000 | 14.290 |
| 130,000 | 1.845 | 900,000 | 15.344 |
| 135,000 | 1.915 | 950,000 | 16.398 |
| 140,000 | 1.985 | 1,000,000 | 17.452 |
| 145,000 | 2.051 | 1,050,000 | 18.506 |
| 150,000 | 2.116 | 1,100,000 | 19.561 |
| 155,000 | 2.173 | 1,150,000 | 20.615 |
| 160,000 | 2.226 | 1,200,000 | 21.669 |
| 165,000 | 2.283 | 1,250,000 | 22.723 |
| 170,000 | 2.340 | 1,300,000 | 23.777 |
| 175,000 | 2.372 | 1,350,000 | 24.832 |
| 180,000 | 2.427 | 1,400,000 | 25.886 |
| 185,000 | 2.480 | 1,450,000 | 26.940 |
| 190,000 | 2.509 | 1,500,000 | 27.994 |
| 195,000 | 2.561 | | |



Insurance

AUTO CLUB FAMILY INSURANCE COMPANY
ARKANSAS
RENTERS and CONDOS - FORM 4 and FORM 6
Amount of Insurance

EFFECTIVE FOR NEW BUSINESS AS OF - 5/15/2009
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 5/15/2009

| Amount | Curve 36 | Curve 37 |
|---------|-------------|-------------|
| 10,000 | 1.000 | 1.000 |
| 15,000 | 1.329 | 1.344 |
| 20,000 | 1.616 | 1.625 |
| 25,000 | 1.836 | 1.844 |
| 30,000 | 2.068 | 2.078 |
| 35,000 | 2.315 | 2.328 |
| 40,000 | 2.534 | 2.547 |
| 45,000 | 2.726 | 2.750 |
| 50,000 | 2.904 | 2.922 |
| 55,000 | 3.110 | 3.125 |
| 60,000 | 3.288 | 3.313 |
| 65,000 | 3.466 | 3.484 |
| 70,000 | 3.644 | 3.672 |
| 75,000 | 3.836 | 3.844 |
| 80,000 | 4.016 | 4.028 |
| 85,000 | 4.197 | 4.213 |
| 90,000 | 4.378 | 4.397 |
| 95,000 | 4.559 | 4.581 |
| 100,000 | 4.740 | 4.766 |
| 105,000 | 4.921 | 4.947 |
| 110,000 | 5.101 | 5.128 |
| 115,000 | 5.282 | 5.309 |
| 120,000 | 5.463 | 5.491 |
| 125,000 | 5.644 | 5.672 |
| 130,000 | 5.825 | 5.853 |
| 135,000 | 6.005 | 6.034 |
| 140,000 | 6.186 | 6.216 |
| 145,000 | 6.367 | 6.397 |
| 150,000 | 6.548 | 6.578 |
| 175,000 | 7.399 | 7.400 |
| 200,000 | 8.250 | 8.223 |
| 250,000 | 9.953 | 10.361 |
| 300,000 | 11.655 | 12.499 |
| 350,000 | 13.358 | 14.637 |
| 400,000 | 15.060 | 16.775 |
| 450,000 | 16.763 | 18.913 |
| 500,000 | 18.465 | 21.051 |
| 550,000 | 20.168 | 23.189 |
| 600,000 | 21.870 | 25.327 |
| 650,000 | 23.573 | 27.465 |
| 700,000 | 25.275 | 29.603 |
| 750,000 | 26.978 | 31.741 |
| 800,000 | 28.680 | 33.879 |

SERFF Tracking Number: AAAM-126015041 State: Arkansas
Filing Company: Auto Club Family Insurance Company State Tracking Number: #642642 \$100
Company Tracking Number: AR090206XRMXT092
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: Rate and Rule Filing/

Supporting Document Schedules

| | | |
|---|--------------------------------|------------|
| Satisfied -Name: H-1 Homeowners Abstract Comments: Attachment: Form H-1 Homeowners Abstract.pdf | Review Status: Filed | 02/13/2009 |
| Satisfied -Name: HPCS-Homeowners Premium Comparison Survey Comments: Attachment: HO Survey FORM HPCS.xls | Review Status: Filed | 02/13/2009 |
| Satisfied -Name: NAIC loss cost data entry document Comments: Attachment: Loss Cost Data Entry Document.pdf | Review Status: Filed | 02/13/2009 |
| Satisfied -Name: Explanatory Memorandum Comments: Attachment: Explanatory Memorandum.pdf | Review Status: Filed | 02/13/2009 |
| Satisfied -Name: Exhibit A - Investment Income Comments: Attachment: Exhibit A.pdf | Review Status: Filed | 02/13/2009 |

Review Status:

SERFF Tracking Number: AAAM-126015041 State: Arkansas
Filing Company: Auto Club Family Insurance Company State Tracking Number: #642642 \$100
Company Tracking Number: AR090206XRMXT092
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: Rate and Rule Filing/
Satisfied -Name: Exhibit B - Actuarial Justification Filed 02/13/2009
Comments:
Attachment:
Exhibit B .pdf

SERFF Tracking Number: AAAM-126015041 State: Arkansas
Filing Company: Auto Club Family Insurance Company State Tracking Number: #642642 \$100
Company Tracking Number: AR090206XRMXT092
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: Rate and Rule Filing/

Satisfied -Name: Exhibit I - Rate Impact by Territory
Change **Review Status:** Filed 02/13/2009

Comments:

Attachment:

Exhibit I - 02112009.pdf

Satisfied -Name: Exhibit II - Catastrophe Data **Review Status:** Filed 02/13/2009

Comments:

Attachment:

Exhibit II - 02112009.pdf

Satisfied -Name: Exhibit III - Claim Rating Factors **Review Status:** Filed 02/13/2009

Comments:

Attachment:

Exhibit III - Revised 02132009.pdf

Satisfied -Name: Exhibit IV, pages A-D - Earthquake **Review Status:** Filed 02/13/2009

Comments:

Attachment:

Exhibit IV - 02112009.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 Auto Club Family Insurance Company
 NAIC # (including group #) 27235

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.
 This program started in September 1994 when we began writing Homeowners Insurance in Arkansas. The Boeckh Residential Cost Estimator is used to establish the proper coverage A amount. The inflation guard factors provided by Boeckh are used at renewal to maintain the appropriate coverage A amount.

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.
 *Premier Homeowners Policy – 80% of replacement value unless Special Loss Settlement is attached. *Premier Plus – 100% replacement cost. *Premier Condominium – 80% of replacement cost. *Premier Renters – 100% replacement cost of contents unless single family home, then 55% replacement cost of contents. *Premier Select – no minimum.

4. If you use an Inflation Guard form or similar type of coverage, describe the coverage(s) and estimate the impact.
 Increase the limits of liability of property coverages at the rate of increase indicated by the Boeckh Residential Percent Change Factors to the nearest \$100.

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

| | | |
|---|--------|---|
| a. Fire Extinguisher | 0 | % |
| b. Burglar Alarm | 5 – 15 | % |
| c. Smoke Alarm | 2 | % |
| d. Insured who has both homeowners and auto with your company | 25 | % |
| e. Deadbolt Locks | 1 | % |
| f. Window or Door Locks | 0 | % |
| g. Other (specify) | | % |
| Fire Alarm | 5 – 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 |
|----------------------------------|----------------|
| Premier Homeowners (5103) | \$1,212,079 |
| Premier Renters (5104) | \$66,839 |
| Premier Plus Homeowners (5105) | \$2,233,444 |
| Premier Condominiums (5106) | \$10,742 |
| Premier Select Homeowners (5108) | \$146,985 |

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

9. Is there a surcharge on risks with wood heat? No
 If yes, state the surcharge _____
 Does the surcharge apply to conventional fire places? Not applicable.
 If yes, state the surcharge _____
 If yes, state the surcharge _____

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



 Signature
 Ryan Ciaccio

 Printed Name
 Actuarial Analyst II

 Title
 (314) 523-7350 x5246

 Telephone Number
 rciaccio@aaamissouri.com

 Email address

NAIC Number: 27235
 Company Name: Auto Clud Family
 Contact Person: Mary Ellen Schiffer
 Telephone No.: 314-523-7350
 Email Address: mschiffer@aaamissouri.com
 Effective Date: 5/15/2009

**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 | \$452.78 | \$497.91 | \$497.91 | \$547.55 | \$506.94 | \$558.08 | \$725.05 | \$798.76 | \$648.34 | \$713.02 | \$717.53 | \$791.24 | \$719.04 | \$792.75 | \$505.43 | \$556.58 | \$487.38 | \$537.02 |
| | \$120,000 | \$625.74 | \$688.11 | \$688.11 | \$756.71 | \$700.58 | \$771.26 | \$1,002.02 | \$1,103.89 | \$896.00 | \$985.39 | \$991.63 | \$1,093.49 | \$993.70 | \$1,095.57 | \$698.50 | \$769.19 | \$673.56 | \$742.16 |
| | \$160,000 | \$817.43 | \$898.90 | \$898.90 | \$988.52 | \$915.20 | \$1,007.53 | \$1,308.98 | \$1,442.05 | \$1,170.48 | \$1,287.25 | \$1,295.40 | \$1,428.47 | \$1,298.11 | \$1,431.18 | \$912.48 | \$1,004.82 | \$879.89 | \$969.51 |
| 6 | \$80,000 | \$540.03 | \$594.18 | \$589.67 | \$649.84 | \$598.70 | \$661.87 | \$861.94 | \$949.19 | \$767.17 | \$849.91 | \$854.42 | \$940.16 | \$855.92 | \$941.67 | \$600.20 | \$661.87 | \$580.64 | \$636.30 |
| | \$120,000 | \$746.32 | \$821.16 | \$814.92 | \$898.08 | \$827.39 | \$914.71 | \$1,191.20 | \$1,311.77 | \$1,060.23 | \$1,174.57 | \$1,180.80 | \$1,299.30 | \$1,182.88 | \$1,301.38 | \$829.47 | \$914.71 | \$802.45 | \$879.37 |
| | \$160,000 | \$974.94 | \$1,072.71 | \$1,064.56 | \$1,173.19 | \$1,080.86 | \$1,194.92 | \$1,556.11 | \$1,713.62 | \$1,385.02 | \$1,534.38 | \$1,542.53 | \$1,697.33 | \$1,545.24 | \$1,700.04 | \$1,083.57 | \$1,194.92 | \$1,048.27 | \$1,148.75 |
| 9 | \$80,000 | \$831.86 | \$1,043.96 | \$1,013.87 | \$1,158.28 | \$932.64 | \$1,025.91 | \$1,332.77 | \$1,466.65 | \$1,186.86 | \$1,305.70 | \$1,325.25 | \$1,459.13 | \$1,320.74 | \$1,453.12 | \$931.14 | \$1,250.04 | \$959.72 | \$1,055.99 |
| | \$120,000 | \$1,149.62 | \$1,442.74 | \$1,401.17 | \$1,600.74 | \$1,288.91 | \$1,417.80 | \$1,841.89 | \$2,026.91 | \$1,640.24 | \$1,804.47 | \$1,831.49 | \$2,016.51 | \$1,825.26 | \$2,008.20 | \$1,286.83 | \$1,727.55 | \$1,326.33 | \$1,459.37 |
| | \$160,000 | \$1,501.79 | \$1,884.71 | \$1,830.40 | \$2,091.10 | \$1,683.75 | \$1,852.12 | \$2,406.13 | \$2,647.83 | \$2,142.70 | \$2,357.24 | \$2,392.55 | \$2,634.25 | \$2,384.40 | \$2,623.39 | \$1,681.03 | \$2,256.76 | \$1,732.63 | \$1,906.44 |

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 | \$72.89 | \$72.89 | \$72.89 | \$72.89 | \$81.46 | \$81.46 | \$100.75 | \$100.75 | \$85.75 | \$85.75 | \$91.11 | \$91.11 | \$91.11 | \$91.11 | \$72.89 | \$72.89 | \$84.68 | \$84.68 |
| | \$15,000 | \$119.29 | \$119.29 | \$119.29 | \$119.29 | \$133.33 | \$133.33 | \$164.90 | \$164.90 | \$140.34 | \$140.34 | \$149.11 | \$149.11 | \$149.11 | \$149.11 | \$119.29 | \$119.29 | \$138.59 | \$138.59 |
| | \$25,000 | \$164.80 | \$164.80 | \$164.80 | \$164.80 | \$184.19 | \$184.19 | \$227.81 | \$227.81 | \$193.88 | \$193.88 | \$206.00 | \$206.00 | \$206.00 | \$206.00 | \$164.80 | \$164.80 | \$191.46 | \$191.46 |
| 6 | \$5,000 | \$73.96 | \$73.96 | \$73.96 | \$73.96 | \$83.60 | \$83.60 | \$101.82 | \$101.82 | \$87.89 | \$87.89 | \$93.25 | \$93.25 | \$93.25 | \$93.25 | \$73.96 | \$73.96 | \$86.82 | \$86.82 |
| | \$15,000 | \$121.05 | \$121.05 | \$121.05 | \$121.05 | \$136.83 | \$136.83 | \$166.66 | \$166.66 | \$143.85 | \$143.85 | \$152.62 | \$152.62 | \$152.62 | \$152.62 | \$121.05 | \$121.05 | \$142.10 | \$142.10 |
| | \$25,000 | \$167.22 | \$167.22 | \$167.22 | \$167.22 | \$189.03 | \$189.03 | \$230.23 | \$230.23 | \$198.73 | \$198.73 | \$210.85 | \$210.85 | \$210.85 | \$210.85 | \$167.22 | \$167.22 | \$196.31 | \$196.31 |
| 9 | \$5,000 | \$88.96 | \$88.96 | \$91.11 | \$91.11 | \$120.05 | \$120.05 | \$124.33 | \$124.33 | \$106.11 | \$106.11 | \$113.62 | \$113.62 | \$112.54 | \$112.54 | \$88.96 | \$88.96 | \$106.11 | \$106.11 |
| | \$15,000 | \$145.61 | \$145.61 | \$149.11 | \$149.11 | \$196.48 | \$196.48 | \$203.50 | \$203.50 | \$173.67 | \$173.67 | \$185.95 | \$185.95 | \$184.20 | \$184.20 | \$145.61 | \$145.61 | \$173.67 | \$173.67 |
| | \$25,000 | \$201.15 | \$201.15 | \$206.00 | \$206.00 | \$271.43 | \$271.43 | \$281.13 | \$281.13 | \$239.93 | \$239.93 | \$256.89 | \$256.89 | \$254.47 | \$254.47 | \$201.15 | \$201.15 | \$239.93 | \$239.93 |

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

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

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

HO3 and HO4 only

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

EARTHQUAKE INSURANCE

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

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

Zone Brick Frame

NAIC LOSS COST DATA ENTRY DOCUMENT

| | | |
|-----------|---|-----------------------------------|
| 1. | This filing transmittal is part of Company Tracking # | AAAM-126015041 / AR090206XRMXT092 |
|-----------|---|-----------------------------------|

| | | |
|-----------|---|--|
| 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. Auto Club Family Insurance Company | B. | 27235 |

| | | | |
|--|---------------------------|---|---|
| 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. 04.0 Homeowners | B. | 04.0000 Homeowners Sub-TOI Combinations |

| 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 |
| Homeowners Multi-Peril | -2.8% | -2.4% | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| TOTAL OVERALL EFFECT | -2.8% | -2.4% | | | | | |

| 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 |
| 6/2008 | 5,299 | | 4/1/2006 | - | - | - | - |
| 2007 | 5,032 | | 1/15/2005 | 2,026,524 | 534,168 | 26.4% | 46.5% |
| 2006 | 4,419 | | 1/15/2004 | 2,757,285 | 2,808,481 | 101.9% | 109.4% |
| 2005 | 3,824 | | | 2,399,273 | 806,079 | 33.6% | 264.7% |
| 2004 | 3,350 | | | 1,955,768 | 646,780 | 33.1% | 38.5% |
| 2003 | 3,085 | | | 1,463,851 | 966,039 | 66.0% | 73.7% |

| 7. | |
|--|---------------------|
| Expense Constants | Selected Provisions |
| A. Total Production Expense | 19.0% |
| B. General Expense | 5.3% |
| C. Taxes, License & Fees | 2.7% |
| D. Underwriting Profit & Contingencies | -2.7% |
| E. Other (explain) | |
| F. TOTAL | 24.3% |

- 8.** N/A Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** 25.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 1
- 10.** -36.9% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 36

**ARKANSAS
AUTO CLUB FAMILY INSURANCE COMPANY
COMPANY FILING #AR090206XRMXT092
SERFF FILING# AAAM-126015041
EXPLANATORY MEMORANDUM**

In conformity with Arkansas Insurance Department Rule and Regulation 23, Section 6A, the Auto Club Family Insurance Company, 12901 North Forty Drive, St. Louis, Missouri 63141, is submitting this filing revising Homeowners Rules and Rates to be effective May 15, 2009. Please refer to our Forms Filing #AR090206FXXX091 for forms/endorsements filed in conjunction with this filing.

This filing reflects a change in Homeowners rates that will result in a projected overall rate decrease of 2.4% or an annual premium decrease of approximately \$88,599 based on a total in-force annual premium of \$3,670,089 in Arkansas.

The following rules have been revised:

1. Table of Contents
The Table of Contents has been revised to reflect the changes made in this filing.

This replaces the Table of Contents, dated 04-01-2006.
2. Index
The Index has been revised to reflect the changes made in this filing.

This replaces the Index, dated 04-01-2006.
3. Rule 05.1C – Fire Protection Classes
This rule has been revised to show coverage for dwellings in Fire Protection 9 or 10 may not be written without prior Underwriting approval.

Additionally, this rule has been amended to provide an Exception section that discusses requirements for providing coverage for dwellings located in Fire Protection 9 or 10.

This replaces Rule 05.1C, dated 10-17-2005.
4. Rule 05.2 – Prohibited List
Item 1 has been revised to allow 1 claim within the last 3 years caused by nature, fire, theft, water or any non-liability loss as long as all damage has been repaired.

This replaces Rule 05.2, dated 11-15-2008.
5. Rule 05.6 – Use of Consumer Report Information
We are withdrawing the Use of Consumer Report Information rule, as it is no longer applicable. This rule will now state "Reserved For Future Use".

This replaces Rule 05.6, dated 09-01-2002.

6. Rule 15.4A – Mandatory Endorsements
The edition date for Form CO 01 03 – Special Provisions has been revised from 04/06 to 05/09. The edition date for Form CO 00 02 – Refrigerated Products Coverage Endorsement has been revised from 07/05 to 11/08 and the limit has been revised from \$250 to \$500 under the Premier Plus Homeowners Policy. Forms CO 00 02 11 08 and CO 01 03 05 09 are filed under filing AR090206FXXXX091.

This replaces Rule 15.4A, dated 04-01-2006.

7. Rule 15.4B – Optional Endorsements
The edition date for Form CO 00 02 has been revised from 07/05 to 11/08.

This replaces Rule 15.4B, dated 04-01-2006.

8. Rule 20.1D – Coverage D – Loss of Use
The Loss of Use limit has been revised. Previously, the Loss of Use was the actual loss sustained within 12 months of the date of loss. We have added "and shall not exceed 30% of the Coverage A amount for Premier, Premier Plus and Premier Select policies and 30% of the Coverage C amount for Premier Condominium Owners and Premier Renters policies". This change has been made in conjunction with revisions to the Special Provisions Endorsement, CO 01 03 05 09, which is included in filing AR090206FXXXX091.

This replaces Rule 20.1D, dated 08-01-2005.

9. Rule 20.3 – Limits of Liability and Coverage Relationships Chart
The Loss of Use limit has been revised. Previously, the Loss of Use was the actual loss sustained within 12 months of the date of loss. We have added "and shall not exceed 30% of the Coverage A amount for Premier, Premier Plus and Premier Select policies and 30% of the Coverage C amount for Premier Condominium Owners and Premier Renters policies".

This replaces Rule 20.3, dated 08-01-2005.

10. Rule 25.2 – Protection Classes
This rule has been revised by adding a 15% premium deviation for dwellings in Protection Class 9 that meet all the criteria.

This replaces Rule 25.2, dated 10-17-2005.

11. Rule 25.6 – Discounts
This rule has been amended to update the range of rules referenced in the Discount/Surcharge section to correspond with adding Rule 25.6F-Claim Rating Surcharge.

This replaces Rule 25.6, dated 01-15-2004.

12. Rule 25.6A – Auto/Home Discount
We have revised this rule by changing the amount of the discount from 15% to 25%.

This replaces Rule 25.6A, dated 01-15-2005.

13. Rule 25.6C – Age of Home/Modernization Rating Factors
Modernization Rating Factors have been added to the Age of Home Factor when the electrical or plumbing system has been completely updated. It also applies if the heating and cooling system has been completely updated.

This replaces Rule 25.6C, dated 12-15-2002.

14. Rule 25.6F – Claim Rating Surcharge
This is a new rule adding a Claim Rating Surcharge. The surcharge will be effective for all new business effective May 15, 2009. For current renewal policies with original effective dates prior to May 15, 2009, only claims occurring after May 15, 2009 will apply. We will indicate on the Declarations Page that a Claim Rating Surcharge has been applied.

15. Rule 30.2A – Deductibles
We have revised the deductible factors for all policy forms. We have added a \$5,000, \$7,500 and \$10,000 deductible for Premier, Premier Plus and Premier Select policies and a \$5,000 deductible for Premium Condo and Premium Renter policies.

This replaces Rule 30.2A, dated 01-15-2005.

16. Rule 35.3H – Earthquake Coverage (CO 04 54)
We have revised the earthquake factors for all zones.

This replaces Rule 35.3H, dated 10-15-2005.

17. Rule 35.3J – Refrigerated Products Coverage (CO 00 02)
This rule has been revised to change the amount of coverage for Refrigerated Products from \$250 to \$500.

This replaces Rule 35.3J, dated 01-15-2004.

18. Rule 35.4 – Coverage D – Loss of Use
The Loss of Use limit has been revised. Previously, the Loss of Use was the actual loss sustained within 12 months of the date of loss. We have added "and shall not exceed 30% of the Coverage A amount for Premier, Premier Plus and Premier Select policies and 30% of the Coverage C amount for Premier Condominium Owners and Premier Renters policies". This change has been made in conjunction with revisions to the Special Provisions Endorsement, CO 01 03 05 09, which is included in filing AR090206FXXX091.

This replaces Rule 35.4, dated 08-01-2005.

19. Rule 35.6A – Windstorm Or Hail Percentage Deductible
This rule has been revised as follows:
- The Coverage A amount ranges have been realigned to include more levels. Factors for each of the deductible options will now vary based on smaller Coverage A amount ranges.
 - \$5,000, \$7,500 and \$10,000 policy deductible levels have been added. This change is made in conjunction with changes made to Rule 30.2A which is included in this filing.

This replaces Rule 35.6A, dated 10-15-2005.

20. Rule 40.1 – Calculation of Premium Summary
This rule has been revised to add the above changes. In addition, we have editorially revised this rule to more clearly reflect the steps involving deductibles.

This replaces Rule 40.1, dated 04-01-2006.

21. Territory Section
The Territory Section has been reformatted to remove the section that listed the counties contained within each territory. Our system is based on assigning territory by zip code and our agents no longer use the section that listed the counties within each territory.

- We have moved the following zip codes in Ashley County from Territory 26 to Territory 25:
71635, 71642, 71646, 71658, 71661, 71663, 71676.
- We have moved the following zip codes in Lincoln County from Territory 28 to Territory 23:
71643 and 71667.
- We have moved the following zip codes in Drew County from Territory 27 to Territory 25:
71655, 71657, 71670, 71675.
- We have moved the following zip codes in Clark County from Territory 28 to Territory 9:
71721, 71728, 71743, 71772, 71920, 71921, 71923, 71962.
- We have moved the following zip codes in Grant County from Territory 27 to Territory 25.
72057, 72084, 72128, 72129 and 72150.
- We have moved the following zip codes in Sevier County from Territory 24 to Territory 9:
71823, 71832, 71841, 71842 and 71846.
- We have moved the following zip codes in Prairie County from Territory 23 to Territory 9:
72017, 72040, 72041 and 72064.
- We have moved the following zip codes in Yell County from Territory 34 to Territory 29:
72824, 72827, 72828, 72829, 72833, 72834, 72838, 72842, 72853, 72857 and 72860.
- We have moved the following zip codes in Howard County from Territory 08 to Territory 09:
71833, 71851, 71852, 71971.
- We have moved the following zip codes in Polk County from Territory 15 to Territory 29:
71932, 71937, 71944, 71945, 71953, 71972, 71973.
- We have moved the following zip codes in Perry County from Territory 06 to Territory 29:
72001, 72016, 72025, 72070, 72125, 72126.
- We have moved the following zip codes in Scott County from Territory 06 to Territory 29:
72841, 72926, 72944, 72950, 72958.
- We have moved the following zip codes in Pulaski County from Territory 02 to Territory 36:
72076, 72099, 72116, 72118, 72120, 72202, 72205, 72207, 72210, 72227.

- We have moved the following zip codes in Pulaski County from Territory 09 to Territory 36:
72113, 72211, 72212.
- We have moved the following zip codes in Hot Spring County from Territory 08 to Territory 09:
71929, 71933, 71941, 72104.
- We have moved the following zip codes in Montgomery County from Territory 06 to Territory 29:
71935, 71957, 71960, 71961, 71965, 71969, 71970.
- We have moved the following zip codes in Phillips County from Territory 08 to Territory 09:
72312, 72333, 72342, 72353, 72355, 72366, 72374, 72383, 72389, 72390.

This replaces Territory Section, dated 04-01-2006.

22. Rate Pages

Our rates have been revised. Please see our Exhibit C – Base Rates and Exhibit D – Amount of Insurance under the Rate/Rule Schedule. These new factors will be effective May 15, 2009 and will replace current Rate pages dated 04/01/2006.

Auto Club Family Insurance Company
INVESTMENT INCOME
Homeowners - Arkansas

| <u>Source for Investment</u> | Homeowners (\$000 omitted) |
|---|---------------------------------------|
| 1) Unearned Premium | \$2,005 |
| 2) Loss and LAE Reserves | \$1,258 |
| 3) Total Available for Investment [(1) + (2)] | \$3,263 |
| 4) Annual Yield at 5% [(3) * .05] | \$163 |
| 5) Annual Earned Premium | \$3,475 |
| 6) Investment Income Ratio to Earned Premium [(4) / (5)] | 4.7% |
| 7) Operation Profit Ratio | 2.0% |
| 8) Underwriting Profit Ratio [(7) - (6)] | -2.7% |

Notes:

Rows 1, 2, and 5 reflect data from the IEE, Part II.

Rows 1 and 2 reflect the average reserve for 2006 and 2007.

Auto Club Family Insurance Company
Development of Indicated Rate Change for All Perils
Homeowners - Arkansas

| | <u>2004</u> | <u>2005</u> | <u>2006</u> | <u>2007</u> | <u>2008</u> | <u>Total</u> |
|--|-------------|-------------|-------------|-------------|-------------|--------------|
| 1 On-Level Earned Premium | \$1,961,553 | \$2,275,140 | \$2,686,067 | \$3,244,029 | \$1,782,695 | \$11,949,484 |
| 2 Premium Trend Factor | 1.189 | 1.155 | 1.121 | 1.089 | 1.057 | |
| 3 Trended On-Level Earned Premium | \$2,333,210 | \$2,627,444 | \$3,011,715 | \$3,531,452 | \$1,884,005 | \$13,387,827 |
| 4 Developed Incurred Losses (excluding CAT losses) | \$497,794 | \$585,734 | \$1,070,573 | \$782,917 | \$162,459 | \$3,099,476 |
| 5 Loss Trend Factor | 1.177 | 1.145 | 1.114 | 1.083 | 1.053 | |
| 6 Trended Ultimate Losses (excluding CAT losses) | \$586,063 | \$670,696 | \$1,192,265 | \$848,013 | \$171,131 | \$3,468,167 |
| 7 Loss Adjustment Expenses [(LAE Ratio x (6)] | \$229,916 | \$281,860 | \$323,167 | \$380,176 | \$208,866 | \$1,423,985 |
| 8 Loss & LAE (excluding CAT losses) [(6) + (7)] | \$815,980 | \$952,556 | \$1,515,432 | \$1,228,189 | \$379,997 | \$4,892,152 |
| 9 Loss & LAE Ratio (excluding CAT losses) [(8) / (3)] | 35.0% | 36.3% | 50.3% | 34.8% | 20.2% | 36.6% |
| 10 CAT Load | | | | | | 25.9% |
| 11 Net Cost Of Reinsurance | | | | | | 10.9% |
| 12 Loss & LAE Ratio (including CAT & NCR load) [(9) + (10) + (11)] | 71.8% | 73.1% | 87.1% | 71.6% | 57.0% | 73.4% |
| 13 Expense Ratio | | | | | | 24.5% |
| 14 Actual Loss, LAE, and Expense Ratio [(12) + (13)] | 96.3% | 97.6% | 111.6% | 96.1% | 81.5% | 97.9% |
| 15 Permissible Loss/LAE Ratio | | | | | | 75.7% |
| 16 Non-Credibility Indication [(12) / (15) - 1] | -5.2% | -3.5% | 15.0% | -5.5% | -24.7% | -3.0% |
| 17 Credibility | 51% | 50% | 66% | 64% | 94% | |
| 18 Change Applied to Balance of Credibility | -0.2% | -0.2% | -0.2% | -0.2% | -0.2% | |
| 19 Credibility Weighted Annual Indicated Change [(16) * (17) + (1 - (17)) * (18)] | -2.7% | -1.8% | 9.9% | -3.5% | -23.3% | -2.8% |
| 20 Selected Rate Change | | | | | | -2.4% |

Note:

(10) = See Sheet 6

(11) = See Sheet 7

**Auto Club Family Insurance Company
Development of Ultimate Losses (Non-CAT)
Homeowners - Arkansas**

Loss Development Factors

| | <u>BI/MP</u> | <u>DWELLING</u> | <u>MARINE</u> |
|------|--------------|-----------------|---------------|
| 2004 | 99.5% | 101.2% | 100.0% |
| 2005 | 109.5% | 106.2% | 99.9% |
| 2006 | 118.3% | 100.0% | 99.1% |
| 2007 | 153.8% | 99.3% | 103.1% |
| 2008 | 332.1% | 96.1% | 125.9% |

| BI/MP | <u>2004</u> | <u>2005</u> | <u>2006</u> | <u>2007</u> | <u>2008</u> |
|----------------------------|-------------|-------------|-------------|-------------|-------------|
| Incurring Losses | 1,000 | 3,330 | 5,075 | 42,890 | 5,920 |
| Loss Development Factor | 99.5% | 109.5% | 118.3% | 153.8% | 332.1% |
| Developed Incurring Losses | 995 | 3,646 | 6,003 | 65,965 | 19,660 |

| DWELLING | <u>2004</u> | <u>2005</u> | <u>2006</u> | <u>2007</u> | <u>2008</u> |
|----------------------------|-------------|-------------|-------------|-------------|-------------|
| Incurring Losses | 488,177 | 544,285 | 1,061,722 | 718,057 | 147,077 |
| Loss Development Factor | 101.2% | 106.2% | 100.0% | 99.3% | 96.1% |
| Developed Incurring Losses | 493,820 | 577,850 | 1,061,356 | 712,728 | 141,288 |

| MARINE | <u>2004</u> | <u>2005</u> | <u>2006</u> | <u>2007</u> | <u>2008</u> |
|----------------------------|-------------|-------------|-------------|-------------|-------------|
| Incurring Losses | 2,979 | 4,240 | 3,241 | 4,097 | 1,200 |
| Loss Development Factor | 100.0% | 99.9% | 99.1% | 103.1% | 125.9% |
| Developed Incurring Losses | 2,979 | 4,238 | 3,213 | 4,224 | 1,510 |

| TOTAL (excluding CAT) | <u>2004</u> | <u>2005</u> | <u>2006</u> | <u>2007</u> | <u>2008</u> |
|------------------------------|-------------|-------------|-------------|-------------|-------------|
| Incurring Losses | 492,156 | 551,855 | 1,070,038 | 765,044 | 154,197 |
| Developed Incurring Losses | 497,794 | 585,734 | 1,070,573 | 782,917 | 162,459 |
| Implied LDF | 1.011 | 1.061 | 1.001 | 1.023 | 1.054 |

Auto Club Family Insurance Company
Development of Loss Trend and Premium Factors
Homeowners - Arkansas

| | |
|--|-----------|
| 1) Effective date of new rates | 5/15/2009 |
| 2) Average date of loss under new rates | 5/15/2010 |
| 3) Accident year 2004 average date of loss | 7/1/2004 |
| 4) Accident year 2005 average date of loss | 7/1/2005 |
| 5) Accident year 2006 average date of loss | 7/1/2006 |
| 6) Accident year 2007 average date of loss | 7/1/2007 |
| 7) Accident year 2008 average date of loss | 7/1/2008 |
| 8) Number of years to trend 12/2004 | 5.870 |
| 9) Number of years to trend 12/2005 | 4.871 |
| 10) Number of years to trend 12/2006 | 3.871 |
| 11) Number of years to trend 12/2007 | 2.872 |
| 12) Number of years to trend 12/2008 | 1.870 |

| (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) |
|----------------------|-------------------------|------------------------|---|--------------------------|--------------------------|---------------------------|---------------------------|---------------------------|--------------------|
| Coverage | Annual Frequency Change | Annual Severity Change | Combined Pure Premium Change (1+(14))*(1+(15)) | Acc Yr 2004 (16)**(8) | Acc Yr 2005 (16)**(9) | Acc Yr 2006 (16)**(10) | Acc Yr 2007 (16)**(11) | Acc Yr 2008 (16)**(12) | Trend for Expected |
| Forms 1, 2, 3, and 5 | -3.0% | 6.0% | 1.028 | 1.177 | 1.145 | 1.114 | 1.083 | 1.053 | 1.028 |

| (23) | (24) | (25) | (26) | (27) | (28) | (29) |
|----------------------|---------------|--------------------------|--------------------------|---------------------------|---------------------------|---------------------------|
| Coverage | Premium Trend | Acc Yr 2004 (24)**(8) | Acc Yr 2005 (24)**(9) | Acc Yr 2006 (24)**(10) | Acc Yr 2007 (24)**(11) | Acc Yr 2008 (24)**(12) |
| Forms 1, 2, 3, and 5 | 3.0% | 1.189 | 1.155 | 1.121 | 1.089 | 1.057 |

NOTE:
(10) and (11) used fast track data. Used four year fitted value to an exponential curve.
** - Raised to the power

Auto Club Family Insurance Company
Development of Annual Trends In Exhibit B, Sheet 3
Homeowners - Arkansas

Forms 1, 2, 3, and 5 Annual Trends

| (a) | (b) | (c) | (d) | (e) |
|------------------|----------------|--------------------------------|-------------------------------|--------------------------------------|
| <u>Year</u> | <u>Quarter</u> | <u>Annual Frequency Change</u> | <u>Annual Severity Change</u> | <u>Combined Pure Premium Change*</u> |
| 2004 | 2 | 5.84% | \$4,661 | |
| 2004 | 3 | 5.42% | \$4,671 | |
| 2004 | 4 | 5.31% | \$4,811 | |
| 2005 | 1 | 5.26% | \$5,077 | |
| 2005 | 2 | 5.23% | \$5,192 | |
| 2005 | 3 | 5.16% | \$5,352 | |
| 2005 | 4 | 5.16% | \$5,677 | |
| 2006 | 1 | 5.25% | \$5,756 | |
| 2006 | 2 | 5.47% | \$5,851 | |
| 2006 | 3 | 5.54% | \$5,841 | |
| 2006 | 4 | 5.42% | \$5,996 | |
| 2007 | 1 | 5.48% | \$6,088 | |
| 2007 | 2 | 5.22% | \$6,250 | |
| 2007 | 3 | 5.05% | \$6,600 | |
| 2007 | 4 | 5.07% | \$6,608 | |
| 2008 | 1 | 5.06% | \$6,685 | |
| One Year Trend | | -3.5% | 8.5% | 4.6% |
| Two Year Trend | | -5.8% | 9.3% | 3.0% |
| Three Year Trend | | -1.0% | 9.2% | 8.1% |
| Four Year Trend | | -1.6% | 10.6% | 8.7% |
| Selected Change | | -3.0% | 6.0% | 2.8% |

Note:

Combined Pure Premium = [(1+(c))[1+(d)]]

Auto Club Family Insurance Company
Analysis of Expense Ratio and Permissible Loss Ratio
Homeowners - Arkansas

| Type of Expense (Countrywide) | <u>2003</u> | <u>2004</u> | <u>2005</u> | <u>2006</u> | <u>2007</u> | <u>5-Year</u> <u>Average</u> | <u>Selected</u> |
|--|--------------------|--------------------|--------------------|--------------------|--------------------|---|------------------------|
| 1) Selling Expense | 22.6% | 19.3% | 19.3% | 23.2% | 20.1% | 20.8% | 19.0% |
| 2) Underwriting Expense | 7.8% | 5.5% | 8.0% | 12.1% | 9.8% | 8.9% | 8.0% |
| 3) Profit and Contingencies | | | | | | | -2.7% |
| Permissible Loss/LAE Ratio [1-sum(1 though 3)] | | | | | | | 75.7% |
| 4) LAE | 13.7% | 17.0% | 21.7% | 10.6% | 11.8% | 13.6% | 12.0% |

Notes:

(3) Profit and Contingencies see Exhibit A

(4) LAE is a ratio to incurred losses.

Auto Club Family Insurance Company
Development of CAT Load for All Perils
Homeowners - Arkansas

| | |
|-------------------------|-----------|
| 1 AAL | 913,347 |
| 2 2007 In Force Premium | 3,531,792 |
| 3 CAT Load | 25.9% |

Note:

(1) AAL - Average Annual Loss per AIR Model. Data as of 12/31/07.

Auto Club Family Insurance Company
Net Cost Of Reinsurance for All Perils
Homeowners - Arkansas

| | |
|--|---------|
| 1 <u>Total IEAC</u> | |
| Allocated Reinsurance Premium | 461,066 |
| <u>- Expected Reinsurance Recoverables</u> | 71,212 |
| = Net Cost Of Reinsurance | 389,854 |
| | |
| 2 Net Cost Of Reinsurance (as a % of 2008 On-Level EP) | 10.9% |

**Auto Club Family Insurance Company
Rate Impact by Territory Change
Arkansas Homeowners**

| <u>Current Territory</u> | <u>Proposed Territory</u> | <u>Current Premium</u> | <u>Proposed Premium</u> | <u>Premium Impact</u> |
|--------------------------|---------------------------|------------------------|-------------------------|-----------------------|
| 1 | 36 | 153 | 165 | 7.8% |
| 2 | 9 | 54,838 | 51,479 | -6.1% |
| 2 | 36 | 370,183 | 287,391 | -22.4% |
| 6 | 29 | 19,833 | 17,971 | -9.4% |
| 8 | 9 | 16,866 | 17,112 | 1.5% |
| 9 | 36 | 313,004 | 257,254 | -17.8% |
| 15 | 29 | 1,697 | 1,155 | -31.9% |
| 26 | 25 | 3,228 | 3,108 | -3.7% |
| 27 | 25 | 5,055 | 5,381 | 6.4% |
| 28 | 9 | 10,628 | 11,408 | 7.3% |
| 28 | 23 | 789 | 905 | 14.7% |
| 34 | 29 | 1,032 | 977 | -5.3% |

**Auto Club Family Insurance Company
Catastrophe Data
Arkansas Homeowners**

| | <u>CAT</u> <u>Losses</u> | <u>Non-CAT</u> <u>Losses</u> | <u>Total</u> <u>Losses</u> | <u>On-Level</u> <u>Premium</u> |
|-------|-----------------------------|---------------------------------|-------------------------------|-----------------------------------|
| 2004 | 0 | 667,822 | 667,822 | 1,961,553 |
| 2005 | 0 | 817,828 | 817,828 | 2,275,140 |
| 2006 | 469,894 | 1,961,612 | 2,431,506 | 2,686,067 |
| 2007 | 0 | 1,522,134 | 1,522,134 | 3,244,029 |
| 2008 | 2,712,588 | 1,262,263 | 3,974,851 | 1,782,695 |
| Total | 3,182,482 | 6,231,659 | 9,414,140 | 11,949,484 |
| | | Indicated CAT load | 26.6% | |
| | | Selected CAT load | 25.9% | |

**Auto Club Family Insurance Company
Claim Rating Factors
Arkansas Homeowners**

ACFIC Proposed Claim Rating Factors

| Consecutive Years with ACFIC | <u>Number of Chargeable Paid Claims last 3 years</u> | | | | |
|---------------------------------|--|-----|-----|-----|-----|
| | 0 | 1 | 2 | 3 | 4+ |
| 0 - 2 | 0% | 20% | 40% | 55% | 85% |
| 3 - 5 | 0% | 15% | 30% | 55% | 85% |
| 6 - 8 | 0% | 5% | 25% | 55% | 85% |
| 9+ | 0% | 0% | 20% | 45% | 85% |

State Farm Claim Rating Factors

| Consecutive Years with State Farm | <u>Number of Chargeable Paid Claims last 3 years</u> | | | | |
|--------------------------------------|--|------|-----|-----|-----|
| | 0 | 1 | 2 | 3 | 4+ |
| 0 - 2 | 0% | 0% | 30% | 55% | 85% |
| 3 - 5 | -5% | -5% | 30% | 55% | 85% |
| 6 - 8 | -10% | -10% | 25% | 55% | 85% |
| 9+ | -15% | -15% | 10% | 45% | 85% |

Shelter Claim Rating Factors

| Consecutive Years with Shelter | <u>Number of Chargeable Paid Claims last 3 years</u> | | | | |
|-----------------------------------|--|-----|-----|-----|-----|
| | 0 | 1 | 2 | 3 | 4+ |
| All | 0% | 30% | 85% | 85% | 85% |

Auto Club Family Insurance Company
Rate Impact by Earthquake Zone
Homeowners - Arkansas

| <u>Zone</u> | <u>Current Premium</u> | <u>Proposed Premium</u> | <u>Premium Impact</u> |
|--------------------|-----------------------------------|------------------------------------|----------------------------------|
| 1 | \$6,542 | \$13,967 | 113.5% |
| 2 | \$2,607 | \$5,068 | 94.4% |
| 3 | \$58,703 | \$87,688 | 49.4% |
| 4 | \$16,920 | \$24,735 | 46.2% |
| Total | \$84,772 | \$131,458 | 55.1% |

Auto Club Family Insurance Company
Development of Indicated Rate Change for Earthquake
Homeowners - Arkansas

| | <u>2004</u> | <u>2005</u> | <u>2006</u> | <u>2007</u> | <u>2008</u> | <u>Total</u> |
|--|-------------|-------------|-------------|-------------|-------------|--------------|
| 1 On-Level Earned Premium | \$43,403 | \$52,206 | \$66,020 | \$79,716 | \$42,143 | \$283,488 |
| 2 Premium Trend Factor | 1.189 | 1.155 | 1.121 | 1.089 | 1.057 | |
| 3 Trended On-Level Earned Premium | \$51,627 | \$60,290 | \$74,024 | \$86,779 | \$44,538 | \$317,257 |
| 4 Developed Incurred Losses (excluding CAT losses) | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 5 Loss Trend Factor | 1.177 | 1.145 | 1.114 | 1.083 | 1.053 | |
| 6 Trended Ultimate Losses (excluding CAT losses) | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 7 Loss Adjustment Expenses [(LAE Ratio x (6)] | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 8 Loss & LAE (excluding CAT losses) [(6) + (7)] | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 9 Loss & LAE Ratio (excluding CAT losses) [(8) / (3)] | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| 10 CAT Load | | | | | | 35.4% |
| 11 Net Cost Of Reinsurance | | | | | | 345.6% |
| 12 Loss & LAE Ratio (including CAT & NCR load) [(9) + (10) + (11)] | | | | | | 381.0% |
| 13 Expense Ratio | | | | | | 24.5% |
| 14 Actual Loss, LAE, and Expense Ratio [(12) + (13)] | | | | | | 405.5% |
| 13 Permissible Loss/LAE Ratio | | | | | | 75.7% |
| 14 Annual Indicated Change [(12) / (13) - 1] | | | | | | 403.3% |
| 15 Selected Change | | | | | | 55.1% |

Note:

(10) = See Exhibit IV-C

(11) = See Exhibit IV-D

**Auto Club Family Insurance Company
Development of CAT Load for Earthquake
Homeowners - Arkansas**

| | |
|-------------------------|--------|
| 1 AAL | 28,323 |
| 2 Demand Surge | 5.0% |
| 3 Adjusted AAL | 29,739 |
| 4 2007 In Force Premium | 84,114 |
| 5 CAT Load | 35.4% |

Note:

(1) AAL - Average Annual Loss per RMS Model. Data as of 12/31/07.

Auto Club Family Insurance Company
Net Cost Of Reinsurance for Earthquake
Homeowners - Arkansas

| | |
|--|---------------|
| 1 Allocated Reinsurance Premium | 334,379 |
| - <u>Expected Reinsurance Recoverables</u> | <u>43,110</u> |
| = Net Cost Of Reinsurance | 291,269 |
| | |
| 2 Net Cost Of Reinsurance (as a % of 2008 On-Level EP) | 345.6% |

| | | | |
|---------------------------------|---|-------------------------------|--|
| <i>SERFF Tracking Number:</i> | <i>AAAM-126015041</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Auto Club Family Insurance Company</i> | <i>State Tracking Number:</i> | <i>#642642 \$100</i> |
| <i>Company Tracking Number:</i> | <i>AR090206XRMXT092</i> | | |
| <i>TOI:</i> | <i>04.0 Homeowners</i> | <i>Sub-TOI:</i> | <i>04.0000 Homeowners Sub-TOI Combinations</i> |
| <i>Product Name:</i> | <i>Homeowners</i> | | |
| <i>Project Name/Number:</i> | <i>Rate and Rule Filing/</i> | | |

Superseded Attachments

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.

| Original Date: | Schedule | Document Name | Replaced Date | Attach Document |
|-----------------------|---------------------|------------------------------------|----------------------|-------------------------------|
| No original date | Rate and Rule | Claim Rating Surcharge | 01/30/2009 | Rule 25.6F 052009.pdf |
| No original date | Supporting Document | Exhibit III - Claim Rating Factors | 02/11/2009 | Exhibit III - 02112009.pdf |

ARKANSAS
HOMEOWNERS
RULES MANUAL

SECTION 25
GENERAL RATING AND
CODING RULES
RULE 25.6F
DATE: 05-15-2009

RULE 25.6F - CLAIM RATING SURCHARGE

*Applies to: Premier - YES, Premier Plus - YES, Premier Select - YES,
Premier Condo - YES, Premier Renters - YES*

New Business

Effective May 15, 2009, a Claim Rating Surcharge will be applied to all new business policies. The number of claims will be determined from the CLUE report and will include any chargeable claim in the past 3 years. A new business policy will be rated as having zero (0) consecutive years with ACFIC with the following exception. If the most recent carrier was ACFIC, then the number of consecutive years from the previous ACFIC policy will be applied. If the policyholder had multiple, consecutive policies with ACFIC, all years will be combined.

Renewals

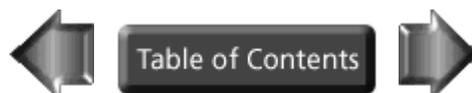
A Claim Rating Surcharge will be applied to renewal policies. The number of chargeable claims will be determined by reviewing the history of the current policy and will include any chargeable claim in the past 3 years. For policies with an original effective date prior to May 15, 2009, we will only take into consideration claims occurring May 15, 2009 and after. Current ACFIC policyholders will be given credit for all consecutive years with ACFIC. If the policyholder had multiple, consecutive policies with ACFIC, all years will be combined.

The following claims will **not** be considered a chargeable claim:

- 1) Damage to Property of Others, Earth Movement, Glass, Hail, Identity Theft, Lightning, Med Pay to Others, Mine Subsidence, Wind and Workers Comp
- 2) A claim that has a subrogation recovery or reserve
- 3) Any claim that did not result in a paid loss

| Consecutive Years with ACFIC | Number of Chargeable Paid Claims in the Last 3 Years | | | | |
|---------------------------------|--|-----|-----|------|------|
| | 0 | 1 | 2 | 3 | 4+ |
| 0 - 2 | 0% | 20% | 40% | 100% | 200% |
| 3 - 5 | 0% | 15% | 30% | 100% | 200% |
| 6 - 8 | 0% | 5% | 25% | 100% | 200% |
| 9 + | 0% | 0% | 20% | 100% | 200% |

The Claim Rating Surcharge will be indicated on the Declarations Certificate.



**Auto Club Family Insurance Company
Claim Rating Factors
Arkansas Homeowners**

ACFIC Proposed Claim Rating Factors

| Consecutive Years with ACFIC | <u>Number of Chargeable Paid Claims last 3 years</u> | | | | |
|---------------------------------|--|-----|-----|------|------|
| | 0 | 1 | 2 | 3 | 4+ |
| 0 - 2 | 0% | 20% | 40% | 100% | 200% |
| 3 - 5 | 0% | 15% | 30% | 100% | 200% |
| 6 - 8 | 0% | 5% | 25% | 100% | 200% |
| 9+ | 0% | 0% | 20% | 100% | 200% |

State Farm Claim Rating Factors

| Consecutive Years with State Farm | <u>Number of Chargeable Paid Claims last 3 years</u> | | | | |
|--------------------------------------|--|------|-----|-----|-----|
| | 0 | 1 | 2 | 3 | 4+ |
| 0 - 2 | 0% | 0% | 30% | 55% | 85% |
| 3 - 5 | -5% | -5% | 30% | 55% | 85% |
| 6 - 8 | -10% | -10% | 25% | 55% | 85% |
| 9+ | -15% | -15% | 10% | 45% | 85% |

Shelter Claim Rating Factors

| Consecutive Years with Shelter | <u>Number of Chargeable Paid Claims last 3 years</u> | | | | |
|-----------------------------------|--|-----|-----|-----|-----|
| | 0 | 1 | 2 | 3 | 4+ |
| All | 0% | 30% | 85% | 85% | 85% |