Filing at a Glance

Company: Amica Mutual Insurance Company

Product Name: AR-H-09-1-RBP	SERFF Tr Num: AMMA-125993032	State: Arkansas
TOI: 04.0 Homeowners	SERFF Status: Closed	State Tr Num: EFT $100
Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations	Co Tr Num: AR-H-09-1-RBP	State Status: Fees verified and received
Filing Type: Rate/Rule	Co Status: pending	Reviewer(s): Becky Harrington, Brittany Yielding
	Authors: Carol Pedro, Brenda Miller, Christina Perfetti, Brenda Walker	Disposition Date: 02/20/2009
	Date Submitted: 01/20/2009	Disposition Status: Filed
Effective Date Requested (New): 06/01/2009		Effective Date (New): 06/01/2009
Effective Date Requested (Renewal): 06/01/2009		Effective Date (Renewal): 06/01/2009

State Filing Description:

General Information

Project Name: Rate and Rule Revision	Status of Filing in Domicile: Not Filed
Project Number:	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 02/20/2009	
State Status Changed: 01/21/2009	Deemer Date:
Corresponding Filing Tracking Number:	

Filing Description:

Amica is submitting our Rating by Peril filing along with our approved credit model (ACES1) effective June 1, 2009 for new business and renewals. To use Mr. Lacey's analogy, this proposed rating plan essentially seeks to allocate the existing all-perils premium into various "buckets" based on each individual peril's respective contribution to total losses. As discussed with your office on January 16, 2009, our current rating plan does not penalize weather-related claims in the rating if individual policies, nor will our proposed plan.

You will note that we are making a self contained rates and rules manual for our Homeowners line of business. As part of this process, the miscellaneous rates associated with any rule will now be displayed with the rule. The rates and rules will also give isntrcutions as to which premiums the endoresment should be added to as this is part of the Rating by Peril revision.

If you have any additional questions or would like to discuss our filing please do not hesitate to call us. Thank you.

Company and Contact

Filing Contact Information

Brenda Walker, Sr. Regulatory/Compliance Anlys
bwalker@amica.com
P.O. Box 6008
(800) 652-6422 [Phone]
Providence, RI 02940
(401) 334-6518[FAX]

Filing Company Information

Amica Mutual Insurance Company	CoCode: 19976	State of Domicile: Rhode Island
P.O. Box 6008	Group Code: 28	Company Type:
Providence, RI 02940	Group Name:	State ID Number:
(800) 652-6422 ext. [Phone]	FEIN Number: 05-0348344	

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Amica Mutual Insurance Company	$100.00	01/20/2009	25134675

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	02/20/2009	02/20/2009

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	01/30/2009	01/30/2009	Brenda Walker	02/19/2009	02/19/2009
Pending Industry Response	Becky Harrington	01/21/2009	01/21/2009	Brenda Walker	01/30/2009	01/30/2009

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Revised Manual Pages	Rate	Brenda Walker	02/20/2009	02/20/2009
Revised Support Data	Supporting Document	Brenda Walker	02/20/2009	02/20/2009

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Attachments	Note To Reviewer	Brenda Walker	02/20/2009	02/20/2009

Disposition

Disposition Date: 02/20/2009
Effective Date (New): 06/01/2009
Effective Date (Renewal): 06/01/2009
Status: Filed
Comment:

Company Name:	**Overall % Indicated Change:**	**Overall % Rate Impact:**	**Written Premium Change for this Program:**	**# of Policy Holders Affected for this Program:**	**Premium:**	**Maximum % Change (where required):**	**Minimum % Change (where required):**
Amica Mutual Insurance Company	%	-0.200%	$0	257	$304,031	47.000%	-35.200%

SERFF Tracking Number:	*AMMA-125993032*	*State:*	*Arkansas*
Filing Company:	*Amica Mutual Insurance Company*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*AR-H-09-1-RBP*		
TOI:	*04.0 Homeowners*	*Sub-TOI:*	*04.0000 Homeowners Sub-TOI Combinations*
Product Name:	*AR-H-09-1-RBP*		
Project Name/Number:	*Rate and Rule Revision/*		

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 *(revised)*	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document *(revised)*	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Cover Letter, Rating By Peril Explanatory Memo & Supporting Data	Filed	Yes
Supporting Document	Credit Model Explanatory Memo & Filing Exhibits	Filed	No
Supporting Document *(revised)*	Revised Support Data	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	Revised Support Data		Yes
Rate *(revised)*	Revised Manual Pages	Filed	Yes
Rate	Revised Manual Pages		Yes
Rate	Revised Manual Pages		Yes

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	01/30/2009
Submitted Date	01/30/2009
Respond By Date	

Dear Brenda Walker,

This will acknowledge receipt of your repsonse.

Objection 1

- Revised Manual Pages (Rate)

Comment: The revised weather related (wind/hail, lightning, freezing) territory factors do not comply with the Department's request. They must be amended to 1.00 or the filing will be disapproved.

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	02/19/2009
Submitted Date	02/19/2009

Dear Becky Harrington,

Comments:

In response to Objection dated 1/30/09, Amica wishes to amend our filing. As a result of this revision there is a slight overall rate reduction of -0.2% or a decrease in premium of ($608.) In addition, we have included revised dislocation exhibits, revised territory relativity support and revised a rate impact exhibit based on our entire book of business.

Response 1

Comments: The pages are revised so that each rating territory will reflect a consistent relativity factor across each peril and territory except theft and other perils on Dwelling and Tenants forms. In addition, we have attached revised exhibits

to an additional component under supporting documentation which have changed as a result of the changes to the base rates.

Related Objection 1

Applies To:

- Revised Manual Pages (Rate)

Comment:

The revised weather related (wind/hail, lightning, freezing) territory factors do not comply with the Department's request. They must be amended to 1.00 or the filing will be disapproved.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

We will be happy to revise the rates on Form HPCS if you approve of the revisions we have made to our rates. Please let us know. Thank you.

Sincerely,
Brenda Miller, Brenda Walker, Carol Pedro, Christina Perfetti

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	01/21/2009
Submitted Date	01/21/2009
Respond By Date	

Dear Brenda Walker,

This will acknowledge receipt of the captioned filing.

Objection 1

- Cover Letter, Rating By Peril Explanatory Memo & Supporting Data (Supporting Document)

Comment: The premium effect for a selected block of policies was provided. Please provide the premium effect for ALL policyholders.

Objection 2

- Cover Letter, Rating By Peril Explanatory Memo & Supporting Data (Supporting Document)

Comment: It is the Department's position that weather related losses occur with equal propensity throughout our state. Historically, wind/hail/lightning/weather relate water losses have in fact occurred in every portion of the state. We have required weather related premiums/losses be equally proportioned to all policy holders by use of an equal factor loaded into the rate structure. Amica's use of a factor for wind/hail that varies by territory does not comply with our position. The wind/hail and any weather related water losses portions of your premium must be combined with the fire/lightning portion that has a territory factor of 1.00.

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	01/30/2009
Submitted Date	01/30/2009

Dear Becky Harrington,

Comments:

Response 1

Comments: In response to Objection dated 1/21/09, at your request, Amica respectfully wishes to amend our filing such that each rating territory will reflect a relativity factor that is consistent across all perils. Each territory's respective factors will be determined by the relationship that its current territorial base rate bears in releation to the statewide average base rate. We have attached revised exhibits to an additional component under supporting documentation.

Related Objection 1

Applies To:

- Cover Letter, Rating By Peril Explanatory Memo & Supporting Data (Supporting Document)

Comment:

The premium effect for a selected block of policies was provided. Please provide the premium effect for ALL policyholders.

Related Objection 2

Applies To:

- Cover Letter, Rating By Peril Explanatory Memo & Supporting Data (Supporting Document)

Comment:

It is the Department's position that weather related losses occur with equal propensity throughout our state. Historically, wind/hail/lightning/weather relate water losses have in fact occurred in every portion of the state. We have required weather related premiums/losses be equally proportioned to all policy holders by use of an equal factor loaded into the rate structure. Amica's use of a factor for wind/hail that varies by territory does not comply with our position. The wind/hail and any weather related water losses portions of your premium must be combined with the fire/lightning portion that has a territory factor of 1.00.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: HPCS-Homeowners Premium Comparison Survey

Comment: Due to the revisions made to the base rate pages we have revised the premium survey.

Satisfied -Name: NAIC loss cost data entry document

Comment:

Satisfied -Name: Revised Support Data

Comment: We cannot revise this information on the rate/rule filing schedule tab so please note that the minimum change is revised to -24.0% and the maximum change is revised to +47.0%

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Revised Manual Pages		*Replacement*	
Previous Version			
Revised Manual Pages		*Replacement*	

Sincerely,
Brenda Miller, Brenda Walker, Carol Pedro, Christina Perfetti

Amendment Letter

Amendment Date:

Submitted Date: 02/20/2009

Comments:

Good Morning Becky,

Thank you for your suggestion to create an amendment so that I could send off the addtional information I apparently still had in DRAFT mode.

Changed Items:

Rate/Rule Schedule Item Changes:

Exhibit Name:	Rule # or Page #:	Rate Action:	Previous State Filing Numbers:	Attach Document:
Revised Manual Pages		Replacement		AR manual.pdf

Supporting Document Schedule Item Changes:

User Added -Name: Revised Support Data

Comment: We cannot revise this information on the rate/rule filing schedule tab so please note that the minimum change is revised to -35.2% and the maximum change is revised to +47.0%

Credit Effect.pdf

Revised Total Rate Impact.pdf

Territory Peril Adjustment.pdf

Revised 03 RBP Dislocation Exhibits.pdf

Note To Reviewer

Created By:

Brenda Walker on 02/20/2009 07:42 AM

Last Edited By:

Becky Harrington

Submitted On:

02/20/2009 11:11 AM

Subject:

Attachments

Comments:

Good Morning Becky,

It appears that my attachments didn't go through last night as I see they are still in draft mode. I have a call into SERFF to help me because my response went through so I am not sure if you have to send me a note so that I am get to a response mode again.

Rate Information

Rate data applies to filing.

Filing Method:	File & Use
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	7.700%
Effective Date of Last Rate Revision:	05/01/2008
Filing Method of Last Filing:	File & 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):
Amica Mutual Insurance Company	%	0.000%	$0	257	$304,031	54.000%	-32.000%

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Revised Manual Pages		Replacement	AR manual.pdf

ARKANSAS (03)
HOMEOWNERS POLICY PROGRAM
MANUAL

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PART I
COVERAGE AND DEFINITION TYPE RULES

RULE 100. INTRODUCTION

Effective JUNE 1, 2009

A. About The Homeowners Manual

The Homeowners Policy Program provides property and liability coverages, using the forms and endorsements specified in this Manual. This Manual contains the rules and classifications governing the writing of the Homeowners Policy. The rules, rates, forms and endorsements of the company, for each coverage, shall govern in all cases not specifically provided for in this Manual.

B. Manual Structure

1. Contents
The Manual is divided into two primary sections, multi-state general rules and state rules and rates.

2. General Rules

These rules are grouped into the following categories:

a. Part **I –** Coverage And Definition Type Rules,

b. Part **II -** Servicing Type Rules,

c. Part **III -** Base Premium Computation Rules,

d. Part **IV -** Adjusted Base Premium Computation Rules,

e. Part **V** Section **I –** Property – Additional Coverages And Increased Limits Rules,

f. Part **VI** Section **II –** Liability – Additional Coverages And Increased Limits Rules, and

g. Part **VII** Section **II –** Liability – Other exposures Increased Limits Rules.

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3. State Rules And Rates

These rules are grouped into the following categories:

a. Exceptions and Additional Rules,

b. Special State Requirements,

c. Territory Definitions,

d. Base Class Premium Tables,

e. Classification and Key Factor Tables, and

f. Rates, Charges and Credits.

Also, where ISO does not publish any state pages containing premiums, rates, charges and credits expressed in dollars and cents, each company using this Manual should furnish its manualholders with the state rate pages containing this information.

4. Form References

The Manual refers to Forms **HO 00 03, HO 00 04, HO 00 05, HO 00 06**. These Form references are identified as follows:

a. Homeowners 3 Special Form **HO 00 03,**

b. Homeowners 4 Contents Broad Form **HO 00 04,**

c. Homeowners 5 Platinum Choice Form **HO 00 05,**

d. Homeowners 6 Unit-Owners Form **HO 00 06.**

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RULE 101.
LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS

Effective JUNE 1, 2009

A. Limits

The limits of liability required under the Homeowners policy are as follows:

1. Section I - Property Damage

Coverage A – Dwelling	
HO 00 03, **HO 00 05** **HO 00 04** or **HO 0006**	Refer to Rule **301.** in the state classification pages. For **HO 00 06** refer to Rule **507.A.**
Coverage B – Other Structures	
HO 00 03 and HO 00 05	10% of **A** (One and two family dwelling) 10% of **A** (Three and four family dwelling)
Coverage C – Personal Property	
HO 00 03 and HO 00 05	75% of **A** (One and two family dwelling) 75% of **A** (Three family dwelling) 75% of **A** (Four family dwelling)
HO 00 04 or **HO 00 06**	Refer to Rule **301.** in the state classification pages.
Coverage D – Loss Of Use	
HO 00 03 or **HO 00 05**	30% of **A**
HO 00 04	30% of **C**
HO 00 06	50% of **C**

Table 101.A.1. Property Damage Limits

2. Section II – Liability (All Forms)

Coverage E – Personal Liability And Coverage F – Medical Payments*
Refer to Rule **301.** in the state classification pages
* Unless otherwise stated, Coverage **E** limits apply on an "occurrence" basis; Coverage **F** limits apply on an "each person" basis.

Table 101.A.2. Liability Limits

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B. All Forms

The limit of liability for Coverages **C** or **D** of Section **I** and **E** or **F** of Section **II** may be increased.

C. Form HO 00 03 Or HO 00 05.

Under Coverage **B** of Section **I,** an additional amount of insurance may be written on a specific structure. Under Coverage **C** of Section **I,** it is permissible to reduce the limit of liability to an amount not less than 40% of the limit of the dwelling.

D. Form HO 00 06

The limit of liability for Coverage **A** of Section **I** may be increased.

E. Form HO 00 08

1. Does not apply**.**

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RULE 102.
DESCRIPTION OF COVERAGES

Effective JUNE 1, 2009

The following is a general description of the coverages provided by the individual Homeowners Policy forms. The policy should be consulted for exact contract conditions.

A. Section 1 – Property – Perils Insured Against

Perils Insured Against

Perils	HO 00 03	HO 00 04 And HO 00 06	HO 00 05
Fire or Lightning	Yes Cov. **C**	Yes	No
Windstorm or Hail, Explosion, Riot or civil commotion, Aircraft, Vehicles or Smoke	Yes Cov. **C**	Yes	No
Vandalism or Malicious Mischief	Yes Cov. **C**	Yes	No
Theft	Yes Cov. **C**	Yes	No
Volcanic eruption	Yes Cov. **C**	Yes	No
Falling objects, Weight of ice, snow or sleet, Accidental discharge of water or steam, Sudden and accidental tearing apart of a heating system or appliance, Freezing, Sudden accidental damage from electrical current.	Yes Cov. **C**	Yes	No
Additional risks with certain exceptions (Special Coverage)	Yes Cov. **A, B** and **D**	No	Yes Cov. **A, B, C** and **D**

Table 102.A. Perils Insured Against

B. Section II – Liability – All Forms

1. Coverage E – Personal Liability

Covers payment on behalf of any insured for all sums which the insured shall become legally obligated to pay as damages because of bodily injury or property damage arising out of an insured's premises or personal activities.

2. Coverage F – Medical Payments To Others

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

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RULE 103.
MANDATORY COVERAGES

Effective JULY 1, 2001

It is mandatory that insurance be written for all coverages provided under both Sections **I** and **II** of the Homeowners Policy.

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RULE 104.
ELIGIBILITY

Effective JULY 1, 2001

A. All Forms Except HO 00 04 And HO 00 06

A Homeowners Policy may be issued:

1. To the owner-occupant(s) of a 1, 2, 3 or 4 family dwelling which is used exclusively for private residential purposes (except as provided in Paragraphs **F.** and **H.**). A 1 family dwelling may not be occupied by more than one additional family or two roomers or boarders. In a 2, 3 or 4 family dwelling, an individual family unit may not be occupied by more than two families or one family with two roomers or boarders; or

2. To the purchaser-occupant(s) who has entered into a long term installment contract for the purchase of the dwelling and who occupies the dwelling but to whom title does not pass from the seller until all the terms of the installment contract have been satisfied. The seller retains title until completion of the payments and in no way acts as a mortgagee. The seller's interest in the building and premises liability may be covered using Additional Insured Endorsement –- **HO 04 41;** or

3. To the occupant of a dwelling under a life estate arrangement when the Coverage A amount is at least 80% of the dwelling's replacement cost. The owner's interest in the building and premises liability may be covered using Additional Insured Endorsement **HO 04 41;** or

4. To cover dwellings in the course of construction provided the policy is issued only in the name of the intended owner-occupant(s) of the dwelling.

5. When two or more apartment units in a 2, 3 or 4 family dwelling are occupied by co-owners, each occupying distinct living quarters with separate entrances. Given these circumstances, a Homeowners Policy providing building coverage may be issued to only one of the co-owner occupants of the dwelling. The policy may be endorsed to cover the interest of the other co-owner(s) in the building and for premises liability. Use Additional Insured Endorsement **HO 04 41.** A separate Homeowners Policy **HO 00 04** may be issued to the co-owner(s) occupying the other apartment(s) in the dwelling.

It is permissible to extend the Homeowners Policy, without additional premium charge, to cover the interest of a non-occupant joint owner in the building and for premises liability. Use Additional Insured Endorsement **HO 04 41.**

B. Form HO 00 04

A Homeowners Policy may be issued to:

1. The tenant(s) (non-owner) of a dwelling or an apartment situated in any building; or

2. The owner-occupant(s) of a dwelling, cooperative unit or of a building containing an apartment not otherwise eligible for a Homeowners Policy under Paragraph **A.**

provided the residence premises occupied by the insured is used exclusively for residential purposes (except as provided in Paragraph **F.**). The dwelling or apartment unit may not be occupied by more than one additional family or two boarders or roomers.

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C. Form HO 00 06

A Homeowners Policy may be issued to the owner(s) of a condominium or cooperative unit which is used exclusively for residential purposes (except as provided in Paragraphs **F.** and **H.**). The unit may not be occupied by more than one additional family or two boarders or roomers.

D. Seasonal Dwelling

Subject to all other sections of this rule, a Homeowners Policy may be issued to cover a seasonal dwelling.

E. Mobile Home, Trailer Home Or House Trailer

A Homeowners Policy:

1. Shall not be issued to cover such structures under Coverage **A**. Dwelling, but

2. May be issued to cover personal property in such structures as noted in Paragraph **B.**

F. Permitted Business Occupancies

Certain business occupancies are permitted, provided:

1. The premises is occupied principally for private residential purposes, and

2. There is no other business occupancy on the premises.

When the business is conducted on the residence premises, refer to Rules **509.** and **510.** for Section **I** Coverage and Rules **607.** and **608.** for Section **II** Coverage. When it is conducted from an Other Residence, only Section **II** Coverage is available. Refer to Rules **607.** and **608.**

G. Farm Property

A Homeowners Policy shall not be issued to cover any property to which farm forms or rates apply under the rules of the company, except as noted in following Paragraphs **1.** and **2.:**

1. Section I – Property – Livestock Collision

Coverage may be provided for loss due to collision which results in the death of covered livestock owned by an insured and kept either on or away from the residence premises as specified in Rule **520.**

2. Section II – Liability Coverage

Certain farm liability exposures may be covered. Refer to Rules **614.** and **615.**

H. Residence Held in Trust (All Forms Except HO 00 04)

A Homeowners Policy may be issued in the name of a trust and trustee(s) when legal title to a 1 through 4 family dwelling or a condominium unit is held solely by the trust and:

1. The trustee and/or beneficiary or grantor regularly reside in the residence held in trust; and

2. The residence held in trust is used exclusively for residential purposes, except as provided in Paragraph **F.**

Refer to Rule **526.** for the rule of application.

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RULE 105.
SECONDARY RESIDENCE PREMISES

Effective JUNE 1, 2009

FOR USE IN THE RATING OF LIABILITY

A. Application

Homeowners coverage on a secondary residence premises shall be provided under a separate policy. The rules of this Manual apply except that Section **II** Coverage is not mandatory for the secondary residence policy when another policy is providing Section II coverage for the secondary residence. When the same company insures both the initial and secondary residences, Section II Coverage for both residences shall be provided by the policy covering the initial residence.

Note: Rule 602 allows for coverage for the secondary residence from the policy covering the initial residence.

B. Premium Adjustment

When Section II coverage is being provided by a policy other than the secondary residence policy, the following premium adjustment should be made to the secondary residence policy:

1. Reduce the Liability Base Premium to $0.

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RULE 106.
PROTECTION CLASSIFICATION INFORMATION

Effective MARCH 1, 2003

The Protection Class listings in the Public Protection Classification Manual apply to fire risks insured under Homeowners Program policies.

A. The protection class indicated applies in a municipality or classified area where a single class of fire protection is available throughout (8, 7, 6, etc.).

B. In a classified area where two or more classifications are shown (for example, 6/9), the classification is determined as follows:

Distance To Fire Station	Class
1. 5 road miles or less with hydrant within 1,000 Feet	*
2. 5 road miles or less with hydrant beyond 1,000 Feet	9
3. Over 5 road miles	10
* First protection class (for example, 6/9...use Class 6)	

Table 106.B. Two Or More Classifications

C. All other properties are Class 10.

D. Subscription type fire departments are identified by a footnote in the Community Mitigation Classification Manual. Class 10 applies to properties which are not subscribers or which are located over 5 miles from the nearest recognized fire station of the listed fire department.

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RULE 107.
CONSTRUCTION DEFINITIONS

Effective JUNE 1, 2009

A. Frame

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

B. Masonry Veneer

Exterior walls of combustible construction veneered with brick or stone, including homes built with exterior concrete wall systems such as fiber-cement siding.

C. Masonry

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

D. Superior Construction

1. Non-Combustible

Exterior walls and floors and roof constructed of, and supported by metal, asbestos, gypsum, or other non-combustible materials.

2. Masonry Non-Combustible

Exterior walls constructed of masonry materials (as described in Paragraph **C.**) and floors and roof of metal or other non-combustible materials.

3. Fire Resistive

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

E. Mixed (Masonry/Frame)

A combination of both frame and masonry construction shall be classed as frame when the exterior walls of frame construction (including gables) exceed 33 1/3% of the total exterior wall area; otherwise class as masonry.

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RULE 108.
SEASONAL DWELLING DEFINITION

Effective JULY 1, 2001

A seasonal dwelling is a dwelling with continuous un-occupancy of three or more consecutive months during any one year period.

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RULE 109.
SINGLE AND SEPARATE BUILDINGS DEFINITION

Effective JULY 1, 2001

A. Single Building

All buildings or sections of buildings which are accessible through unprotected openings shall be considered as a single building.

B. Separate Building

1. Buildings which are separated by space shall be considered separate buildings.

2. Buildings or sections of buildings which are separated by:

a. A 6 inch reinforced concrete or an 8 inch masonry party wall; or

b. A documented minimum two hour non-combustible wall which has been laboratory tested for independent structural integrity under fire conditions;

which pierces or rises to the underside of the roof and which pierces or extends to the inner-side of the exterior wall shall be considered separate buildings. Accessibility between buildings with independent walls or through masonry, party walls as described shall be protected by at least a Class A Fire Door installed in a masonry wall section.

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PART II
SERVICING TYPE RULES

RULE 201.
POLICY PERIOD

Effective JULY 1, 2001

The policy may be written for a period of:

A. One year and may be extended for successive policy periods by extension certificate based upon the premiums, forms and endorsements then in effect for the company.

B. Three years prepaid at three times the annual premium.

C. Three years in annual installments. Each annual installment shall be the annual premium then in effect for the company. Use Deferred Premium Payment Endorsement **HO 04 18.**

D. Less than one year or less than three years on a pro rata basis and may be extended for successive policy periods based upon the premiums, forms and endorsements then in effect for the company.

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RULE 202.
CHANGES OR CANCELLATIONS

Effective JULY 1, 2001

A. It shall not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is cancelled.

B. If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a pro rata basis, subject to the minimum premium requirement.

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RULE 203.
MANUAL PREMIUM REVISION

Effective JULY 1, 2001

A manual premium revision shall be made in accordance with the following procedures:

A. The effective date of such revision shall be as announced.

B. The revision shall apply to any policy or endorsement in the manner outlined in the announcement of the revision.

C. Unless otherwise provided at the time of the announcement of the premium revision, the revision shall not affect

1. In-force policy forms, endorsements or premiums, until the policy is renewed, or

2. In the case of a Deferred Premium Payment Plan, in-force policy premiums, until the anniversary following the effective date of the revision.

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RULE 204.
MULTIPLE COMPANY INSURANCE

Effective JUNE 1, 2009

A. Application

1. Section I Property

a. When the companies agree to do so, insurance under Section **I** may be divided among two or more companies on a percentage basis.

b. The same form, Section **I** endorsements and deductibles must apply to all policies.

c. All Section **I** Coverages must be divided.

d. Scheduled Personal Property Coverages may be divided.

2. Section II Liability

Insurance under Section **II** shall not be divided among two or more companies.

B. Endorsement

Use Multiple Company Insurance Endorsement **HO 04 78.**

C. Premium

1. Compute the premium for the Total Coverage **A** limit of liability and additional Section **I** Coverages, if any, from the manual of each company.

2. Each company subtracts the credit for deleting Section **II** Coverage from the premium computed as instructed in Paragraph **1.**

3. Credit is not applicable.

4. Allocate to each company their percentage participation of the net total premium under Paragraph **2.**

5. The company retaining the Section **II** Coverages receives, in addition to the percentage share of its premium under Paragraph **4.,** the amount subtracted from its premium under Paragraph **2.** plus any premium for additional Section **II** limits and exposures.

D. Example

1. The example following Paragraph **4.** illustrates two companies equally sharing the Section **I** Property Coverages and Limits, with one company, Company B, retaining all the Section **II** Liability Coverages and Limits.

2. Company A and B each enter:

a. On their respective policy declarations, the actual limits for Section **I** Coverages **A, B, C a**nd **D** for which they are responsible; and

b. On Multiple Company Insurance Endorsement **HO 00 78,** the total limits that apply to each of the Section **I** Coverages.

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3. Company B also enters, on its policy declarations, the total limits that apply to Section **II** Coverages **E** and **F.**

4. Premiums shown are for illustration only and are not actual premiums.

Each Company's:	**Company A**	**Company B**
Percentage share	50%	50%
Premium for $100,000 Cov. **A**	$620	$606
Section **II** Credit	$ 18	$ 18
Net Premium for $100,000 Cov. **A**	$602	$588
Net Premium for $50,000 Cov. **A**	$301	$294
Premium for:		
Section **II** Coverage	---	$ 18
Watercraft Option	---	$ 36
Each Company's Policy Premium	$301	$348

Table 204.D.4. Example

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RULE 205.
MINIMUM PREMIUM

Effective JUNE 1, 2009

A. For pre-paid policies, a minimum **annual** premium shall be charged for each peril.

B. When policies are written under a premium payment plan, no payment shall be less than the minimum premium by peril for each period.

C. The minimum premium applies only to the annual basic premium and excludes all chargeable endorsements or other coverages.

D. Add the rates below for the applicable perils.

PERIL	HO 00 03 AND HO 00 05	HO 00 04	HO 00 06
Wind/Hail	$30	$1	$5
Water/Freezing	70	5	30
Fire/Lightning	50	15	10
Theft	5	20	5
Liability	15	5	15
Other	5	5	5

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RULE 206.
TRANSFER OR ASSIGNMENT

Effective JULY 1, 2001

Subject to the consent of the company, all the rules of this Manual and any necessary adjustment of premium, a policy may be endorsed to effect:

A. Transfer to another location within the same state; or

B. Assignment from one insured to another in the event of transfer of title of the dwelling.

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RULE 207.
WAIVER OF PREMIUM

Effective JULY 1, 2001

A. When a policy is endorsed after the inception date, an amount of additional or return premium may be waived.

B. Amount that may be waived…….….$3 or less

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RULE 208.
WHOLE DOLLAR PREMIUM RULE

Effective JULY 1, 2001

Each premium shown on the policy and endorsements shall be rounded to the nearest whole dollar. A premium of fifty cents ($.50) or more shall be rounded to the next higher whole dollar.

In the event of cancellation by the company, the return premium may be carried to the next higher whole dollar.

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RULE 209.
RESTRICTION OF INDIVIDUAL POLICIES

Effective JULY 1, 2001

If a policy would not be issued because of unusual circumstances or exposures, the named insured may request a restriction of the policy provided no reduction in the premium is allowed. Such requests shall be referred to the company.

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RULE 210.
REFER TO COMPANY

Effective JULY 1, 2001

Whenever a risk is rated on a refer to company basis, each company is responsible for complying with regulatory or statutory rate filing requirements.

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RULE 211.
ADDITIONAL INTEREST

Effective JULY 1, 2001

A. In addition to the mortgagee(s) shown in the Declarations or elsewhere in the policy, other persons or organizations may have an insurable interest in the residence premises. When coverage is **not** provided to such persons or organizations under Additional Insured Endorsement **HO 04 41** or its equivalent, their interest in the residence premises may be acknowledged by naming them in the endorsement referenced in Paragraph **D.**

B. Such persons or organizations are entitled to receive notification if the policy is canceled or non-renewed by the insurer.

C. No additional charge is made for use of this endorsement.

D. Use Additional Interest Residence Premises Endorsement **HO 04 10.**

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PART III
BASE PREMIUM COMPUTATION RULES

RULE 301.
BASE PREMIUM COMPUTATION

Effective JUNE 1, 2009

The Base Premium is developed accordingly, as expressed in Paragraphs A, B & C, and rounding to the nearest whole dollar ($0.50 or more rounded to the next higher whole dollar).

See **Rule A.13** Tables A, B, and C for the complete premium computation formula.

A. All Forms Except HO 00 04 And HO 00 06

1. One And Two Family Dwelling

a. From the company Base Rate Table, select the **HO 00 03** premium for the applicable peril.

b. Multiply by the applicable Territory factor by peril that applies to determine the Base Class Premium.

c. From the Classification Tables, select the Form and Protection-Construction classifications that apply.

d. Multiply the Base Class Premium by the form factor and round to the nearest whole dollar.

e. Multiply this result by the applicable Protection-Construction Factor and round to the nearest whole dollar.

f. From the Coverage A Deductible Table, select the Key Factor for the desired limit of liability, deductible and applicable peril. If the limit of liability is not shown in the tables, interpolate as illustrated in paragraph **C**.

g. Multiply the dollar amount from Paragraph **e.** by the Key Factor and round to the nearest whole dollar to arrive at the Base Premium.

2. Three And Four Family Dwelling

Multiply the One and Two Family Dwelling Base Premium by the three and four family factor from the Classification Tables to arrive at the Base Premium.

Note: This does not apply to Rule 402 Townhouse or Row house.

B. Form HO 00 04 Or HO 00 06

1. From the company Base Rate Table, select the **HO 00 04** or **HO 00 06** premium for the applicable peril.

2. Multiply by the applicable Territory factor by peril that applies to determine the Base Class Premium.

3. From the Form **HO 00 04** or **HO 00 06** Classification Table, select the Protection-Construction factor that applies.

4. Multiply the Base Class Premium by the Protection-Construction Factor and round to the nearest whole dollar.

5. From the Form **HO 00 04** or **HO 00 06** Coverage C Deductible Table, select the Key Factor for the desired limit of liability, deductible and applicable peril. If the limit of liability is not shown in the tables, interpolate as illustrated in Paragraph **C**.

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6. Multiply the dollar amount from Paragraph 4. by the Key Factor and round to the nearest whole dollar to arrive at the Base Premium.

C. Interpolation Example

1. When the desired limit of liability is **less** than the highest limit shown, interpolate the Key Factors using the nearest limit above and below the desired limit, for the desired deductible. For example:

a. $203,000 desired limit; the nearest limits are $200,000 and $205,000.

b. For $200,000 the Key Factor is 2.837; for $205,000 the Key Factor is 2.937. Figure the difference between the two Key Factors and divide by 5. This provides a factor per $1,000.

$$\begin{array}{r} 2.937 \\ \underline{-\ 2.837} \\ .100 \div 5 = .02 \end{array}$$

c. Multiply the factor per $1,000 times 3, and add 2.837; the Key Factor for $200,000.

$$\begin{array}{l} .02 \\ \underline{\times\ 3} \\ .06 \div 2.837 = 2.897 \end{array}$$

d. The result, 2.897, is the Key Factor for this example.

2. The factors shown in the above interpolation example are for illustration only and are not necessarily the factors shown in the Key Factor Table of this Manual.

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RULE 302.
LOSS SETTLEMENT OPTIONS

Effective AUGUST 1, 2004

A. Functional Replacement Cost Loss Settlement – HO 00 03 And HO 00 05 Only

This Coverage is Not Available.

B. Actual Cash Value Loss Settlement – HO 00 03 and HO 00 05 Only

This Coverage is Not Available

C. Special Loss Settlement – HO 00 03 And HO 00 05 Only

1. Introduction

The policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount of insurance on the damaged building represents at least 80% of the full replacement cost of the building immediately before the loss.

2. Coverage Description

This percentage amount may be modified to 50%, 60% or 70% of replacement value without affecting the loss settlement provisions. If this option is selected, the Coverage **A** limit of liability representing 50%, 60% or 70% of replacement value is to be shown in the policy declarations.

3. Premium Computation

To develop the Base Premium for the Coverage **A** limit of liability shown in the policy declarations:

a. Multiply the Coverage **A** limit of liability by the appropriate factor from the following table and round to the nearest $1,000:

% Of Replacement Value	Factor
50%	1.60
60%	1.33
70%	1.14

Table 302.C.3.a. Factors

b. Develop the Base Premium in accordance with Rule **301.** for the amount of insurance computed in Paragraph **C.3.a.**

c. Multiply the premium determined in preceding Paragraph **b.** by the appropriate factor from the following table:

% Of Replacement Value	Factor
50%	.96
60%	.97
70%	.98

Table 302.C.3.c. Factors

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4. Endorsement

Use Special Loss Settlement Endorsement **HO 23 26.**

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RULE 303.
ORDINANCE OR LAW COVERAGE ALL FORMS EXCEPT HO 00 08

Effective MAY 1, 2003

A. Basic Limit

The policy automatically provides up to10% of the Coverage **A** limit of liability (or for Form **HO 00 04,** the Building Additions and Alterations limit) to pay for the increased costs necessary to comply with the enforcement of an ordinance or law.

B. Increased Amount Of Coverage

1. Description

The policy may be endorsed to increase the basic Ordinance or Law Coverage amount, as noted in Paragraph **2.** to accommodate the increased costs known or estimated by the insured for materials and labor to repair or replace the damaged property and to demolish the undamaged portion of damaged property and clear the site of resulting debris according to the ordinance or law.

2. Premium Determination

a. Forms HO 00 03 And HO 00 05

To develop the Base Premium multiply the premium computed in accordance with Rule **301**, by the appropriate factor selected from the following table:

Percentage Of Coverage A		
Increase In Amount	**Total Amount**	**Factors**
15%	25%	1.05
40%	50%	1.14
65%	75%	1.20
90%	100%	1.27
For each add'l 25% increment, add		.07

Table 303.B.2.a. Factors

b. Forms HO 00 04 And HO 00 06

See Rule **513.** for rating instructions.

3. Endorsement

Use Ordinance Or Law – Increased Amount Of Coverage Endorsement **HO 04 77.**

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RULE 304.
SPECIAL PERSONAL PROPERTY COVERAGE HO 00 04 AND HO 00 06

Effective JULY 1, 2001

A. Coverage Description

1. Coverage **C**. Personal Property under Forms **HO 00 04** and **HO 00 06** is insured against perils named in the form. The policy may be endorsed to insure Coverage **C** against additional risks of physical loss subject to certain exclusions.

2. This option may only be used when:

a. For Form **HO 00 04,** the apartment, dwelling or cooperative unit rented to the insured is not rented or sublet to another; or

b. For Form **HO 00 06,** the condominium or cooperative unit is owner occupied and not rented to others.

B. Premium Computation

Multiply the Form **HO 00 04** or **HO 00 06** Base Premium for each peril except Liability by **1.40**. The Base Premium is developed in accordance with Rule **301.**

C. Endorsement

1**.** Use Special Personal Property Coverage Endorsement **HO 05 24** for use with **HO 00 04** only.

2. Use Unit-Owners – Coverage **C –** Special Coverage Endorsement **HO 17 31** for use with **HO 00 06** only.

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PART IV
ADJUSTED BASE PREMIUM COMPUTATION RULES

RULE 401.
SUPERIOR CONSTRUCTION

Effective JUNE 1, 2009

The fire premium for a dwelling or an apartment unit in a building of superior construction is computed by multiplying the masonry fire Base Premium for a comparable dwelling or apartment unit by a factor of **0.75**.

The reduced premium is subject to a **maximum credit**. Refer to the **Additional Rule A.11** for the maximum credit calculation.

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RULE 402.
TOWNHOUSE OR ROW HOUSE – ALL FORMS EXCEPT HO 00 04 And HO 00 06

For Use in FIRE PERIL Rating Only

Effective JUNE 1, 2009

The premium for an eligible 1, 2, 3 or 4 family dwelling in a town or row house structure is computed by multiplying the Fire Base Premium by the appropriate factor selected from the following table:

Townhouse And Row House Factors

Total No. Of Individual Family Units Within The Fire Division *	Protection Class 1- 8	Protection Class 9 & Over
1 & 2	1.00	1.00
3 & 4	1.30	1.45
5 – 8	1.75	1.90
9 & Over	Refer to Company	

Table 402. Townhouse and Row House Factors

* An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division. An eligible four family dwelling attached to a three family dwelling but not separated by a fire wall would be considered 7 individual family units within a fire division. Four 2 family dwellings not separated by a fire wall would be considered 8 individual family units.

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RULE 403.
PERSONAL PROPERTY (COVERAGE C)
REPLACEMENT COST LOSS SETTLEMENT

Effective JUNE 1, 2009

A. Introduction

The policy provides loss settlement on an Actual Cash Value basis for certain types of property.

B. Loss Settlement Option

The policy may be endorsed to provide loss settlement on a Replacement Cost basis for such property whether insured on a blanket or scheduled basis.

C. Endorsement

Use Personal Property Replacement Cost Endorsement **HO 04 90.**

D. Scheduled Personal Property

1. When the Scheduled Personal Property Endorsement **HO 04 61** is attached to a policy with Endorsement **HO 04 90,** the following property, if scheduled, will also be subject to repair or replacement cost loss settlement up to the scheduled limit of liability:

a. Jewelry;

b. Furs and garments trimmed with fur or consisting principally of fur;

c. Cameras, projection machines, films and related articles of equipment;

d. Musical equipment and related articles of equipment;

e. Silverware, silver-plated ware, goldware, gold-plated ware and pewterware, but excluding pens, pencils, flasks, smoking implements or jewelry; and

f. Golfer's equipment meaning golf clubs, golf clothing and golf equipment.

2. Since the loss settlement condition in Endorsement **HO 04 61** will pay the insured the least of the:

a. Actual cash value of the property sustaining loss;

b. The amount for which the property could be repaired or replaced; or

c. The amount of insurance of the property sustaining loss;

the limit of liability that applies to each scheduled item should be carefully evaluated to ensure that the limit selected by the insured represents the cost to replace the item if lost or damaged beyond repair.

E. Scheduled Personal Property (With Agreed Value Loss Settlement)

When Scheduled Personal Property (With Agreed Value Loss Settlement) Endorsement **HO 04 60** is attached to a policy with Endorsement **HO 04 90,** the property subject to agreed value loss settlement will **not** be subject to repair or replacement cost loss settlement.

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F. Premium Determination

1. Multiply the Base Premium by peril limits by a factor of:

(a) 1.10 for all forms except **HO 00 04** and **HO 00 06.**

(b) 1.35 for Forms **HO 00 04** or **HO 00 06.**

2. Any premium adjustment for additional coverage C limits should also be multiplied by these factors and added to the Miscellaneous premium.

Note: This coverage is automatically included in Form HO 00 05.

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RULE 404.
PROTECTIVE DEVICES – HO 00 03 and HO 00 05 ONLY

Effective JUNE 1, 2009

A. Approved and properly maintained installations of burglar alarms, fire alarms and automatic sprinklers in the dwelling may be recognized for a reduced premium – computed by multiplying the fire or theft Base Premium by the selected factors from the following table:

Protective Devices Factors

Type Of Installation*	Peril	Factor
Central Station Reporting Burglar Alarm	Theft	0.80
Central Station Reporting Fire Alarm	Fire	0.90
Police Station Reporting Burglar Alarm	Theft	0.88
Fire Department Reporting Fire Alarm	Fire	0.94
Local Fire Alarm	Fire	0.96
Local Burglar Alarm	Theft	0.92
Automatic Sprinklers in all areas **including** attics, bathrooms, closets, attached structures.	Fire	0.74
Automatic Sprinklers in all areas **except** attics, bathrooms, closets and attached structure areas that are protected by a fire detector.	Fire	0.84
* Refer to company for eligibility, types of systems and devices, installations, and available credits.		

Table 404.A. Protective Devices Factors

B. The reduced premium is subject to a maximum credit. Refer to the **Additional Rule A.11** for the maximum credit calculation.

C. Use Premises Alarm Or Fire Protection System Endorsement **HO 04 16.**

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RULE 405.
INFLATION GUARD – ALL FORMS EXCEPT HO 00 04, HO 00 05 AND HO 00 06

Effective JUNE 1, 2009

A. Coverage Description

The policy may be endorsed to provide annual increases of the Section **I** Limits of Liability as selected by the insured.

B. Premium Computation

1. The premium is computed by multiplying the Base Premium for all perils except liability by the appropriate factor selected from the following table:

Amount Of Annual Increase	Factor
4%	1.02
6%	1.03
8%	1.04
Each Add'l 4% over 8% add:	.02

Table 405.B.1. Inflation Guard Factors

2. The premium for a 3 year policy is 3.2 times the annual policy premium.

C. Endorsement

Use Inflation Guard Endorsement **HO 04 46.**

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RULE 406.
DEDUCTIBLES

Effective JUNE 1, 2009

All policies are subject to a deductible that applies to loss from all Section **I** Perils, except Earthquake. A separate deductible provision applies to Earthquake Coverage as described in Rule **505.**

A. Base Deductible

$250 Deductible. Forms **HO 00 04** AND **HO 00 06**.

$500 Deductible. All forms except **HO 00 04** and **HO 00 06**.

B. Optional Deductibles

1. $100 Deductible

This deductible is not available.

C. Windstorm Deductibles

The following deductible options are used in conjunction with the deductible applicable to All Other Section **I** Perils.

1. Percentage Deductibles

(a) Deductible Amounts

This option provides for higher Windstorm percentage deductibles of 1%, 2% or 5% of the Coverage A limit of liability when the dollar amount of the percentage deductible selected exceeds the amount of the deductible applicable to All Other Section I Perils.

(b) Endorsement

Use Windstorm or Hail Percentage Deductible Endorsement **HO 03 12.**

(c) Declarations Instructions

(1) Enter, on the policy declarations, the percentage amount that applies to Windstorm and the dollar amount that applies to All Other Section **I** Perils. For example:

- Deductible – Windstorm 1% of Coverage **A** limit and $500 for All Other Perils.

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(d) Deductible Application

In the event of a Windstorm loss to covered property, the dollar amount is deducted from the total of the loss for all coverages. For example:

			Amount of Loss	
Cov.	**Limit of Liability**	**1% Deductible**	**Before Ded.**	**After Ded.**
A	**$100,000**	**$1,000**	**$7,500**	
B	**50,000**		**3,000**	**---**
C	**10,000**		**1,350**	
D	**20,000**		**660**	**---**
			$12,510	**$11,510**

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RULE 407.
ADDITIONAL AMOUNTS OF INSURANCE – FORMS HO 00 03 AND HO 00 05

Effective JUNE 1, 2009

A. Introduction

The policy provides loss settlement for buildings insured under Coverage **A** or **B** on a replacement cost basis without deduction for depreciation, if, at the time of loss, the amount of insurance on the damaged building is 80% or more of the replacement cost of the building immediately before the loss.

B. Coverage Description

The policy may be endorsed to provide additional insurance for Coverage **A** only or for Coverages **A, B, C,** and **D** when loss, to property insured under Coverage **A –** Dwelling, exceeds the limit of liability shown in the policy declarations.

C. Options Available

When either of the following options is selected, the Coverage **A** limit of liability shall be at least 100% of the full replacement cost of the property insured under Coverage **A** at policy inception or at the time the endorsement is added to the policy:

1. Specified Additional Amount Of Insurance For Coverage A Only

a. An additional amount of insurance equal to 30% of the Coverage **A** limit of liability may be selected. This additional amount is available when loss to property insured under Coverage **A –** Dwelling exceeds the Coverage **A** limit of liability shown in the Declarations.

The additional amount **cannot** be applied to any other coverage nor does it increase the Coverage **A** limit.

b. The premium for this option is computed by multiplying the Base Premium by Peril by the factor displayed below:

Additional Amount Options	Factor
30%	1.00

Table 407.C.1.b Additional Amounts of Insurance Factors.

c. Use Specified Additional Amount of Insurance for Coverage **A** Endorsement **HO 04 20.** This endorsement is automatically attached to Form **HO 00 05.**

This coverage is automatically included in form **HO 00 05**.

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2. Additional Limits Of Liability For Coverages A, B, C, And D

a. This option differs from Paragraph **C.1.,** in that the Coverage **A** limit of liability is increased, after a loss, to the amount necessary to repair or replace the damaged or destroyed property. The limits of liability for Coverages **B, C,** and **D** will also be increased by the same percentage applied to the Coverage **A** limit.

When the loss to such property exceeds the Coverage **A** limit, the policy is endorsed, retroactive to the date of loss, to the limit needed to settle the loss.

b. The premium is computed by multiplying the Base Premium by Peril by a factor of **1.15**.

c. Use Additional Limits of Liability for Coverages **A, B, C,** and **D** Endorsement **HO 04 11.**

D. Endorsement Exception

Do not use either endorsement when the Special Loss Settlement Endorsement or any other endorsement which modifies the required percentage of replacement value is attached to the policy.

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RULE 408.
ACTUAL CASH VALUE LOSS SETTLEMENT WINDSTORM OR HAIL LOSSES TO ROOF SURFACING – ALL FORMS EXCEPT HO 00 04

Effective JULY 1, 2001

This Rule Does Not Apply.

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RULE 409.
REPLACEMENT COST LOSS SETTLEMENT FOR CERTAIN NON-BUILDING STRUCTURES – FORMS HO 00 03 AND HO 00 05 ONLY

Effective JUNE 1, 2009

A. Introduction

The policy provides actual cash value loss settlement for non-building structures covered under Coverage **B,** or specifically scheduled under this policy.

B. Coverage Description

The policy may be endorsed to provide repair or replacement cost loss settlement for the following types of non-building structures only if they are located on the residence premises:

1. Reinforced masonry walls;

2. Metal or fiberglass fences;

3. Fences made of plastic/resin materials such as polyvinylchloride;

4. Patios, walks (not made of wood or wood products); and

5. Driveways.

C. Premium Computation

The premium is computed by multiplying the Base Premium by Peril by a factor of **1.02**.

D. Endorsement

Use Replacement Cost Loss Settlement For Certain Non-Building Structures On The Residence Premises Endorsement **HO 04 43.**

E. Endorsement Exception

This loss settlement condition does not apply to covered property insured under Coverage **B –** Other Structures Away From The Residence Premises Endorsement **HO 04 91** and Specific Structures Away From The Residence Premises Endorsement **HO 04 92.**

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RULE 410.
BUILDING CODE EFFECTIVENESS GRADING

Effective AUGUST 1, 2004

This rule does not apply to Mobile or Trailer homes.

A. General Information

1. The Building Code Effectiveness Grading Schedule develops a grade of 1 to 10 for a community based on the adequacy of its building code and the effectiveness of its enforcement of that code. Policies which cover the perils of Windstorm or Hail or Earthquake may be eligible for special rating treatment, subject to the criteria in the following paragraphs. The Building Code Effectiveness Grading factor applies, where applicable, in addition to the Public Protection Classification factors.

2. In some communities, two Building Code Effectiveness Grades may be assigned. One grade will apply to 1 and 2 family dwelling buildings and/or personal property contained in such buildings. The other grade will apply to all other buildings occupied for residential, commercial and/or manufacturing purposes including personal and business property contained therein. The Public Protection Classification Manual will indicate the application of each grade.

3. The Building Code Effectiveness Grades for a community, and their effective dates, are provided in the Public Protection Classification Manual published by Insurance Services Office, Inc.

B. Community Grading

1. The Building Code Effectiveness Grade applies to any building that has an original certificate of occupancy dated the year of the effective date of the community grading, or later. A rating factor has been developed for each community grade.

2. If a community is re-graded subsequent to its initial grading, the factor for the revised grade applies to buildings that have an original certificate of occupancy dated the year of the effective date of the revised grading, or later.

3. Where certificates of occupancy are not issued, equivalent documentation acceptable to the company may be used.

4. If, due to an addition or alteration, the original building is changed to comply with the latest building code, the factor for the community grading applicable at the time the reconstruction is completed will apply to such building.

5. The Building Code Effectiveness Grade may apply to Windstorm/Hail or Earthquake, or to both. Specific information is provided in the Public Protection Classification Manual. If the grade in the manual does not apply to one of the perils, the factor should not be applied for that peril.

C. Individual Grading

Where buildings have been built in full conformance with the natural hazard mitigation elements of one of the nationally recognized building codes even though the community grade is greater than 1, exception rating procedures may apply.

1. Any building may be classified as Grade 1 for Windstorm/Hail upon certification by a registered or licensed design professional, based on an on-site inspection, that such building is in compliance with one of the three nationally recognized building codes with respect to mitigation of the windstorm or hail hazard. This classification is effective only from the date of the certification.

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2. Any building may be classified as Grade 1 for Earthquake upon certification by a registered or licensed design professional, based on an onsite inspection, that such building is in compliance with the earthquake mitigation elements of one of the three nationally recognized building codes. This classification is effective only from the date of the certification.

D. Un-graded Risks

Buildings which do **not** meet the criteria in Paragraph **B.** or **C.** for Grade assignment are rated and coded as un-graded risks. Do **not** classify as Grade 10.

E. Premium Credit Computation

1. Community Grading

a. Windstorm Or Hail

Compute the premium credit as follows:

(1) Multiply the Base Class Premium by the appropriate factor in Paragraph **E.1.c.(1)**.

(2) Multiply the result from preceding Paragraph **(1)** by the Key Factor for the desired amount of insurance.

b. Earthquake

When Earthquake Endorsement **HO 04 54** is attached to the policy, multiply the Earthquake Base Premium by the appropriate factor in Paragraph **E.1.c.(2).**

c. Credit Factors

(1.) Windstorm or Hail Factors

(a) HO 00 03 & HO 00 05

Grade Territory	1	2	3	4	5	6	7	8	9	10	Ungraded
30, 31, 32, 133, 233, 533, 633, 733, 997, 998, 999	.03	.03	.03	.02	.02	.02	.02	.01	.01	.00	.00

Table 410.E.1.c.(1)(a) Windstorm or Hail Factors

(b) HO 00 04

Grade Territory	1	2	3	4	5	6	7	8	9	10	Ungraded
30, 31, 32, 133, 233, 533, 633, 733, 997, 998, 999	.03	.03	.03	.02	.02	.02	.02	.01	.01	00	.00

Table 410.E.1.c.(1)(b) Windstorm or Hail Factors

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(c) HO 00 06

Grade	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**Ungraded**
Territory											
30, 31, 32, 133, 233, 533, 633, 733, 997, 998, 999	.03	.03	.03	.02	.02	.02	.02	.01	.01	.00	.00

Table 410.E.1.c.(1)(b) Windstorm or Hail Factors

(2) Earthquake Factors

Grade	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**Ungraded**
Territory											
1-6	.14	.14	.14	.08	.08	.08	.08	.03	.03	.00	.00
7	.17	.17	.17	.10	.10	.10	.10	.03	.03	.00	.00
8	.23	.23	.23	.14	.14	.14	.14	.05	.05	.00	.00

Table 410.E.1.c.(2) Earthquake Factors

2. Individual Grading

For any building classified as Grade 1 based upon certification as set forth in Paragraph **C.,** use the appropriate factor listed under Paragraph **E.1.c.**

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PART V
SECTION I – PROPERTY – ADDITIONAL COVERAGES AND INCREASED LIMITS RULES

RULE 501.
BUILDING ADDITIONS AND ALTERATIONS AT OTHER RESIDENCES

Effective JUNE 1, 2009

For Use In Miscellaneous Peril Rating

A. Coverage Description

The policy may be endorsed to provide this coverage at residences, other than the residence premises, rented to an insured.

B. Premium Computation

To develop the premium per $1,000 of insurance, multiply the **HO 00 04** Key Factor for "Each Add'l 1,000" by the **HO 00 04** Base Class Premium.

C. Endorsement

Use Building Additions And Alterations Other Residence Endorsement **HO 04 49.**

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RULE 502.
BUILDING ADDITIONS AND ALTERATIONS – INCREASED LIMIT – HO 00 04

Effective JUNE 1, 2009

For Use In Miscellaneous Peril Rating

A. Coverage C Increase

The limit of liability of 10% of Coverage **C** may be increased.

B. Premium Computation

To develop the premium per $1,000 of insurance, multiply the **HO 00 04** Key Factor for "Each Add'l $1,000" by the **HO 00 04** Base Class Premium.

C. Endorsement

Use Building Additions And Alterations Increased Limit Form **HO 00 04** Endorsement **HO 04 51.**

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RULE 503.
BUSINESS PROPERTY – INCREASED LIMIT

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. On-Premises

1. The $2,500 ($5,000 in Form **HO 00 05**) limit of liability for business property on the residence premises may be increased to $10,000 in increments of $2,500.

2. Rate per $2,500……..……..….**$25.**

3. The limit of liability in excess of $2,500 does not apply to:

a. Business property in storage or held as a sample or for sale or delivery after sale.

b. Business property pertaining to a business actually conducted on the residence premises.

4. The Property described in Paragraphs **3.a.** and **3.b.** are covered under the following optional endorsements:

a. Permitted Incidental Occupancies;

b. Home Day Care; or

c. Home Business Insurance Coverage.

B. Off – Premises

When the on-premises limit is increased, the off-premises limit of $500 ($1,000 in Form **HO 00 05**) is automatically increased, at no additional charge, to an amount that is 20 percent of the total on-premises limit of liability.

C. Endorsement

Use Increased Limits On Business Property Endorsement **HO 04 12.**

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RULE 504.
CREDIT CARD, ELECTRONIC FUND TRANSFER CARD OR ACCESS DEVICE, FORGERY AND COUNTERFEIT MONEY

Effective JUNE 1, 2009

FOR USE IN THEFT PERIL RATING

A. Coverage Increase

The limit of $1000 ($5,000 in Form HO 00 05) may be increased. Charge the additional rate shown in paragraph B.

B. Premium

Limit	All Forms Except HO 00 05	HO 00 05
$1,000	NC	NC
$2,500	$2	NC
$5,000	$3	NC
$7,500	$4	$1
$10,000*	$5	$2

***For Limits in excess of $10,000, NOT APPLICABLE.**

C. Endorsement

Use Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money Coverage Increased Limit Endorsement **HO 04 53.**

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RULE 505.
EARTHQUAKE COVERAGE

Effective JUNE 1, 2009

For Use In Miscellaneous Peril Rating

A. Coverage Description

The policy may be endorsed to provide coverage against a loss resulting from the peril of Earthquake. This peril shall apply to all Section **I** Coverages for the same limits provided in the policy. Use Earthquake Endorsement **HO 04 54.**

B. Deductible

Deductible percentage amounts of 5%, 10%, 15%, 20% and 25% of the limit of liability are included in this rule.

In the event of an Earthquake loss to covered property, the dollar amount is deducted from the total of the loss for Coverages **A, B,** and **C.**

Earthquake rates are displayed for the 5% and 10% deductible in the state company rates. Credit factors for deductible percentage amounts of 15%, 20% and 25% are provided in Paragraph **E.** Premium for Higher Deductibles of this rule.

C. Loss Assessment Coverage

The policy may also be endorsed to cover loss assessment resulting from loss by this peril. The limit of liability shall be based on the insured's proportionate interest in the total value of all collectively owned buildings and structures of the corporation or association of property owners. Use Loss Assessment Coverage For Earthquake Endorsement **HO 04 36** for all Forms.

D. Base Premium

Develop the base premium as follows:

1. From the state company rates determine whether Construction Table **A, B,** and/or **C** applies for the appropriate deductible.

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D.1. 5% DEDUCTIBLE – Rate per $1,000

Table A – FRAME

Column -	(A)	(B)	(C)	(D)	(E)	(F)
Territory	HO 00 03 & HO 00 05	HO 00 04	HO 00 06	HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Cov. D and Other Structure Options
1	$1.17	$0.57	$0.69	$0.52	$0.76	$0.57
2	1.17	0.57	0.69	0.52	0.76	0.57
3	1.17	0.57	0.69	0.52	0.76	0.57
4	1.17	0.57	0.69	0.52	0.76	0.57
5	1.17	0.57	0.69	0.52	0.76	0.57
6	1.17	0.57	0.69	0.52	0.76	0.57
7	0.90	0.45	0.50	0.43	0.60	0.38
8	0.50	0.31	0.31	0.31	0.33	0.31

Table B – MASONRY

Column -	(A)	(B)	(C)	(D)	(E)	(F)
Territory	HO 00 03 & HO 00 05	HO 00 04	HO 00 06	HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Cov. D and Other Structure Options
1	$2.48	$1.36	$1.57	$1.19	$1.55	$1.33
2	2.48	1.36	1.57	1.19	1.55	1.33
3	2.48	1.36	1.57	1.19	1.55	1.33
4	2.48	1.36	1.57	1.19	1.55	1.33
5	2.48	1.36	1.57	1.19	1.55	1.33
6	2.48	1.36	1.57	1.19	1.55	1.33
7	2.24	1.24	1.36	1.17	1.43	1.14
8	1.36	0.86	0.86	0.86	0.90	0.81

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Table C - SUPERIOR

Column -	(A)	(B)	(C)	(D)	(E)	(F)
Territory	HO 00 03 & HO 00 05	HO 00 04	HO 00 06	HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Cov. D and Other Structure Options
1	$1.07	$0.40	$0.48	$0.31	$0.76	$0.60
2	1.07	0.40	0.48	0.31	0.76	0.60
3	1.07	0.40	0.48	0.31	0.76	0.60
4	1.07	0.40	0.48	0.31	0.76	0.60
5	1.07	0.40	0.48	0.31	0.76	0.60
6	1.07	0.40	0.48	0.31	0.76	0.60
7	0.81	0.31	0.36	0.29	0.57	0.38
8	0.48	0.29	0.29	0.29	0.33	0.31

D.1.a. 10% DEDUCTIBLE – Rate per $1,000

Table A – FRAME

Column -	(A)	(B)	(C)	(D)	(E)	(F)
Territory	HO 00 03 & HO 00 05	HO 00 04	HO 00 06	HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Cov. D and Other Structure Options
1	$1.05	$0.48	$0.57	$0.43	$0.69	$0.57
2	1.05	0.48	0.57	0.43	0.69	0.57
3	1.05	0.48	0.57	0.43	0.69	0.57
4	1.05	0.48	0.57	0.43	0.69	0.57
5	1.05	0.48	0.57	0.43	0.69	0.57
6	1.05	0.48	0.57	0.43	0.69	0.57
7	0.79	0.38	0.40	0.36	0.52	0.38
8	0.43	0.26	0.26	0.26	0.29	0.26

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Table B – MASONRY

Column -	(A)	(B)	(C)	(D)	(E)	(F)
Territory	HO 00 03 & HO 00 05	HO 00 04	HO 00 06	HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Cov. D and Other Structure Options
1	$2.26	$1.19	$1.38	$1.05	$1.40	$1.31
2	2.26	1.19	1.38	1.05	1.40	1.31
3	2.26	1.19	1.38	1.05	1.40	1.31
4	2.26	1.19	1.38	1.05	1.40	1.31
5	2.26	1.19	1.38	1.05	1.40	1.31
6	2.26	1.19	1.38	1.05	1.40	1.31
7	2.00	1.05	1.19	1.00	1.26	1.12
8	1.24	0.76	0.79	0.76	0.83	0.79

Table C - SUPERIOR

Column -	(A)	(B)	(C)	(D)	(E)	(F)
Territory	HO 00 03 & HO 00 05	HO 00 04	HO 00 06	HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Cov. D and Other Structure Options
1	$0.93	$0.31	$0.40	$0.24	$0.67	$0.57
2	0.93	0.31	0.40	0.24	0.67	0.57
3	0.93	0.31	0.40	0.24	0.67	0.57
4	0.93	0.31	0.40	0.24	0.67	0.57
5	0.93	0.31	0.40	0.24	0.67	0.57
6	0.93	0.31	0.40	0.24	0.67	0.57
7	0.67	0.24	0.29	0.21	0.48	0.38
8	0.43	0.26	0.26	0.26	0.29	0.26

+If exterior Masonry Veneer is covered, rate as Masonry; if **not** covered, rate as Frame.

2. Determine the Earthquake territory according to the ZIP code of the residence premises from the State Territory Definitions pages in this Manual.

3. For Forms **HO 00 03** and **HO 00 05,** add the results of the following three steps:

a. Multiply the Coverage **A** limit by the rate found in Column A of the table;

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b. If the Coverage **C** limit is increased, multiply the rate found in Column D by the amount of the increase; and

c. If the Coverage **D** limit is increased, multiply the rate found in Column F by the amount of the increase.

4. For Form **HO 00 04,** add the results of the following two steps;

a. Multiply the Coverage **C** limit by the rate found in Column B of the table and

b. If the Coverage **D** limit is increased, multiply the rate found in Column F by the amount of the increase.

5. For Form **HO 00 06,** add the results of the following three steps:

a. Multiply the Coverage **C** limit by the rate found in Column C of the table;

b. Multiply the Coverage **A** limit by the rate found in Column E of the table; and

c. If the Coverage **D** limit is increased, multiply the rate found in Column F by the amount of the increase.

6. Building Or Non-Building Structure Items – All Forms:

Multiply the rate in Column F of the table by the appropriate limit of liability for Other Building or Structure options. (for example Other Structures – Structures Rented To Others Residence Premises Endorsement **HO 04 40,** Other Structures On The Residence Premises – Increased Limits Endorsement **HO 04 48** and Specific Structures Away From The Residence Premises Endorsement **HO 04 92;** Building Additions And Alterations – Other Residence Endorsement **HO 04 49** and Building Additions And Alterations Increased Limit Form **HO 00 04** Endorsement **HO 04 51**).

7. Ordinance Or Law – Basic And Increased Limit – All Forms:

Multiply the rate determined in Paragraphs **D.3.a., D.4.b., D.5.b.** and/or **D.6.** by the Ordinance or Law total amount of insurance. This includes basic and, if applicable, increased amounts.

E. Premium For Higher Deductibles

Multiply the Earthquake base premium determined in Paragraph **D.** for the 10% deductible by the appropriate factor from the following table:

Deductible Percentage	Factor		
	Frame	Masonry	Superior
15%	.80	.85	.75
20%	.65	.70	.60
25%	.50	.60	.45

Table 505.E. Higher Deductibles Factor

F. Building Code Effectiveness Grading

Refer to Rule **410.** for information which may affect Earthquake rating.

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RULE 506.
FIRE DEPARTMENT SERVICE CHARGE

Effective JULY 1, 2001

The limit of $500 may be increased subject to the rules and rates of the company.

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RULE 507.
FORM HO 00 06 COVERAGE A DWELLING BASIC AND INCREASED LIMITS AND SPECIAL COVERAGE – HO 00 06

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Basic Limits

The policy automatically provides a basic Coverage **A** limit of $5,000 on a named perils basis. If increased limits are not desired, enter "$5,000" under Coverage **A –** Dwelling in the Policy Declarations.

B. Increased Limits

The basic limit may be increased. The premium is developed based on the additional limit of insurance. To develop the premium for each additional $1,000 of insurance, See Steps #1-4:

Step 1. Multiply the Base Rate by the territory factor to determine the Base Class Premium, then

Step 2. Multiply the Base Class Premium by the Protection – Construction factor (Fire Peril Only – For all other perils skip to Step 3) to determine the Base Premium, then

Step 3. Multiply the Base Premium by the Additional Rate per $1,000 to determine the Adjusted Base Premium, then

Step 4. Multiply the Adjusted Base Premium by the Increase per $1,000 of Coverage A.

C. Special Coverage

The Section **I** Perils Insured Against may be broadened to cover additional risks of loss. The additional premium is developed as shown:

1. Charge per policy for $5,000 in basic form……..……..……..$2

2. Rate for each add'l $1,000 of Cov.A…….…….$1

D. Endorsement

Use Unit-Owners Coverage **A –** Special Coverage Endorsement **HO 17 32.**

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RULE 508.
FORM HO 00 06 UNITS REGULARLY RENTED TO OTHERS

Effective JUNE 1, 2009

For Use In Miscellaneous Peril Rating

A. Coverage C And Section II Liability

1. There is no coverage for Coverage **C –** Personal Property and Section **II** Liability when the residence premises is regularly rented or held for rental to others. The policy may be endorsed, however, to provide such coverage, including Theft.

2. The Coverage **C** minimum limit of liability may be waived when the value of the insured's personal property in the rented unit is less than $15,000.

B. Premium Computation

Multiply the Coverage **C** Base Premium (reflecting the credit or surcharge for optional deductibles) by a factor of **.25**.

C. Endorsement

Use Unit – Owners Rental To Others Endorsement **HO 17 33.**

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RULE 509.
HOME DAY CARE COVERAGE

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Coverage Description

Coverage for a home day care business is limited under Section **I** and excluded under Section **II.** The policy may be endorsed to provide expanded Section **I** Coverage and Section **II** Coverage on a home day care business in the dwelling or in an other structure on the residence premises. Use Home Day Care Coverage Endorsement **HO 04 97 f**or Sections **I** and **II** Coverage.

B. Other Structures

If the home day care business is located in an other structure, Coverage **B** does not apply to that structure. See Paragraph **D.** for charge for specific insurance on the structure.

C. Personal Property

The home day care endorsement also covers personal property pertaining to this business within the Coverage **C** limits stated in the declarations. If increased Coverage **C** limits are desired, see Rule **515.A.**

D. Premium Computation

1. Section I

a. If the home day care business is located in the dwelling, no additional charge is made.

b. If the business is located in an other structure, charge the amount per $1,000 of specific insurance on the structure.

c. Rate per $1,000 for business in other structure……**$5**

2. Section II

Refer to Rule **607.** to develop the premium for the increased Coverages **E** and **F** exposure.

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RULE 510.
PERMITTED INCIDENTAL OCCUPANCIES – RESIDENCE PREMISES

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Coverage Description

Coverage for a permitted incidental occupancy is limited under Section **I** and excluded under Section **II.** The policy may be endorsed to provide expanded Section **I** Coverage and Section **II** Coverage on a permitted incidental occupancy in the dwelling or in an other structure on the residence premises. Use Permitted Incidental Occupancies (Residence Premises) Endorsement **HO 04 42** for Sections **I** and **II** Coverage.

B. Permitted Incidental Occupancies

Examples of such occupancies are Offices, Schools or Studios meaning offices for business or professional purposes, and private schools or studios for music, dance, photography and other instructional purposes.

C. Other Structures

If the permitted incidental occupancy is located in an other structure, Coverage **B** does not apply to that structure. See Paragraph **E.** for charge for specific insurance on the structure.

D. Personal Property

The permitted incidental occupancies endorsement also covers personal property pertaining to the permitted incidental occupancy within the Coverage **C** limits stated in the declarations. If increased Coverage **C** limits are desired, see Rule **515.A.**

E. Premium Computation

1. Section I

a. If the permitted incidental occupancy is located in the dwelling, no additional charge is made.

b. If the permitted incidental occupancy is located in an other structure, charge the amount per $1,000 of specific insurance on the structure.

c. Rate per $1,000 for business in other structure ……..**$5**

2. Section II

Refer to Rule **608.** to develop the premium for the increased Coverages **E** and **F** exposure.

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RULE 511.
LOSS ASSESSMENT COVERAGE

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Residence Premises

1. Coverage Description

The policy automatically provides, under Section **I** Additional Coverage and Section **II** Additional Coverage, a limit of $1,000 ($5,000 in Form **HO 00 05**) each for assessments relating to the residence premises, excluding assessments resulting from the peril of earthquake.
(Refer to Rule **505.** Earthquake Coverage for the Earthquake rule of application.)

2. Higher Limits

The policy may be endorsed to provide a single additional amount of insurance to be applied to one or more assessments arising out of a single loss covered under:

a. Either Section **I** Additional Coverage or Section **II** Additional Coverage; or

b. Both Section **I** and Section **II** Additional Coverages.

3. Premium

All Forms except **HO 00 03**, **HO 00 06** with **HO 17 32** or **HO 00 05**

New Amount of Coverage

$5,000……$ 5
$10,000……$ 8
Each Add'l $5,000 up to $50,000……$ 1

HO 00 03 or **HO 00 06** with **HO 17 32**

New Amount of Coverage

$5,000……$ 6
$10,000……$11
Each add'l $5,000 up to $50,000……$ 2

HO 00 05

New Amount of Coverage

$10,000……$ 3
Each add'l $5,000 up to $50,000……$ 1

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B. Additional Locations

1. Coverage Description

a. The policy may be endorsed to provide loss assessment coverage pertaining to additional locations for the insured's share of loss assessments arising out of a single loss covered as noted in Paragraph **A.2.**

b. No more than 2 additional locations can be written in addition to the residence premises.

2. Premium

All Forms except **HO 00 03**, **HO 00 06** with **HO 17 32** or **HO 00 05**

New Amount of Coverage

$1,000……..……$ 8
$5,000…… ..$12
$10,000……$15
Each Add'l $5,000 up to $50,000…….. …..$ 1

HO 00 03, **HO 00 06** with **HO 17 32** or **HO 00 05**

New Amount of Coverage

$1,000……...$ 9
$5,000……..……$15
$10,000……$20
Each Add'l $5,000 up to $50,000…….……$ 2

C. Endorsement

Use Loss Assessment Coverage Endorsement **HO 04 35.**
(Note: This Endorsement does not cover loss to property under Section **I** caused by Earthquake.)

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RULE 512.
LOSS OF USE – INCREASED LIMIT

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. When the limit of liability for Coverage **D** is increased, charge the rate per $1,000 of additional insurance.

B. Rate per $1,000……..……**$4**

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RULE 513.
ORDINANCE OR LAW INCREASED AMOUNT OF COVERAGE – HO 00 04 AND HO 00 06

Effective JUNE 1, 2009

A. Coverage Increase

1. The basic amount of coverage may be initially increased to 100% of the Form **HO 00 04** Building Additions and Alterations limit or 50% of the Form **HO 00 06** Coverage **A** limit.

2. The amount may be further increased in 25% increments above those listed in Paragraph **1.**

B. Premium Determination

1. The premium for this additional coverage is determined based on the dollar amount of increase, represented by the increased percentage amount selected above the basic limit.

2. The premium for each additional $1,000 of insurance is developed by multiplying the appropriate Key Factor for "Each Add'l $1,000" by the appropriate Base Class Premium.

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RULE 514.
OTHER STRUCTURES

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. On-Premises Structures

When insurance is written on a specific structure on the residence premises the rates per $1,000 of insurance shall apply separately to each structure.

1. Specific Structure – Increased Limits

a. Premium

Rate per $1,000……...….**$4**

b. Endorsement

Use Other Structures On The Residence Premises – Increased Limits Endorsement **HO 04 48.**

2. Structure On The Residence Premises Rented To Others

a. Premium

Use the sum of:

(1) Rate per $1,000 ……..……..**$5** and

(2) The premium for the increased Coverages **E** and **F** exposures, as developed from the Section **II** rules of this Manual.

b. Use Structures Rented to Others – Residence Premises Endorsement **HO 04 40.**

B. Structures Off The Residence Premises

1. Forms HO 00 03 And HO 00 05

a. Coverage Description

(1) The policy automatically provides Coverage **B –** Other Structures on a blanket basis to structures located on the residence premises.

(2) This blanket coverage may be endorsed to expand coverage to include structures located away from the residence premises if used in connection with the residence premises.

b. Premium

Off premises structures charge per policy…..…….…… **$15**

c. Endorsement

Use Other Structures Away From The Residence Premises **HO 04 91.**

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2. All Forms

a. Premium

(1) When insurance is written on a specific structure located away from the residence premises, the rate per $1,000 of insurance shall apply separately to each location.

(2) Specific structures – Off-Premises

Rate per $1,000……..**$5**

b. Endorsement

Use Specific Structures Away From Residence Premises Endorsement **HO 04 92.**

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RULE 515.
PERSONAL PROPERTY

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Increased Limit

1. The limit of liability for Coverage **C** may be increased.

2. Charge the additional company rate per $1,000 of insurance.

3. Rate Per $1,000

a. Minimum purchase of $5,000 of coverage required.

HO 00 03……**$ 2**
HO 00 05……**$ 2.20**

B. Increased Limits – Other Residences

1. Coverage for personal property usually located at other residences is limited in the policy form to 10% of Coverage **C** or $1,000, whichever is greater. This limit may be increased.

2. Charge the additional company rate per $1,000.

3. Rate per $1,000……**$7**

4. Use Increased Limits On Personal Property In Other Residences Endorsement **HO 04 50.**

C. Reduction In Limit

This Coverage is not available.

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D. Increased Special Limits Of Liability

1. The Special Limits of Liability of $1,500 ($2,500 in Form **HO 00 05**) for theft of jewelry, watches and furs may be increased to a maximum of $6,500 but not exceeding $1,000 ($2,500 in Form **HO 00 05**) for any one article.

Special Limits

Personal Property	**Limit In Form**	**Maximum Limit Allowed**
1. Jewelry, Watches and Furs	$1,500	$6,500*
2. Money	200	1,000
3. Securities	1,500	3,000
4. Silverware, Goldware and Pewterware	2,500	10,000****
5. Firearms	2,500	6,500***
6. Electronic Apparatus		
a. In or upon a motor vehicle or motorized land conveyance	1,500	6,000**
b. Not in or upon a motor vehicle that is away from the residence premises and used for business.	1,500	6,000**
* Not exceeding $1,000 for any one article		
** Increase must be in increments of $500		
*** Increase must be in increments of $100		
**** Increase must be in increments of $500, subject to a minimum of $1,000.		

Table 515.D.1. Special Limits

2. Rates for Additional Charges:

a. Jewelry, Watches & Furs –
Rate per $500……**$9**

b. Money –
Rate per $100……**$6**

c. Securities –
Rate per $100……**$4**

d. Silverware –
Rate per $1000……**$1**

e. Firearms –
Rate per $100……**$3**

f. Electronic Apparatus –
Rate per $500……**$10**

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3. Use Coverage **C** Increased Special Limits Of Liability Endorsement **HO 04 65 –** for all forms except as noted in Paragraph **4.**

4. Use Coverage **C** Increased Special Limits Of Liability Endorsement **HO 04 66** for Form **HO 00 05,** Form **HO 00 04** with Endorsement **HO 05 24** and Form **HO 00 06** with Endorsement **HO 17 31.**

E. Refrigerated Personal Property

This coverage is automatically included in forms **HO 00 03** and **HO 00 05.**

1. Coverage in the amount of $500 is provided for covered property stored in freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure.

2. A deductible of $100 applies.

3. Charge per policy……**NO CHARGE**

4. Use Refrigerated Property Coverage Endorsement **HO 04 98.**

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RULE 516.
PERSONAL PROPERTY – SCHEDULED

Effective JULY 1, 2001

A. Introduction

Coverage may be provided on scheduled personal property subject to the rules and rates of the Company.

B. Loss Settlement

1. Endorsement **HO 04 61** provides for standard loss settlement for all classes of property except Fine Arts; and agreed value loss settlement for Fine Arts.

2. Endorsement **HO 04 60** provides for agreed value loss settlement for the following classes:

a. Cameras

b. Furs

c. Golfer's Equipment

d. Jewelry

e. Musical Instruments

f. Silverware

g. Stamps and Rare Coins

This endorsement may also be used for scheduled articles of Fine Arts.

C. Endorsements

1. Use Scheduled Personal Property Endorsement **HO 04 61** for standard loss settlement or agreed value loss settlement for fine arts.

2. Use Scheduled Personal Property (with Agreed Value Loss Settlement) Endorsement **HO 04 60** for agreed value loss settlement.

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RULE 517.
RENTAL TO OTHERS – EXTENDED THEFT COVERAGE ALL FORMS EXCEPT HO 00 05, HO 00 04 WITH HO 05 24 OR HO 00 06 WITH HO 17 31

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Coverage Description

The policy may be endorsed to insure against loss by theft to covered property when all or part of the residence premises usually occupied by the insured is occasionally rented, in whole or in part, to others, or is regularly or occasionally rented to roomers or boarders.

B. Premium

Rate per Policy……...…….……**$30**

C. Endorsement

Use Extended Theft Coverage For Residence Premises Occasionally Rented To Others Endorsement **HO 05 41.**

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RULE 518.
SINKHOLE COLLAPSE COVERAGE ALL FORMS
EXCEPT HO 00 04 AND HO 00 06

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Coverage Description

The policy may be endorsed to provide Sinkhole Collapse Coverage.

B. Premium Determination

1. Rate per $1,000……..……..……**$0.35**

a. Minimum purchase of $5,000 of coverage required.

2. Multiply the rate per $1,000 by:

a. Coverage **A** amount of insurance;

b. Increased Limits for Coverages **C** and **D;**

c. Loss Assessment Coverage, increased limits and additional locations;

d. Ordinance Or Law Coverage, basic amount and, if applicable, increased amount of coverage;

e. Other Building or Structure options. For example: Other Structures Rented To Others (Residence Premises) Endorsement **HO 04 40;** Other Structures (Increased Limits) Endorsement **HO 04 48;** Specific Structures Away From The Residence Premises Endorsement **HO 04 92;** Building Additions And Alterations (Other Residence) Endorsement **HO 04 49;** and Building Additions And Alterations (Increased Limit Form **HO 00 04**) Endorsement **HO 04 51.**

C. Endorsement

Use Sinkhole Collapse Endorsement **HO 04 99.**

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RULE 519.
SPECIAL COMPUTER COVERAGE ALL FORMS

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Coverage Description

The policy may be endorsed to insure computers and related equipment against additional risks of physical loss subject to certain exclusions.

The policy may also be endorsed for limits higher than the basic limit of $2,500 ($5,000 in Form **HO 00 05**) on the premises.

When the on-premises limit is increased, the off- premises limit of $500 ($1,000 in Form **HO 00 05**) is automatically increased, at no additional charge, to an amount that is 20% of the total on-premises limit of liability.

B. Premium

(1.) Charge per policy……..…**$15**

(2.) Increased Limits:

All forms except **HO 00 05** Rate per $1,000……..……..……. **$5**

Form **HO 00 05** Rate per $1,000……**$5.50**

C. Endorsement

Use Special Computer Coverage Endorsement **HO 04 14** for all Forms except **HO 00 05**, **HO 00 04** with **HO 05 24** and **HO 00 06** with **HO 17 31**.

Use Special Computer Coverage – Increased Limits Endorsement **AM 04 14** for Forms **HO 00 03, HO 00 04** or **HO 00 06**.

Use Special Computer Coverage – Increased Limits Endorsement **AM 05 14** for Forms **HO 00 05, HO 00 04** with **HO 05 24** or **HO 00 06** with **HO 17 31.**

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RULE 520.
LIVESTOCK COLLISION COVERAGE

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Coverage Description

When the policy is endorsed with either Incidental Farming Personal Liability Endorsement **HO 24 72** or Farmers Personal Liability Endorsement **HO 24 73,** the policy may also be endorsed to cover loss resulting in death of covered livestock resulting from:

1. Collision or overturn of a vehicle on which the livestock are being transported; or

2. Livestock running into or being struck by a vehicle.

B. Coverage Exclusion

Coverage is excluded if a vehicle owned or operated by an insured or an insured's employee:

1. Collides with the vehicle on which the livestock are being transported; or

2. Strikes the livestock.

C. Premium

1. Each horse, mule or head of cattle under one year of age at the time of loss will be counted as 1/2 head.

2. No deductible applies to this coverage.

3. The limit per head of livestock is $400.

4. **Estimated No. of Head**

1 – 100	**$10**
101 – 250	**$20**
251 – 500	**$30**
501 – 1,000	**$40**

D. Endorsement

Use Livestock Collision Coverage Endorsement **HO 04 52.**

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RULE 521.
WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Coverage Description

The policy forms exclude coverage for loss resulting from water or water-borne material which backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment.

B. Coverage Option

The policy may be endorsed to provide such coverage for a limit of liability of $5,000 subject to a $500 deductible. Higher limits of liability and other deductible options are also available.

C. Premium

All Forms except HO 00 05

Charge per $5,000 coverage with $500 deductible if **HO 04 90** Personal Property Replacement Cost Endorsement is:

1. Not attached to the policy…… **$50**
2. Attached to the policy……..... **$55**

Higher Limits of Liability & Additional Deductible Options:

All Forms

Additional charge per policy if **HO 04 90** Personal Property Replacement Cost Endorsement is attached to the policy:

	Deductible			
Limit	**500**	**1000**	**2500**	**5000**
10,000	$25	$15	---	---
25,000	---	42	$28	---
50,000	---	139	117	$99

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All Forms except **HO 00 05**

Additional charge per policy if **HO 04 90** Personal Property Replacement Cost Endorsement is **not** attached to the policy:

	Deductible			
Limit	**500**	**1000**	**2500**	**5000**
10,000	$23	$14	---	---
25,000	---	38	$25	---
50,000	---	126	106	$90

D. Endorsement

Use Water Back Up And Sump Discharge Or Over-flow Endorsement **HO 04 95** for all forms.

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RULE 522.
LANDLORDS FURNISHINGS

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Basic Limit

Forms **HO 00 03** and **HO 00 05** automatically cover, on a named perils basis (except Theft), landlord furnishings in an apartment on the residence premises regularly rented or held for rental. The basic limit per apartment unit is $2,500.

B. Increased Limits

The basic limit of $2,500 may be increased in increments of $500 up to a total of $10,000 per apartment. The increased limit applies to the same perils that applies to the basic limit and may vary by rented unit.

C. Premium

Rate per $500 per unit

1. Form **HO 00 03**.....$2
2. Form **HO 00 05**……..……..….$3

D. Endorsement

Use Landlord's Furnishings Endorsement **HO 05 46.**

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RULE 523.
ASSISTED LIVING CARE COVERAGE

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Introduction

The policy provides coverage to named insureds and resident relatives who are members of the insured's household.

B. Coverage Description

1. The policy may be endorsed to provide personal property, additional living expense and personal liability coverage to a person regularly residing in an Assisted Living Care facility, provided such person:

a. Is related to an insured by blood, marriage or adoption; and

b. Is not a member of that insured's household.

2. An assisted living care facility is a facility that provides assisted living services such as dining, therapy, medical supervision, housekeeping and social activities. It is **not** a hospice, prison or rehabilitation facility.

3. The endorsement provides the following basic limits of coverage:

a. $10,000 for Coverage **C –** Personal Property with limitations ranging from $100 to $500 for certain items of property;

b. $6,000 at $500 per month, for Additional Living Expenses; and

c. $100,000 for Coverage **E –** Personal Liability for all forms **except HO 00 05**.
$300,000 for Coverage **E** – Personal Liability for Form **HO 00 05**.

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C. Premium

1. Section I and Section II Basic Limits
   Rate per unit ……..……**$120**

2. Increased Limits
   Add to the basic limit rate in Paragraph **1.** above.

   a.. Coverage **C** – Rate per $1,000 ……..……... **$ 11**

   b. Coverage **E** (Coverage **F** does not apply to this option.)

Limit	Rates
$ 200,000*	$ 4
$ 300,000	$ 6
$ 400,000	$ 8
$ 500,000	$ 9
$ 600,000	$10
$ 700,000	$12
$ 800,000	$13
$ 900,000	$14
$1,000,000	$15
$2,000,000	$27

* Available for all forms except Form **HO 00 05**

D. Endorsement

Use Assisted Living Care Coverage Endorsement **HO 04 59.**

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RULE 524.
OTHER MEMBERS OF A NAMED INSURED'S HOUSEHOLD

Effective JULY 1, 2001

This Coverage is Not Available.

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RULE 525.
MOTORIZED GOLF CART – PHYSICAL LOSS COVERAGE

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Coverage Description

The policy may be endorsed to provide coverage for physical loss to a motorized golf cart, including permanently installed accessories, equipment and parts, owned by an insured.

Also covered, for an amount equal to 10% of the limit of the highest scheduled cart, are accessories, equipment or parts designed or made solely for the cart that are **not** permanently installed provided such property is at an insured's residence or in or upon the cart off the insured's residence at the time of loss.

Coverage for loss caused by collision is optional and only applies if declared on the schedule of the endorsement.

B. Eligibility

To be eligible for coverage, the motorized golf cart shall be of the type designed to carry up to four people on a golf course for the purpose of playing golf and shall not have been built, or modified after manufacture, to exceed a speed of 25 m.p.h. on level ground.

Read the endorsement for all conditions of coverage.

C. Limit Of Liability

The limit of liability shall be selected by the insured. However, that limit should be representative of the actual cash value of the motorized golf cart including any permanently installed accessories, etc.

D. Deductible

A deductible amount of $500 applies separately to each involved golf cart and, separately to Section **I** Property Coverages if not in or upon a golf cart at the time of loss.

The $500 deductible replaces any other deductible in the policy with respect to property covered under the endorsement.

E. Premium

The following charge is the minimum annual premium for each motorized golf cart for any period within a policy year.

Rate per motorized golf cart **Without** Collision…….**$11**
Rate per motorized golf cart **With** Collision……..…..……**$19**

F. Endorsement

Use Owned Motorized Golf Cart – Physical Loss Coverage Endorsement **HO 05 28.**

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RULE 526.
RESIDENCE HELD IN TRUST ALL FORMS EXCEPT HO 00 04

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Trust And Trustee – Named Insured

A Homeowners policy may be issued in the name of both the trust and trustee when:

1. The residence held in trust is a 1, 2, 3, or 4 family dwelling or a condominium unit used exclusively for residential purposes, except as provided in **Rule 104.F.;**

2. Legal title to the dwelling or condominium unit is held solely by the trust;

3. The resident of the residence held in trust includes at least one of the following: the trustee, the grantor of the trust, or the beneficiary of the trust; and

4. The trust and trustee are both shown as the named insured on the policy declarations, regardless of who resides in the residence held in trust.

B. Endorsement

Use Residence Held In Trust Endorsement **HO 05 43.**

C. Other Persons Insured – Grantor And / Or Beneficiary Regularly Resides In The Residence Held In Trust

1. If the trustee regularly resides in the residence held in trust along with the grantor or beneficiary and the grantor and/or beneficiary:

a. Is related to the trustee and is a member of the trustee's household, the grantor and/or beneficiary is an insured as defined in the policy form and should **not** be named in Endorsement **HO 05 43;** or

b. Is **not** related to the trustee, or is related but not a member of the trustee's household, the grantor and/or beneficiary must be named in Endorsement **HO 05 43** to be covered for personal property, additional living expenses, personal liability and medical payments to others. If the grantor and beneficiary are related to each other and members of the same household, only one of the two should be named on the endorsement.

2. If the trustee does **not** regularly reside in the residence held in trust, the grantor and/or beneficiary must be named in Endorsement **HO 05 43** whether or not they are related to the trustee. This is necessary to provide the grantor or beneficiary with coverage for personal property, additional living expenses, personal liability and medical payments to others. If the grantor and beneficiary are related to each other and members of the same household, only one of the two should be named on the endorsement.

D. Liability Coverage Explained

1. Coverage **E –** Personal Liability and Coverage **F–** Medical Payments To Others is provided to the trust and trustee named insured who regularly resides on the residence premises. However, if the trustee named insured does **not** regularly reside on the residence premises, coverage for the trust and trustee is **only** provided for bodily injury or property damage arising out of the ownership, maintenance or use of the residence premises (premises liability).

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2. Endorsement **HO 05 43** excludes:

a. Liability coverage for claims or suits for bodily injury or property damage arising out of any act or decision or failure to act or decide by the trustee named insured in administering the trust except as provided in Paragraph **1.;** and

b. Liability coverage for bodily injury to all insureds covered under this policy; for example, the trustee named insured, the grantor or beneficiary of the trust who is named on the endorsement or any person acting on their behalf.

E. Additional Conditions

The policy may **not** be endorsed or extended to insure:

1. Under Section **I,** any other dwelling on the residence premises, or any other structure, on or away from the residence premises, unless legal title to that other dwelling or structure is held solely by the trust; or

2. Under Section **II,** any location away from the residence premises unless legal title to that other location is held solely by the trust.

F. Premium

Basic Limits Rates

1. **Trust** / **Trustee**
Applies whether or not the trustee resides on the residence premises……**$40**

2. Beneficiary or Grantor

a. Beneficiary **OR** grantor named in the endorsement; and

(1) Trustee resides on the residence premises……**$40**

(2) Trustee does **not** reside on the residence premises……..……..……**No Add'l Charge**

b. Beneficiary **AND** grantor named in the endorsement; and

(1) Trustee resides on the residence premises……...…**$80**

(2) Trustee does **not** reside on the residence premises……..…….**$40**

Increased Limits

1. Coverage E
Refer to **Rule 701**. for increased limits factors.

2. Coverage F
Refer to **Rule 702**. for increased limits charges.

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RULE 527.
STUDENT AWAY FROM HOME

Effective JULY 1, 2001

THIS RULE DOES NOT APPLY.

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RULE 528.
HOME BUSINESS INSURANCE COVERAGE

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Eligibility

1. The Home Business Insurance Coverage Endorsement, may be used in conjunction with a Homeowners policy to cover the Section **I** and Section **II** exposures of a permitted business.

2. To be eligible for coverage under this endorsement, a risk must meet at least the following criteria:

a. The home business:

(1) Must be owned by the named insured or by a partnership, joint venture or other organization comprised only of the named insured and resident relatives;

(2) Must be operated from the residence premises that is declared on the Homeowners Declarations and used principally for residential purposes.

(3) May be operated from the home and/or other structure on the residence premises.

(4) May have up to three employees; and

(5) May not involve the:

(a) Manufacture, sale or distribution of food products;

(b) Manufacture of personal care products such as shampoo, hair color, soap, perfume or other like items applied to the body or consumed; or

(c) Sale or distribution of personal care products **manufactured by the insured** such as shampoo, hair color, soap, perfume or other like items applied to the body or consumed;

b. For all business classifications described in Paragraph **C.** that follows**,** the Gross Annual Receipts of the home business may not exceed $250,000.

3. Certain businesses may be **ineligible** for coverage under this endorsement. Refer to Company for its underwriting instructions.

4. When a permitted business that is operated from the residence premises is afforded coverage under either the Permitted Incidental Occupancy or Home Day Care Coverage Endorsement, that business may not be afforded coverage under the Home Business Endorsement.

B. Classifications

The four principal classifications of business accommodated in this rule follow. Refer to the Company for the businesses that are eligible within each of these classifications and name and describe the business in the Schedule that is part of the endorsement:

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1. Office

Use this classification when the business involves professional or administrative activities for its customers. It could apply to businesses like accounting, resume writing, telephone answering, etc.

2. Service

Use this classification when the business provides repair or other services for its customers. It could apply to businesses like bicycle repair, clock/jewelry repair, housecleaning, videotaping, etc.

3. Sales

Use this classification when the business involves product sales, other than crafts made in the home or other structure and sold from the home or other locations. It could apply to businesses involving the sale of books and magazines, costume jewelry, plants and flowers, stationery/other paper products, etc.

4. Crafts

Use this classification when the business involves selling, from the home, other structure or other locations, crafts made in the home or other structure. It could apply to crafts like ceramics, dolls, flower arrangements, quilts, etc.

C. Coverages

1. Section I – Property

The Home Business Endorsement:

a. Provides coverage for the property of the described business and for property of others in the care of the business up to the Coverage **C** limit of liability entered on the Homeowners Declarations. Therefore, the Coverage **C** limit should reflect the values of the personal and business property to be insured;

b. Provides coverage for:

(1) Accounts receivable ($5,000 limit);

(2) Loss of business income/extra expense (actual cost for a maximum of 12 months); and

(3) Valuable papers ($2,500 limit); and

c. Increases the Coverage **C** Special Limits of Liability on:

(1) Money up to $1,000;

(2) Credit Cards up to $1,000 ($5,000 in **HO 00 05)**; and

(3) Business property away from the residence premises up to $5,000.

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2. Section II – Business Liability

a. The Home Business Endorsement provides coverage for such business liability exposures as premises operations, products-completed operations, advertising injury, and personal injury. The limits of liability for these coverages are on an annual aggregate basis and are determined in the following manner:

(1) For Products-Completed Operations Hazard Liability, the limit is the **same as** the Coverage **E** limit shown in the Homeowners Declarations;

(2) For All Other Business Liability, the limit is **twice the sum** of the combined Coverage **E** and Coverage **F** limits shown in the Homeowners Declarations; and

(3) For the Coverage **F** Sublimit of Liability, the limit is the **same as** the Coverage **F** limit shown in the Homeowners Declarations.

b. The limit of liability for Additional Coverage **3.,** Damage To Property Of Others is increased to $2,500.

3. Professional Liability

NO professional liability coverage is provided in the Home Business Endorsement.

4. Computer-Related Damage Or Injury Exclusion And Coverage Options

a. Exclusions

(1) Coverage for loss or damage caused by, resulting from, or arising out of the failure of computers and electronic componentry to properly recognize a particular date or time may be excluded. Under Section **I,** the exclusion applies to any date or time, including the Year 2000 and beyond. Under Section **II,** the exclusion applies only to the Year 2000 and beyond, but does not apply to bodily injury that occurs on the covered premises from which the business is conducted.

(2) Use Sections **I** and **II** Exclusions for Computer-Related Damage Or Injury Endorsement **HO 07 58.**

b. Sections I And II Limited Coverage

This coverage is **not** available.

c. Premium

Does Not Apply.

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D. Home Business Premium Computation

1. Development Of The Home Business Premium

Add the Section **I** and Section **II** premium components developed according to Paragraphs **D.2.** and **D.3.** that follow, to arrive at the Home Business premium.

2. Section I – Property

a. From the Company Homeowners Premium Tables, select the Base Class Premium that applies to the residence premises with the home business and multiply it by the appropriate factor in the following table:

Gross Annual Receipts*	HO 03 & HO 05	HO 04	HO 06
Up to $50,000	.04	.19	.23
$50,001 to $100,000	.06	.30	.36
100,001 to 175,000	.09	.44	.52
175,001 to 250,000	.13	.60	.71
* New Business, use $50,001 to $100,000 classification			

Table 528.D.2.a. Factors

b. Multiply the result computed in preceding Paragraph **a.** by the rating factors in the Homeowners Manual for the following risk categories – **For Use in Fire Peril Rating Only:**

(1) Protection/Construction (Rule **301.** Classification Table) – apply the factor that applies to **HO 00 04** regardless of the Homeowners form attached to the policy; and

(2) Superior Construction (Rule **401.**) and Protection Devices (Rule **404.**) – apply these factors only if they are applied to the dwelling building or other structure for the residential exposure; and

(3) Townhouse or Row House Construction (Rule **402.**) in the following manner:

(a) For All Forms except **HO 00 04** and **HO 00 06,** apply the same factor used for the residential exposure; or

(b) For Forms **HO 00 04** and **HO 00 06:**

(i) Apply the factor for the number of individual family units within a fire division that best describes the building that contains the residential and business property; or

(ii) If such building has 9 or more individual family units within a fire division, apply the factor for the 5 through 8 units classification.

c. When a home business is operated from one or more other structures on the residence premises and declared in the Schedule, multiply the limit of liability for each structure by the "premium per $1,000" shown in Rule **514. Other Structures,** Paragraph **A.1.a.**

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3. Section II – Business Liability

a. Basic Limits Premium Coverages E and F

(1) Office (Gross Annual Receipts Up To $250,000)

Business Visitors Per Week*	**Under 10**	**10 or more**
	$ 4	$ 6

(2) Service, Sales and Crafts

Business Visitors Per Week*						
Gross Annual Receipts**	**Services**		**Sales**		**Crafts**	
	Under 10	**10 or More**	**Under 10**	**10 or More**	**Under 10**	**10 or More**
Up to $50,000	$ 31	$ 47	$ 15	$ 22	$ 18	$ 27
$50,001 to $100,000	94	141	44	66	54	81
$100,001 to $175,000	172	259	81	121	99	149
$175,001 to $250,000	266	400	125	187	153	230

*New Business, use 10 or more classification.
** New Business, use $50,001 to $100,000 classification

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b. Coverage E – Increased Limits

(1) When the Coverage **E** limit is increased for Homeowners Insurance, the Home Business limits shall also be increased as illustrated in following Paragraph (2).

(2) Multiply the Company's basic limits premium determined in preceding Paragraph **3.a.** by the appropriate factor from the following table:

Increased Limits of Liability					
Homeowners		**Home Business**			
Coverage E Personal Liability	**Coverage F Med. Payments To Others**	**Products-Completed Operations**	**All Forms Except HO 00 05 All Other Liability**	**HO 00 05 All Other Liability**	**Increased Limit Factor**
$200,000*	$1,000*	$200,000*	$ 402,000*	-----	1.15
300,000	$1,000*	300,000	602,000	$ 610,000	1.24
400,000	$1,000*	400,000	802,000	810,000	1.30
500,000	$1,000*	500,000	1,002,000	1,010,000	1.35
*Not available for **HO 00 05**					

Table **528.D.3.b. (2) Factors**

c. Coverage F – Increased Limits

(1) When the Coverage **F** limit is increased for Homeowners Insurance, the Home Business Coverage **F** limit shall also be increased.

(2)

ALL Home Business CLASSIFICATIONS				
	Homeowners Increased Limit of Liability			
Business Visitors Per Week	**$2,000***	**$3,000***	**$4,000***	**$5,000**
Under 10	$ 8	$15	$23	$29
10 or More	13	21	31	37

* Not available for Form **HO 00 05**

(3) Add the premium determined in Paragraph **c.(2)** to the premium developed in preceding Paragraph **3.a.** or **b.** to compute the Section **II** premium component.

E. Endorsement

Use Home Business Insurance Coverage Endorsement **HO 07 01.**

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F. Options

The following options may only be used when the Home Business Coverage Endorsement is attached to the policy:

1. Additional Insured

a. Managers Or Lessors Of Premises Leased To An Insured

(1) Coverage

Covers persons or organizations designated on the endorsement for their liability as owners of designated premises leased to the named insured.

(2) Premium

Rate Per Location/per additional insured…...…….**$22**

(3) Endorsement

Use Additional Insured – Managers Or Lessors Of Premises Leased To An Insured Endorsement **HO 07 50.**

2. Loss Payable Condition

a. Coverage
Enables the naming of a loss payee, lender's loss payee, or loss payable under a contract-of-sale arrangement.

b. Endorsement
Use Loss Payable Provision Endorsement **HO 07 52**

3. Personal and Advertising Injury Exclusion

a. Coverage
Excludes all Personal and Advertising Injury coverage.

b. Endorsement
Use Exclusion – Personal and Advertising Injury Endorsement **HO 07 53**

4. Liquor Liability Exclusion and Exception for Scheduled Activities

a. Coverage
This endorsement excludes liability coverage for:

(1) Manufacturing, selling or distributing alcoholic beverages or'
(2) Serving or furnishing alcoholic beverages with a charge whether or not such activity requires a license and;
(3) Serving or furnishing of alcoholic beverages without a charge, if a license is required for such activity.

This exclusion does not apply to bodily injury or property damage arising out of the selling, serving or furnishing of alcoholic beverages for an activity or function described in the Schedule of this endorsement.

b. Endorsement
Use Liquor Liability Exclusion and Exception For Scheduled Activities Endorsement **HO 07 54**

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5. Special Coverage – Spoilage Of Perishable Stock

a. Coverage

Provides special coverage for the perishable stock specifically listed in the Schedule of Endorsement **HO 07 55.** The limit of liability is also listed in the endorsement.

b. Premium

(1) Florists Rate per $100……..…**$3**

(2) Other Classes of Business Rate per $1,000……**NOT AVAILABLE**

c. Endorsement

Use Special Coverage – Spoilage Of Perishable Stock Endorsement **HO 07 55.**

6. Valuable Papers And Records Endorsements

a. Increased Limits – HO 07 56

(1) Coverage

The Home Business Insurance Coverage Endorsement provides a basic limit of $2,500 for Valuable Papers And Records Coverage. This limit may be increased. The amount is specified in the Schedule of Endorsement **HO 07 56.**

(2) Premium – Rate per $1,000

(a) Named Perils Coverage (**HO 00 03, HO 00 04 and HO 00 06**)…….……**$2**

(b) Open Perils Coverage (**HO 00 05, HO 00 04 with HO 05 24 and HO 00 06 with HO 17 31**) ……..…….…….……**$3**

(3) Endorsement

Use Valuable Papers And Records Coverage Increased Limits Endorsement **HO 07 56.**

b. Special Coverage (HO 07 56 and HO 07 57)

(1) Coverage

Extends the basic $2,500 limit of liability for Valuable Papers And Records Coverage from:

(a) Named-perils in Forms **HO 00 03, HO 00 04** and **HO 00 06;** and

(b) Special coverage in Forms **HO 00 05, HO 00 04** with **HO 05 24** and **HO 00 06** with **HO 17 31;**

to expanded special coverage. Increased Limits for expanded special coverage are also available.

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(2) Premium

(a) First $2,500
HO 00 03, **HO 00 04** and **HO 00 06**…..……**$4**

HO 00 05, **HO 00 04** with **HO 05 24** and
HO 00 06 with **HO 17 31**.....**$3**

(b) Each Additional $1,000
All Forms……..….……$**3**

(3) Endorsement

Use Special Coverage Valuable Papers and Records Endorsement **HO 07 57**.

7. Off-Premises Property Coverage – Increased Limits

a. Endorsement

Coverage for business property, other than money and securities, that is away from the residence premises at the time of loss may be increased from $5,000 to $10,000. Check the appropriate box in the schedule of the Home Business Endorsement.

b. Premium

Rate per $2,500
HO 00 03, **HO 00 04** and **HO 00 06**……..…**$37**

HO 00 05, **HO 00 04** with **HO 05 24** and
HO 00 06 with **HO 17 31**…….……**$55**

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RULE 529.
MODIFIED OTHER INSURANCE AND SERVICE AGREEMENT CONDITION – HO 00 06 ONLY

Effective JULY 1, 2001

A. Introduction

Form **HO 00 06** provides that if there is other insurance in the name of a corporation or association of property owners covering the same property covered by **HO 00 06,** payment for a covered loss under **HO 00 06** will be excess over the amount recoverable under such insurance. If the Association does not recover under its policy, for any reason, there is no payment to the insured unit-owner under Form **HO 00 06.**

B. Coverage Description

The policy may be endorsed to alter the Other Insurance and Service Agreement Condition to provide for payment of a covered loss in excess of the amount due from the other insurance whether the corporation or association of property owners can collect on it or not.

C. Premium

Multiply the Base Premium developed in accordance with Rule **301.** by **1.25**.

D. Endorsement

Use Unit-Owners Modified Other Insurance And Service Agreement Condition Endorsement **HO 17 34** with **HO 00 06** only.

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PART VI

SECTION II – LIABILITY – ADDITIONAL COVERAGES AND INCREASED LIMITS RULES

RULE 601.
RESIDENCE PREMISES – BASIC AND INCREASED LIMITS/OTHER EXPOSURES – BASIC LIMITS

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. Residence Premises

1. Minimum limits of liability for Coverage **E** (Personal Liability) and Coverage **F** (Medical Payments to Others) are shown in Rule **301.** The Liability and Medical Payments Base Premium includes the premium for $100,000 Coverage **E** and $1,000 Coverage **F**.

2. Premium – These charges apply only to the liability premium.

Coverage E – Liability			
1 or 2 Family		3 & 4 Family	
Limit	Rate	Limit	Rate
$ 100,000*	---	$ 100,000*	---
200,000*	$ 7	200,000*	$ 14
300,000	10	300,000	20
400,000	14	400,000	28
500,000	17	500,000	34
600,000	21	600,000	42
700,000	25	700,000	50
800,000	29	800,000	58
900,000	32	900,000	64
1,000,000	35	1,000,000	70
2,000,000	65	2,000,000	130

*** Available For All Forms Except HO 00 05**

Coverage F – Medical Payments	
Limit	Rate
$1,000*	---
2,000*	$ 3
3,000*	6
4,000*	9
5,000	12

*** Available For All Forms Except HO 00 05**

3. If increased limits are written, then the same limits must apply to any Other Exposures covered under the policy, unless otherwise stated.

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B. Other Exposures

1. There is an additional charge for Other Exposures listed in the following rules.

2. The minimum limits for Other Exposures are the same as the limits for the Residence Premises, unless otherwise stated.

3. For increased limits for Other Exposures, refer to Rules **701.** and **702.**

4. If increased limits are written, then the same limits must apply to the Residence Premises, unless otherwise stated.

C. Rates And Factors Not Shown

1. Rates and factors for limits between the lowest and highest limits shown in this Manual may be developed by interpolation.

2. For rates and factors for limits above the highest shown, refer to company.

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RULE 602.
OTHER INSURED LOCATION OCCUPIED BY INSURED

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. Introduction

1. Section **II** Coverage may be provided on locations, other than the residence premises, where an insured resides, but which are insured for Section **I** Coverage under another insurance program or by another company.

2. Make the appropriate charge for each Other Insured Location shown in the Declarations of this policy. If the Other Insured Location is in another state, refer to the Manual for that state.

B. Premium

Rate per Residence

One Family……**$ 7**
Two Family……**$14**
Three Family……**$27**
Four Family……**$30**

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RULE 603.
RESIDENCE EMPLOYEES

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. There is no additional charge for up to two residence employees.

B. Rate per Person In Excess of Two…….....**$ 5**

C. Charges do not apply to employees working less than half of the customary full time or to whom workers' compensation exclusion applies as stated in Section **II** of the policy.

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RULE 604.
ADDITIONAL RESIDENCE RENTED TO OTHERS

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. Introduction

1. The policy may be endorsed to provide coverage when an additional residence is rented to others.

B. Premium

Rate per Residence

One Family	**$ 20**
Two Family	**$ 32**
Three Family	**$ 72**
Four Family	**$ 90**

C. Endorsement

Use Additional Residence Rented To Others Endorsement **HO 24 70.**

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RULE 605.
OTHER STRUCTURES RENTED TO OTHERS – RESIDENCE PREMISES

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Coverage Description

1. The policy may be endorsed to provide coverage when a structure on the residence premises is rented to others for dwelling purposes.

2. Refer to Rule **514.C.** for rating Section **I** Coverage.

B. Premium

Rate per Structure……..……..…**$ 20**

C. Endorsement

Use Structures Rented To Others – Residence Premises Endorsement **HO 04 40.**

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RULE 606.
COMPUTER-RELATED DAMAGE OR INJURY EXCLUSION AND COVERAGE OPTIONS

Effective JULY 1, 2001

This Coverage is Not Available.

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RULE 607.
HOME DAY CARE COVERAGE

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Coverage Description

The policy may be endorsed to provide coverage for the increased exposure arising from a home day care business on the residence premises.

B. Endorsement

1. Use Home Day Care Coverage Endorsement **HO 04 97** for Sections **I** and **II** Coverage.

2. This endorsement provides for an annual aggregate limit of liability for Coverages **E** and **F** combined. Coverage **F** is subject to a sub-limit of liability which applies per-person/per-accident and does not increase the aggregate limit of liability.

3. The annual aggregate limit of liability (Coverages **E** and **F** combined) for this endorsement is the same as the dollar amount of Coverage **E** shown in the Declarations. The Coverage **F** sublimit for this endorsement is the same as the dollar amount of Coverage **F** shown in the Declaration.

C. Premium

1. 1-3 Persons……..……..……**$114**

2. This premium is for an annual aggregate limit of $100,000 with a Coverage **F** sub-limit of $1,000 per-person/per-accident. If other Section **II** exposures are written for higher dollar limits, use the Coverage **E** increased limit factors to raise the aggregate limit, and the Coverage **F** charges to raise the Coverage **F** sub-limit.

3. This premium is for 1 through 3 persons, other than insured's, receiving day care services. If the day care business involves the care of more than 3 persons, other than insured's, refer to company.

4. If the business is located in an other structure on the residence premises, also refer to Rule **509.** for rating the property exposure.

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RULE 608.
PERMITTED INCIDENTAL OCCUPANCIES – RESIDENCE PREMISES AND OTHER RESIDENCES

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Coverage Description

The policy may be endorsed to provide coverage for the increased exposure arising from a permitted incidental occupancy on the residence premises or in an other residence occupied by the insured.

1. Residence Premises

Use Permitted Incidental Occupancies – Residence Premises Endorsement **HO 04 42.**

2. Other Residence

Use Permitted Incidental Occupancies – Other Residence Endorsement **HO 24 43.**

B. Premium

Rate per Residence

1. Residence Premises……..….**$ 17**
2. Other Residence……..……**$ 18**

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RULE 609.
BUSINESS PURSUITS

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. Coverage Description

The policy may be endorsed to provide coverage for the liability of the insured arising out of business activities. Coverage is excluded if the insured owns the business, is a partner or maintains financial control in the business.

B. Premium

Rate per Insured Person

1. Clerical Employees……...…**$ 5**

2. Sales person, Collector or Messenger – Installation, demonstration or servicing operation:
Included……..**$ 7**
Excluded……..……**$ 5**

3. Teachers

a. Laboratory, athletic, manual or physical training……..……....**$ 13**

b. Not otherwise classified……...……. **$ 6**

c. Corporal Punishment (add to 3.a or b.)…….…..**$ 5**

C. Endorsement

Use Business Pursuits Endorsement **HO 24 71.**

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RULE 610.
PERSONAL INJURY

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. Introduction

Liability coverage for personal injury to others, such as false arrest, malicious prosecution, wrongful eviction, slander, libel or violations of right of privacy, may be added to the policy.

B. Premium

Rate per policy……..……**$13**

C. Endorsement

Use Personal Injury Endorsement **HO 24 82.**

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RULE 611.
INCIDENTAL LOW POWER RECREATIONAL MOTOR VEHICLES

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. Coverage Description

1. The policy may be endorsed to provide liability coverage for certain types of recreational motor vehicles that cannot exceed a speed of 15 miles per hour on level ground. However, even with the endorsement there is no coverage for such vehicles if, at the time and place of an occurrence, the involved vehicle:

a. Is registered for use on public roads or property;

b. Is not registered for use on public roads or property, but such registration is required by law, or regulation issued by a government agency, for it to be used at the place of an "occurrence"; or

c. Is being:

(1) Operated in, or practicing for, any prearranged or organized race, speed contest or other competition;

(2) Rented to others;

(3) Used to carry persons or cargo for a charge; or

(4) Used for any "business" purpose except for a motorized golf cart while on a golfing facility.

2. The following may not be covered:

a. Motorized bicycles;

b. Motorized Golf carts; or

c. Mopeds.

3. Read the endorsement for conditions of coverage applying to eligible motor vehicles.

B. Premium

Rate per Conveyance……..…… **$ 15**

C. Endorsement

Use Incidental Low Power Recreational Motor Vehicles Endorsement **HO 24 13.**

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RULE 612.
OUTBOARD MOTORS AND WATERCRAFT

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. Introduction

Coverage is included in the policy form, at no additional charge, for certain watercraft powered by an outboard engine or motor or combination of outboard engines or motors of up to 25 horsepower, and sailboats less than 26 feet in overall length with or without auxiliary power. Coverage is also included for watercraft powered by inboard or inboard-outdrive engines or motors, including those that power a water jet pump, of 50 horsepower or less when not owned by an insured or more than 50 horsepower when not owned by or rented to an insured.

B. Coverage Description

1. The policy may be endorsed to provide coverage for the following types of craft:

a. Watercraft, up to 26 feet in length powered by outboard engines or motors exceeding 25 horsepower; or powered by inboard or inboard-outdrive engines or motors, including those that power a water jet pump.

Accumulate total horsepower if two or more engines or motors are regularly used together with any single watercraft owned by insured.

b. Sailboats 26 feet or more in overall length, with or without auxiliary power.

2. Coverage must be written to expiration of the policy. It is permissible, however, to stipulate for all watercraft eligible in this rule, the navigational period of each year. Premium shall be adjusted on a pro rata basis.

3. For watercraft not described in preceding paragraphs **A.** and **B.1.,** coverage is not permitted under the Homeowners Policy.

4. The premium in the state where the insured's residence premises is located shall apply. However, if the insured owns another residence premises in a different state and principally operates the watercraft from that residence, apply the premium for that state.

C. Premium

1. Outboard, Inboard, or Inboard-Outdrive Engines or Motors

	Length	
	Up to 15 Ft.	**Over 15 to 26 Feet**
Horsepower	**Rate**	**Rate**
Up – 50*	$ 6	$ 10
51 – 100	11	14
101 – 150	15	18
151 – 200	19	23
Over 200	23	27

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2. Sailboats With or Without Auxiliary Power

Overall Length/Feet	Rate
26 to 40 feet*	$ 6
Over 40 feet	10

*****Outboard engines or motors of up to 25 horsepower or sailboats less than 26 feet in overall length with or without auxiliary power are covered in the policy form.

D. Endorsement

Use Watercraft Endorsement **HO 24 75.**

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RULE 613.
OWNED SNOWMOBILE

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. Coverage Description

1. The policy may be endorsed to provide coverage when a snowmobile is used off of the insured location.

2. Rate each snowmobile owned by the named insured or any other insured separately. This charge is the minimum annual premium for each snowmobile for any period within a policy year.

B. Premium

Rate per snowmobile……..……..……..**$ 27**

C. Endorsement

Use Owned Snowmobile Endorsement **HO 24 64.**

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RULE 614.
FARMERS PERSONAL LIABILITY

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. Eligibility

1. The policy may be endorsed to provide coverage when the insured has a farm away from the residence premises and farming is not the insured's primary occupation.

2. This coverage may be extended to include employer's liability including medical payments, for farm employees of any insured.

3. The following may not be covered:

a. Farms where the principal purpose of the farm is:

(1) To supply commodities for manufacturing or processing by the insured for sale to others, such as creameries and dairies (but not dairy farms).

(2) To operate freezing or dehydrating plants, and poultry factories.

The word "processing" does not apply to the slaughtering and dressing of livestock, or to such operations as bunching vegetables or crating berries.

b. Farms where the principal purpose of the farm is the raising and using of horses for racing purposes.

c. Incorporated farms.

B. Endorsement

Use Farmers Personal Liability Endorsement **HO 24 73.**

C. Premium And Rating Instructions

1. Owned And Operated By Insured

a. Initial Farm Premises

Total Acreage

Up to 160……..……..……..**$103**
Over 160 – 500……..……..……..**$176**
Over 500……..……..……**$323**

b. Add'l rate per **each** add'l farm premises **with** buildings……..……**$ 15**

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2. Owned By Insured And Rented To Others

a. All Farm Premises **without** buildings……..…..… **$ 15+**

b. Each farm premises **with** buildings……..…. **$ 15+**

+Total all acreage of farms which are owned by the insured and rented to others. Add the following flat charge when total acreage is:

Over 160 to 500 acres……..……..….**$ 2**
Over 500 acres……..……**$ 8**

These charges are **not** subject to increased limits factors.

3. Farm Employees

a. Per 100 person days or fraction thereof….……..**$ 11**
b. Each Farm Employee Part Time…….....**$ 13**
c. Each Farm Employee Full Time…….....**$ 31**

Farm employees employed in violation of law may be excluded subject to the rules and rates filed by or on behalf of the Company. Use Exclusion Of Farm Employees Illegally Employed Endorsement **HO 24 96.**

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RULE 615.
INCIDENTAL FARMING PERSONAL LIABILITY

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. On The Residence Premises

1. Coverage Description

a. The policy may be endorsed to provide coverage for the liability of the insured when farming is conducted on the residence premises and is incidental to the use of the premises as a dwelling, and the income derived from the farming operations is not the insured's primary source of income. However, coverage is not available if the location specified in the endorsement is used for racing purposes.

b. The policy may also be endorsed to provide coverage when the residence premises is used for the sheltering and grazing of animals. However, coverage is not available if the residence premises is used for racing purposes.

2. Premium

Farming Done on the Residence Premises……..**$ 40**

B. Away From The Residence Premises

1. Coverage Description

The policy may be endorsed to provide coverage for the liability of the insured whose incidental farming activities are conducted at the locations specified in the endorsement which are away from the residence premises. Such incidental farming activities may include the boarding or grazing of the insured's animals, or use of the land as garden space if the income derived from such activities is not the insured's primary source of income. However, coverage is not available if the locations specified in the endorsement are used for racing purposes.

2. Premium

Farming Done Away From the Residence Premises…….…….**$ 60**

C. Endorsement

Use Incidental Farming Personal Liability Endorsement **HO 24 72.**

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RULE 616.
OPTIONAL PROPERTY REMEDIATION FOR ESCAPED LIQUID FUEL AND LIMITED LEAD AND ESCAPED LIQUID FUEL LIABILITY COVERAGES

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. Coverage Outline

1. Basic Limits

When the optional Property Remediation For Escaped Liquid Fuel And Limited Lead And Escaped Liquid Fuel Liability Coverages Endorsement is attached to the policy, limited amounts of insurance are automatically provided as follows:

a. Section I – Property Remediation For Escaped Liquid Fuel Coverage

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

In addition to the primary residence identified in the policy declarations, the defined term "residence premises" also includes other locations owned by an insured but only if such locations have a fuel system, is specifically insured under Section **II** of the policy and is declared on the schedule in the aforementioned coverage endorsements. Enter the address of such locations on these endorsements or the policy declarations. The other locations may be owner occupied or rented to others.

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

b. Section II – Limited Lead And Escaped Liquid Fuel Liability Coverages

$50,000 to pay for damages because of bodily injury or property damage involving fuel that escapes from a fuel system or involving the contamination or exposure of lead from any location insured under the policy.

2. Premium Credit

Credit not applicable

3. Fuel System

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

b. When the total combined storage capacity of liquid fuel at any insured location is less than 100 U.S. gallons, the:

(1) Property Remediation Coverage does not apply to that location; and

(2) Policy limits and provisions apply for Escaped Liquid Fuel Liability to that location.

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4. Endorsements

a. Use Property Remediation For Escaped Liquid Fuel And Limited Lead And Escaped Liquid Fuel Liability Coverages Endorsement:

(1) HO 05 80 – For all forms other than **HO 00 04** and **HO 00 06.**

(2) HO 05 81 – For Form **HO 00 04.**

(3) HO 05 82 – For Form **HO 00 06.**

b. These endorsements provide complete details on coverages, limitations, definitions and additional policy conditions applicable to this coverage. Enter the limits of liability that apply to the Property Remediation Coverage and the Limited Liability Coverage on the endorsement. Also enter, on this endorsement, the address of any other location, other than the primary residence, to be insured for Property Remediation Coverage.

c. Do not use these endorsements when Farmers Personal Liability Endorsement **HO 24 73** is part of the policy.

B. Higher Limits

1. Section I – Property Remediation Coverage

a. Limits may be increased to $25,000, $50,000 or $100,000. The limit selected is entered on the coverage endorsements or the policy declarations.

b. Refer to Paragraph **D.** Rating Basis, for premium computation instructions.

2. Section II – Escaped Fuel And Lead Liability Coverage

a. Limits may be increased to $100,000 or $300,000. The limit selected is entered on the coverage endorsements or the policy declarations.

b. Refer to Paragraph **D.** Rating Basis, for premium computation instructions.

3. Rating Information For Property Remediation For Escaped Liquid Fuel And Limited Lead And Escaped Liquid Fuel Liability Coverages Endorsement HO 05 83

Attach this optional endorsement to the policy and enter the applicable Risk Class Numbers on the policy declarations. If the insurer shows this rating information elsewhere in the policy, this endorsement does not have to be used.

C. Application Of Limits Of Liability

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

2. For Limited Lead And Escaped Liquid Fuel Liability Coverage, the limit selected is an aggregate limit and is the most coverage that will be provided during the policy period regardless of the number of persons injured, the number of persons whose property is damaged, the number of insureds, the number of locations insured under this policy or the number of bodily injury or property damage claims made.

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D. Rating Basis

1. Property Remediation For Escaped Liquid Fuel Coverage

a. From the Liquid Fuel Risk Selection Table located in Paragraph **D.4.,** select:

(1) The liquid fuel risk description that best describes each location, **with or without** a dwelling building, insured for Property Remediation Coverage; and

(2) The corresponding Risk Class Number for each description identified.

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

2. Limited Lead And Escaped Liquid Fuel Liability Coverages

a. Liquid Fuel Hazard

(1) From the Liquid Fuel Risk Selection Table located in Paragraph **D.4.,** select:

(a) The liquid fuel risk description that best describes each location, **with or without** a dwelling building, insured under Section **II** of the policy; and

(b) The corresponding Risk Class Number for each description identified.

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

b. Lead Hazard

(1) From the Lead Risk Selection Table in Paragraph **D.5.,** select:

(a) The lead risk description that best describes each location **with a dwelling building,** insured under Section **II** of the policy; and

(b) The corresponding Risk Class Number for each description identified.

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

3. Premium Selection

a. Escaped Liquid Fuel Remediation Coverage

Liquid Fuel Risk Class Number	Limit of Liability $25,000	$50,000	$100,000
100	$ 51	$130	$255
200	17	43	85

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b. Lead and Escaped Liquid Fuel Liability Coverage

(1) No Insured Location Has a Home Day Care Business

Lead Risk Class No.	Liquid Fuel Risk Class 100		Liquid Fuel Risk Class 200		Liquid Fuel Risk Class 300	
	$100,000	$300,000	$100,000	$300,000	$100,000	$300,000
500	$ 88	$ 193	$ 38	$ 71	$ 26	$ 41
600	75	172	25	51	13	20
700	75	172	25	51	13	20

(2) One or More Insured Locations Have a Home Day Care Business

Multiply the premium charge selected in **D.b.(1)** by a factor of **2.00**.

4. Liquid Fuel Risk Selection Table

Description	Risk Class No.
1) Liquid fuel storage containers, tanks, or vessels with a total combined storage capacity, at any one location, of 100 U.S. gallons or more are on covered real property, the location of the residence premises, or on any other insured location; and	
(a) One or **more** fuel storage containers, tanks, or vessels are partially or completely buried **below ground** (inside or outside of a building or structure);	100
(b) Are all completely **above ground** (inside or outside of a building or structure); or	200
(2) No single location insured under this policy has an escaped fuel hazard described in preceding Items **(1)(a)** or **(b).**	*300
*This risk class number is only used when lead and escaped fuel liability increased limits is selected.	

Table 616.D.4. Liquid Fuel Risk Selection

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5. Lead Risk Selection Table

Location Has A Dwelling Built	All Such Locations Are Certified Lead Safe+	Risk Class Number
Before 1980	No or Unknown	500
Before 1980	Yes	600
In 1980 or later	Not Applicable	700
+See Paragraph **D.6.** for Lead Safe description.		

Table 616.D.5. Lead Risk Selection

6. Lead Safe

a. Description

For the purpose of using the Lead Risk Selection Table, a location certified lead safe means that an authorized person has conducted a risk assessment in all insured locations with dwellings to determine the amount of lead, if any, in paint, dust, bare soil and drinking water and has certified that such locations meet the criteria noted in Paragraph **b.** Standards, that follows. The insurer may require a copy of the inspection report including laboratory results.

b. Standards

(1) The lead content of exterior and interior paint or other surface coating applied to dwelling buildings, other structures and fixtures is less than:

(a) 1.0 milligrams per square centimeter based on testing by XRF analysis; or

(b) .5% of lead by weight based on testing by atomic absorption lab analysis.

(2) The amount of lead in interior dust particles in the dwelling building is equal to or less than:

(a) 100 micrograms per square foot on uncarpeted floors;

(b) 500 micrograms per square foot on interior window sills; or

(c) 800 micrograms per square foot on window troughs (wells).

(3) The lead concentration in bare soil is less than 400 parts per million in any area expected to be used by children.

(4) The lead concentration in drinking water is less than 0.015 milligrams per liter.

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c. Authorized Person

For the purposes of this rule, an authorized person means:

(1) A lead inspector, lead technician, lead risk assessor or another similarly titled person who is trained under an accredited training program and certified by an approving authority; or

(2) A person otherwise found acceptable to the insurer;

to perform lead risk assessments in residential buildings.

d. Lead Risk Assessment

For the purposes of this rule, a lead risk assessment of a residential building consists of:

(1) The testing of paint either through use of on site testing equipment such as XRF analyzers or the collection of samples of paint for analysis by a recognized environmental laboratory; and

(2) The collection of samples of dust, soil and water for analysis by a recognized environmental laboratory.

e. Recognized Environmental Laboratory

For the purposes of this rule, a Recognized Environmental Laboratory is a laboratory:

(1) Recognized by the U.S. Environmental Protection Agency or otherwise found acceptable by the insurer, as being capable of performing an analysis for lead compounds in paint, soil and dust; and

(2) Certified by the U.S. Environmental Protection Agency or a state authority as being capable of performing an analysis of the lead concentration in drinking water as specified under Federal regulations.

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PART VII
SECTION II – LIABILITY – OTHER EXPOSURES
INCREASED LIMITS

RULE 701.
OTHER EXPOSURES – PERSONAL LIABILITY
INCREASED LIMITS

Effective JULY 1, 2001

Apply the appropriate factor shown in the following table to the basic limits premium for each exposure.

Limit	Factor
$ 200,000*	1.15
300,000	1.24
400,000	1.30
500,000	1.35
600,000	1.45
700,000	1.53
800,000	1.61
900,000	1.68
1,000,000	1.75
2,000,000	2.26
*Available on all forms except **HO 00 05**	

Table 701. Personal Liability Increased Limits

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RULE 702. OTHER EXPOSURES – MEDICAL PAYMENTS TO OTHERS INCREASED LIMITS

Effective JUNE 1, 2009

For Use in Liability Peril Rating

Basic Limit Rule#	Coverage F – Medical Payments	$2,000*	$3,000*	$4,000*	$5,000*
524.	Other Members of an Insured's Household	NOT AVAILABLE			
526.	Residence Held in Trust All Forms Except **HO 00 04**	$ 1	$ 2	$ 3	$ 4
527.	Student Away From Home	NOT AVAILABLE			
602.	Other Insured Locations Occupied By Insured	1	2	3	4
603.	Residence Employees	1	2	3	4
604.	Add'l Residence Rented to Others	1	2	3	4
605.	Other Structures Rented to Others – Residence Premises	1	2	3	4
606.	Computer Related Damage or Injury Exclusion and Coverage Options	NOT AVAILABLE			
607.	Home Day Care Coverage	5	10	15	19
608.	Permitted Incidental Occupancies				
	1. Residence Premises	5	10	15	19
	2. Other Residence	3	6	9	11
609.	Business Pursuits				
	1. Clerical Employees	1	2	3	4
	2. Salesperson, Installation, etc. Included or Excluded	1	2	3	4
	3. Teachers				
	a. Lab, etc	2	4	6	7
	b. Not otherwise classified	1	2	3	4
	c. Corporal Punishment	MEDICAL PAYMENTS NOT AVAILABLE			
611.	Incidental Motorized Land Conveyances	1	2	3	4

*Not Available For Form **HO 00 05**.

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Basic Limit Rule#	Coverage F – Medical Payments	$2,000*	$3,000*	$4,000*	$5,000*
612.	Outboard Motors and Watercraft				
	1.Outboard, Inboard or Inboard-Outboard Engines or Motors				
	a) Up to 15 feet:				
	Up to 50 hp.	3	6	9	11
	51 to 100 hp	4	8	12	14
	101 to 150 hp.	6	12	18	21
	151 to 200 hp.	10	20	30	35
	Over 200 hp.	16	32	48	56
	b) Over 15 to 26 feet:				
	Up to 50 hp	4	8	12	14
	51 to 100 hp.	6	12	18	21
	101 to 150 hp.	8	16	24	28
	151 to 200 hp.	12	24	36	42
	Over 200 hp.	18	36	54	63
	2. Sailboats, with or without auxiliary power				
	26 to 40 feet	3	6	9	11
	Over 40 feet	6	12	18	21
613.	Owned Snowmobile	1	2	3	4
614.	Farmers Personal Liability				
	1. Owned & Operated				
	a. Initial Farm incl'g all add'l acreage	3	6	9	11
	b. **Each** add'l farm **with** buildings	1	2	3	4
	2. Owned & Rented				
	a. All farms without buildings	1	2	3	4
	b. **Each** farm **with** buildings	1	2	3	4
	3. Farm Employees	1	2	3	4
615.	Incidental Farming Personal Liability	1	2	3	4

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RULE A.1
SPECIAL STATE REQUIREMENTS

Effective JUNE 1, 2009

A. Special Provisions Endorsement **HO 01 03**

Use this endorsement with all Homeowners policies.

B. No Coverage For Home Day Care Business Endorsement **HO 04 96**

This endorsement details the exclusions and restrictions of the policy with respect to a home day care exposure. Use this endorsement with all Homeowners policies.

C. Water Exclusion Endorsement

Use Endorsement **HO 16 09** with all **HO 00 04** and **HO 00 06** policies.

Use Endorsement **HO 16 10** with all **HO 00 03** and **HO 00 05** policies.

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RULE A.2
WOOD ROOF SURCHARGE

Effective JUNE 1, 2009

For Use in Wind, Water, Fire and Other Peril Rating Only

Forms HO 00 03 or HO 00 05

A premium surcharge will apply to all dwellings with wood roofs. A wood roof is defined as a roof with wood shakes or wood shingles. If the roof of the dwelling is composed of mixed types, it shall be classified according to the predominant type of roof construction. To compute the surcharge, multiply the Adjusted Base Premium by .15.

RULE A.3
IDENTITY FRAUD EXPENSE COVERAGE

Effective JUNE 1, 2009

For Use in Theft Rating

A. Coverage Description

When the optional Identity Fraud Expense Coverage endorsement is attached to the policy, $15,000 of coverage is available to pay for expenses incurred by an insured as a direct result of any one identity fraud first discovered or learned of during the policy period. Such expenses include the costs for notarizing fraud affidavits or similar documents; certified mail sent to law enforcement, financial institutions and credit agencies; lost income resulting from time taken off work to meet with or talk to law enforcement or credit agencies; loan application fees for re-applying for a loan when the application is rejected solely because the lender received incorrect credit information; and reasonable attorney's fees incurred to defend lawsuits brought against the insured and to remove criminal or civil judgments.

B. Limits Of Liability

Up to $15,000 coverage will be provided for the identity fraud of an insured discovered or first learned of during the policy period.

C. Premium Computation

Limit of Liability	Rate
$15,000	$35

D. Endorsements

1. Use Identity Fraud Expense Coverage Endorsement **HO 04 55.**

2. This endorsement provides complete details on coverages, definitions and additional policy conditions applicable to this coverage.

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RULE A.4 RESIDENCE PREMISES UNDER CONSTRUCTION THEFT COVERAGE

Effective JULY 1, 2001

Form **HO 00 03**

This policy may be endorsed to provide theft coverage in or to a dwelling under construction.

Use Endorsement HO-600 - Residence Premises Under Construction Theft Coverage

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RULE A.5
AGE OF HOME/REMODELED HOME RATING FACTORS

Effective OCTOBER 1, 2005

Forms HO 00 03 or HO 00 05

The amount of credit or surcharge shall be determined by applying the factor below to the base premium.

Dwelling Age	Rating Factor
0-2	0.75
3	0.79
4	0.83
5	0.87
6	0.91
7	0.95
8	0.98
9-40	1.00
41-60	1.05
Over 60	1.10

A premium credit will apply to all dwellings that meet either of the following criteria:

1. All dwellings age 8 years and under. The age of the dwelling will be determined by subtracting the year construction was completed from the year of policy inception.

2. Any residence regardless of age that was remodeled during the past eight years and meets the criteria below. The credit will be effective from the date when all criteria is completed. The eight year period will commence from the date when the first remodeling criteria was completed.

   The remodeling included roof, electric wiring, plumbing and heating. In order to qualify, the upgrades must meet building code standards. In addition, a satisfactory municipal building inspection must have been completed.

3. These rating factors do not apply to:

   - Policies with Special Loss Settlement Endorsement **HO 04 56**.
   - Three-year policies.
   - Additional premiums for optional or additional coverages.

RULE A.6
MULTI - LINE DISCOUNT

Effective JUNE 1, 2009

All Forms

The homeowner's policy premium shall be reduced if a policyholder has both an automobile and homeowner's policy with Amica or if a policyholder has an automobile, homeowners and personal umbrella policy with Amica. To compute the discount, multiply the premiums by peril, by the following:

Coverage	Dwelling Forms	Contents Forms
Homeowners and Automobile Policy	15%	10%

The discount factors will also apply to any miscellaneous premiums, sump endorsement premiums and earthquake premiums. The factors do not apply to Scheduled Personal Property.

Coverage	Dwelling Forms	Contents Forms
Homeowners, Automobile and Personal Umbrella Policy	Additional 3% Subject to a maximum credit per peril: Fire ……..…$25 Wind…….30 Water…….....45 Theft……..5 Liability…….5 Other……..5	Additional 3% (No maximum applies)

This applies only to each separate rating by peril (Wind, Water, Fire, Theft, Liability, and Other).
This does not apply to any individual premium endorsements.

RULE A.7
SECONDARY HOME CHARGE

Effective JUNE 1, 2009

All Forms

A premium charge will apply to all dwellings classified as seasonal or secondary homes. To compute the charge, multiply the Adjusted Base Premium By Peril by **.10**.

RULE A.8
COMMUNITY MITIGATION CLASSIFICATION MANUAL

Effective MARCH 1, 2003

With the renaming of the Public Protection Classification (PPC) manual all references to the PPC manual shall be understood to be references to the Community Mitigation manual.

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RULE A.9
EARTHQUAKE YEAR OF CONSTRUCTION RATING FACTORS

Effective MAY 1, 2008

Applies to Forms **HO 00 03** and **HO 00 05** only.

Multiply the Earthquake Premium developed in Rule **505** by the Earthquake Year of Construction Factors selected from the following table:

Year of Construction	Factor
<1940	1.20
1940-1959	1.10
1960-1990	1.00
1991-1999	0.90
2000+	0.80

RULE A.10
NON-DIVIDEND ENDORSEMENT

Effective JUNE 1, 2009

The policy may be endorsed to reflect that the policyholder shall not be eligible to receive any dividends declared.

1. Develop the BASE PREMIUM BY PERIL in accordance with **Rule 301**.
2. Multiply the above result by **.795**.
3. Additional charges or credits calculated as a percentage of the BASE PREMIUM should be calculated using the ADJUSTED BASE PREMIUM resulting from Step 2 above. Dollar charges or credits, which are displayed in the manual, should be multiplied by **.795.**
4. Use Endorsement **AM 00 18.**

RULE A.11
MAXIMUM CREDIT

Effective JUNE 1, 2009

Each peril is subject to a maximum credit of 50% resulting from the sum of the credits from the following:

Rule 401. Superior Construction and **Rule 404**. Protective Devices.

Rule A.12

HOMEOWNERS RISK FACTOR RULE (HRF)

Effective JUNE 1, 2009

Applicable for All Forms

1. Develop the BASE PREMIUM in accordance with Rule 301.

2. Multiply the above result for each peril by the applicable HRF.

(a) Credit Factor (Table A)

i. The Insurance Bureau Score is determined at the time of application or during the preparation of renewal.

ii. For new business, select the current credit factor from Table A. A factor of 1.000 is used for situations involving a No Hit or Thin File.

iii. For renewal business, the renewal credit factor is equal to:

a. For policies effective June 1, 2009 through May 31, 2010, the average of the current credit factor from Table A and the credit factor underlying the expiring policy.
b. For policies effective June 1, 2010 and later, use the average of the current credit factor from Table A and unadjusted factor associated with the credit score underlying the expiring policy.
c. A factor of 1.000 is used in the above calculations for situations involving a No Hit or Thin File.
d. The maximum renewal credit factor = 1.1 x prior factor (roundest to the nearest 0.001)

(b) Claims Factor (Table B)

i. A claim considered to be a Qualified Claim must meet the following criteria:

- The claim must have an occurrence date within the experience period as defined below.
- The associated claim file must be closed with no subrogation monies received.
- Loss payments associated with the claim must exceed **$500.**
- The claim must not be the result of a catastrophe or other weather related event.

- All losses with an associated ISO Cat Code occurring on or after June 1, 2009 are excluded.

ii. The Experience Period used to determine eligibility in the "No Qualified Claims in Three, Four or Five Years" classification group is defined as the three, four or five years immediately preceding the two months prior to the effective month of the policy. The Experience Period used to determine eligibility in the remaining classification groups is defined as the three years immediately preceding the two months prior to the effective month of the policy.

(c) Longevity Factor (Table C)

i. The Number of Years Insured is defined as the number of consecutive years the policyholder has maintained an Amica Homeowner policy without an interruption of more than one year.

(d) Total HRF is a product of the credit, claims and longevity factors rounded to the nearest .001.

3. Additional charges or credits calculated as a percentage of the BASE PREMIUM should be calculated using the ADJUSTED BASE PREMIUM resulting from Step 2 above. Dollar charges or credits, which are displayed in the manual, should be multiplied by the HRF determined in Step 2 above.

Table A: Credit Factor Table

IBS	Factor	IBS	Factor	IBS	Factor	IBS	Factor	IBS	Factor	IBS	Factor
700	1.950	734	1.210	768	1.070	802	0.990	836	0.930	870	0.870
701	1.850	735	1.210	769	1.070	803	0.980	837	0.930	871	0.870
702	1.760	736	1.210	770	1.060	804	0.980	838	0.930	872	0.870
703	1.700	737	1.200	771	1.060	805	0.980	839	0.930	873	0.870
704	1.650	738	1.190	772	1.060	806	0.980	840	0.930	874	0.870
705	1.610	739	1.190	773	1.060	807	0.980	841	0.920	875	0.870
706	1.580	740	1.180	774	1.050	808	0.980	842	0.920	876	0.870
707	1.550	741	1.180	775	1.050	809	0.980	843	0.920	877	0.870
708	1.520	742	1.170	776	1.050	810	0.980	844	0.920	878	0.860
709	1.500	743	1.160	777	1.040	811	0.970	845	0.920	879	0.860
710	1.480	744	1.160	778	1.040	812	0.970	846	0.910	880	0.860
711	1.460	745	1.160	779	1.040	813	0.970	847	0.910	881	0.860
712	1.440	746	1.150	780	1.040	814	0.960	848	0.910	882	0.860
713	1.420	747	1.150	781	1.030	815	0.960	849	0.910	883	0.860
714	1.400	748	1.140	782	1.030	816	0.960	850	0.910	884	0.860
715	1.390	749	1.140	783	1.030	817	0.960	851	0.900	885	0.860
716	1.380	750	1.140	784	1.030	818	0.960	852	0.900	886	0.860
717	1.360	751	1.130	785	1.020	819	0.960	853	0.900	887	0.860
718	1.350	752	1.130	786	1.020	820	0.960	854	0.900	888	0.860
719	1.340	753	1.120	787	1.020	821	0.950	855	0.900	889	0.850
720	1.330	754	1.120	788	1.010	822	0.950	856	0.900	890	0.850
721	1.320	755	1.120	789	1.010	823	0.950	857	0.890	891	0.850
722	1.310	756	1.110	790	1.010	824	0.950	858	0.890	892	0.850
723	1.300	757	1.110	791	1.010	825	0.950	859	0.890	893	0.850
724	1.290	758	1.110	792	1.000	826	0.950	860	0.890	894	0.850
725	1.280	759	1.100	793	1.000	827	0.950	861	0.890	895	0.850
726	1.280	760	1.100	794	1.000	828	0.940	862	0.890	896	0.850
727	1.270	761	1.100	795	1.000	829	0.940	863	0.890	897	0.850
728	1.260	762	1.090	796	1.000	830	0.940	864	0.880	898	0.850
729	1.250	763	1.090	797	1.000	831	0.940	865	0.880	899	0.850
730	1.240	764	1.090	798	0.990	832	0.940	866	0.880	900+	0.790
731	1.230	765	1.080	799	0.990	833	0.930	867	0.880		
732	1.230	766	1.080	800	0.990	834	0.930	868	0.880		
733	1.220	767	1.080	801	0.990	835	0.930	869	0.870		

Table B: Claims Factor Table

Claims Free 5 Years	0.950
Claims Free 4 Years	0.970
Claims Free 3 Years	0.990

	1 Claim in 3 Years Months Since Last Claim		
Longevity	**0-11**	**12-23**	**24-35**
0	1.170	1.150	1.135
1	1.165	1.150	1.130
2	1.160	1.145	1.130
3	1.155	1.140	1.125
4	1.150	1.135	1.120
5	1.145	1.130	1.115
6	1.140	1.125	1.110
7	1.135	1.120	1.105
8	1.130	1.115	1.105
9	1.125	1.110	1.100
10	1.120	1.105	1.095
11	1.115	1.105	1.090
12	1.110	1.100	1.085
13	1.105	1.095	1.085
14	1.100	1.090	1.080
15	1.095	1.085	1.075
16	1.090	1.080	1.070
17	1.085	1.075	1.065
18	1.080	1.070	1.065
19	1.075	1.065	1.060
20+	1.070	1.060	1.055

*For each claim in addition to one, add 0.430 to the one claim factor in table above.

Table C: Longevity Factor Table

Years Insured	Factor
New Business	1.000
1	1.000
2	1.000
3	0.980
4	0.965
5	0.950
6	0.935
7	0.920
8	0.910
9+	0.895

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RULE A.13
HOMEOWNERS PREMIUM CALCULATION TABLES

Effective JUNE 1, 2009

The Base Premium by Peril is calculated according to Rule **301**. The application of additional charges and credits are summarized in the following tables:

Table A – Rate Order of Calculation – Forms **HO 00 03** and **HO 00 05**

Table B – Rate Order of Calculation – Form **HO 00 04**

Table C – Rate Order of Calculation – Form **HO 00 06**

Arkansas

Homeowner's Rating By Peril
Rate Order of Calculation
Dwelling Forms

	Rating Formulas	Wind	Water	Fire	Theft	Liability	Other	Misc.
1	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	
2	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	
BCP	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	
3	x Form Factor	x Form Factor	x Form Factor	x Form Factor	x Form Factor		x Form Factor	
4	x Prot-Constr Factor			x Prot-Constr Factor				
5	x Cov A/Ded Factor	x Cov A/Ded Factor	x Cov A/Ded Factor	x Cov A/Ded Factor	x Cov A/Ded Factor		x Cov A/Ded Factor	
6	x #Family Factor	x #Family Factor	x #Family Factor	x #Family Factor	x #Family Factor	x #Family Factor	x #Family Factor	
BP	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	
7	+ Ordinance/Law (BP * OrdLaw)	+ Ordinance/Law	+ Ordinance/Law	+ Ordinance/Law			+ Ordinance/Law	
8	+ Repl Cost Loss Settle (BP * ReplCost)	+ Repl Cost Loss Settle	+ Repl Cost Loss Settle	+ Repl Cost Loss Settle			+ Repl Cost Loss Settle	
9								
10	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	
11	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	
ABP	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	
12a	+ Protective Device Credit* (ABP * ProtDev)			+ Protective Device Credit*	+ Protective Device Credit*			
12b	+ Superior Constr Credit* (ABP * SupConCr)			+ Superior Constr Credit*				
12c	+ Age of Home/Remodeled (ABP *AgeHome)	+ Age of Home/Remodeled	+ Age of Home/Remodeled	+ Age of Home/Remodeled	+ Age of Home/Remodeled	+ Age of Home/Remodeled	+ Age of Home/Remodeled	
12d	+ BCEG (BCP * 5 * 10 * 11 * BCEG)	+ BCEG						
13	+ Secondary/Seasonal Charge (ABP * SecSeasChg)	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	
14	+ Platinum Charge (10 * 11 * PlatChrg)		+ Platinum Charge		+ Platinum Charge		+ Platinum Charge	
15	+ Incr Covg E/F (10 * 11 * IncrEF)					+ Incr Covg E/F		
16	+ Incr Covg C (10 * 11 * IncrC)							+ Incr Covg C
17	+ Incr Covg D (10 * 11 * IncrD)							+ Incr Covg D
18	+ Townhouse Prem (ABP * Townhouse)			+ Townhouse Prem				
19	+ Inflation Guard Premium (ABP * InflGuard)	+ Inflation Guard Premium	+ Inflation Guard Premium	+ Inflation Guard Premium	+ Inflation Guard Premium		+ Inflation Guard Premium	
20	+ Personal Prop Repl Cost (ABP * ReplCost)	+Personal Prop Repl Cost	+Personal Prop Repl Cost	+Personal Prop Repl Cost	+Personal Prop Repl Cost		+Personal Prop Repl Cost	
21	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total
22	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc
Ann.	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium**
23	+ Ann. Other Premium***	+Endorse Wind ***	+Endorse Water ***	+Endorse Fire ***	+Endorse Theft ***	+Endorse Liability ***	+Endorse Other ***	+Endorse Misc. ***
24								
25								
Tot.	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**
26	+ PAF Premium							+ PAF Premium
Fin.	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**

*Combine credits from 12a-12b. Maximum total credit of 50% applies.
**The Annual Basic Premium is subject to a minimum premium as displayed in rule 205
*** Each endorsement with an associated rate in Annual Other Premium multiplied by HRF, Non-Dividend and Multi-Line where applicable. (HRF does not apply to Earthquake.)

Arkansas

Homeowner's Rating By Peril
Rate Order of Calculation
Tenants Form

	Rating Formulas	Wind	Water	Fire	Theft	Liability	Other	Misc.
1	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	
2	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	
BCP	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	
3	x Prot-Constr Factor			x Prot-Constr Factor				
4	Cov C/Ded Factor	Cov C/Ded Factor	Cov C/Ded Factor	Cov C/Ded Factor	Cov C/Ded Factor		Cov C/Ded Factor	
BP	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	
5	+ Ordinance/Law (BP * OrdLaw)	+ Ordinance/Law	+ Ordinance/Law	+ Ordinance/Law			+ Ordinance/Law	
6	+ Spec Pers Prop (BP * SpecPP)	+ Spec Pers Prop	+ Spec Pers Prop	+ Spec Pers Prop	+ Spec Pers Prop		+ Spec Pers Prop	
7								
8	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	
9	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	
ABP	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	
10a	+ Superior Constr Credit* (ABP * SupConCr)			+ Superior Constr Credit				
10c	+ BCEG (BCP * 4 * 8 * 9 * BCEG)	+ BCEG						
11	+ Secondary/Seasonal Charge (ABP * SecSeasChg)	+ Sec/Seas Charge	+ Sec/Seas Charge	+ Sec/Seas Charge	+ Sec/Seas Charge	+ Sec/Seas Charge	+ Sec/Seas Charge	
12	+ Incr Covg E/F (8 * 9 * IncrEF)					+ Incr Covg E/F		
13	+ Incr Covg D (8 * 9 * IncrD)							+ Incr Covg D
14	+ Personal Prop Repl Cost (ABP * ReplCost)	+Personal Prop Repl Cost	+Personal Prop Repl Cost	+Personal Prop Repl Cost	+Personal Prop Repl Cost		+Personal Prop Repl Cost	
15	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total
16	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit
Ann.	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium**
17	+ Ann. Other Premium ***	+Endorse Wind ***	+Endorse Water ***	+Endorse Fire ***	+Endorse Theft ***	+Endorse Liability ***	+Endorse Other ***	+Endorse Misc. ***
18								
19								
Tot.	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**
20	+ PAF Final Prem							+ PAF Final Prem
Fin.	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**

**The Annual Basic Premium is subject to a minimum premium as displayed in rule 205
*** Each endorsement with an associated rate in Annual Other Premium multiplied by HRF, Non-Dividend and Multi-Line where applicable. (HRF does not apply to Earthquake.)

Arkansas

Homeowner's Rating By Peril
Rate Order of Calculation
Condominium Form

	Rating Formulas	Wind	Water	Fire	Theft	Liability	Other	Misc.
1	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	
2	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	
BCP	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	
3	x Prot-Constr Factor			x Prot-Constr Factor				
4	x Cov C/Ded Factor	x Cov C/Ded Factor	x Cov C/Ded Factor	x Cov C/Ded Factor	x Cov C/Ded Factor		x Cov C/Ded Factor	
BP	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	
5	+ Ordinance/Law (BP * OrdLaw)	+ Ordinance/Law	+ Ordinance/Law	+ Ordinance/Law			+ Ordinance/Law	
6	+ Spec Pers Prop (BP * SpecPP)	+ Spec Pers Prop	+ Spec Pers Prop	+ Spec Pers Prop	+ Spec Pers Prop		+ Spec Pers Prop	
7								
8	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	
9	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	
ABP	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	
10a	+ Superior Constr Credit* (ABP * SupConCr)			+ Superior Constr Credit*				
10c	+ BCEG (BCP * 4 * 8 * 9 * BCEG)	+ BCEG						
11	+ Secondary/Seasonal Charge (ABP * SecSeasChg)	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	
12	+ Incr Covg E/F (8 * 9 * IncrEF)					+ Incr Covg E/F		
13	+ Incr Covg D (8 * 9 * IncrD)							+ Incr Covg D
14	+ Incr Covg A (8 * 9 * IncrAChrg)							+ Incr Covg A
15	+ Personal Prop Repl Cost (ABP * ReplCost)	+ Personal Prop Repl Cost	+ Personal Prop Repl Cost	+ Personal Prop Repl Cost	+ Personal Prop Repl Cost		+ Personal Prop Repl Cost	
16	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total
17	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit
Ann.	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium**
18	+ Ann. Other Premium ***	+Endorse Wind ***	+Endorse Water ***	+Endorse Fire ***	+Endorse Theft ***	+Endorse Liability ***	+Endorse Other ***	+Endorse Misc. ***
19								
20								
Tot.	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**
21	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc
22	+ PAF Final Prem							+ PAF Final Prem
Fin.	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**

**The Annual Basic Premium is subject to a minimum premium as displayed in rule 205
*** Each endorsement with an associated rate in Annual Other Premium multiplied by HRF, Non-Dividend and Multi-Line where applicable. (HRF does not apply to Earthquake.)

ARKANSAS (03)
HOMEOWNERS POLICY PROGRAM MANUAL
TERRITORY PAGES

Effective MAY 1, 2008

1. Territory Assignment

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

b. Future USPS ZIP code changes will be reflected in ISO's territory definitions in accordance with the ISO ZIP Code Territory maintenance procedures on file with the Insurance Department. Manual pages will be updated on a regular basis to reflect future ZIP code changes.

2. TERRITORY DEFINITIONS – (For all Coverages and Perils Other Than Earthquake).

A. Cities

City of	County of	Code
Cherokee Village	Fulton	733
Little Rock	Pulaski	30
No. Little Rock	Pulaski	30

B. Other Than Cities

County of	Code
Arkansas	133
Ashley	997
Baxter	633
Benton	633
Boone	633
Bradley	997
Calhoun	997
Carroll	633
Chicot	997
Clark	133
Clay	533
Cleburne	733
Cleveland	997
Columbia	997
Conway	133
Craighead	233
Crawford	998
Crittendon	233
Cross	533
Dallas	997

Desha	997
Drew	133
Faulkner	133
Franklin	998
Fulton (Excluding Cherokee Village)	998
Garland	733
Grant	133
Greene	533
Hempstead	997
Hot Spring	133
Howard	133
Independence	733
Izard	998
Jackson	533
Jefferson	32
Johnson	998
Lafayette	997
Lawrence	533
Lee	533
Lincoln	133
Little River	133
Logan	733
Lonoke	133
Madison	633
Marion	633
Miller	997
Mississippi	533
Monroe	999
Montgomery	133
Nevada	997
Newton	998
Ouachita	997
Perry	133
Phillips	133
Pike	133
Poinsett	533
Polk	997
Pope	733
Prairie	999
Pulaski	31
Randolph	533
St. Francis	533
Saline	733
Scott	133
Searcy	998
Sebastian	998
Sevier	997
Sharp	733
Stone	998
Union	997

Van Buren	733
Washington	633
White	999
Woodruff	999
Yell	733

3. TERRITORY DEFINITIONS – EARTHQUAKE

A. ZIP Code Based Territories

ZIP CODES/TERRITORIES IN NUMERICAL ORDER BY ZIP CODE

ZIP Code	USPS ZIP Code Name	EQ Territory
71601	Pine Bluff	7
71602	Pine Bluff	8
71603	Pine Bluff	8
71611	Pine Bluff	7
71613	Pine Bluff	8
71630	Arkansas City	7
71631	Banks	8
71635	Crossett	8
71638	Dermott	7
71639	Dumas	7
71640	Eudora	7
71642	Fountain Hill	8
71643	Gould	7
71644	Grady	7
71646	Hamburg	8
71647	Hermitage	8
71651	Jersey	8
71652	Kingsland	8
71653	Lake Village	7
71654	McGehee	7
71655	Monticello	8
71656	Monticello	8
71658	Montrose	7
71659	Moscow	7
71660	New Edinburg	8
71661	Parkdale	7
71662	Pickens	7
71663	Portland	7
71665	Rison	8
71666	McGehee	6
71667	Star City	7
71670	Tillar	7
71671	Warren	8
71674	Watson	6

71675	Wilmar	8
71676	Wilmot	7
71677	Winchester	7
71678	Yorktown	7
71701	Camden	8
71720	Bearden	8
71721	Beirne	8
71722	Bluff City	8
71724	Calion	8
71725	Carthage	8
71726	Chidester	8
71728	Curtis	8
71730	El Dorado	8
71731	El Dorado	8
71740	Emerson	8
71742	Fordyce	8
71743	Gurdon	8
71744	Hampton	8
71745	Harrell	8
71747	Huttig	8
71748	Ivan	8
71749	Junction City	8
71750	Lawson	8
71751	Louann	8
71752	Mc Neil	8
71753	Magnolia	8
71758	Mount Holly	8
71762	Smackover	8
71763	Sparkman	8
71764	Stephens	8
71765	Strong	8
71766	Thornton	8
71768	Urbana	8
71770	Waldo	8
71772	Whelen Springs	8
71801	Hope	8
71802	Hope	8
71820	Alleene	8
71822	Ashdown	8
71823	Ben Lomond	8
71825	Blevins	8
71826	Bradley	8
71827	Buckner	8
71828	Cale	8
71831	Columbus	8
71832	De Queen	8
71833	Dierks	8
71834	Doddridge	8
71835	Emmet	8
71836	Foreman	8
71837	Fouke	8

71838	Fulton	8
71839	Garland City	8
71840	Genoa	8
71841	Gillham	8
71842	Horatio	8
71845	Lewisville	8
71846	Lockesburg	8
71847	McCaskill	8
71851	Mineral Springs	8
71852	Nashville	8
71853	Ogden	8
71854	Texarkana	8
71855	Ozan	8
71857	Prescott	8
71858	Rosston	8
71859	Saratoga	8
71860	Stamps	8
71861	Taylor	8
71862	Washington	8
71864	Willisville	8
71865	Wilton	8
71866	Winthrop	8
71901	Hot Springs National Park	8
71902	Hot Springs National Park	8
71903	Hot Springs National Park	8
71909	Hot Springs Village	8
71910	Hot Springs Village	8
71913	Hot Springs National Park	8
71914	Hot Springs National Park	8
71920	Amity	8
71921	Amity	8
71922	Antoine	8
71923	Arkadelphia	8
71929	Bismarck	8
71932	Board Camp	8
71933	Bonnerdale	8
71935	Caddo Gap	8
71937	Cove	8
71940	Delight	8
71941	Donaldson	8
71942	Friendship	8
71943	Glenwood	8
71944	Grannis	8
71945	Hatfield	8
71949	Jessieville	8
71950	Kirby	8
71952	Langley	8
71953	Mena	8
71956	Mountain Pine	8
71957	Mount Ida	8
71958	Murfreesboro	8

71959	Newhope	8
71960	Norman	8
71961	Oden	8
71962	Okolona	8
71964	Pearcy	8
71965	Pencil Bluff	8
71968	Royal	8
71969	Sims	8
71970	Story	8
71971	Umpire	8
71972	Vandervoort	8
71973	Wickes	8
71998	Arkadelphia	8
71999	Arkadelphia	8
72001	Adona	8
72002	Alexander	8
72003	Almyra	8
72004	Altheimer	7
72005	Amagon	7
72006	Augusta	6
72007	Austin	8
72010	Bald Knob	6
72011	Bauxite	8
72012	Beebe	8
72013	Bee Branch	8
72014	Beedeville	7
72015	Benton	8
72016	Bigelow	8
72017	Biscoe	7
72018	Benton	8
72019	Benton	8
72020	Bradford	7
72021	Brinkley	7
72022	Bryant	8
72023	Cabot	8
72024	Carlisle	7
72025	Casa	8
72026	Casscoe	7
72027	Center Ridge	8
72028	Choctaw	8
72029	Clarendon	7
72030	Cleveland	8
72031	Clinton	8
72032	Conway	8
72033	Conway	8
72035	Conway	8
72036	Cotton Plant	7
72037	Coy	7
72038	Crocketts Bluff	7
72039	Damascus	8
72040	Des Arc	7

72041	De Valls Bluff	7
72042	De Witt	7
72043	Diaz	7
72044	Edgemont	8
72045	El Paso	8
72046	England	7
72047	Enola	8
72048	Ethel	6
72051	Fox	8
72052	Garner	7
72053	College Station	7
72055	Gillett	7
72057	Grapevine	8
72058	Greenbrier	8
72059	Gregory	6
72060	Griffithville	7
72063	Hattieville	8
72064	Hazen	7
72065	Hensley	7
72066	Hickory Plains	7
72067	Higden	8
72068	Higginson	7
72069	Holly Grove	7
72070	Houston	8
72072	Humnoke	7
72073	Humphrey	7
72074	Hunter	7
72075	Jacksonport	7
72076	Jacksonville	8
72078	Jacksonville	8
72079	Jefferson	8
72080	Jerusalem	8
72081	Judsonia	8
72082	Kensett	7
72083	Keo	7
72084	Leola	8
72085	Letona	8
72086	Lonoke	7
72087	Lonsdale	8
72088	Fairfield Bay	8
72089	Bryant	8
72099	Little Rock Air Force Base	8
72101	McCrory	7
72102	McRae	8
72103	Mabelvale	8
72104	Malvern	8
72105	Jones Mills	8
72106	Mayflower	8
72107	Menifree	8
72108	Monroe	7
72110	Morrilton	8

72111	Mount Vernon	8
72112	Newport	7
72113	Maumelle	8
72114	North Little Rock	7
72115	North Little Rock	7
72116	North Little Rock	7
72118	North Little Rock	8
72119	North Little Rock	7
72120	Sherwood	7
72121	Pangburn	8
72122	Paron	8
72123	Patterson	7
72124	North Little Rock	7
72125	Perry	8
72126	Perryville	8
72127	Plumerville	8
72128	Poyen	8
72129	Prattsville	8
72130	Prim	8
72131	Quitman	8
72132	Redfield	8
72133	Reydell	7
72134	Roe	7
72135	Roland	8
72136	Romance	8
72137	Rose Bud	8
72139	Russell	6
72140	Saint Charles	7
72141	Scotland	8
72142	Scott	7
72143	Searcy	8
72145	Searcy	8
72149	Searcy	8
72150	Sheridan	8
72152	Sherrill	7
72153	Shirley	8
72156	Solgohachia	8
72157	Springfield	8
72160	Stuttgart	7
72164	Sweet Home	7
72165	Thida	7
72166	Tichnor	7
72167	Traskwood	8
72168	Tucker	7
72169	Tupelo	7
72170	Ulm	7
72173	Vilonia	8
72175	Wabbaseka	7
72176	Ward	7
72178	West Point	8
72179	Wilburn	8

72180	Woodson	7
72182	Wright	7
72183	Wrightsville	7
72189	McCrory	7
72190	North Little Rock	7
72199	North Little Rock	8
72201	Little Rock	7
72202	Little Rock	7
72203	Little Rock	7
72204	Little Rock	8
72205	Little Rock	8
72206	Little Rock	7
72207	Little Rock	8
72209	Little Rock	8
72210	Little Rock	8
72211	Little Rock	8
72212	Little Rock	8
72214	Little Rock	8
72215	Little Rock	8
72216	Little Rock	7
72217	Little Rock	7
72219	Little Rock	8
72221	Little Rock	8
72222	Little Rock	8
72223	Little Rock	8
72225	Little Rock	8
72227	Little Rock	8
72295	Little Rock	7
72301	West Memphis	2
72303	West Memphis	2
72310	Armorel	1
72311	Aubrey	7
72312	Barton	6
72313	Bassett	1
72315	Blytheville	2
72316	Blytheville	2
72319	Gosnell	2
72320	Brickeys	5
72321	Burdette	2
72322	Caldwell	6
72324	Cherry Valley	6
72325	Clarkedale	2
72326	Colt	6
72327	Crawfordsville	4
72328	Crumrod	6
72329	Driver	1
72330	Dyess	3
72331	Earle	2
72333	Elaine	7
72335	Forrest City	6
72336	Forrest City	6

72338	Frenchmans Bayou	1
72339	Gilmore	2
72340	Goodwin	7
72341	Haynes	6
72342	Helena	6
72346	Heth	4
72347	Hickory Ridge	7
72348	Hughes	4
72350	Joiner	1
72351	Keiser	3
72353	Lambrook	7
72354	Lepanto	4
72355	Lexa	6
72358	Luxora	1
72359	Madison	6
72360	Marianna	6
72364	Marion	2
72365	Marked Tree	4
72366	Marvell	7
72367	Mellwood	6
72368	Moro	7
72369	Oneida	7
72370	Osceola	2
72372	Palestine	7
72373	Parkin	3
72374	Poplar Grove	7
72376	Proctor	2
72377	Rivervale	4
72379	Snow Lake	6
72383	Turner	7
72384	Turrell	2
72386	Tyronza	3
72387	Vanndale	6
72389	Wabash	7
72390	West Helena	6
72392	Wheatley	7
72394	Widener	4
72395	Wilson	1
72396	Wynne	6
72401	Jonesboro	6
72402	Jonesboro	6
72403	Jonesboro	6
72404	Jonesboro	6
72410	Alicia	7
72411	Bay	6
72412	Beech Grove	6
72413	Biggers	6
72414	Black Oak	6
72415	Black Rock	7
72416	Bono	6
72417	Brookland	6

72419	Caraway	6
72421	Cash	7
72422	Corning	6
72424	Datto	6
72425	Delaplaine	6
72426	Dell	3
72427	Egypt	7
72428	Etowah	4
72429	Fisher	6
72430	Greenway	6
72431	Grubbs	7
72432	Harrisburg	6
72433	Hoxie	7
72434	Imboden	7
72435	Knobel	7
72436	Lafe	6
72437	Lake City	6
72438	Leachville	4
72439	Light	6
72440	Lynn	8
72441	McDougal	6
72442	Manila	5
72443	Marmaduke	6
72444	Maynard	7
72445	Minturn	7
72447	Monette	6
72449	O’Kean	6
72450	Paragould	6
72451	Paragould	6
72453	Peach Orchard	6
72454	Piggott	6
72455	Pocahontas	7
72456	Pollard	6
72457	Portia	6
72458	Powatan	7
72459	Ravenden	8
72460	Ravenden Springs	8
72461	Rector	6
72462	Reyno	6
72464	Saint Francis	6
72465	Sedgwick	7
72466	Smithville	8
72467	State University	6
72469	Strawberry	8
72470	Success	6
72471	Swifton	7
72472	Trumann	6
72473	Tuckerman	7
72474	Walcott	6
72475	Waldenburg	6
72476	Walnut Ridge	7

72478	Warm Springs	7
72479	Weiner	7
72482	Williford	8
72501	Batesville	8
72503	Batesville	8
72512	Franklin	8
72513	Ash Flat	8
72515	Bexar	8
72517	Brockwell	8
72519	Calico Rock	8
72520	Camp	8
72521	Cave City	8
72522	Charlotte	7
72523	Concord	8
72524	Cord	6
72525	Cherokee Village	8
72527	Desha	8
72528	Dolph	8
72529	Cherokee Village	8
72530	Drasco	8
72531	Elizabeth	8
72532	Evening Shade	8
72533	Fifty Six	8
72534	Floral	8
72536	Franklin	8
72537	Gamaliel	8
72538	Gepp	8
72539	Glencoe	8
72540	Guion	8
72542	Hardy	8
72543	Heber Springs	8
72544	Henederson	8
72545	Heber Springs	8
72546	Ida	8
72550	Locust Grove	8
72553	Magness	7
72554	Mammoth Spring	8
72555	Marcella	8
72556	Melbourne	8
72560	Mountain View	8
72561	Mount Pleasant	8
72562	Newark	6
72564	Oil Trough	7
72565	Oxford	8
72566	Pineville	8
72567	Pleasant Grove	8
72568	Pleasant Plains	8
72569	Poughkeepsie	8
72571	Rosie	8
72572	Saffell	8

72573	Sage	8
72575	Salado	8
72576	Salem	8
72577	Sidney	8
72578	Sturkie	8
72579	Sulphur Rock	7
72581	Tumbling Shoals	8
72583	Viola	8
72584	Violet Hill	8
72585	Wideman	8
72587	Wiseman	8
72601	Harrison	8
72602	Harrison	8
72611	Alpena	8
72613	Beaver	8
72615	Bergman	8
72616	Berryville	8
72617	Big Flat	8
72619	Bull Shoals	8
72623	Clarkridge	8
72624	Compton	8
72626	Cotter	8
72628	Deer	8
72629	Dennard	8
72630	Diamond City	8
72631	Eureka Springs	8
72632	Eureka Springs	8
72633	Everton	8
72634	Flippin	8
72635	Gassville	8
72636	Gilbert	8
72638	Green Forest	8
72639	Harriet	8
72640	Hasty	8
72641	Jasper	8
72642	Lakeview	8
72644	Lead Hill	8
72645	Leslie	8
72648	Dogpatch	8
72650	Marshall	8
72651	Midway	8
72653	Mountain Hope	8
72655	Mount Judea	8
72657	Timbo	8
72658	Norfork	8
72660	Oak Grove	8
72661	Oakland	8
72662	Omaha	8
72663	Onia	8
72666	Parthenon	8
72668	Peel	8

72669	Pindall	8
72670	Ponca	8
72672	Pyatt	8
72675	Saint Joe	8
72677	Summit	8
72679	Tilly	8
72680	Timbo	8
72682	Valley Springs	8
72683	Vendor	8
72685	Western Grove	8
72686	Witts Spring	8
72687	Yellville	8
72701	Fayetteville	8
72702	Fayetteville	8
72703	Fayetteville	8
72704	Fayetteville	8
72711	Avoca	8
72712	Bentonville	8
72714	Bella Vista	8
72715	Bella Vista	8
72717	Canehill	8
72718	Cave Springs	8
72719	Centerton	8
72721	Combs	8
72722	Decatur	8
72727	Elkins	8
72728	Elm Springs	8
72729	Evansville	8
72730	Farmington	8
72732	Garfield	8
72733	Gateway	8
72734	Gentry	8
72735	Goshen	8
72736	Gravette	8
72737	Greenland	8
72738	Hindsville	8
72739	Hiwasse	8
72740	Huntsville	8
72741	Johnson	8
72742	Kingston	8
72744	Lincoln	8
72745	Lowell	8
72747	Maysville	8
72749	Morrow	8
72751	Pea Ridge	8
72752	Pettigrew	8
72753	Prairie Grove	8
72756	Rogers	8
72757	Rogers	8
72758	Rogers	8
72760	St. Paul	8

72761	Siloam Springs	8
72762	Springdale	8
72764	Springdale	8
72765	Springdale	8
72766	Springdale	8
72768	Sulphur Springs	8
72769	Summers	8
72770	Tontitown	8
72773	Wesley	8
72774	West Fork	8
72776	Witter	8
72801	Russellville	8
72802	Russellville	8
72811	Russellville	8
72820	Alix	8
72821	Altus	8
72823	Atkins	8
72824	Belleville	8
72826	Blue Mountain	8
72827	Bluffton	8
72828	Briggsville	8
72829	Centerville	8
72830	Clarksville	8
72832	Coal Hill	8
72833	Danville	8
72834	Dardanelle	8
72835	Delaware	8
72837	Dover	8
72838	Gravelly	8
72839	Hagarville	8
72840	Hartman	8
72841	Harvey	8
72842	Havana	8
72843	Hector	8
72845	Knoxville	8
72846	Lamar	8
72847	London	8
72851	New Blaine	8
72852	Oark	8
72853	Ola	8
72854	Ozone	8
72855	Paris	8
72856	Pelsor	8
72857	Plainview	8
72858	Pottsville	8
72860	Rover	8
72863	Scranton	8
72865	Subiaco	8
72901	Fort Smith	8
72902	Fort Smith	8
72903	Fort Smith	8

72904	Fort Smith	8
72905	Fort Smith	8
72906	Fort Smith	8
72908	Fort Smith	8
72913	Fort Smith	8
72914	Fort Smith	8
72916	Fort Smith	8
72917	Fort Smith	8
72919	Fort Smith	8
72921	Alma	8
72923	Barling	8
72926	Boles	8
72927	Booneville	8
72928	Branch	8
72930	Cecil	8
72932	Cedarville	8
72933	Charleston	8
72934	Chester	8
72935	Dyer	8
72936	Greenwood	8
72937	Hackett	8
72938	Hartford	8
72940	Huntington	8
72941	Lavaca	8
72943	Magazine	8
72944	Mansfield	8
72945	Midland	8
72946	Mountainburg	8
72947	Mulberry	8
72948	Natural Dam	8
72949	Ozark	8
72950	Parks	8
72951	Ratcliff	8
72952	Rudy	8
72955	Uniontown	8
72956	Van Buren	8
72958	Waldron	8
72959	Winslow	8

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Amica Mutual Insurance Company
Homeowners Dwelling Page

Arkansas

Effective June 1, 2009

A. HO 00 03, HO 00 05

a. Dwelling Base Rates - $500 Base Deductible

Peril	Base Rate	Platinum Fee 1-2 Family	Platinum Fee 3-4 Family
Wind/Hail	$443.27		
Water/Freezing	$321.14	$41.00	$41.00
Fire/Lightning	$266.08		
Theft	$50.03	$9.00	$9.00
Liability	$87.82		
Other	$60.44	$9.00	$9.00

b. Classification Tables

Form Relativities- Applies to All Perils except Liability

Form	Relativity
HO 3	1.00
HO 5	1.15

Protection Class/Construction - Fire Peril Only

Protection - Construction Relativities (Applicable to Fire Premium Only)		
PC	Frame	Masonry
1	1.000	0.650
2	1.000	0.650
3	1.000	0.650
4	1.000	0.650
5	1.000	0.650
6	1.000	0.650
7	1.350	0.650
8	2.400	1.525
8B	3.800	2.575
9	4.150	2.750
10	4.850	4.150

2. Three and Four Family Factor - All Perils
1.30

Amica Mutual Insurance Company
Homeowners Tenant Page

Arkansas

Effective June 1, 2009

HO 00 04

1. Tenants Base Rates - $250 Base Deductible

Peril	Base Rate
Wind/Hail	$6.35
Water/Freezing	$25.18
Fire/Lightning	$100.31
Theft	$111.98
Liability	$51.90
Other	$11.32

2. Classification Tables

Protection - Construction Relativities (Applicable to Fire Premium Only)		
PC	Frame	Masonry
1	1.000	0.650
2	1.000	0.650
3	1.000	0.650
4	1.000	0.650
5	1.000	0.650
6	1.000	0.650
7	1.700	0.650
8	2.050	1.000
8B	2.750	1.875
9	3.100	2.050
10	4.150	2.750

Amica Mutual Insurance Company
Homeowners Condominium Page

Arkansas

Effective June 1, 2009

HO 00 06

1. Condominium Base Rates - $250 Base Deductible

Peril	Base Rate
Wind/Hail	$10.28
Water/Freezing	$107.66
Fire/Lightning	$41.24
Theft	$19.33
Liability	$44.59
Other	$7.86

2. Classification Tables

Protection - Construction Relativities (Applicable to Fire Premium Only)		
PC	Frame	Masonry
1	1.000	0.650
2	1.000	0.650
3	1.000	0.650
4	1.000	0.650
5	1.000	0.650
6	1.000	0.650
7	1.700	0.650
8	2.050	1.000
8B	2.750	1.875
9	3.100	2.050
10	4.150	2.750

Amica Mutual Insurance Company
Homeowners Dwelling Page

Arkansas

Effective June 1, 2009

A. HO 00 03, HO 00 05

1. One and Two Family Dwellings
d. Dwelling Territory Factors

Territory	Wind/Hail	Water/Freezing	Fire/Lightning	Theft	Liability	Other
30	1.00	1.00	1.00	1.09	1.00	1.09
31	1.00	1.00	1.00	1.09	1.00	1.09
32	1.00	1.00	1.00	1.14	1.00	1.14
133	1.00	1.00	1.00	1.04	1.00	1.04
233	1.00	1.00	1.00	1.05	1.00	1.05
533	1.00	1.00	1.00	1.38	1.00	1.38
633	1.00	1.00	1.00	0.84	1.00	0.84
733	1.00	1.00	1.00	0.91	1.00	0.91
997	1.00	1.00	1.00	1.18	1.00	1.18
998	1.00	1.00	1.00	1.07	1.00	1.07
999	1.00	1.00	1.00	1.07	1.00	1.07

Amica Mutual Insurance Company
Homeowners Tenants Page

Arkansas

Effective June 1, 2009

HO 00 04 Territory Factors

Territory	Wind/Hail	Water/Freezing	Fire/Lightning	Theft	Liability	Other
30	1.00	1.00	1.00	1.04	1.00	1.04
31	1.00	1.00	1.00	1.04	1.00	1.04
32	1.00	1.00	1.00	1.04	1.00	1.04
133	1.00	1.00	1.00	1.04	1.00	1.04
233	1.00	1.00	1.00	0.94	1.00	0.94
533	1.00	1.00	1.00	1.04	1.00	1.04
633	1.00	1.00	1.00	0.94	1.00	0.94
733	1.00	1.00	1.00	0.94	1.00	0.94
997	1.00	1.00	1.00	1.04	1.00	1.04
998	1.00	1.00	1.00	0.94	1.00	0.94
999	1.00	1.00	1.00	0.94	1.00	0.94

Amica Mutual Insurance Company
Homeowners Condominiums Page

Arkansas

Effective June 1, 2009

HO 00 06 Territory Factors

Territory	Wind/Hail	Water/Freezing	Fire/Lightning	Theft	Liability	Other
30	1.00	1.00	1.00	1.00	1.00	1.00
31	1.00	1.00	1.00	1.00	1.00	1.00
32	1.00	1.00	1.00	1.00	1.00	1.00
133	1.00	1.00	1.00	1.00	1.00	1.00
233	1.00	1.00	1.00	1.00	1.00	1.00
533	1.00	1.00	1.00	1.00	1.00	1.00
633	1.00	1.00	1.00	1.00	1.00	1.00
733	1.00	1.00	1.00	1.00	1.00	1.00
997	1.00	1.00	1.00	1.00	1.00	1.00
998	1.00	1.00	1.00	1.00	1.00	1.00
999	1.00	1.00	1.00	1.00	1.00	1.00

Amica Mutual Insurance Company
Homeowners Dwelling Page
Arkansas

Dwelling Coverage A/Deductible Factor Tables
Effective June 1, 2009

All Territories

Additional Rate per $1000: **0.0075**

(000)	Fire, Wind, Water, Theft, Other Deductible								% Deductibles only available for Wind		
Cov A	**500**	**1,000**	**1,500**	**2,500**	**5,000**	**10,000**	**15,000**	**25,000**	**1%**	**2%**	**5%**
15	0.740	0.647	0.594	0.495	0.379	0.326					0.692
20	0.753	0.659	0.605	0.504	0.386	0.331	0.324				0.659
30	0.781	0.683	0.627	0.523	0.400	0.344	0.336	0.312		0.761	0.627
40	0.809	0.708	0.651	0.542	0.416	0.359	0.349	0.325		0.747	0.594
50	0.838	0.734	0.675	0.563	0.433	0.376	0.364	0.339	0.838	0.734	0.563
60	0.868	0.761	0.700	0.584	0.450	0.392	0.378	0.352	0.845	0.736	0.555
70	0.899	0.788	0.725	0.606	0.467	0.410	0.394	0.367	0.853	0.737	0.547
80	0.932	0.818	0.753	0.630	0.486	0.429	0.410	0.382	0.862	0.739	0.540
90	0.965	0.847	0.780	0.653	0.504	0.444	0.425	0.396	0.869	0.739	0.531
100	1.000	0.878	0.809	0.677	0.524	0.460	0.440	0.410	0.878	0.740	0.524
110	1.036	0.910	0.838	0.702	0.543	0.477	0.456	0.425	0.895	0.741	0.537
120	1.073	0.943	0.869	0.728	0.564	0.494	0.472	0.440	0.912	0.741	0.549
130	1.112	0.977	0.901	0.755	0.585	0.512	0.489	0.456	0.931	0.747	0.562
140	1.152	1.013	0.934	0.783	0.607	0.530	0.507	0.472	0.949	0.759	0.575
150	1.194	1.050	0.968	0.812	0.630	0.549	0.525	0.490	0.968	0.773	0.589
160	1.237	1.088	1.004	0.844	0.656	0.571	0.547	0.509	0.987	0.785	0.604
170	1.281	1.128	1.041	0.876	0.681	0.594	0.569	0.530	1.006	0.801	0.619
180	1.327	1.169	1.080	0.909	0.709	0.617	0.592	0.551	1.026	0.815	0.634
190	1.375	1.212	1.120	0.944	0.737	0.642	0.616	0.573	1.046	0.831	0.650
200	1.425	1.257	1.163	0.980	0.767	0.668	0.641	0.596	1.067	0.846	0.668
210	1.476	1.303	1.206	1.018	0.797	0.694	0.666	0.620	1.089	0.862	0.691
220	1.529	1.350	1.250	1.057	0.829	0.722	0.693	0.645	1.112	0.879	0.716
230	1.584	1.400	1.297	1.097	0.862	0.750	0.721	0.671	1.134	0.895	0.741
240	1.641	1.451	1.345	1.138	0.895	0.780	0.750	0.698	1.157	0.912	0.768
250	1.701	1.505	1.395	1.182	0.930	0.812	0.780	0.726	1.182	0.930	0.796
260	1.762	1.559	1.447	1.226	0.967	0.843	0.811	0.755	1.214	0.962	0.823
270	1.825	1.616	1.500	1.272	1.004	0.877	0.843	0.785	1.248	0.993	0.852
280	1.891	1.675	1.555	1.320	1.043	0.911	0.876	0.816	1.284	1.027	0.883
290	1.959	1.736	1.613	1.370	1.084	0.947	0.911	0.849	1.320	1.060	0.915
300	2.030	1.800	1.673	1.422	1.126	0.985	0.947	0.883	1.356	1.096	0.946
310	2.103	1.865	1.735	1.475	1.170	1.024	0.984	0.918	1.396	1.134	0.980
320	2.179	1.934	1.799	1.531	1.215	1.065	1.023	0.955	1.436	1.170	1.015
330	2.257	2.004	1.865	1.589	1.262	1.106	1.064	0.992	1.476	1.210	1.052
340	2.339	2.078	1.935	1.650	1.312	1.150	1.106	1.032	1.518	1.251	1.090
350	2.423	2.154	2.006	1.712	1.363	1.196	1.150	1.073	1.563	1.294	1.129
360	2.498	2.221	2.070	1.769	1.409	1.237	1.189	1.110	1.601	1.331	1.164
370	2.573	2.289	2.135	1.825	1.455	1.278	1.229	1.148	1.636	1.366	1.199
380	2.648	2.362	2.206	1.891	1.503	1.321	1.270	1.187	1.679	1.406	1.237
390	2.723	2.440	2.285	1.966	1.553	1.365	1.312	1.228	1.724	1.446	1.274
400	2.798	2.518	2.364	2.043	1.603	1.410	1.355	1.269	1.766	1.483	1.312
410	2.873	2.597	2.445	2.120	1.654	1.455	1.398	1.310	1.810	1.523	1.350
420	2.948	2.677	2.526	2.199	1.706	1.500	1.441	1.352	1.851	1.562	1.389
430	3.023	2.751	2.600	2.267	1.754	1.543	1.483	1.391	1.883	1.599	1.424
440	3.098	2.819	2.664	2.324	1.798	1.584	1.522	1.428	1.911	1.633	1.456
450	3.173	2.887	2.729	2.380	1.843	1.625	1.562	1.464	1.939	1.666	1.488
460	3.248	2.956	2.793	2.436	1.887	1.665	1.602	1.501	1.965	1.699	1.520
470	3.323	3.024	2.858	2.492	1.932	1.707	1.642	1.537	1.990	1.731	1.552
480	3.398	3.094	2.924	2.550	1.977	1.747	1.682	1.574	2.018	1.764	1.583
490	3.473	3.166	2.992	2.610	2.023	1.788	1.721	1.611	2.042	1.796	1.615
500	3.548	3.238	3.061	2.671	2.069	1.829	1.760	1.648	2.068	1.827	1.646
550	3.923	3.602	3.406	2.974	2.301	2.033	1.957	1.834	2.271	2.016	1.820
600	4.298	3.970	3.755	3.282	2.535	2.240	2.156	2.023	2.471	2.205	1.990
650	4.673	4.342	4.108	3.594	2.772	2.449	2.357	2.214	2.673	2.393	2.159
700	5.048	4.718	4.465	3.910	3.012	2.661	2.560	2.407	2.867	2.580	2.327
750	5.423	5.098	4.826	4.230	3.254	2.874	2.766	2.603	3.059	2.766	2.495
800	5.798	5.462	5.172	4.546	3.517	3.116	2.999	2.824	3.270	2.980	2.690
850	6.173	5.827	5.519	4.864	3.785	3.363	3.238	3.051	3.482	3.198	2.889
900	6.548	6.194	5.867	5.186	4.058	3.616	3.483	3.283	3.700	3.425	3.097
950	6.923	6.563	6.217	5.511	4.336	3.875	3.733	3.520	3.918	3.648	3.302
1,000	7.298	6.933	6.568	5.838	4.618	4.138	3.988	3.762	4.138	3.875	3.510
1,100	8.048	7.678	7.275	6.503	5.199	4.683	4.515	4.263	4.652	4.338	3.935
1,200	8.798	8.428	7.989	7.179	5.799	5.250	5.065	4.786	5.173	4.813	4.373
1,300	9.548	9.172	8.708	7.868	6.384	5.778	5.577	5.267	5.614	5.223	4.745
1,400	10.298	9.907	9.433	8.568	6.946	6.254	6.038	5.693	6.066	5.643	5.128
1,500	11.048	10.643	10.164	9.280	7.517	6.733	6.503	6.121	6.507	6.054	5.502
1,750	12.923	12.492	12.018	11.114	8.984	7.944	7.680	7.198	7.612	7.082	6.436
2,000	14.798	14.354	13.910	13.022	10.507	9.175	8.879	8.287	8.716	8.109	7.369
2,250	16.673	16.256	15.839	15.006	12.505	11.004	10.671	9.920	10.104	9.420	8.587
2,500	18.548	18.177	17.806	17.064	14.653	12.984	12.613	11.685	11.685	10.925	9.997
2,750	20.423	20.015	19.606	18.789	16.134	14.296	13.888	12.866	12.866	12.029	11.008
3,000	22.298	21.852	21.406	20.514	17.615	15.609	15.163	14.048	14.048	13.134	12.019

Minimum Limits of Liability:

Section I - Property	**HO 00 03 & HO 00 05**	
Primary Location	$25,000	
Secondary Location	$15,000	
	All Forms Except	
Section II - Liability	**HO 00 05**	**HO 00 05**
Personal Liability	$100,000	$300,000
Med. Pay to Others	$1,000	$5,000

Amica Mutual Insurance Company
Homeowners Tenants Page
Arkansas

Tenants Coverage C/Deductible Factor Tables
Effective June 1, 2009

Additional Rate per $1000: **0.0210**

(000)	Fire, Wind, Water, Theft, Other Deductible						
Cov C	**250**	**500**	**1,000**	**1,500**	**2,500**	**5,000**	**10,000**
8	0.741	0.687	0.597	0.553	0.477	0.397	
10	0.769	0.713	0.620	0.574	0.495	0.412	
15	0.841	0.781	0.682	0.632	0.547	0.456	0.388
20	0.918	0.855	0.749	0.696	0.603	0.504	0.430
25	1.000	0.933	0.821	0.764	0.664	0.556	0.475
30	1.087	1.016	0.898	0.837	0.729	0.612	0.524
35	1.178	1.104	0.979	0.914	0.799	0.671	0.575
40	1.273	1.195	1.065	0.995	0.872	0.734	0.630
45	1.376	1.295	1.158	1.084	0.952	0.802	0.690
50	1.489	1.404	1.261	1.182	1.041	0.879	0.757
60	1.719	1.622	1.457	1.366	1.202	1.014	0.874
70	1.949	1.839	1.653	1.550	1.364	1.150	0.991
80	2.179	2.057	1.850	1.735	1.527	1.286	1.108
90	2.409	2.275	2.047	1.920	1.689	1.422	1.225
100	2.639	2.494	2.244	2.105	1.852	1.558	1.342
110	2.849	2.695	2.432	2.285	2.018	1.705	1.473
120	3.059	2.898	2.622	2.466	2.187	1.855	1.607
130	3.269	3.100	2.813	2.649	2.359	2.009	1.745
140	3.479	3.304	3.005	2.833	2.533	2.166	1.887
150	3.689	3.507	3.199	3.020	2.711	2.327	2.032
160	3.899	3.712	3.394	3.208	2.891	2.491	2.181
170	4.109	3.916	3.590	3.398	3.074	2.659	2.334
180	4.319	4.122	3.788	3.589	3.259	2.830	2.490
190	4.529	4.325	3.982	3.777	3.436	2.988	2.633
200	4.739	4.525	4.172	3.960	3.604	3.132	2.760
225	5.264	5.027	4.649	4.421	4.025	3.493	3.081
250	5.789	5.528	5.129	4.886	4.450	3.858	3.404
275	6.314	6.029	5.611	5.355	4.880	4.225	3.730
300	6.839	6.548	6.112	5.835	5.320	4.611	4.057
325	7.364	7.069	6.618	6.319	5.766	5.002	4.387
350	7.889	7.573	7.110	6.790	6.216	5.378	4.739
375	8.414	8.077	7.604	7.262	6.672	5.757	5.097
400	8.939	8.603	8.100	7.738	7.133	6.161	5.437
425	9.464	9.132	8.600	8.216	7.599	6.570	5.780
450	9.989	9.638	9.127	8.772	8.120	7.034	6.201
500	11.039	10.651	10.086	9.694	8.974	7.774	6.853
750	16.289	15.717	14.883	14.304	13.242	11.471	10.112
1,000	21.539	20.783	19.680	18.914	17.510	15.168	13.371

Minimum Limits of Liability:

Section I - Property	**HO 00 04**
Minimum Limit	$10,000
Section II - Liability	**All Forms**
Personal Liability	$100,000
Med. Pay to Others	$1,000

Amica Mutual Insurance Company
Homeowners Condominium Page
Arkansas

Condominium Coverage C/Deductible Factor Tables
Effective June 1, 2009

Additional Rate per $1000: **0.0210**

(000) Cov C	250	500	1,000	1,500	2,500	5,000	10,000
			Fire, Wind, Water, Theft, Other Deductible				
8	0.741	0.687	0.597	0.553	0.477	0.397	
10	0.769	0.713	0.620	0.574	0.495	0.412	
15	0.841	0.781	0.682	0.632	0.547	0.456	0.388
20	0.918	0.855	0.749	0.696	0.603	0.504	0.430
25	1.000	0.933	0.821	0.764	0.664	0.556	0.475
30	1.087	1.016	0.898	0.837	0.729	0.612	0.524
35	1.178	1.104	0.979	0.914	0.799	0.671	0.575
40	1.273	1.195	1.065	0.995	0.872	0.734	0.630
45	1.376	1.295	1.158	1.084	0.952	0.802	0.690
50	1.489	1.404	1.261	1.182	1.041	0.879	0.757
60	1.719	1.622	1.457	1.366	1.202	1.014	0.874
70	1.949	1.839	1.653	1.550	1.364	1.150	0.991
80	2.179	2.057	1.850	1.735	1.527	1.286	1.108
90	2.409	2.275	2.047	1.920	1.689	1.422	1.225
100	2.639	2.494	2.244	2.105	1.852	1.558	1.342
110	2.849	2.695	2.432	2.285	2.018	1.705	1.473
120	3.059	2.898	2.622	2.466	2.187	1.855	1.607
130	3.269	3.100	2.813	2.649	2.359	2.009	1.745
140	3.479	3.304	3.005	2.833	2.533	2.166	1.887
150	3.689	3.507	3.199	3.020	2.711	2.327	2.032
160	3.899	3.712	3.394	3.208	2.891	2.491	2.181
170	4.109	3.916	3.590	3.398	3.074	2.659	2.334
180	4.319	4.122	3.788	3.589	3.259	2.830	2.490
190	4.529	4.325	3.982	3.777	3.436	2.988	2.633
200	4.739	4.525	4.172	3.960	3.604	3.132	2.760
225	5.264	5.027	4.649	4.421	4.025	3.493	3.081
250	5.789	5.528	5.129	4.886	4.450	3.858	3.404
275	6.314	6.029	5.611	5.355	4.880	4.225	3.730
300	6.839	6.548	6.112	5.835	5.320	4.611	4.057
325	7.364	7.069	6.618	6.319	5.766	5.002	4.387
350	7.889	7.573	7.110	6.790	6.216	5.378	4.739
375	8.414	8.077	7.604	7.262	6.672	5.757	5.097
400	8.939	8.603	8.100	7.738	7.133	6.161	5.437
425	9.464	9.132	8.600	8.216	7.599	6.570	5.780
450	9.989	9.638	9.127	8.772	8.120	7.034	6.201
500	11.039	10.651	10.086	9.694	8.974	7.774	6.853
750	16.289	15.717	14.883	14.304	13.242	11.471	10.112
1,000	21.539	20.783	19.680	18.914	17.510	15.168	13.371

Minimum Limits of Liability:

Section I - Property	**HO 00 06**
Minimum Limit	$15,000
with HO 17 33	$8,000
Section II - Liability	**All Forms**
Personal Liability	$100,000
Med. Pay to Others	$1,000

Supporting Document Schedules

Review Status:

Bypassed -Name: Form RF-2 Loss Costs Only (not for workers' compensation) 01/16/2009

Bypass Reason: Not Applicable

Comments:

Review Status:

Satisfied -Name: H-1 Homeowners Abstract Filed 02/20/2009

Comments:

Attachment:

ARFORMH1.pdf

Review Status:

Satisfied -Name: HPCS-Homeowners Premium Comparison Survey Filed 02/20/2009

Comments:

Due to the revisions made to the base rate pages we have revised the premium survey.

Attachment:

FORM HPCS.xls

Review Status:

Satisfied -Name: NAIC loss cost data entry document Filed 02/20/2009

Comments:

Attachment:

Revised ARRFARF1.pdf

Review Status:

Bypassed -Name: Uniform Transmittal Document-Property & Casualty Filed 02/20/2009

Bypass Reason: Information included on Rate/Rule Schedule

Comments:

Satisfied -Name: Cover Letter, Rating By Peril Explanatory Memo & Supporting Data

Review Status: Filed 02/20/2009

Comments:

Attachments:

Logo Letter & RBP expl memo.pdf

03 RBP Filing Exhibits.pdf

Satisfied -Name: Revised Support Data

Review Status: Filed 02/20/2009

Comments:

We cannot revise this information on the rate/rule filing schedule tab so please note that the minimum change is revised to -35.2% and the maximum change is revised to +47.0%

Attachments:

Credit Effect.pdf

Revised Total Rate Impact.pdf

Territory Peril Adjustment.pdf

Revised 03 RBP Dislocation Exhibits.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 Amica Mutual Insurance Company
NAIC # (including group #) 028-19976

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

   We began a re-inspection project in August, 2004 and all of our Arkansas home have been re-inspected as of June, 2006. We adjusted values for thos who have the HO 04 20 Replacement Cost Endorsement on renewal. We have achieved better insurance to value.

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.

   In April, 2005, we began using RCT (Residential Component Technology) by MS&B (Marshall & Swift/Boeckh). The accuracy of insurance to value estimates should improve.

3. If you require a minimum relationship between the amount of insurance to be written and the replacement value of the dwelling (contents) in order to purchase insurance, describe the procedures that are used.

   We do not have a hard fast rule. However, we encourage and promote the Replacement Cost Endorsement HO 04 20 for all homeowner policyholdrs. Also, we inspect each location and estimate the replacement cost which we share with the insured. We point out the 80% replacement cost provision for those customers wo don't select the HO 04 20.

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

   We don't use the inflation guard endorsment. We use the ISO HO -4 2- endorsement to provide replacement cost protection for homes and the HO 04 90 for contents.

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

a. Fire Extinguisher	**N/A**	%
b. Burglar Alarm	**8-20**	%
c. Smoke Alarm	**0-5**	%
d. Insured who has both homeowners, auto & Personal Umbrella Policy w/co.	**10-18**	%
e. Deadbolt Locks	**N/A**	%
f. Window or Door Locks	**N/A**	%
g. Other (specify)	**varies**	%

1. **Additional Discounts or Surcharges may apply based on the Household Risk Factor**
2. **Age of Home - 10.% to 25%**
3. **Automatic Sprinklers-all areas including attic, bathrooms, closets and attached structures (0-26%)**
4. **Automatic Sprinklers-all other areas except attic, bathroom, closet and attached structures (0-16%)**

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
Form 3	**$272,287**
Form 4	**8,498**
Form 5	**20,470**
Form 6	**2,776**

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? **No**
If yes, state the surcharge _____

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

Signature

Brenda M. Walker
Printed Name

Sr. Regulatory/Compliance Analyst
Title

1-800-652-6422 ext. 24584
Telephone Number

bwalker@amica.com
Email Address

NAIC Number:	19976
Company Name:	Amica Mutual Insurance Company
Contact Person:	Brenda M. Walker
Telephone No.:	1-800-652-6422 ext. 24584
Email Address:	bwalker@amica.com
Effective Date:	6/1/2009

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

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

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

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 propert

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*	$641.00	$704.00	$641.00	$704.00	$807.00	$870.00	$1,079.00	$1,142.00	$919.00	$982.00	$919.00	$982.00	$919.00	$982.00	$830.00	$893.00	$847.00	$910.00
	$120,000	$729.00	$801.00	$729.00	$801.00	$920.00	$992.00	$1,234.00	$1,306.00	$1,051.00	$1,123.00	$1,051.00	$1,123.00	$1,051.00	$1,123.00	$946.00	$1,018.00	$967.00	$1,039.00
	$160,000	$829.00	$913.00	$829.00	$913.00	$1,051.00	$1,135.00	$1,412.00	$1,496.00	$1,200.00	$1,284.00	$1,200.00	$1,284.00	$1,200.00	$1,284.00	$1,081.00	$1,165.00	$1,105.00	$1,189.00
6	*$80,000*	$641.00	$704.00	$641.00	$704.00	$807.00	$870.00	$1,079.00	$1,142.00	$919.00	$982.00	$919.00	$982.00	$919.00	$982.00	$830.00	$893.00	$847.00	$910.00
	$120,000	$729.00	$801.00	$729.00	$801.00	$920.00	$992.00	$1,234.00	$1,306.00	$1,051.00	$1,123.00	$1,051.00	$1,123.00	$1,051.00	$1,123.00	$946.00	$1,018.00	$967.00	$1,039.00
	$160,000	$829.00	$913.00	$829.00	$913.00	$1,051.00	$1,135.00	$1,412.00	$1,496.00	$1,200.00	$1,284.00	$1,200.00	$1,284.00	$1,200.00	$1,284.00	$1,081.00	$1,165.00	$1,105.00	$1,189.00
9	*$80,000*	$1,017.00	$1,268.00	$1,017.00	$1,268.00	$1,183.00	$1,434.00	$1,455.00	$1,706.00	$1,295.00	$1,546.00	$1,295.00	$1,546.00	$1,295.00	$1,546.00	$1,206.00	$1,457.00	$1,223.00	$1,474.00
	$120,000	$1,162.00	$1,450.00	$1,162.00	$1,450.00	$1,353.00	$1,641.00	$1,667.00	$1,955.00	$1,484.00	$1,772.00	$1,484.00	$1,772.00	$1,484.00	$1,772.00	$1,379.00	$1,667.00	$1,400.00	$1,688.00
	$160,000	$1,328.00	$1,661.00	$1,328.00	$1,661.00	$1,550.00	$1,883.00	$1,911.00	$2,244.00	$1,699.00	$2,032.00	$1,699.00	$2,032.00	$1,699.00	$2,032.00	$1,580.00	$1,913.00	$1,604.00	$1,937.00

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

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*	*Brick*	*Frame*
3	*$5,000*																		
	$15,000	$153.00	$173.00	$153.00	$173.00	$153.00	$173.00	$166.00	$186.00	$166.00	$186.00	$166.00	$186.00	$166.00	$186.00	$153.00	$173.00	$166.00	$186.00
	$25,000	$173.00	$196.00	$173.00	$196.00	$173.00	$196.00	$191.00	$214.00	$191.00	$214.00	$191.00	$214.00	$191.00	$214.00	$173.00	$196.00	$191.00	$214.00
6	*$5,000*																		
	$15,000	$153.00	$173.00	$153.00	$173.00	$153.00	$173.00	$166.00	$186.00	$166.00	$186.00	$166.00	$186.00	$166.00	$186.00	$153.00	$173.00	$166.00	$186.00
	$25,000	$173.00	$196.00	$173.00	$196.00	$173.00	$196.00	$191.00	$214.00	$191.00	$214.00	$191.00	$214.00	$191.00	$214.00	$173.00	$196.00	$191.00	$214.00
9	*$5,000*																		
	$15,000	$232.00	$291.00	$232.00	$291.00	$232.00	$291.00	$245.00	$304.00	$245.00	$304.00	$245.00	$304.00	$245.00	$304.00	$232.00	$291.00	$245.00	$304.00
	$25,000	$267.00	$338.00	$267.00	$338.00	$267.00	$338.00	$285.00	$356.00	$285.00	$356.00	$285.00	$356.00	$285.00	$356.00	$267.00	$338.00	$285.00	$356.00

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

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

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

HO3 and HO4 only

Fire Extinguisher	*N/A*	%	*Deadbolt Lock*	*N/A*	%
Burglar Alarm	*8-20*	%	*Window Locks*	*N/A*	%
Smoke Alarm	*0-5*	%	*$1,000 Deductible*	*vary by limit*	%
			Other (specify)		
			sprinkler,multi-line,age of home	*0-25*	%
			Maximum Credit Allowed	*50*	%

EARTHQUAKE INSURANCE

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?	Yes	*(yes or no)*	
WHAT IS YOUR PERCENTAGE DEDUCTIBLE?	5	%	

	Zone	Brick	Frame
WHAT IS YOUR PRICE PER $1,000 OF COVERAGE?	Highest Risk	$ 2.48	$ 1.17
	Lowest Risk	$ 1.36	$ 0.50

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

1.	This filing transmittal is part of Company Tracking #	AR-H-08-1-RR

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

		Company Name		Company NAIC Number
3.	**A.**	Amica Mutual Insurance Company	**B.**	028-19976

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Business (i.e., Sub-type of Insurance)
4.	**A.**	04.0 Homeowners	**B.**	04.0000 HO-Sub-TOI Combinations

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	FOR LOSS COSTS ONLY (E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Dwelling	N/A	0.0%					
Tenants	N/A	0.0%					
Condominiums	N/A	0.0%					
TOTAL OVERALL EFFECT		0.0%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2007	257	-4.4	04-1-07	314	280	.892	.365
2006	270	--	--	313	296	.946	.371
2005	291	3.7	10-1-05	284	46	.162	.539
2004	281	5.0	08-1-04	238	228	.958	.592
2003	243	19.1	05-1-03	179	48	.268	.564

7.

Expense Constants	Selected Provisions
A. Total Production Expense	17.9
B. General Expense	4.9
C. Taxes, Licenses & Fees	3.5
D. Underwriting Profit & Contingencies	4.6
E. Other-Anticipated Dividend	7.2
F. TOTAL	38.1

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

9. 47.0% Estimated Maximum Rate Increase for any Insured (%) Territory (if applicable): _____

10. -24.0% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

Amica Mutual Insurance Company
Amica Life Insurance Company
Amica General Agency, Inc.

CORPORATE OFFICE
One Hundred Amica Way, Lincoln, Rhode Island

Mail: PO Box 6008, Providence, RI 02940-6008
Toll Free: 1-800-65-AMICA

AUTO HOME LIFE

January 20, 2009

Arkansas Insurance Department
Property and Casualty Division
1200 West Third Street
Little Rock, AR 72201-1904

Attention: Director William Lacey and
Ms. Becky Harrington

RE: Homeowners Insurance
Rate and Rule Revision
AR-H-09-1-RBP
SERFF Tracking Number AMMA-125993032

Dear Mr. Lacey and Ms. Harrington:

As a result of your conversation with Mr. Peter Drogan, Mr. David Prario and Ms. Christina Perfetti on January 16, 2009, we are submitting our Rating by Peril filing along with our approved credit model effective with June 1, 2009 new business and renewals. To use Mr. Lacey's analogy, this proposed rating plan essentially seeks to allocate the existing all-perils premium into various "buckets" based on each individual peril's respective contribution to total losses. Our current rating plan does not penalize insureds for weather-related claims in the rating of individual policies, nor will our proposed plan.

We have filed and received approval of this Rating by Peril rating system in seven states, and it is pending approval in four others. We thank you for speaking with us regarding this filing.

Very truly yours,

Brenda M. Walker
Sr. Regulatory Compliance Analyst
bwalker@amica.com

David N. Prario, ACAS
Actuarial Analyst
dprario@amica.com

Christopher D. Carosi
Assistant Vice-President
ccarosi@amica.com

BMW:

Arkansas
Amica Mutual Insurance Company
Homeowners

Explanatory Memorandum

In an effort to dramatically improve the matching of price with risk, Amica wishes to implement a new homeowner insurance rating system effective with June 1, 2009 new business and renewal policies. The basis of the new rating system is the calculation of premiums for six distinct peril groups. The following pages provide background to our decision to implement this new system, changes in rates and rating factors, supporting data and analysis, and the effect on our policyholders.

Amica wrote its first homeowners policy in 1956. At that time, fire was the predominant cause of loss and the premium calculations revolved around this peril. Through the subsequent decades, calculations of homeowner premiums changed to reflect the aggregation of claims from all risks of loss. Losses from other perils have emerged to the point where wind and water presently comprise nearly two-thirds of all homeowner losses. Despite the changes in the distribution of losses, the original and subsequently introduced rating factors, which often reflect the risk differential within a specific peril, were applied to base rates that reflected an amalgamated group of loss causes. The implementation of a system that improves the accuracy of homeowner premiums is overdue.

It is important to note that this plan has not been created with a goal of making a distinction between individual risks on the basis of peril specific losses, as it will apply uniformly to all policies within a given territory. In particular, as with Amica's current rating plan in Arkansas, this new plan will not consider weather-related claims in the rating of individual policies. The implementation of the new rating system will be done in a fashion that is transparent to our policyholders. None of these changes affect policy forms, notices, or coverages presented to existing and prospective policyholders. In fact, at the outset, the premium displayed on declaration pages will continue to reflect an all covered perils combined basis. From a policyholder point of view, this revision will lie in the background.

The following paragraphs outline the changes associated with the new rating structure. Supporting data and documentation is also attached. A complete manual of rating rules is also included with this submission.

Statewide Base Rates By Peril

The revised rating system will consist of six peril groups for each form: Fire (including Smoke and Lightning), Water (including Freezing), Non-Hurricane Wind (including Hail), Theft, Liability, and Other. The statewide average base rate, based on our current distribution of business by territory, is used to create statewide average base rates by peril. Historical proportions of losses by peril group serve to provide the underlying breakdown of the all perils premium to the distinct peril groupings. During the conversion revision, the sum of the statewide average by-peril base rates is equal to

the present statewide average all-perils base rate. The calculations underlying the statewide average base rate by peril by form is displayed on Exhibit 1, Sheets 1-4.

Territorial Rating Factors by Peril

The statewide base rates by form and peril are first modified by a territory factor. Under the new system, it is assumed that fire and liability do not vary by geographic territory. The remaining perils will share a common differential within territory such that the same overall territory differential is maintained upon conversion. The calculations and the supporting data underlying the territorial by peril premium breakdown and the resulting territory factors are displayed on Exhibit 2, Sheets 1-3.

By Peril Rating Factors

Several rating factors are then applied to the geographic rates by peril. Please refer to Exhibit 3, Sheets 1-3 for a complete description of the premium calculations. The calculations have been modified to apply rating factors to the by-peril rates that are associated with the individual causes of loss. Such adjustments will eliminate undesirable situations where rating factors related to only one peril are applied to the entire policy premium as is done today. Please note that changes in the magnitude of various rating factors have been made to adjust for the fact that they will be applying to only a portion of the total premium. Selected rating factors have been chosen in order to manage premium dislocation in the transition to the new by-peril rating system.

<u>Specific revisions to individual factors are outlined as follows:</u>

Deductibles (Rule 406) – Support on Exhibit 4

a. The current rating plan provides an additive deductible discount to the adjusted base premium. With this revision, we are combining the new deductible factors with the current key factor curves as one multiplicative rating factor.

b. All perils percent deductibles have been eliminated. Percent deductibles continue to exist for the Wind peril.

c. Theft deductibles have been eliminated.

Dislocation by deductible is provided in Exhibit 8.

Minimum Premiums (Rule 205)

These will vary by peril and will now apply as the final step in the annual basic premium calculation, rather than at the final step. They will apply before any endorsement premiums not in the basic premium that carry dollar amounts. The minimums have increased from $50 for all forms to $175 for HO 3, 5, $51 for HO 4, and $70 for HO 6. We expect few if any policies to be affected significantly by these minimums.

Multi-Line Discount (Add'l Rule A.7)

The homeowner's and umbrella multi-line discounts will be applied to each peril separately, rather than to the total policy premium. The $100 maximum umbrella policy multi-line discount is being replaced by maximum discounts by peril that increases the total maximum discount. The homeowner's discount will also be applied to each endorsement premium separately, but the umbrella discount will not.

Platinum Charge (HO 3, 5 Base Rate Page)

This charge will vary by peril and Number of Families. A derivation of the charge has been included as Exhibit 5. In addition to the platinum charge the platinum policyholders will be charged the appropriate increased limits rates for liability rates for liability and medical payments

Protection-Construction Factor (Base Rate Pages)

This factor will apply to only the Fire premium. In order to limit dislocation, the incremental charge/credit was been increased significantly. The new factor was selected as 1.00 + (350%)*(Current Factor -1.00) A comparison of current and proposed factors has been provided as Exhibit 6. Average premium changes by protection class are included in Exhibit 8.

Protective Device Credits (Rule 404)

a. These credits will no longer apply to HO 4 and HO 6 policies.
b. These credits will apply to either the Fire or Theft peril, depending on the credit.
c. In order to limit dislocation, the Fire credits have been doubled and the Theft credits have been quadrupled. A comparison of current and proposed factors has been provided as Exhibit 7. Average premium changes by protective device credit are included in Exhibit 8.
d. This credit is also subject to a maximum deductible credit, as described below.

Superior Construction Credit (Rule 401)

The credit is being increased from 15% to 25%, and will apply only to the Fire portion of the premium. This discount is also subject to a maximum discount, described below.

Maximum Discounts (Add'l Rule A.11)

A maximum discount of 50% applies to Rule 401 (Superior Construction) and Rule 404 (Protective Devices) combined. These credits apply to the Fire peril only.

Townhouse Charge (Rule 402)

These charges have tripled, but will apply to only the Fire premium.

Multiple Company Insurance (Rule 204)

This credit is being eliminated.

Building Code Effectiveness Grading (Rule 410)

These credits, which are unchanged with this revision, will apply to the Wind peril.

Homeowners Risk Factor (Rule A10)

This factor is unchanged with this revision. However, all catastrophe claims will now be excluded from chargeability.

Miscellaneous Rates

a. 515.D.4 – Increased Silverware Limit – will be converted from a rate per $500 to a rate per $1000, and rounded to the nearest dollar.

Offsets

After applying the new rating methodology to a sample of policies, the proportions of premium attributable to each peril group were different than the selected proportions. Therefore, the base premiums were offset by peril to bring the final policy premiums to the current premiums in aggregate and close in-line with the selected by-peril proportions.

Premium Impact By Rating Element

The above mentioned alterations will impact policyholders differently, depending on their particular attributes. Exhibit 8, Sheet 1 displays the average premium effect across various rating elements upon the conversion to the rating by peril system.

Aggregate premium dislocation on an individual policy level is displayed on Exhibit 8, Sheet 2. Eight-One percent of dwelling policyholders will experience a premium change within +/-15% of their current premium. Tenants and condo dislocation exhibits are located in Exhibit 8, Sheets 3-6.

Conclusion

As mentioned previously, this revision reflects Amica's ultimate objective to most accurately match price with risk. Breaking down the inflexible all-perils premium into a more nimble and precise rating system will not only serve to eliminate subsidies, but also serve to lay the foundation for future rating and product enhancements. The overall rate level impact of the revision is 0.0%.

Arkansas

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Homeowners Rating by Peril

Determination of Split by Peril

Dwelling Forms

Policy Count	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
Arkansas	0	0	0	10	143	205	227	239	210	213

Wind	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	Straight Avg	Selected
Arkansas	0	0	0	0	1,244	26,511	26,718	63,668	193,447	236,403		
	0%	0%	0%	0%	11%	59%	15%	51%	78%	84%	29.7%	37.0%
Midwest Region*	4,388,235	1,535,868	4,778,697	4,757,951	5,061,874	5,088,046	4,875,512	6,160,687	13,221,145	6,886,729		
	50%	20%	29%	37%	37%	33%	31%	32%	43%	30%	34.1%	

Water	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	Straight Avg	Selected
Arkansas	0	0	0	0	9,646	9,199	6,719	22,354	19,017	31,996		
	0%	0%	0%	0%	82%	20%	4%	18%	8%	11%	14.3%	27.0%
Midwest	1,326,461	3,907,622	4,135,061	4,655,726	3,737,420	4,524,595	4,973,810	5,359,446	5,929,933	6,407,729		
	15%	51%	25%	36%	27%	29%	31%	28%	19%	28%	29.0%	

Fire	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	Straight Avg	Selected
Arkansas	0	0	0	0	805	6,943	139,362	37,430	34,726	0		
	0%	0%	0%	0%	7%	15%	77%	30%	14%	0%	14.3%	22.0%
Midwest	1,770,162	1,238,912	5,263,583	1,866,584	3,220,487	2,952,961	3,428,784	5,448,325	8,317,610	6,493,123		
	20%	16%	32%	15%	23%	19%	22%	28%	27%	28%	23.0%	

Theft	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	Straight Avg	Selected
Arkansas	0	0	0	0	0	2,226	8,934	658	840	10,232		
	0%	0%	0%	0%	0%	5%	5%	1%	0%	4%	1.4%	4.0%
Midwest	321,603	386,324	356,120	441,883	492,251	604,154	696,058	670,198	744,854	755,823		
	4%	5%	2%	3%	4%	4%	4%	3%	2%	3%	3.5%	

Liability	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	Straight Avg	Selected
Arkansas	0	0	0	0	0	0	0	358	0	0		
	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0.0%	5.0%
Midwest	743,835	102,872	905,806	254,841	584,702	790,986	865,642	1,038,625	1,658,162	1,842,659		
	8%	1%	6%	2%	4%	5%	5%	5%	5%	8%	5.1%	

Other	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	Straight Avg	Selected
Arkansas	0	0	0	0	0	246	0	805	223	3,619		
	0%	0%	0%	0%	0%	1%	0%	1%	0%	1%	0.3%	5.0%
Midwest	211,642	519,296	874,524	795,141	674,339	1,406,858	1,064,794	798,713	796,875	900,950		
	2%	7%	5%	6%	5%	9%	7%	4%	3%	4%	5.2%	

Total	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	Straight Avg
Arkansas	0	0	0	0	11,696	45,124	181,734	125,273	248,253	282,250	
Midwest	8,761,938	7,690,894	16,313,791	12,772,125	13,771,072	15,367,600	15,904,600	19,475,994	30,668,581	23,287,013	

* Includes the following states: AR CO IL IN IA KS KY MI MN MO MT NB ND OH OK SD TN WI WY

** Includes the Net Cost of Reinsurance

Arkansas

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Homeowners Rating by Peril

Determination of Split by Peril

Tenants Forms

Policy Count	**1998**	**1999**	**2000**	**2001**	**2002**	**2003**	**2004**	**2005**	**2006**	**2007**
Arkansas	0	0	0	11	13	17	30	30	27	21

Wind	**1998**	**1999**	**2000**	**2001**	**2002**	**2003**	**2004**	**2005**	**2006**	**2007**	**Straight Avg**	**Selected**
Arkansas	0	0	0	0	0	0	0	0	0	0		
	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0.0%	2.0%
Midwest	11,787	5,337	18,419	459	1,150	2,137	4,298	1,150	940	6,268		
	10%	1%	4%	0%	0%	0%	1%	0%	0%	1%	1.9%	

Water	**1998**	**1999**	**2000**	**2001**	**2002**	**2003**	**2004**	**2005**	**2006**	**2007**	**Straight Avg**	**Selected**
Arkansas	0	0	0	0	0	0	0	0	0	0		
	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0.0%	9.0%
Midwest	9,177	23,672	28,317	19,229	41,088	32,308	83,322	61,147	37,337	61,547		
	8%	6%	7%	4%	8%	5%	21%	15%	9%	10%	9.2%	

Fire	**1998**	**1999**	**2000**	**2001**	**2002**	**2003**	**2004**	**2005**	**2006**	**2007**	**Straight Avg**	**Selected**
Arkansas	0	0	0	0	0	0	0	0	0	0		
	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0.0%	30.0%
Midwest	9,956	235,629	78,505	121,491	177,239	186,645	50,372	157,119	138,806	184,805		
	8%	58%	19%	26%	33%	29%	13%	38%	35%	29%	28.8%	

Theft	**1998**	**1999**	**2000**	**2001**	**2002**	**2003**	**2004**	**2005**	**2006**	**2007**	**Straight Avg**	**Selected**
Arkansas	0	0	0	0	0	0	4,404	1,019	0	0		
	0%	0%	0%	0%	0%	0%	100%	100%	0%	0%	20.0%	40.0%
Midwest	79,235	120,004	113,174	157,339	263,122	184,482	192,698	177,637	182,520	166,274		
	65%	29%	27%	34%	49%	29%	49%	43%	46%	26%	39.8%	

Liability	**1998**	**1999**	**2000**	**2001**	**2002**	**2003**	**2004**	**2005**	**2006**	**2007**	**Straight Avg**	**Selected**
Arkansas	0	0	0	0	0	0	0	0	883	0		
	0%	0%	0%	0%	0%	0%	0%	0%	100%	0%	10.0%	15.0%
Midwest	2,916	21,504	170,954	121,525	32,809	208,793	51,775	8,328	24,283	182,841		
	2%	5%	41%	27%	6%	33%	13%	2%	6%	29%	16.4%	

Other	**1998**	**1999**	**2000**	**2001**	**2002**	**2003**	**2004**	**2005**	**2006**	**2007**	**Straight Avg**	**Selected**
Arkansas	0	0	0	0	0	0	0	0	0	0		
	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0.0%	4.0%
Midwest	8,857	2,425	10,208	38,432	17,952	21,103	7,672	11,282	16,249	29,296		
	7%	1%	2%	8%	3%	3%	2%	3%	4%	5%	3.9%	

Total	**1998**	**1999**	**2000**	**2001**	**2002**	**2003**	**2004**	**2005**	**2006**	**2007**	**Straight Avg**
Arkansas	0	0	0	0	0	0	4,404	1,019	883	0	
Midwest Region*	121,928	408,572	419,576	458,474	533,360	635,467	390,136	416,664	400,134	631,032	

* Includes the following states: AR CO IL IN IA KS KY MI MN MO MT NB ND OH OK SD TN WI WY

** Includes the Net Cost of Reinsurance

Arkansas

3

Homeowners Rating by Peril

Determination of Split by Peril

Condominium Forms

Policy Count	**1998**	**1999**	**2000**	**2001**	**2002**	**2003**	**2004**	**2005**	**2006**	**2007**
Arkansas	0	0	0	0	4	5	4	6	5	5

Wind	**1998**	**1999**	**2000**	**2001**	**2002**	**2003**	**2004**	**2005**	**2006**	**2007**	**Straight Avg**	**Selected**
Arkansas	0	0	0	0	0	0	0	0	0	0		
	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0.0%	5.0%
Midwest Region*	8,816	3,216	12,797	15,333	26,541	16,983	14,686	7,262	21,551	14,292		
	4%	1%	4%	3%	6%	3%	3%	2%	3%	1%	3.0%	

Water	**1998**	**1999**	**2000**	**2001**	**2002**	**2003**	**2004**	**2005**	**2006**	**2007**	**Straight Avg**	**Selected**
Arkansas	0	0	0	0	0	0	0	0	0	0		
	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0.0%	55.0%
Midwest Region*	94,159	161,889	198,935	302,232	200,705	361,623	297,528	254,845	303,753	666,804		
	46%	55%	56%	56%	48%	62%	61%	53%	44%	62%	54.3%	

Fire	**1998**	**1999**	**2000**	**2001**	**2002**	**2003**	**2004**	**2005**	**2006**	**2007**	**Straight Avg**	**Selected**
Arkansas	0	0	0	0	0	0	0	0	0	0		
	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0.0%	15.0%
Midwest Region*	45,308	47,906	60,284	68,595	99,347	91,099	65,817	69,870	76,467	20,658		
	22%	16%	17%	13%	24%	16%	13%	14%	11%	2%	14.8%	

Theft	**1998**	**1999**	**2000**	**2001**	**2002**	**2003**	**2004**	**2005**	**2006**	**2007**	**Straight Avg**	**Selected**
Arkansas	0	0	0	0	0	0	0	0	722	0		
	0%	0%	0%	0%	0%	0%	0%	0%	100%	0%	10.0%	10.0%
Midwest Region*	38,393	18,224	49,806	64,663	55,757	43,660	48,898	49,051	63,454	62,308		
	19%	6%	14%	12%	13%	7%	10%	10%	9%	6%	10.7%	

Liability	**1998**	**1999**	**2000**	**2001**	**2002**	**2003**	**2004**	**2005**	**2006**	**2007**	**Straight Avg**	**Selected**
Arkansas	0	0	0	0	0	0	0	0	0	0		
	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0.0%	11.0%
Midwest Region*	11,377	42,470	23,574	56,448	15,236	21,728	20,690	57,920	177,228	256,059		
	6%	14%	7%	11%	4%	4%	4%	12%	26%	24%	11.0%	

Other	**1998**	**1999**	**2000**	**2001**	**2002**	**2003**	**2004**	**2005**	**2006**	**2007**	**Straight Avg**	**Selected**
Arkansas	0	0	0	0	0	0	0	0	0	0		
	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0.0%	4.0%
Midwest Region*	8,149	21,958	8,344	29,713	24,454	48,014	41,014	44,089	43,238	51,525		
	4%	7%	2%	6%	6%	8%	8%	9%	6%	5%	6.2%	

Total	**1998**	**1999**	**2000**	**2001**	**2002**	**2003**	**2004**	**2005**	**2006**	**2007**	**Straight Avg**
Arkansas	0	0	0	0	0	0	0	0	722	0	
Midwest Region*	206,202	295,664	353,741	536,984	422,039	583,106	488,633	483,037	685,693	1,071,646	

* Includes the following states: AR CO IL IN IA KS KY MI MN MO MT NB ND OH OK SD TN WI WY

** Includes the Net Cost of Reinsurance

Exhibit 1
Sheet 4

Arkansas

Homeowners Rating by Peril

Determination of Split by Peril

Dwelling Average Base Rate **1224.20**

	Selected Percent	Base Premium
Wind/Hail	37%	452.95
Water/Freezing	27%	330.53
Fire/Lightning	22%	269.32
Theft	4%	48.97
Liability	5%	61.21
Other	5%	61.21
Hurricane	0%	0.00

Tenants Average Base Rate **269.48**

	Selected Percent	Base Premium
Wind/Hail	2%	5.39
Water/Freezing	9%	24.25
Fire/Lightning	30%	80.84
Theft	40%	107.79
Liability	15%	40.42
Other	4%	10.78
Hurricane	0%	0.00

Condo Average Base Rate **227.00**

	Selected Percent	Base Premium
Wind/Hail	5%	11.35
Water/Freezing	55%	124.85
Fire/Lightning	15%	34.05
Theft	10%	22.70
Liability	11%	24.97
Other	4%	9.08
Hurricane	0%	0.00

Arkansas
Amica Mutual Insurance Company
Homeowners Rating by Peril
Determination of Territory Relativities
Dwelling Forms

Current Avg Base	1,224.20		
	Selected	**Base Rate**	**Vary by Territory**
Wind/Hail	0.370	$452.95	Y
Water/Freezing	0.270	$330.53	Y
Fire/Lightning	0.220	$269.32	N
Theft	0.040	$48.97	Y
Liability	0.050	$61.21	N
Other	0.050	$61.21	Y
Hurricane	0.000	$0.00	Y
	1.000	$1,224.19	

	$1,224	**$331**		**$0**	**$894**	
(1)	**(2)**	**(3)**	**(4)**	**(5)**	**(6)**	**(7)**
				Hurr Base x (4)	(2)-(3)-(5)	(6)/(6 Tot)
	Current	**Proposed**	**Hurricane**	**Hurricane**	**Remaining**	**Remaining**
Territory	**Base**	**"Fixed"**	**Relativity**	**Base**	**Variable Base**	**Relativity**
30	$1,339.00	$330.53	1.00	$0.00	$1,008.47	1.13
31	$1,339.00	$330.53	1.00	$0.00	$1,008.47	1.13
32	$1,398.00	$330.53	1.00	$0.00	$1,067.47	1.19
133	$1,270.00	$330.53	1.00	$0.00	$939.47	1.05
233	$1,282.00	$330.53	1.00	$0.00	$951.47	1.06
533	$1,693.00	$330.53	1.00	$0.00	$1,362.47	1.52
633	$1,032.00	$330.53	1.00	$0.00	$701.47	0.78
733	$1,117.00	$330.53	1.00	$0.00	$786.47	0.88
997	$1,446.00	$330.53	1.00	$0.00	$1,115.47	1.25
998	$1,316.00	$330.53	1.00	$0.00	$985.47	1.10
999	$1,316.00	$330.53	1.00	$0.00	$985.47	1.10

Arkansas
Amica Mutual Insurance Company
Homeowners Rating by Peril
Determination of Territory Relativities
Tenants

Current Avg Base	269.48		
	Selected	**Base Rate**	**Vary by Territory**
Wind/Hail	0.020	$5.39	Y
Water/Freezing	0.090	$24.25	Y
Fire/Lightning	0.300	$80.84	N
Theft	0.400	$107.79	Y
Liability	0.150	$40.42	N
Other	0.040	$10.78	Y
Hurricane	0.000	$0.00	Y
	1.000	$269.47	

	$269.48	**$121.26**		**$0.00**	**$148.22**	
(1)	**(2)**	**(3)**	**(4)**	**(5)**	**(6)**	**(7)**
				Hurr Base x (4)	(2)-(3)-(5)	(6)/(6 Tot)
	Current	**Proposed**	**Hurricane**	**Hurricane**	**Remaining**	**Remaining**
Territory	**Base**	**"Fixed"**	**Relativity**	**Base**	**Variable Base**	**Relativity**
30	$279.00	$121.26	1.00	$0.00	$157.74	1.06
31	$279.00	$121.26	1.00	$0.00	$157.74	1.06
32	$279.00	$121.26	1.00	$0.00	$157.74	1.06
133	$279.00	$121.26	1.00	$0.00	$157.74	1.06
233	$254.00	$121.26	1.00	$0.00	$132.74	0.90
533	$279.00	$121.26	1.00	$0.00	$157.74	1.06
633	$254.00	$121.26	1.00	$0.00	$132.74	0.90
733	$254.00	$121.26	1.00	$0.00	$132.74	0.90
997	$279.00	$121.26	1.00	$0.00	$157.74	1.06
998	$254.00	$121.26	1.00	$0.00	$132.74	0.90
999	$254.00	$121.26	1.00	$0.00	$132.74	0.90

Arkansas
Amica Mutual Insurance Company
Homeowners Rating by Peril
Determination of Territory Relativities
Condominiums

Current Avg Base	227.00		
	Selected	**Base Rate**	**Vary by Territory**
Wind/Hail	0.050	$11.35	Y
Water/Freezing	0.550	$124.85	Y
Fire/Lightning	0.150	$34.05	N
Theft	0.100	$22.70	Y
Liability	0.110	$24.97	N
Other	0.040	$9.08	Y
Hurricane	0.000	$0.00	Y
	1.000	$227.00	

	$227.00	**$59.02**		**$0.00**	**$167.98**	
(1)	**(2)**	**(3)**	**(4)**	**(5)**	**(6)**	**(7)**
				Hurr Base x (4)	(2)-(3)-(5)	(6)/(6 Tot)
	Current	**Proposed**	**Hurricane**	**Hurricane**	**Remaining**	**Remaining**
Territory	**Base**	**"Fixed"**	**Relativity**	**Base**	**Variable Base**	**Relativity**
30	$227.00	$59.02	1.00	$0.00	$167.98	1.00
31	$227.00	$59.02	1.00	$0.00	$167.98	1.00
32	$227.00	$59.02	1.00	$0.00	$167.98	1.00
133	$227.00	$59.02	1.00	$0.00	$167.98	1.00
233	$227.00	$59.02	1.00	$0.00	$167.98	1.00
533	$227.00	$59.02	1.00	$0.00	$167.98	1.00
633	$227.00	$59.02	1.00	$0.00	$167.98	1.00
733	$227.00	$59.02	1.00	$0.00	$167.98	1.00
997	$227.00	$59.02	1.00	$0.00	$167.98	1.00
998	$227.00	$59.02	1.00	$0.00	$167.98	1.00
999	$227.00	$59.02	1.00	$0.00	$167.98	1.00

Arkansas

Homeowner's Rating By Peril

Rate Order of Calculation
Dwelling Forms

	Rating Formulas	Wind	Water	Fire	Theft	Liability	Other	Misc.
1	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	
2	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	
BCP	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	
3	x Form Factor	x Form Factor	x Form Factor	x Form Factor	x Form Factor		x Form Factor	
4	x Prot-Constr Factor			x Prot-Constr Factor				
5	x Cov A/Ded Factor	x Cov A/Ded Factor	x Cov A/Ded Factor	x Cov A/Ded Factor	x Cov A/Ded Factor		x Cov A/Ded Factor	
6	x #Family Factor	x #Family Factor	x #Family Factor	x #Family Factor	x #Family Factor	x #Family Factor	x #Family Factor	
BP	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	
7	+ Ordinance/Law (BP * OrdLaw)	+ Ordinance/Law	+ Ordinance/Law	+ Ordinance/Law			+ Ordinance/Law	
8	+ Repl Cost Loss Settle (BP * ReplCost)	+ Repl Cost Loss Settle	+ Repl Cost Loss Settle	+ Repl Cost Loss Settle			+ Repl Cost Loss Settle	
9	x Hurricane Mitigation Credit							
10	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	
11	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	
ABP	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	
12a	+ Protective Device Credit* (ABP * ProtDev)			+ Protective Device Credit*	+ Protective Device Credit*			
12b	+ Superior Constr Credit* (ABP * SupConCr)			+ Superior Constr Credit*				
12c	+ Age of Home/Remodeled (ABP *AgeHome)	+ Age of Home/Remodeled	+ Age of Home/Remodeled	+ Age of Home/Remodeled	+ Age of Home/Remodeled	+ Age of Home/Remodeled	+ Age of Home/Remodeled	
12d	+ BCEG (BCP * 5 * 10 * 11 * BCEG)	+ BCEG						
13	+ Secondary/Seasonal Charge (ABP * SecSeasChg)	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	
14	+ Platinum Charge (10 * 11 * PlatChrg)		+ Platinum Charge		+ Platinum Charge		+ Platinum Charge	
15	+ Incr Covg E/F (10 * 11 * IncrEF)					+ Incr Covg E/F		
16	+ Incr Covg C (10 * 11 * IncrC)							+ Incr Covg C
17	+ Incr Covg D (10 * 11 * IncrD)							+ Incr Covg D
18	+ Townhouse Prem (ABP * Townhouse)			+ Townhouse Prem				
19	+ Inflation Guard Premium (ABP * InflGuard)	+ Inflation Guard Premium	+ Inflation Guard Premium	+ Inflation Guard Premium	+ Inflation Guard Premium		+ Inflation Guard Premium	
20	+ Personal Prop Repl Cost (ABP * ReplCost)	+Personal Prop Repl Cost	+Personal Prop Repl Cost	+Personal Prop Repl Cost	+Personal Prop Repl Cost		+Personal Prop Repl Cost	
21	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total
22	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc
Ann.	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium**
23	+ Ann. Other Premium***	+Endorse Wind ***	+Endorse Water ***	+Endorse Fire ***	+Endorse Theft ***	+Endorse Liability ***	+Endorse Other ***	+Endorse Misc. ***
24	+ Worker's Comp							+ Worker's Comp
25	+ Coal Mine							+ Coal Mine
Tot.	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**
26	+ PAF Premium							+ PAF Premium
Fin.	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**

*Combine credits from 12a-12b. Maximum total credit of 50% applies.
**The Annual Basic Premium is subject to a minimum premium as displayed in rule 205
*** Each endorsement with an associated rate in Annual Other Premium multiplied by HRF, Non-Dividend and Multi-Line where applicable. (HRF does not apply to Earthquake.)

Arkansas

Homeowner's Rating By Peril

Rate Order of Calculation

Tenants Form

	Rating Formulas	Wind	Water	Fire	Theft	Liability	Other	Misc.
1	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	
2	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	
BCP	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	
3	x Prot-Constr Factor			x Prot-Constr Factor				
4	Cov C/Ded Factor	Cov C/Ded Factor	Cov C/Ded Factor	Cov C/Ded Factor	Cov C/Ded Factor		Cov C/Ded Factor	
BP	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	
5	+ Ordinance/Law (BP * OrdLaw)	+ Ordinance/Law	+ Ordinance/Law	+ Ordinance/Law			+ Ordinance/Law	
6	+ Spec Pers Prop (BP * SpecPP)	+ Spec Pers Prop	+ Spec Pers Prop	+ Spec Pers Prop	+ Spec Pers Prop		+ Spec Pers Prop	
7	x Hurricane Mitigation Credit							
8	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	
9	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	
ABP	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	
10a	+ Superior Constr Credit* (ABP * SupConCr)			+ Superior Constr Credit				
10c	+ BCEG (BCP * 4 * 8 * 9 * BCEG)	+ BCEG						
11	+ Secondary/Seasonal Charge (ABP * SecSeasChg)	+ Sec/Seas Charge	+ Sec/Seas Charge	+ Sec/Seas Charge	+ Sec/Seas Charge	+ Sec/Seas Charge	+ Sec/Seas Charge	
12	+ Incr Covg E/F (8 * 9 * IncrEF)					+ Incr Covg E/F		
13	+ Incr Covg D (8 * 9 * IncrD)							+ Incr Covg D
14	+ Personal Prop Repl Cost (ABP * ReplCost)	+Personal Prop Repl Cost	+Personal Prop Repl Cost	+Personal Prop Repl Cost	+Personal Prop Repl Cost		+Personal Prop Repl Cost	
15	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total
16	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit
Ann.	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium**
17	+ Ann. Other Premium ***	+Endorse Wind ***	+Endorse Water ***	+Endorse Fire ***	+Endorse Theft ***	+Endorse Liability ***	+Endorse Other ***	+Endorse Misc. ***
18	+ Worker's Comp							+ Worker's Comp
19	+ Coal Mine							+ Coal Mine
Tot.	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**
20	+ PAF Final Prem							+ PAF Final Prem
Fin.	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**

**The Annual Basic Premium is subject to a minimum premium as displayed in rule 205

*** Each endorsement with an associated rate in Annual Other Premium multiplied by HRF, Non-Dividend and Multi-Line where applicable. (HRF does not apply to Earthquake.)

Arkansas

Homeowner's Rating By Peril

Rate Order of Calculation

Condominium Form

	Rating Formulas	Wind	Water	Fire	Theft	Liability	Other	Misc.
1	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	
2	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	
BCP	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	
3	x Prot-Constr Factor			x Prot-Constr Factor				
4	x Cov C/Ded Factor	x Cov C/Ded Factor	x Cov C/Ded Factor	x Cov C/Ded Factor	x Cov C/Ded Factor		x Cov C/Ded Factor	
BP	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	
5	+ Ordinance/Law (BP * OrdLaw)	+ Ordinance/Law	+ Ordinance/Law	+ Ordinance/Law			+ Ordinance/Law	
6	+ Spec Pers Prop (BP * SpecPP)	+ Spec Pers Prop	+ Spec Pers Prop	+ Spec Pers Prop	+ Spec Pers Prop		+ Spec Pers Prop	
7	x Hurricane Mitigation Credit							
8	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	
9	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	
ABP	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	
10a	+ Superior Constr Credit* (ABP * SupConCr)			+ Superior Constr Credit*				
10c	+ BCEG (BCP * 4 * 8 * 9 * BCEG)	+ BCEG						
11	+ Secondary/Seasonal Charge (ABP * SecSeasChg)	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	
12	+ Incr Covg E/F (8 * 9 * IncrEF)					+ Incr Covg E/F		
13	+ Incr Covg D (8 * 9 * IncrD)							+ Incr Covg D
14	+ Incr Covg A (8 * 9 * IncrAChrg)							+ Incr Covg A
15	+ Personal Prop Repl Cost (ABP * ReplCost)	+ Personal Prop Repl Cost	+ Personal Prop Repl Cost	+ Personal Prop Repl Cost	+ Personal Prop Repl Cost		+ Personal Prop Repl Cost	
16	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total
17	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit
Ann.	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium**
18	+ Ann. Other Premium ***	+Endorse Wind ***	+Endorse Water ***	+Endorse Fire ***	+Endorse Theft ***	+Endorse Liability ***	+Endorse Other ***	+Endorse Misc. ***
19	+ Worker's Comp							+ Worker's Comp
20	+ Coal Mine							+ Coal Mine
Tot.	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**
21	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc
22	+ PAF Final Prem							+ PAF Final Prem
Fin.	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**

**The Annual Basic Premium is subject to a minimum premium as displayed in rule 205

*** Each endorsement with an associated rate in Annual Other Premium multiplied by HRF, Non-Dividend and Multi-Line where applicable. (HRF does not apply to Earthquake.)

Arkansas

Homeowner's Rating By Peril
Deductible Revisions

Component of Dwelling Loss Elimination Ratios

Cov A	1000	1500	2500	5000	10000	15000	25000
0	0.919	0.848	0.738	0.567	0.430	0.377	0.312
60000	0.917	0.847	0.734	0.558	0.395	0.320	0.246
100000	0.930	0.869	0.771	0.609	0.449	0.371	0.292
200001	0.931	0.871	0.774	0.612	0.448	0.366	0.284
250001	0.940	0.887	0.802	0.659	0.507	0.431	0.351
300000	0.938	0.884	0.795	0.643	0.484	0.400	0.312
350000	0.944	0.895	0.815	0.677	0.526	0.447	0.366
400000	0.948	0.903	0.828	0.701	0.555	0.476	0.390
450000	0.950	0.906	0.832	0.706	0.563	0.488	0.410
500000	0.950	0.906	0.833	0.704	0.563	0.480	0.390
1000000	0.983	0.967	0.940	0.891	0.832	0.795	0.745

Component of Dwelling Smoothed Loss Elimination Ratios

Cov A	1000	1500	2500	5000	10000	15000	25000
0	0.918	0.847	0.736	0.562	0.412	0.343	0.265
60000	0.922	0.854	0.748	0.579	0.430	0.360	0.281
100000	0.925	0.859	0.755	0.591	0.442	0.371	0.292
200001	0.931	0.871	0.775	0.619	0.473	0.399	0.319
250001	0.934	0.877	0.784	0.634	0.488	0.413	0.333
300000	0.937	0.883	0.794	0.648	0.503	0.428	0.346
350000	0.941	0.888	0.804	0.662	0.518	0.442	0.360
400000	0.944	0.894	0.813	0.677	0.533	0.456	0.373
450000	0.947	0.900	0.823	0.691	0.548	0.470	0.387
500000	0.950	0.906	0.832	0.705	0.563	0.484	0.400
1000000	0.982	0.965	0.929	0.848	0.714	0.625	0.536

Component of Dwelling Expense Flattened Smoothed Loss Elimination Ratios

Cov A	1000	1500	2500	5000	10000	15000	25000
0	0.941	0.891	0.811	0.686	0.579	0.530	0.474
60000	0.944	0.896	0.819	0.699	0.592	0.542	0.485
100000	0.946	0.899	0.825	0.707	0.601	0.550	0.493
200001	0.951	0.908	0.839	0.727	0.622	0.570	0.512
250001	0.953	0.912	0.846	0.738	0.633	0.580	0.522
300000	0.955	0.916	0.852	0.748	0.644	0.590	0.532
350000	0.958	0.920	0.859	0.758	0.655	0.600	0.542
400000	0.960	0.924	0.866	0.768	0.666	0.610	0.551
450000	0.962	0.929	0.873	0.779	0.676	0.620	0.561
500000	0.964	0.933	0.880	0.789	0.687	0.630	0.571
1000000	0.987	0.975	0.949	0.891	0.795	0.731	0.668

Component of Contents Loss Elimination Ratios

Cov C	500	1000	1500	2500	5000	10000
0	0.921	0.793	0.695	0.562	0.386	0.232
25000	0.939	0.837	0.759	0.648	0.483	0.325
75000	0.944	0.848	0.770	0.656	0.484	0.313
125000	0.958	0.885	0.827	0.743	0.607	0.471

Component of Contents Smoothed Loss Elimination Ratios

Cov C	500	1000	1500	2500	5000	10000
0	0.921	0.793	0.695	0.562	0.386	0.232
25000	0.939	0.837	0.759	0.648	0.483	0.325
75000	0.944	0.848	0.770	0.656	0.484	0.325
125000	0.958	0.885	0.827	0.743	0.607	0.471

Component of Contents Expense Flattened Smoothed Loss

Cov C	500	1000	1500	2500	5000	10000
0	0.944	0.852	0.782	0.686	0.560	0.450
25000	0.956	0.883	0.828	0.748	0.630	0.516
75000	0.960	0.891	0.836	0.754	0.631	0.517
125000	0.970	0.917	0.876	0.816	0.718	0.622

Arkansas

Homeowner's Rating By Peril
Deductible Revisions

Current Deductible Factors

Cov A	500	1000	1500	2500	5000	10000	15000	25000
0	1.000	0.840	0.760	0.600	0.500	0.440	0.430	0.400
60000	1.000	0.840	0.760	0.600	0.520	0.460	0.440	0.410
100000	1.000	0.840	0.770	0.640	0.520	0.460	0.440	0.410
200001	1.000	0.840	0.770	0.640	0.520	0.460	0.440	0.410
250001	1.000	0.850	0.790	0.660	0.530	0.470	0.450	0.420
300000	1.000	0.870	0.810	0.690	0.550	0.480	0.460	0.430
350000	1.000	0.890	0.830	0.710	0.550	0.480	0.460	0.430
400000	1.000	0.910	0.860	0.750	0.580	0.510	0.490	0.460
450000	1.000	0.910	0.860	0.750	0.580	0.510	0.490	0.460
500000	1.000	0.940	0.890	0.780	0.600	0.530	0.510	0.480
1000000	1.000	0.960	0.910	0.820	0.620	0.550	0.530	0.500
1500000	1.000	0.970	0.940	0.880	0.710	0.620	0.600	0.560
2500000	1.000	0.980	0.960	0.920	0.790	0.700	0.680	0.630

New Deductible Factors

Cov A	500	1000	1500	2500	5000	10000	15000	25000
0	1.000	0.941	0.891	0.811	0.686	0.579	0.530	0.474
60000	1.000	0.944	0.896	0.819	0.699	0.592	0.542	0.485
100000	1.000	0.946	0.899	0.825	0.707	0.601	0.550	0.493
200001	1.000	0.951	0.908	0.839	0.727	0.622	0.570	0.512
250001	1.000	0.953	0.912	0.846	0.738	0.633	0.580	0.522
300000	1.000	0.955	0.916	0.852	0.748	0.644	0.590	0.532
350000	1.000	0.958	0.920	0.859	0.758	0.655	0.600	0.542
400000	1.000	0.960	0.924	0.866	0.768	0.666	0.610	0.551
450000	1.000	0.962	0.929	0.873	0.779	0.676	0.620	0.561
500000	1.000	0.964	0.933	0.880	0.789	0.687	0.630	0.571
1000000	1.000	0.987	0.975	0.949	0.891	0.795	0.731	0.668
1500000	1.000	0.987	0.975	0.949	0.891	0.795	0.731	0.668
2500000	1.000	0.987	0.975	0.949	0.891	0.795	0.731	0.668

% Difference between the Current and New Deductible Factors

Cov A	500	1000	1500	2500	5000	10000	15000	25000
0	0.0%	12.1%	17.2%	35.2%	37.3%	31.6%	23.2%	18.4%
60000	0.0%	12.4%	17.9%	36.5%	34.4%	28.7%	23.1%	18.3%
100000	0.0%	12.6%	16.8%	28.9%	36.0%	30.6%	25.0%	20.2%
200001	0.0%	13.2%	17.9%	31.0%	39.9%	35.3%	29.5%	25.0%
250001	0.0%	12.1%	15.4%	28.1%	39.2%	34.7%	28.9%	24.3%
300000	0.0%	9.8%	13.1%	23.5%	36.0%	34.2%	28.3%	23.7%
350000	0.0%	7.6%	10.9%	21.0%	37.9%	36.4%	30.5%	25.9%
400000	0.0%	5.5%	7.5%	15.5%	32.5%	30.5%	24.5%	19.8%
450000	0.0%	5.7%	8.0%	16.4%	34.3%	32.6%	26.6%	21.9%
500000	0.0%	2.6%	4.8%	12.8%	31.5%	29.6%	23.6%	18.9%
1000000	0.0%	2.8%	7.1%	15.7%	43.8%	44.5%	38.0%	33.6%
1500000	0.0%	1.8%	3.7%	7.9%	25.6%	28.2%	21.9%	19.2%
2500000	0.0%	0.7%	1.5%	3.2%	12.8%	13.6%	7.5%	6.0%

1 + Average Difference between Current and New Deductible Factors

500	1000	1500	2500	5000	10000	15000	25000
1.00	1.08	1.11	1.21	1.34	1.32	1.25	1.21

Selected Deductible Factors*

Cov A	500	1000	1500	2500	5000	10000	15000	25000
0	1.000	0.875	0.803	0.669	0.513	0.440	0.430	0.400
60000	1.000	0.877	0.808	0.676	0.522	0.460	0.440	0.410
100000	1.000	0.879	0.811	0.680	0.528	0.460	0.440	0.410
200001	1.000	0.883	0.818	0.692	0.543	0.473	0.454	0.423
250001	1.000	0.886	0.822	0.698	0.551	0.481	0.462	0.431
300000	1.000	0.888	0.826	0.703	0.559	0.489	0.470	0.439
350000	1.000	0.890	0.830	0.710	0.566	0.498	0.479	0.447
400000	1.000	0.910	0.860	0.750	0.580	0.510	0.490	0.460
450000	1.000	0.910	0.860	0.750	0.581	0.514	0.495	0.463
500000	1.000	0.940	0.890	0.780	0.600	0.530	0.510	0.480
1000000	1.000	0.960	0.910	0.820	0.666	0.604	0.583	0.551
1500000	1.000	0.970	0.940	0.880	0.710	0.620	0.600	0.560
2500000	1.000	0.980	0.960	0.920	0.790	0.700	0.680	0.630

% Difference between the Current and Selected Deductible Factors

Cov A	500	1000	1500	2500	5000	10000	15000	25000
0	0.0%	4.2%	5.7%	11.5%	2.5%	0.0%	0.0%	0.0%
60000	0.0%	4.5%	6.3%	12.6%	0.3%	0.0%	0.0%	0.0%
100000	0.0%	4.7%	5.3%	6.3%	1.5%	0.0%	0.0%	0.0%
200001	0.0%	5.2%	6.3%	8.1%	4.5%	2.8%	3.3%	3.1%
250001	0.0%	4.2%	4.1%	5.7%	3.9%	2.4%	2.8%	2.6%
300000	0.0%	2.0%	2.0%	1.9%	1.5%	2.0%	2.3%	2.1%
350000	0.0%	0.0%	0.0%	0.0%	2.9%	3.7%	4.0%	3.9%
400000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
450000	0.0%	0.0%	0.0%	0.0%	0.3%	0.8%	0.9%	0.6%
500000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1000000	0.0%	0.0%	0.0%	0.0%	7.4%	9.8%	10.0%	10.2%
1500000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2500000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

*The selected deductible factors are calculated as the maximum of the current deductible factor, and the new deductible factor divided by the average difference between the current and new deductible factors for the given deductible amount.

Arkansas

Homeowner's Rating By Peril
Deductible Revisions

Current Deductible Factors

Cov C	250	500	1000	1500	2500	5000	10000
0	1.000	0.910	0.760	0.710	0.600	0.510	0.460
25000	1.000	0.930	0.810	0.760	0.650	0.550	0.500
75000	1.000	0.930	0.810	0.760	0.650	0.550	0.500
125000	1.000	0.940	0.840	0.790	0.700	0.600	0.540
250000	1.000	0.940	0.860	0.820	0.730	0.620	0.560
300000	1.000	0.950	0.880	0.840	0.750	0.640	0.570
350000	1.000	0.950	0.890	0.850	0.770	0.650	0.590
400000	1.000	0.960	0.900	0.860	0.790	0.670	0.600
450000	1.000	0.960	0.910	0.880	0.810	0.690	0.620

New Deductible Factors

Cov C	250	500	1000	1500	2500	5000	10000
0	1.000	0.944	0.852	0.782	0.686	0.560	0.450
25000	1.000	0.956	0.883	0.828	0.748	0.630	0.516
75000	1.000	0.960	0.891	0.836	0.754	0.631	0.517
125000	1.000	0.970	0.917	0.876	0.816	0.718	0.622
250000	1.000	0.970	0.917	0.876	0.816	0.718	0.622
300000	1.000	0.970	0.917	0.876	0.816	0.718	0.622
350000	1.000	0.970	0.917	0.876	0.816	0.718	0.622
400000	1.000	0.970	0.917	0.876	0.816	0.718	0.622
450000	1.000	0.970	0.917	0.876	0.816	0.718	0.622

% Difference between the Current and New Deductible Factors

Cov C	250	500	1000	1500	2500	5000	10000
0	0.0%	3.7%	12.1%	10.1%	14.4%	9.9%	-2.1%
25000	0.0%	2.8%	9.0%	8.9%	15.1%	14.5%	3.3%
75000	0.0%	3.2%	10.0%	9.9%	15.9%	14.6%	3.3%
125000	0.0%	3.2%	9.2%	10.9%	16.6%	19.7%	15.1%
250000	0.0%	3.2%	6.7%	6.9%	11.8%	15.9%	11.0%
300000	0.0%	2.1%	4.2%	4.3%	8.8%	12.2%	9.0%
350000	0.0%	2.1%	3.1%	3.1%	6.0%	10.5%	5.3%
400000	0.0%	1.0%	1.9%	1.9%	3.3%	7.2%	3.6%
450000	0.0%	1.0%	0.8%	-0.4%	0.7%	4.1%	0.2%

Selected Deductible Factors*

Cov C	250	500	1000	1500	2500	5000	10000
0	1.000	0.927	0.806	0.746	0.643	0.535	0.455
25000	1.000	0.943	0.847	0.794	0.699	0.590	0.508
75000	1.000	0.945	0.850	0.798	0.702	0.590	0.508
125000	1.000	0.955	0.879	0.833	0.758	0.659	0.581
250000	1.000	0.955	0.889	0.848	0.773	0.669	0.591
300000	1.000	0.960	0.899	0.858	0.783	0.679	0.596
350000	1.000	0.960	0.904	0.863	0.793	0.684	0.606
400000	1.000	0.965	0.909	0.868	0.803	0.694	0.611
450000	1.000	0.965	0.914	0.878	0.813	0.704	0.621

% Difference between the Current and Selected Deductible Factors

Cov C	250	500	1000	1500	2500	5000	10000
0	0.0%	1.9%	6.0%	5.1%	7.2%	4.9%	-1.0%
25000	0.0%	1.4%	4.5%	4.4%	7.5%	7.3%	1.6%
75000	0.0%	1.6%	5.0%	5.0%	8.0%	7.3%	1.7%
125000	0.0%	1.6%	4.6%	5.5%	8.3%	9.9%	7.5%
250000	0.0%	1.6%	3.3%	3.4%	5.9%	7.9%	5.5%
300000	0.0%	1.0%	2.1%	2.2%	4.4%	6.1%	4.5%
350000	0.0%	1.0%	1.5%	1.5%	3.0%	5.3%	2.7%
400000	0.0%	0.5%	1.0%	0.9%	1.6%	3.6%	1.8%
450000	0.0%	0.5%	0.4%	-0.2%	0.4%	2.1%	0.1%

*The selected deductible factors are calculated as the average of the current and new deductible factors.

Arkansas

Homeowner's Rating By Peril
Deductible Revisions

	Dwelling All Peril Deductibles								Selected % Wind Deductibles		
	500	**1000**	**1500**	**2500**	**5000**	**10000**	**15000**	**25000**	**1%**	**2%**	**5%**
15000	1.000	0.875	0.803	0.669	0.513	0.440					0.935
20000	1.000	0.875	0.803	0.669	0.513	0.440	0.430				0.875
30000	1.000	0.875	0.803	0.669	0.513	0.440	0.430	0.400		0.974	0.803
40000	1.000	0.875	0.804	0.670	0.514	0.444	0.432	0.402		0.923	0.734
50000	1.000	0.876	0.805	0.672	0.516	0.448	0.434	0.404	1.000	0.876	0.672
60000	1.000	0.876	0.806	0.673	0.518	0.452	0.436	0.406	0.974	0.848	0.639
70000	1.000	0.877	0.807	0.675	0.520	0.456	0.438	0.408	0.949	0.820	0.608
80000	1.000	0.877	0.808	0.676	0.522	0.460	0.440	0.410	0.925	0.793	0.579
90000	1.000	0.878	0.808	0.677	0.523	0.460	0.440	0.410	0.901	0.766	0.550
100000	1.000	0.878	0.809	0.677	0.524	0.460	0.440	0.410	0.878	0.740	0.524
110000	1.000	0.878	0.809	0.678	0.524	0.460	0.440	0.410	0.864	0.715	0.518
120000	1.000	0.878	0.809	0.678	0.525	0.460	0.440	0.410	0.850	0.691	0.512
130000	1.000	0.879	0.810	0.679	0.526	0.460	0.440	0.410	0.837	0.672	0.505
140000	1.000	0.879	0.810	0.680	0.527	0.460	0.440	0.410	0.824	0.659	0.499
150000	1.000	0.879	0.811	0.680	0.528	0.460	0.440	0.410	0.811	0.647	0.493
160000	1.000	0.880	0.812	0.682	0.530	0.462	0.442	0.412	0.798	0.635	0.488
170000	1.000	0.880	0.813	0.683	0.532	0.463	0.444	0.413	0.785	0.625	0.483
180000	1.000	0.881	0.814	0.685	0.534	0.465	0.446	0.415	0.773	0.614	0.478
190000	1.000	0.881	0.815	0.687	0.536	0.467	0.448	0.417	0.761	0.604	0.473
200000	1.000	0.882	0.816	0.688	0.538	0.469	0.450	0.419	0.749	0.594	0.469
210000	1.000	0.883	0.817	0.690	0.540	0.470	0.452	0.420	0.738	0.584	0.468
220000	1.000	0.883	0.818	0.691	0.542	0.472	0.453	0.422	0.727	0.575	0.468
230000	1.000	0.884	0.819	0.692	0.544	0.474	0.455	0.424	0.716	0.565	0.468
240000	1.000	0.884	0.819	0.694	0.545	0.475	0.457	0.425	0.705	0.556	0.468
250000	1.000	0.884	0.820	0.695	0.547	0.477	0.458	0.427	0.695	0.547	0.468
260000	1.000	0.885	0.821	0.696	0.549	0.479	0.460	0.428	0.689	0.546	0.467
270000	1.000	0.885	0.822	0.697	0.550	0.480	0.462	0.430	0.684	0.544	0.467
280000	1.000	0.886	0.823	0.698	0.552	0.482	0.463	0.432	0.679	0.543	0.467
290000	1.000	0.886	0.823	0.699	0.553	0.484	0.465	0.433	0.674	0.541	0.467
300000	1.000	0.887	0.824	0.700	0.555	0.485	0.466	0.435	0.668	0.540	0.466
310000	1.000	0.887	0.825	0.702	0.556	0.487	0.468	0.436	0.664	0.539	0.466
320000	1.000	0.887	0.826	0.703	0.558	0.489	0.470	0.438	0.659	0.537	0.466
330000	1.000	0.888	0.826	0.704	0.559	0.490	0.471	0.440	0.654	0.536	0.466
340000	1.000	0.888	0.827	0.705	0.561	0.492	0.473	0.441	0.649	0.535	0.466
350000	1.000	0.889	0.828	0.707	0.562	0.493	0.474	0.443	0.645	0.534	0.466
360000	1.000	0.889	0.829	0.708	0.564	0.495	0.476	0.444	0.641	0.533	0.466
370000	1.000	0.890	0.830	0.709	0.565	0.497	0.478	0.446	0.636	0.531	0.466
380000	1.000	0.892	0.833	0.714	0.568	0.499	0.480	0.448	0.634	0.531	0.467
390000	1.000	0.896	0.839	0.722	0.570	0.501	0.482	0.451	0.633	0.531	0.468
400000	1.000	0.900	0.845	0.730	0.573	0.504	0.484	0.453	0.631	0.530	0.469
410000	1.000	0.904	0.851	0.738	0.576	0.506	0.487	0.456	0.630	0.530	0.470
420000	1.000	0.908	0.857	0.746	0.579	0.509	0.489	0.459	0.628	0.530	0.471
430000	1.000	0.910	0.860	0.750	0.580	0.510	0.490	0.460	0.623	0.529	0.471
440000	1.000	0.910	0.860	0.750	0.580	0.511	0.491	0.461	0.617	0.527	0.470
450000	1.000	0.910	0.860	0.750	0.581	0.512	0.492	0.461	0.611	0.525	0.469
460000	1.000	0.910	0.860	0.750	0.581	0.513	0.493	0.462	0.605	0.523	0.468
470000	1.000	0.910	0.860	0.750	0.581	0.514	0.494	0.463	0.599	0.521	0.467
480000	1.000	0.911	0.861	0.751	0.582	0.514	0.495	0.463	0.594	0.519	0.466
490000	1.000	0.912	0.862	0.752	0.582	0.515	0.495	0.464	0.588	0.517	0.465
500000	1.000	0.913	0.863	0.753	0.583	0.515	0.496	0.464	0.583	0.515	0.464
550000	1.000	0.918	0.868	0.758	0.587	0.518	0.499	0.468	0.579	0.514	0.464
600000	1.000	0.924	0.874	0.764	0.590	0.521	0.502	0.471	0.575	0.513	0.463
650000	1.000	0.929	0.879	0.769	0.593	0.524	0.504	0.474	0.572	0.512	0.462
700000	1.000	0.935	0.885	0.775	0.597	0.527	0.507	0.477	0.568	0.511	0.461
750000	1.000	0.940	0.890	0.780	0.600	0.530	0.510	0.480	0.564	0.510	0.460
800000	1.000	0.942	0.892	0.784	0.607	0.537	0.517	0.487	0.564	0.514	0.464
850000	1.000	0.944	0.894	0.788	0.613	0.545	0.525	0.494	0.564	0.518	0.468
900000	1.000	0.946	0.896	0.792	0.620	0.552	0.532	0.501	0.565	0.523	0.473
950000	1.000	0.948	0.898	0.796	0.626	0.560	0.539	0.508	0.566	0.527	0.477
1000000	1.000	0.950	0.900	0.800	0.633	0.567	0.546	0.516	0.567	0.531	0.481
1100000	1.000	0.954	0.904	0.808	0.646	0.582	0.561	0.530	0.578	0.539	0.489
1200000	1.000	0.958	0.908	0.816	0.659	0.597	0.576	0.544	0.588	0.547	0.497
1300000	1.000	0.961	0.912	0.824	0.669	0.605	0.584	0.552	0.588	0.547	0.497
1400000	1.000	0.962	0.916	0.832	0.675	0.607	0.586	0.553	0.589	0.548	0.498
1500000	1.000	0.963	0.920	0.840	0.680	0.609	0.589	0.554	0.589	0.548	0.498
1750000	1.000	0.967	0.930	0.860	0.695	0.615	0.594	0.557	0.589	0.548	0.498
2000000	1.000	0.970	0.940	0.880	0.710	0.620	0.600	0.560	0.589	0.548	0.498
2250000	1.000	0.975	0.950	0.900	0.750	0.660	0.640	0.595	0.606	0.565	0.515
2500000	1.000	0.980	0.960	0.920	0.790	0.700	0.680	0.630	0.630	0.589	0.539

Exhibit 5

Arkansas

Homeowner's Rating By Peril
Platinum Charge

Current Platinum Charge	$	59.00

Revised Platinum Charge by Peril

	1-2 Family		3-4 Family	
Wind/Hail				
Water/Freezing	$	41.00	$	41.00
Fire/Lightning				
Theft	$	9.00	$	9.00
Liability				
Other	$	9.00	$	9.00
Hurricane				
Total	**$**	**59.00**	**$**	**59.00**

Derivation
Water Charge: 75% of Sump Premium Charge with Replacement Cost.
Theft: Rate for $500 additional jewelry theft coverage.
Other: Equal to the Theft Rate.

Arkansas

Homeowner's Rating By Peril
Protection - Construction Relativities

Current

Protection - Construction Relativities HO 3, 5		
Classes	**Frame**	**Masonry**
1	1.00	0.90
2	1.00	0.90
3	1.00	0.90
4	1.00	0.90
5	1.00	0.90
6	1.00	0.90
7	1.10	0.90
8	1.40	1.15
8B	1.80	1.45
9	1.90	1.50
10	2.10	1.90

Revised*

Protection - Construction Relativities HO 3, 5		
Classes	**Frame**	**Masonry**
1	1.00	0.65
2	1.00	0.65
3	1.00	0.65
4	1.00	0.65
5	1.00	0.65
6	1.00	0.65
7	1.35	0.65
8	2.40	1.53
8B	3.80	2.58
9	4.15	2.75
10	4.85	4.15

Protection - Construction Relativities HO 4		
Classes	**Frame**	**Masonry**
1	1.00	0.90
2	1.00	0.90
3	1.00	0.90
4	1.00	0.90
5	1.00	0.90
6	1.00	0.90
7	1.20	0.90
8	1.30	1.00
8B	1.50	1.25
9	1.60	1.30
10	1.90	1.50

Protection - Construction Relativities HO 4		
Classes	**Frame**	**Masonry**
1	1.00	0.65
2	1.00	0.65
3	1.00	0.65
4	1.00	0.65
5	1.00	0.65
6	1.00	0.65
7	1.70	0.65
8	2.05	1.00
8B	2.75	1.88
9	3.10	2.05
10	4.15	2.75

Protection - Construction Relativities HO 6		
Classes	**Frame**	**Masonry**
1	1.00	0.90
2	1.00	0.90
3	1.00	0.90
4	1.00	0.90
5	1.00	0.90
6	1.00	0.90
7	1.20	0.90
8	1.30	1.00
8B	1.50	1.25
9	1.60	1.30
10	1.90	1.50

Protection - Construction Relativities HO 6		
Classes	**Frame**	**Masonry**
1	1.00	0.65
2	1.00	0.65
3	1.00	0.65
4	1.00	0.65
5	1.00	0.65
6	1.00	0.65
7	1.70	0.65
8	2.05	1.00
8B	2.75	1.88
9	3.10	2.05
10	4.15	2.75

*Revised PC Factor = (Current PC Factor - 1) * 3.5 + 1

Exhibit 7

Arkansas

Homeowner's Rating By Peril
Protective Device Credits

			Current Credit	Revised Credits	
Burglar Alarms	Fire Alarms	Sprinklers	All Perils Credit	Fire Credit	Theft Credit
Central Station	Central Station	All areas	23%	36%	20%
		Limited areas	18%	26%	20%
		No sprinklers	10%	10%	20%
	Fire Station	All areas	21%	32%	20%
		Limited areas	16%	22%	20%
		No sprinklers	8%	6%	20%
	Local Station	All areas	20%	30%	20%
		Limited areas	15%	20%	20%
		No sprinklers	7%	4%	20%
	No Fire Alarm	All areas	18%	26%	20%
		Limited areas	13%	16%	20%
		No sprinklers	5%	0%	20%
Police Station	Central Station	All areas	21%	36%	12%
		Limited areas	16%	26%	12%
		No sprinklers	8%	10%	12%
	Fire Station	All areas	19%	32%	12%
		Limited areas	14%	22%	12%
		No sprinklers	6%	6%	12%
	Local Station	All areas	18%	30%	12%
		Limited areas	13%	20%	12%
		No sprinklers	5%	4%	12%
	No Fire Alarm	All areas	16%	26%	12%
		Limited areas	11%	16%	12%
		No sprinklers	3%	0%	12%
Local Station	Central Station	All areas	20%	36%	8%
		Limited areas	15%	26%	8%
		No sprinklers	7%	10%	8%
	Fire Station	All areas	18%	32%	8%
		Limited areas	13%	22%	8%
		No sprinklers	5%	6%	8%
	Local Station	All areas	15%	30%	8%
		Limited areas	10%	20%	8%
		No sprinklers	2%	4%	8%
	No Fire Alarm	All areas	15%	26%	8%
		Limited areas	10%	16%	8%
		No sprinklers	2%	0%	8%
No Burglar Alarm	Central Station	All areas	18%	36%	0%
		Limited areas	13%	26%	0%
		No sprinklers	5%	10%	0%
	Fire Station	All areas	16%	32%	0%
		Limited areas	11%	22%	0%
		No sprinklers	3%	6%	0%
	Local Station	All areas	15%	30%	0%
		Limited areas	10%	20%	0%
		No sprinklers	2%	4%	0%
	No Fire Alarm	All areas	13%	26%	0%
		Limited areas	8%	16%	0%
		No sprinklers	0%	0%	0%

Exhibit 8
Sheet 1

Homeowners Rating by Peril
Arkansas
Homeowners - Dwelling
Policyholder Dislocation Exhibits
Policy Sample: May 2008-October 2008

All Perils Deductible				
Ded	**Policies**	**Current**	**Revised**	**% Change**
500	58	1,459	1,406	-3.7%
1000	53	1,243	1,270	2.2%
2500	9	930	1,002	7.7%
5000	4	1,545	1,782	15.3%
	124	**1,335**	**1,335**	**0.0%**

Protection Class					
PC		**Policies**	**Current**	**Revised**	**% Change**
1		0	0	0	0.0%
2		31	1,389	1,435	3.3%
3		29	1,104	1,173	6.3%
4		15	1,309	1,283	-2.0%
5		14	1,212	1,223	0.9%
6		18	1,078	1,083	0.5%
7		6	1,187	1,163	-2.0%
8		0	0	0	0.0%
19	8B	0	0	0	0.0%
9		8	2,010	1,861	-7.4%
10		4	2,811	2,322	-17.4%
		125	**1,324**	**1,324**	**0.0%**

Protective Device Burglar				
Group	**Policies**	**Current**	**Revised**	**% Change**
0%	97	1,321	1,299	-1.7%
-2%	15	1,493	1,505	0.8%
-3%	0	0	0	0.0%
-5%	13	1,151	1,302	13.1%
	125	**1,324**	**1,324**	**0.0%**

Protective Device Fire				
Group	**Policies**	**Current**	**Revised**	**% Change**
0%	45	1,125	1,121	-0.4%
-2%	71	1,461	1,441	-1.4%
-3%	0	0	0	0.0%
-5%	9	1,239	1,418	14.4%
-8%	0	0	0	0.0%
-10%	0	0	0	0.0%
-11%	0	0	0	0.0%
-13%	0	0	0	0.0%
-15%	0	0	0	0.0%
-16%	0	0	0	0.0%
-18%	0	0	0	0.0%
	125	**1,324**	**1,324**	**0.0%**

Exhibit 8
Sheet 2

Homeowners Rating by Peril
Arkansas
Homeowners - Dwelling
Policyholder Dislocation Exhibits
Policy Sample: May 2008-October 2008

	125	
% Change	**Count**	**Distribution**
<-20%	4	3.2%
-20%	1	0.8%
-19%	0	0.0%
-18%	1	0.8%
-17%	0	0.0%
-16%	0	0.0%
-15%	2	1.6%
-14%	1	0.8%
-13%	3	2.4%
-12%	3	2.4%
-11%	2	1.6%
-10%	1	0.8%
-9%	1	0.8%
-8%	3	2.4%
-7%	2	1.6%
-6%	6	4.8%
-5%	4	3.2%
-4%	3	2.4%
-3%	3	2.4%
-2%	2	1.6%
-1%	4	3.2%
0%	8	6.4%
1%	7	5.6%
2%	5	4.0%
3%	7	5.6%
4%	3	2.4%
5%	3	2.4%
6%	3	2.4%
7%	3	2.4%
8%	3	2.4%
9%	2	1.6%
10%	4	3.2%
11%	2	1.6%
12%	2	1.6%
13%	7	5.6%
14%	0	0.0%
15%	2	1.6%
16%	2	1.6%
17%	1	0.8%
18%	3	2.4%
19%	3	2.4%
20%	0	0.0%
>20%	9	7.2%
% with decrease or 0%		43.2%
% with increase <=10%		32.0%
% with increase 10-20%		17.6%
% with increase >20%		7.2%
% with change within +/-10%		61.6%
% with change within +/-15%		80.8%

Exhibit 8
Sheet 3

Homeowners Rating by Peril
Arkansas
Homeowners - Tenants
Policyholder Dislocation Exhibits
Policy Sample: May 2008-October 2008

All Perils Deductible				
Ded	**Policies**	**Current**	**Revised**	**% Change**
100	0	0	0	0.0%
250	9	308	309	0.4%
500	7	385	378	-1.8%
1000	1	127	150	18.0%
2500	0	0	0	0.0%
5000	0	0	0	0.0%
	17	**329**	**328**	**-0.3%**

Protection					
PC		**Policies**	**Current**	**Revised**	**% Change**
1		0	0	0	0.0%
2		10	370	363	-1.8%
3		4	342	349	2.0%
4		2	177	192	8.3%
5		1	176	171	-2.8%
6		0	0	0	0.0%
7		0	0	0	0.0%
8		0	0	0	0.0%
19	8B	0	0	0	0.0%
9		0	0	0	0.0%
10		0	0	0	0.0%
		17	**329**	**328**	**-0.3%**

Protective Device Burglar				
Group	**Policies**	**Current**	**Revised**	**% Change**
0%	16	336	334	-0.6%
-2%	1	223	242	8.8%
-3%	0	0	0	0.0%
-5%	0	0	0	0.0%
	17	**329**	**328**	**-0.3%**

Protective Device Fire				
Group	**Policies**	**Current**	**Revised**	**% Change**
0%	11	353	355	0.4%
-2%	5	259	256	-1.3%
-3%	0	0	0	0.0%
-5%	1	413	399	-3.4%
-8%	0	0	0	0.0%
-10%	0	0	0	0.0%
-11%	0	0	0	0.0%
-13%	0	0	0	0.0%
-15%	0	0	0	0.0%
-16%	0	0	0	0.0%
-18%	0	0	0	0.0%
	17	**329**	**328**	**-0.3%**

Exhibit 8
Sheet 4

Homeowners Rating by Peril
Arkansas
Homeowners - Tenants
Policyholder Dislocation Exhibits
Policy Sample: May 2008-October 2008

	17	
% Change	**Count**	**Distribution**
<-20%	0	0.0%
-20%	0	0.0%
-19%	0	0.0%
-18%	0	0.0%
-17%	0	0.0%
-16%	0	0.0%
-15%	2	11.8%
-14%	0	0.0%
-13%	0	0.0%
-12%	0	0.0%
-11%	0	0.0%
-10%	0	0.0%
-9%	0	0.0%
-8%	0	0.0%
-7%	0	0.0%
-6%	1	5.9%
-5%	0	0.0%
-4%	0	0.0%
-3%	3	17.6%
-2%	0	0.0%
-1%	1	5.9%
0%	0	0.0%
1%	0	0.0%
2%	0	0.0%
3%	1	5.9%
4%	1	5.9%
5%	0	0.0%
6%	0	0.0%
7%	0	0.0%
8%	0	0.0%
9%	2	11.8%
10%	1	5.9%
11%	2	11.8%
12%	1	5.9%
13%	0	0.0%
14%	0	0.0%
15%	0	0.0%
16%	0	0.0%
17%	0	0.0%
18%	2	11.8%
19%	0	0.0%
20%	0	0.0%
>20%	0	0.0%

% with decrease or 0%	41.2%
% with increase <=10%	29.4%
% with increase 10-20%	29.4%
% with increase >20%	0.0%
% with change within +/-10%	58.8%
% with change within +/-15%	88.2%

Exhibit 8
Sheet 5

Homeowners Rating by Peril
Arkansas
Homeowners - Condo
Policyholder Dislocation Exhibits
Policy Sample: May 2008-October 2008

All Perils Deductible				
Ded	**Policies**	**Current**	**Revised**	**% Change**
100	0	0	0	0.0%
250	2	189	176	-7.2%
500	3	615	635	3.2%
1000	0	0	0	0.0%
2500	0	0	0	0.0%
5000	0	0	0	0.0%
	5	**445**	**451**	**1.4%**

Protection Class					
PC		**Policies**	**Current**	**Revised**	**% Change**
1		0	0	0	0.0%
2		0	0	0	0.0%
3		2	320	297	-7.3%
4		0	0	0	0.0%
5		1	1,123	1,211	7.9%
6		2	231	226	-2.2%
7		0	0	0	0.0%
8		0	0	0	0.0%
19	8B	0	0	0	0.0%
9		0	0	0	0.0%
10		0	0	0	0.0%
		5	**445**	**451**	**1.4%**

Protective Device Burglar				
Group	**Policies**	**Current**	**Revised**	**% Change**
0%	5	445	451	1.4%
-2%	0	0	0	0.0%
-3%	0	0	0	0.0%
-5%	0	0	0	0.0%
	5	**445**	**451**	**1.4%**

Protective Device Fire				
Group	**Policies**	**Current**	**Revised**	**% Change**
0%	3	293	279	-4.8%
-2%	2	672	709	5.5%
-3%	0	0	0	0.0%
-5%	0	0	0	0.0%
-8%	0	0	0	0.0%
-10%	0	0	0	0.0%
-11%	0	0	0	0.0%
-13%	0	0	0	0.0%
-15%	0	0	0	0.0%
-16%	0	0	0	0.0%
-18%	0	0	0	0.0%
	5	**445**	**451**	**1.4%**

Exhibit 8
Sheet 6

Homeowners Rating by Peril
Arkansas
Homeowners - Condo
Policyholder Dislocation Exhibits
Policy Sample: May 2008-October 2008

	5	
% Change	**Count**	**Distribution**
<-20%	0	0.0%
-20%	0	0.0%
-19%	0	0.0%
-18%	0	0.0%
-17%	0	0.0%
-16%	0	0.0%
-15%	0	0.0%
-14%	0	0.0%
-13%	0	0.0%
-12%	0	0.0%
-11%	0	0.0%
-10%	0	0.0%
-9%	0	0.0%
-8%	2	40.0%
-7%	1	20.0%
-6%	0	0.0%
-5%	0	0.0%
-4%	0	0.0%
-3%	0	0.0%
-2%	0	0.0%
-1%	0	0.0%
0%	0	0.0%
1%	1	20.0%
2%	0	0.0%
3%	0	0.0%
4%	0	0.0%
5%	0	0.0%
6%	0	0.0%
7%	0	0.0%
8%	1	20.0%
9%	0	0.0%
10%	0	0.0%
11%	0	0.0%
12%	0	0.0%
13%	0	0.0%
14%	0	0.0%
15%	0	0.0%
16%	0	0.0%
17%	0	0.0%
18%	0	0.0%
19%	0	0.0%
20%	0	0.0%
>20%	0	0.0%

% with decrease or 0%	60.0%
% with increase <=10%	40.0%
% with increase 10-20%	0.0%
% with increase >20%	0.0%
% with change within +/-10%	100.0%
% with change within +/-15%	100.0%

Revised Exhibit 3
Shhet 1

ARKANSAS
AMICA MUTUAL INSURANCE COMPANY
HOMEOWNERS INSURANCE

SAMPLE OF SIMULATED EFFECTS OF CREDIT REVISION (a)

Policy Sample (b)	CURRENT SCORE	CURRENT CREDIT FACTOR	SIMULATED CREDIT SCORE	SIMULATED CREDIT FACTOR	CHANGE
Sample 235	463	2.285	788	1.648	0.721
Sample 183	569	1.585	959	1.188	0.749
Sample 21	592	1.465	915	1.128	0.770
Sample 43	554	1.550	831	1.245	0.803
Sample 197	508	1.410	870	1.140	0.809
Sample 225	545	1.725	767	1.403	0.813
Sample 41	607	1.395	868	1.138	0.815
Sample 84	641	1.240	961	1.015	0.819
Sample 104	595	1.450	834	1.190	0.821
Sample 28	515	1.550	788	1.280	0.826
Sample 55	602	1.415	824	1.183	0.836
Sample 208	615	1.355	840	1.143	0.843
Sample 26	647	1.215	881	1.038	0.854
Sample 211	634	1.270	854	1.085	0.854
Sample 195	549	1.475	773	1.268	0.859
Sample 226	652	1.195	871	1.033	0.864
Sample 178	578	1.475	766	1.278	0.866
Sample 132	682	1.075	911	0.933	0.867
Sample 33	547	1.685	729	1.468	0.871
Sample 39	574	1.475	760	1.288	0.873
Sample 14	660	1.160	871	1.015	0.875
Sample 110	691	1.045	943	0.918	0.878
Sample 231	691	1.045	901	0.918	0.878
Sample 60	656	1.175	861	1.033	0.879
Sample 156	641	1.240	829	1.090	0.879
Sample 186	440	1.550	739	1.370	0.884
Sample 209	597	1.440	757	1.275	0.885
Sample 136	628	1.295	796	1.148	0.886
Sample 192	628	1.295	794	1.148	0.886
Sample 78	615	1.355	776	1.203	0.887
Sample 20	699	1.015	903	0.903	0.889
Sample 199	674	1.105	888	0.983	0.889
Sample 234	702	1.005	903	0.898	0.893
Sample 62	569	1.550	733	1.385	0.894
Sample 215	649	1.205	826	1.078	0.894
Sample 1	999	1.000	997	0.895	0.895
Sample 18	999	1.000	997	0.895	0.895
Sample 19	999	1.000	997	0.895	0.895
Sample 24	999	1.000	997	0.895	0.895
Sample 42	999	1.000	997	0.895	0.895
Sample 52	999	1.000	997	0.895	0.895
Sample 73	998	1.000	997	0.895	0.895
Sample 74	999	1.000	997	0.895	0.895
Sample 77	999	1.000	997	0.895	0.895
Sample 105	999	1.000	997	0.895	0.895
Sample 118	999	1.000	997	0.895	0.895
Sample 148	998	1.000	997	0.895	0.895
Sample 154	999	1.000	997	0.895	0.895
Sample 155	999	1.000	997	0.895	0.895
Sample 159	999	1.000	997	0.895	0.895
Sample 182	999	1.000	997	0.895	0.895
Sample 228	999	1.000	997	0.895	0.895
Sample 164	633	1.275	787	1.148	0.900
Sample 175	660	1.160	838	1.045	0.901
Sample 54	570	1.580	726	1.430	0.905
Sample 109	632	1.280	777	1.160	0.906
Sample 35	713	0.970	902	0.880	0.907
Sample 65	712	0.970	911	0.880	0.907
Sample 123	578	1.475	737	1.338	0.907
Sample 13	643	1.220	793	1.110	0.910
Sample 99	685	1.065	866	0.973	0.913
Sample 138	717	0.955	954	0.873	0.914
Sample 174	718	0.950	950	0.870	0.916
Sample 161	650	1.200	794	1.100	0.917
Sample 236	586	1.475	731	1.353	0.917
Sample 72	601	1.410	740	1.295	0.918
Sample 160	720	0.945	982	0.868	0.918
Sample 202	643	1.230	782	1.130	0.919
Sample 57	660	1.160	805	1.070	0.922
Sample 206	641	1.240	773	1.150	0.927
Sample 46	683	1.075	841	0.998	0.928
Sample 6	729	0.915	918	0.853	0.932
Sample 7	730	0.915	910	0.853	0.932
Sample 102	729	0.915	943	0.853	0.932
Sample 198	730	0.915	932	0.853	0.932
Sample 201	448	1.615	714	1.508	0.933
Sample 38	556	1.660	712	1.550	0.934
Sample 242	731	0.910	927	0.850	0.934
Sample 80	713	0.970	897	0.910	0.938
Sample 141	678	1.090	817	1.025	0.940
Sample 219	735	0.895	910	0.843	0.941
Sample 25	710	0.980	871	0.925	0.944
Sample 147	572	1.475	722	1.393	0.944
Sample 221	537	1.770	706	1.675	0.946

Sample 214	719	0.950	897	0.900	0.947
Sample 34	713	0.970	869	0.920	0.948
Sample 200	713	0.970	869	0.920	0.948
Sample 12	741	0.880	907	0.835	0.949
Sample 53	556	1.550	714	1.475	0.952
Sample 230	677	1.095	800	1.043	0.952
Sample 69	586	1.495	717	1.428	0.955
Sample 207	620	1.330	735	1.270	0.955
Sample 222	667	1.135	779	1.088	0.958
Sample 76	633	1.275	742	1.223	0.959
Sample 190	712	0.970	858	0.930	0.959
Sample 193	748	0.860	962	0.825	0.959
Sample 68	730	0.915	895	0.883	0.964
Sample 149	688	1.055	809	1.018	0.964
Sample 3	503	1.410	720	1.370	0.972
Sample 48	756	0.835	969	0.813	0.973
Sample 227	756	0.835	906	0.813	0.973
Sample 181	631	1.220	744	1.190	0.975
Sample 177	642	1.235	740	1.208	0.978
Sample 88	570	1.410	718	1.380	0.979
Sample 143	760	0.825	902	0.808	0.979
Sample 187	679	1.085	778	1.063	0.979
Sample 64	450	1.615	707	1.583	0.980
Sample 140	699	1.015	803	0.998	0.983
Sample 238	693	1.035	796	1.018	0.983
Sample 129	726	0.925	853	0.913	0.986
Sample 67	769	0.800	951	0.795	0.994
Sample 81	768	0.800	978	0.795	0.994
Sample 112	769	0.800	907	0.795	0.994
Sample 117	769	0.800	900	0.795	0.994
Sample 165	576	1.220	735	1.215	0.996
Sample 4	770	0.795	952	0.793	0.997
Sample 10	770	0.795	972	0.793	0.997
Sample 5	803	0.790	954	0.790	1.000
Sample 9	803	0.790	952	0.790	1.000
Sample 15	794	0.790	959	0.790	1.000
Sample 31	803	0.790	951	0.790	1.000
Sample 37	787	0.790	926	0.790	1.000
Sample 40	801	0.790	936	0.790	1.000
Sample 49	775	0.790	919	0.790	1.000
Sample 56	819	0.790	963	0.790	1.000
Sample 58	803	0.790	991	0.790	1.000
Sample 61	808	0.790	948	0.790	1.000
Sample 63	792	0.790	912	0.790	1.000
Sample 66	803	0.790	954	0.790	1.000
Sample 75	803	0.790	975	0.790	1.000
Sample 79	796	0.790	951	0.790	1.000
Sample 85	812	0.790	943	0.790	1.000
Sample 87	792	0.790	928	0.790	1.000
Sample 94	819	0.790	949	0.790	1.000
Sample 95	781	0.790	900	0.790	1.000
Sample 98	819	0.790	967	0.790	1.000
Sample 100	792	0.790	938	0.790	1.000
Sample 101	791	0.790	908	0.790	1.000
Sample 107	783	0.790	972	0.790	1.000
Sample 108	803	0.790	942	0.790	1.000
Sample 111	803	0.790	926	0.790	1.000
Sample 114	784	0.790	943	0.790	1.000
Sample 116	783	0.790	974	0.790	1.000
Sample 120	803	0.790	926	0.790	1.000
Sample 121	819	0.790	926	0.790	1.000
Sample 122	660	1.160	744	1.160	1.000
Sample 125	803	0.790	935	0.790	1.000
Sample 127	750	0.850	899	0.850	1.000
Sample 128	781	0.790	977	0.790	1.000
Sample 130	794	0.790	947	0.790	1.000
Sample 131	803	0.790	976	0.790	1.000
Sample 135	783	0.790	943	0.790	1.000
Sample 139	775	0.790	976	0.790	1.000
Sample 142	821	0.790	947	0.790	1.000
Sample 145	803	0.790	912	0.790	1.000
Sample 146	792	0.790	972	0.790	1.000
Sample 150	797	0.790	918	0.790	1.000
Sample 151	797	0.790	955	0.790	1.000
Sample 153	808	0.790	988	0.790	1.000
Sample 163	803	0.790	940	0.790	1.000
Sample 166	797	0.790	937	0.790	1.000
Sample 167	812	0.790	979	0.790	1.000
Sample 168	803	0.790	982	0.790	1.000
Sample 171	781	0.790	950	0.790	1.000
Sample 173	801	0.790	970	0.790	1.000
Sample 176	800	0.790	932	0.790	1.000
Sample 179	804	0.790	988	0.790	1.000
Sample 185	785	0.790	979	0.790	1.000
Sample 189	772	0.790	976	0.790	1.000
Sample 205	801	0.790	955	0.790	1.000
Sample 210	806	0.790	976	0.790	1.000
Sample 217	803	0.790	956	0.790	1.000
Sample 218	783	0.790	991	0.790	1.000
Sample 224	812	0.790	982	0.790	1.000
Sample 232	796	0.790	989	0.790	1.000
Sample 233	792	0.790	939	0.790	1.000
Sample 237	819	0.790	938	0.790	1.000
Sample 243	819	0.790	979	0.790	1.000

Sample 244	773	0.790	942	0.790	1.000
Sample 245	797	0.790	943	0.790	1.000
Sample 240	595	1.450	711	1.455	1.003
Sample 97	515	1.685	703	1.693	1.004
Sample 203	567	1.550	706	1.565	1.010
Sample 220	636	1.260	724	1.275	1.012
Sample 158	711	0.975	794	0.988	1.013
Sample 113	712	0.970	793	0.985	1.015
Sample 162	718	0.950	807	0.965	1.016
Sample 229	754	0.840	873	0.855	1.018
Sample 124	713	0.970	788	0.990	1.021
Sample 194	707	0.990	780	1.015	1.025
Sample 17	713	0.970	787	0.995	1.026
Sample 71	753	0.845	857	0.868	1.027
Sample 169	750	0.850	855	0.875	1.029
Sample 152	759	0.825	864	0.853	1.033
Sample 23	707	0.990	770	1.025	1.035
Sample 133	728	0.920	793	0.960	1.043
Sample 223	775	0.790	879	0.825	1.044
Sample 11	755	0.835	849	0.873	1.045
Sample 216	747	0.860	830	0.900	1.047
Sample 27	796	0.790	871	0.830	1.051
Sample 180	792	0.790	870	0.830	1.051
Sample 59	701	1.010	754	1.065	1.054
Sample 204	737	0.890	801	0.940	1.056
Sample 134	755	0.835	834	0.883	1.057
Sample 196	739	0.885	799	0.938	1.059
Sample 8	775	0.790	859	0.840	1.063
Sample 51	677	1.095	730	1.168	1.066
Sample 86	745	0.865	804	0.923	1.066
Sample 96	594	1.455	704	1.553	1.067
Sample 91	796	0.790	856	0.845	1.070
Sample 126	774	0.790	854	0.845	1.070
Sample 170	803	0.790	852	0.845	1.070
Sample 2	749	0.855	805	0.918	1.073
Sample 29	781	0.790	850	0.850	1.076
Sample 82	751	0.850	803	0.915	1.076
Sample 191	792	0.790	849	0.850	1.076
Sample 89	812	0.790	842	0.855	1.082
Sample 115	740	0.880	782	0.955	1.085
Sample 22	707	0.990	743	1.075	1.086
Sample 36	775	0.790	835	0.860	1.089
Sample 45	783	0.790	833	0.860	1.089
Sample 184	803	0.790	836	0.860	1.089
Sample 44	757	0.830	810	0.905	1.090
Sample 92	792	0.790	832	0.865	1.095
Sample 213	803	0.790	832	0.865	1.095
Sample 16	546	1.410	700	1.551	1.100
Sample 30	792	0.790	811	0.869	1.100
Sample 32	775	0.790	780	0.869	1.100
Sample 47	720	0.945	739	1.040	1.100
Sample 50	739	0.885	717	0.974	1.100
Sample 70	803	0.790	809	0.869	1.100
Sample 83	764	0.810	771	0.891	1.100
Sample 90	521	1.475	700	1.623	1.100
Sample 93	652	1.195	711	1.315	1.100
Sample 103	770	0.795	801	0.875	1.100
Sample 106	730	0.915	758	1.007	1.100
Sample 119	642	1.235	700	1.359	1.100
Sample 137	712	0.970	740	1.067	1.100
Sample 144	755	0.835	786	0.919	1.100
Sample 157	782	0.790	787	0.869	1.100
Sample 172	754	0.840	786	0.924	1.100
Sample 188	723	0.935	729	1.029	1.100
Sample 212	803	0.790	784	0.869	1.100
Sample 239	797	0.790	771	0.869	1.100
Sample 241	792	0.790	814	0.869	1.100

(a) This reflects the simulated credit impact for our current book of business, 245 policies.
(b) Policy sample is shown in place of actual policy numbers, with data sorted by magnitude of change.

REVISED EXHIBIT 3
SHEET 1

ARKANSAS
AMICA MUTUAL INSURANCE COMPANY
HOMEOWNERS INSURANCE

IMPACT OF ALL REVISIONS UPON ENTIRE BOOK OF BUSINESS (a)

Policy Sample (b)	Policy Form	Change
Sample 1	Dwelling	0.648
Sample 2	Dwelling	0.664
Sample 3	Dwelling	0.718
Sample 4	Dwelling	0.727
Sample 5	Dwelling	0.741
Sample 6	Dwelling	0.748
Sample 7	Tenant	0.748
Sample 8	Dwelling	0.763
Sample 9	Dwelling	0.775
Sample 10	Dwelling	0.777
Sample 11	Dwelling	0.779
Sample 12	Dwelling	0.779
Sample 13	Dwelling	0.790
Sample 14	Dwelling	0.792
Sample 15	Dwelling	0.800
Sample 16	Dwelling	0.801
Sample 17	Dwelling	0.803
Sample 18	Dwelling	0.805
Sample 19	Dwelling	0.808
Sample 20	Dwelling	0.813
Sample 21	Dwelling	0.815
Sample 22	Dwelling	0.815
Sample 23	Dwelling	0.818
Sample 24	Dwelling	0.819
Sample 25	Dwelling	0.820
Sample 26	Dwelling	0.824
Sample 27	Dwelling	0.829
Sample 28	Dwelling	0.833
Sample 29	Dwelling	0.834
Sample 30	Dwelling	0.842
Sample 31	Condo	0.851
Sample 32	Dwelling	0.854
Sample 33	Dwelling	0.856
Sample 34	Tenant	0.862
Sample 35	Dwelling	0.863
Sample 36	Dwelling	0.872
Sample 37	Dwelling	0.873
Sample 38	Dwelling	0.879
Sample 39	Dwelling	0.885
Sample 40	Dwelling	0.888
Sample 41	Dwelling	0.889
Sample 42	Dwelling	0.893
Sample 43	Dwelling	0.897
Sample 44	Tenant	0.899
Sample 45	Dwelling	0.900
Sample 46	Dwelling	0.900
Sample 47	Dwelling	0.900
Sample 48	Dwelling	0.910
Sample 49	Dwelling	0.911
Sample 50	Dwelling	0.911
Sample 51	Dwelling	0.912
Sample 52	Dwelling	0.916
Sample 53	Dwelling	0.919
Sample 54	Dwelling	0.920
Sample 55	Dwelling	0.923
Sample 56	Dwelling	0.924
Sample 57	Dwelling	0.924
Sample 58	Dwelling	0.926
Sample 59	Dwelling	0.927
Sample 60	Tenant	0.928
Sample 61	Tenant	0.930
Sample 62	Condo	0.931
Sample 63	Dwelling	0.933
Sample 64	Dwelling	0.935
Sample 65	Dwelling	0.936
Sample 66	Condo	0.938
Sample 67	Dwelling	0.940
Sample 68	Dwelling	0.941
Sample 69	Dwelling	0.945
Sample 70	Dwelling	0.948
Sample 71	Tenant	0.948
Sample 72	Dwelling	0.948
Sample 73	Tenant	0.955
Sample 74	Dwelling	0.956
Sample 75	Tenant	0.958
Sample 76	Dwelling	0.959
Sample 77	Dwelling	0.962

Sample 78	Dwelling	0.963
Sample 79	Dwelling	0.966
Sample 80	Dwelling	0.966
Sample 81	Dwelling	0.968
Sample 82	Dwelling	0.969
Sample 83	Dwelling	0.971
Sample 84	Dwelling	0.971
Sample 85	Tenant	0.977
Sample 86	Tenant	0.977
Sample 87	Dwelling	0.978
Sample 88	Tenant	0.980
Sample 89	Tenant	0.984
Sample 90	Dwelling	0.985
Sample 91	Dwelling	0.986
Sample 92	Dwelling	0.986
Sample 93	Dwelling	0.989
Sample 94	Tenant	0.990
Sample 95	Dwelling	0.991
Sample 96	Tenant	0.993
Sample 97	Dwelling	0.993
Sample 98	Tenant	0.994
Sample 99	Tenant	0.995
Sample 100	Dwelling	0.997
Sample 101	Dwelling	0.998
Sample 102	Dwelling	0.999
Sample 103	Dwelling	1.000
Sample 104	Dwelling	1.000
Sample 105	Dwelling	1.003
Sample 106	Dwelling	1.005
Sample 107	Dwelling	1.007
Sample 108	Condo	1.011
Sample 109	Dwelling	1.013
Sample 110	Dwelling	1.013
Sample 111	Dwelling	1.013
Sample 112	Dwelling	1.014
Sample 113	Dwelling	1.015
Sample 114	Dwelling	1.015
Sample 115	Dwelling	1.016
Sample 116	Dwelling	1.018
Sample 117	Tenant	1.022
Sample 118	Dwelling	1.024
Sample 119	Dwelling	1.028
Sample 120	Tenant	1.029
Sample 121	Dwelling	1.030
Sample 122	Dwelling	1.030
Sample 123	Tenant	1.033
Sample 124	Dwelling	1.034
Sample 125	Tenant	1.034
Sample 126	Dwelling	1.038
Sample 127	Dwelling	1.039
Sample 128	Dwelling	1.040
Sample 129	Dwelling	1.041
Sample 130	Dwelling	1.043
Sample 131	Dwelling	1.043
Sample 132	Tenant	1.047
Sample 133	Tenant	1.048
Sample 134	Tenant	1.049
Sample 135	Dwelling	1.051
Sample 136	Dwelling	1.052
Sample 137	Dwelling	1.052
Sample 138	Dwelling	1.054
Sample 139	Dwelling	1.055
Sample 140	Dwelling	1.056
Sample 141	Dwelling	1.058
Sample 142	Dwelling	1.058
Sample 143	Tenant	1.058
Sample 144	Dwelling	1.059
Sample 145	Tenant	1.061
Sample 146	Dwelling	1.061
Sample 147	Dwelling	1.063
Sample 148	Tenant	1.064
Sample 149	Dwelling	1.065
Sample 150	Dwelling	1.066
Sample 151	Dwelling	1.067
Sample 152	Dwelling	1.067
Sample 153	Dwelling	1.071
Sample 154	Dwelling	1.072
Sample 155	Dwelling	1.072
Sample 156	Dwelling	1.073
Sample 157	Dwelling	1.073
Sample 158	Dwelling	1.076
Sample 159	Dwelling	1.077
Sample 160	Dwelling	1.077
Sample 161	Dwelling	1.079
Sample 162	Condo	1.084
Sample 163	Dwelling	1.085

Sample 164	Dwelling	1.088
Sample 165	Dwelling	1.089
Sample 166	Dwelling	1.094
Sample 167	Dwelling	1.094
Sample 168	Dwelling	1.096
Sample 169	Dwelling	1.097
Sample 170	Dwelling	1.097
Sample 171	Dwelling	1.098
Sample 172	Tenant	1.099
Sample 173	Dwelling	1.105
Sample 174	Dwelling	1.108
Sample 175	Dwelling	1.110
Sample 176	Tenant	1.114
Sample 177	Dwelling	1.114
Sample 178	Dwelling	1.115
Sample 179	Dwelling	1.117
Sample 180	Dwelling	1.119
Sample 181	Dwelling	1.123
Sample 182	Tenant	1.125
Sample 183	Dwelling	1.128
Sample 184	Dwelling	1.128
Sample 185	Tenant	1.130
Sample 186	Dwelling	1.133
Sample 187	Dwelling	1.139
Sample 188	Tenant	1.140
Sample 189	Tenant	1.144
Sample 190	Dwelling	1.147
Sample 191	Dwelling	1.150
Sample 192	Dwelling	1.151
Sample 193	Dwelling	1.152
Sample 194	Dwelling	1.154
Sample 195	Dwelling	1.162
Sample 196	Dwelling	1.163
Sample 197	Dwelling	1.165
Sample 198	Dwelling	1.165
Sample 199	Tenant	1.166
Sample 200	Dwelling	1.166
Sample 201	Dwelling	1.168
Sample 202	Dwelling	1.169
Sample 203	Tenant	1.169
Sample 204	Dwelling	1.172
Sample 205	Dwelling	1.180
Sample 206	Tenant	1.180
Sample 207	Dwelling	1.189
Sample 208	Dwelling	1.192
Sample 209	Dwelling	1.192
Sample 210	Dwelling	1.192
Sample 211	Dwelling	1.193
Sample 212	Dwelling	1.197
Sample 213	Dwelling	1.197
Sample 214	Dwelling	1.204
Sample 215	Dwelling	1.205
Sample 216	Dwelling	1.210
Sample 217	Dwelling	1.210
Sample 218	Dwelling	1.213
Sample 219	Dwelling	1.214
Sample 220	Dwelling	1.218
Sample 221	Dwelling	1.220
Sample 222	Dwelling	1.225
Sample 223	Dwelling	1.226
Sample 224	Dwelling	1.240
Sample 225	Dwelling	1.241
Sample 226	Dwelling	1.241
Sample 227	Dwelling	1.246
Sample 228	Dwelling	1.253
Sample 229	Dwelling	1.255
Sample 230	Dwelling	1.258
Sample 231	Dwelling	1.258
Sample 232	Dwelling	1.272
Sample 233	Dwelling	1.288
Sample 234	Dwelling	1.301
Sample 235	Dwelling	1.303
Sample 236	Dwelling	1.306
Sample 237	Dwelling	1.309
Sample 238	Dwelling	1.317
Sample 239	Dwelling	1.330
Sample 240	Dwelling	1.339
Sample 241	Dwelling	1.357
Sample 242	Dwelling	1.406
Sample 243	Dwelling	1.428
Sample 244	Dwelling	1.563
Sample 245	Dwelling	1.632

(a) This includes the simulated credit impact for our current book of business, 245 policies.
(b) Policy sample is shown in place of actual policy numbers, with data sorted by magnitude of change.

REVISED SUPPLEMENTAL EXHIBIT B

ARKANSAS
Amica Mutual Insurance Company
Homeowners Rating by Peril
Determination of Territory Relativities

Dwellings

Territory	Base	Current Territorial Relativity	Current Portion of Premium for All Other Perils	Current Portion of Premium for Theft	Current Portion of Premium for Other	Proposed Theft Relativity	Proposed Other Relativity	Proposed All Other Perils Relativity
30	1,339	1.09	1,218.49	53.56	66.95	1.09	1.09	1.00
31	1,339	1.09	1,218.49	53.56	66.95	1.09	1.09	1.00
32	1,398	1.14	1,272.18	55.92	69.9	1.14	1.14	1.00
133	1,270	1.04	1,155.70	50.8	63.5	1.04	1.04	1.00
233	1,282	1.05	1,166.62	51.28	64.1	1.05	1.05	1.00
533	1,693	1.38	1,540.63	67.72	84.65	1.38	1.38	1.00
633	1,032	0.84	939.12	41.28	51.6	0.84	0.84	1.00
733	1,117	0.91	1,016.47	44.68	55.85	0.91	0.91	1.00
997	1,446	1.18	1,315.86	57.84	72.3	1.18	1.18	1.00
998	1,316	1.07	1,197.56	52.64	65.8	1.07	1.07	1.00
999	1,316	1.07	1,197.56	52.64	65.8	1.07	1.07	1.00
			1,114.02	48.97	61.21	1.00	1.00	1.00

Tenants

Territory	Base	Current Territorial Relativity	Current Portion of Premium for All Other Perils	Current Portion of Premium for Theft	Current Portion of Premium for Other	Proposed Theft Relativity	Proposed Other Relativity	Proposed All Other Perils Relativity
30	279	1.04	156.24	111.60	11.16	1.04	1.04	1.00
31	279	1.04	156.24	111.60	11.16	1.04	1.04	1.00
32	279	1.04	156.24	111.60	11.16	1.04	1.04	1.00
133	279	1.04	156.24	111.60	11.16	1.04	1.04	1.00
233	254	0.94	142.24	101.60	10.16	0.94	0.94	1.00
533	279	1.04	156.24	111.60	11.16	1.04	1.04	1.00
633	254	0.94	142.24	101.60	10.16	0.94	0.94	1.00
733	254	0.94	142.24	101.60	10.16	0.94	0.94	1.00
997	279	1.04	156.24	111.60	11.16	1.04	1.04	1.00
998	254	0.94	142.24	101.60	10.16	0.94	0.94	1.00
999	254	0.94	142.24	101.60	10.16	0.94	0.94	1.00
			150.91	107.79	10.78	1.00	1.00	1.00

Condos

Territory	Base	Current Territorial Relativity	Current Portion of Premium for All Other Perils	Current Portion of Premium for Theft	Current Portion of Premium for Other	Proposed Theft Relativity	Proposed Other Relativity	Proposed All Other Perils Relativity
30	227	1.00	195.22	22.70	9.08	1.00	1.00	1.00
31	227	1.00	195.22	22.70	9.08	1.00	1.00	1.00
32	227	1.00	195.22	22.70	9.08	1.00	1.00	1.00
133	227	1.00	195.22	22.70	9.08	1.00	1.00	1.00
233	227	1.00	195.22	22.70	9.08	1.00	1.00	1.00
533	227	1.00	195.22	22.70	9.08	1.00	1.00	1.00
633	227	1.00	195.22	22.70	9.08	1.00	1.00	1.00
733	227	1.00	195.22	22.70	9.08	1.00	1.00	1.00
997	227	1.00	195.22	22.70	9.08	1.00	1.00	1.00
998	227	1.00	195.22	22.70	9.08	1.00	1.00	1.00
999	227	1.00	195.22	22.70	9.08	1.00	1.00	1.00
			195.22	22.70	9.08	1.00	1.00	1.00

Exhibit 8
Sheet 1

Homeowners Rating by Peril
Arkansas
Homeowners - Dwelling
Policyholder Dislocation Exhibits
Policy Sample: March 2008-February 2009

All Perils Deductible				
Ded	**Policies**	**Current**	**Revised**	**% Change**
500	102	1,467	1,447	-1.3%
1000	85	1,491	1,477	-0.9%
1500	2	502	650	29.6%
2500	12	1,115	1,205	8.0%
5000	4	1,210	1,519	25.5%
	205	**1,442**	**1,439**	**-0.2%**

Protection Class					
PC		**Policies**	**Current**	**Revised**	**% Change**
1		0	0	0	0.0%
2		51	1,447	1,457	0.7%
3		52	1,325	1,334	0.7%
4		26	1,488	1,463	-1.7%
5		26	1,414	1,456	2.9%
6		24	1,132	1,244	9.8%
7		6	1,187	1,312	10.6%
8		2	1,630	1,363	-16.4%
19	8B	0	0	0	0.0%
9		12	1,907	1,792	-6.0%
10		6	2,839	2,260	-20.4%
		205	**1,442**	**1,439**	**-0.2%**

Protective Device Burglar				
Group	**Policies**	**Current**	**Revised**	**% Change**
0%	159	1,388	1,384	-0.3%
-2%	22	1,713	1,647	-3.8%
-3%	0	0	0	0.0%
-5%	24	1,550	1,615	4.2%
	205	**1,442**	**1,439**	**-0.2%**

Protective Device Fire				
Group	**Policies**	**Current**	**Revised**	**% Change**
0%	54	1,262	1,293	2.4%
-2%	128	1,485	1,449	-2.5%
-3%	0	0	0	0.0%
-5%	16	1,549	1,702	9.8%
-8%	1	1,028	1,260	22.5%
-10%	4	2,007	2,063	2.8%
-11%	0	0	0	0.0%
-13%	0	0	0	0.0%
-15%	1	754	859	13.9%
-16%	0	0	0	0.0%
-18%	1	2,732	2,194	-19.7%
	205	**1,442**	**1,439**	**-0.2%**

Exhibit 8
Sheet 2

Homeowners Rating by Peril
Arkansas
Homeowners - Dwelling
Policyholder Dislocation Exhibits
Policy Sample: March 2008-February 2009

	205	
% Change	**Count**	**Distribution**
<-20%	13	6.3%
-20%	4	2.0%
-19%	2	1.0%
-18%	6	2.9%
-17%	3	1.5%
-16%	1	0.5%
-15%	1	0.5%
-14%	2	1.0%
-13%	2	1.0%
-12%	2	1.0%
-11%	3	1.5%
-10%	4	2.0%
-9%	4	2.0%
-8%	6	2.9%
-7%	4	2.0%
-6%	4	2.0%
-5%	2	1.0%
-4%	4	2.0%
-3%	6	2.9%
-2%	2	1.0%
-1%	5	2.4%
0%	6	2.9%
1%	8	3.9%
2%	3	1.5%
3%	4	2.0%
4%	6	2.9%
5%	5	2.4%
6%	6	2.9%
7%	9	4.4%
8%	5	2.4%
9%	4	2.0%
10%	5	2.4%
11%	3	1.5%
12%	4	2.0%
13%	3	1.5%
14%	1	0.5%
15%	5	2.4%
16%	3	1.5%
17%	5	2.4%
18%	1	0.5%
19%	5	2.4%
20%	3	1.5%
>20%	31	15.1%
% with decrease or 0%		42.0%
% with increase <=10%		26.8%
% with increase 10-20%		16.1%
% with increase >20%		15.1%
% with change within +/-10%		49.8%
% with change within +/-15%		62.4%

Exhibit 8
Sheet 3

Homeowners Rating by Peril
Arkansas
Homeowners - Tenants
Policyholder Dislocation Exhibits
Policy Sample: March 2008-February 2009

All Perils Deductible				
Ded	**Policies**	**Current**	**Revised**	**% Change**
100	0	0	0	0.0%
250	21	316	315	-0.5%
500	11	352	346	-1.8%
1000	2	184	215	16.3%
2500	1	130	152	16.9%
5000	0	0	0	0.0%
	35	**315**	**314**	**-0.2%**

Protection					
PC		**Policies**	**Current**	**Revised**	**% Change**
1		0	0	0	0.0%
2		16	351	338	-3.6%
3		9	286	295	3.2%
4		4	233	255	9.1%
5		3	199	199	0.1%
6		1	431	459	6.4%
7		1	454	451	-0.6%
8		1	421	411	-2.3%
19	8B	0	0	0	0.0%
9		0	0	0	0.0%
10		0	0	0	0.0%
		35	**315**	**314**	**-0.2%**

Protective Device Burglar				
Group	**Policies**	**Current**	**Revised**	**% Change**
0%	32	315	314	-0.1%
-2%	2	323	303	-6.4%
-3%	1	300	330	9.9%
-5%	0	0	0	0.0%
	35	**315**	**314**	**-0.2%**

Protective Device Fire				
Group	**Policies**	**Current**	**Revised**	**% Change**
0%	16	346	343	-0.9%
-2%	14	280	279	-0.2%
-3%	0	0	0	0.0%
-5%	1	413	422	2.2%
-8%	2	359	349	-2.7%
-10%	1	300	330	9.9%
-11%	0	0	0	0.0%
-13%	0	0	0	0.0%
-15%	1	130	152	16.9%
-16%	0	0	0	0.0%
-18%	0	0	0	0.0%
	35	**315**	**314**	**-0.2%**

Exhibit 8
Sheet 4

Homeowners Rating by Peril
Arkansas
Homeowners - Tenants
Policyholder Dislocation Exhibits
Policy Sample: March 2008-February 2009

	35	
% Change	**Count**	**Distribution**
<-20%	1	2.9%
-20%	0	0.0%
-19%	0	0.0%
-18%	0	0.0%
-17%	0	0.0%
-16%	0	0.0%
-15%	0	0.0%
-14%	1	2.9%
-13%	0	0.0%
-12%	0	0.0%
-11%	0	0.0%
-10%	1	2.9%
-9%	0	0.0%
-8%	0	0.0%
-7%	2	5.7%
-6%	0	0.0%
-5%	1	2.9%
-4%	2	5.7%
-3%	0	0.0%
-2%	4	11.4%
-1%	4	11.4%
0%	0	0.0%
1%	0	0.0%
2%	1	2.9%
3%	3	8.6%
4%	0	0.0%
5%	3	8.6%
6%	3	8.6%
7%	0	0.0%
8%	0	0.0%
9%	0	0.0%
10%	1	2.9%
11%	1	2.9%
12%	0	0.0%
13%	2	5.7%
14%	2	5.7%
15%	0	0.0%
16%	0	0.0%
17%	2	5.7%
18%	1	2.9%
19%	0	0.0%
20%	0	0.0%
>20%	0	0.0%
% with decrease or 0%		45.7%
% with increase <=10%		31.4%
% with increase 10-20%		22.9%
% with increase >20%		0.0%
% with change within +/-10%		71.4%
% with change within +/-15%		88.6%

Homeowners Rating by Peril
Arkansas
Homeowners - Condo
Policyholder Dislocation Exhibits
Policy Sample: March 2008-February 2009

All Perils Deductible				
Ded	**Policies**	**Current**	**Revised**	**% Change**
100	0	0	0	0.0%
250	2	189	171	-9.8%
500	3	615	638	3.7%
1000	0	0	0	0.0%
2500	0	0	0	0.0%
5000	0	0	0	0.0%
	5	**445**	**451**	**1.4%**

Protection Class					
PC		**Policies**	**Current**	**Revised**	**% Change**
1		0	0	0	0.0%
2		0	0	0	0.0%
3		2	320	299	-6.7%
4		0	0	0	0.0%
5		1	1,123	1,217	8.4%
6		2	231	221	-4.4%
7		0	0	0	0.0%
8		0	0	0	0.0%
19	8B	0	0	0	0.0%
9		0	0	0	0.0%
10		0	0	0	0.0%
		5	**445**	**451**	**1.4%**

Protective Device Burglar				
Group	**Policies**	**Current**	**Revised**	**% Change**
0%	5	445	451	1.4%
-2%	0	0	0	0.0%
-3%	0	0	0	0.0%
-5%	0	0	0	0.0%
	5	**445**	**451**	**1.4%**

Protective Device Fire				
Group	**Policies**	**Current**	**Revised**	**% Change**
0%	3	293	277	-5.6%
-2%	2	672	712	6.0%
-3%	0	0	0	0.0%
-5%	0	0	0	0.0%
-8%	0	0	0	0.0%
-10%	0	0	0	0.0%
-11%	0	0	0	0.0%
-13%	0	0	0	0.0%
-15%	0	0	0	0.0%
-16%	0	0	0	0.0%
-18%	0	0	0	0.0%
	5	**445**	**451**	**1.4%**

Exhibit 8
Sheet 6

Homeowners Rating by Peril
Arkansas
Homeowners - Condo
Policyholder Dislocation Exhibits
Policy Sample: March 2008-February 2009

	5	
% Change	**Count**	**Distribution**
<-20%	0	0.0%
-20%	0	0.0%
-19%	0	0.0%
-18%	0	0.0%
-17%	0	0.0%
-16%	0	0.0%
-15%	1	20.0%
-14%	0	0.0%
-13%	0	0.0%
-12%	0	0.0%
-11%	0	0.0%
-10%	0	0.0%
-9%	0	0.0%
-8%	0	0.0%
-7%	1	20.0%
-6%	1	20.0%
-5%	0	0.0%
-4%	0	0.0%
-3%	0	0.0%
-2%	0	0.0%
-1%	0	0.0%
0%	0	0.0%
1%	1	20.0%
2%	0	0.0%
3%	0	0.0%
4%	0	0.0%
5%	0	0.0%
6%	0	0.0%
7%	0	0.0%
8%	1	20.0%
9%	0	0.0%
10%	0	0.0%
11%	0	0.0%
12%	0	0.0%
13%	0	0.0%
14%	0	0.0%
15%	0	0.0%
16%	0	0.0%
17%	0	0.0%
18%	0	0.0%
19%	0	0.0%
20%	0	0.0%
>20%	0	0.0%

% with decrease or 0%	60.0%
% with increase <=10%	40.0%
% with increase 10-20%	0.0%
% with increase >20%	0.0%
% with change within +/-10%	80.0%
% with change within +/-15%	100.0%

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
01/20/2009	Rate and Rule	Revised Manual Pages	01/30/2009	AR manual.pdf
No original date	Rate and Rule	Revised Manual Pages	01/20/2009	AR manual.pdf
No original date	Supporting Document	NAIC loss cost data entry document	01/16/2009	ARRFARF1.pdf
No original date	Supporting Document	Revised Support Data	01/30/2009	Credit Effect.pdf Total Rate Effect.pdf Terr Factor Support.pdf Revised AR RBP Filing Exhibits.pdf

ARKANSAS (03)
HOMEOWNERS POLICY PROGRAM
MANUAL

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PART I
COVERAGE AND DEFINITION TYPE RULES

RULE 100. INTRODUCTION

Effective JUNE 1, 2009

A. About The Homeowners Manual

The Homeowners Policy Program provides property and liability coverages, using the forms and endorsements specified in this Manual. This Manual contains the rules and classifications governing the writing of the Homeowners Policy. The rules, rates, forms and endorsements of the company, for each coverage, shall govern in all cases not specifically provided for in this Manual.

B. Manual Structure

1. Contents
The Manual is divided into two primary sections, multi-state general rules and state rules and rates.

2. General Rules

These rules are grouped into the following categories:

a. Part **I –** Coverage And Definition Type Rules,

b. Part **II -** Servicing Type Rules,

c. Part **III -** Base Premium Computation Rules,

d. Part **IV -** Adjusted Base Premium Computation Rules,

e. Part **V** Section **I –** Property – Additional Coverages And Increased Limits Rules,

f. Part **VI** Section **II –** Liability – Additional Coverages And Increased Limits Rules, and

g. Part **VII** Section **II –** Liability – Other exposures Increased Limits Rules.

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3. State Rules And Rates

These rules are grouped into the following categories:

a. Exceptions and Additional Rules,

b. Special State Requirements,

c. Territory Definitions,

d. Base Class Premium Tables,

e. Classification and Key Factor Tables, and

f. Rates, Charges and Credits.

Also, where ISO does not publish any state pages containing premiums, rates, charges and credits expressed in dollars and cents, each company using this Manual should furnish its manualholders with the state rate pages containing this information.

4. Form References

The Manual refers to Forms **HO 00 03, HO 00 04, HO 00 05, HO 00 06**. These Form references are identified as follows:

a. Homeowners 3 Special Form **HO 00 03,**

b. Homeowners 4 Contents Broad Form **HO 00 04,**

c. Homeowners 5 Platinum Choice Form **HO 00 05,**

d. Homeowners 6 Unit-Owners Form **HO 00 06,**

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RULE 101.
LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS

Effective JUNE 1, 2009

A. Limits

The limits of liability required under the Homeowners policy are as follows:

1. Section I - Property Damage

Coverage A – Dwelling	
HO 00 03, **HO 00 05** **HO 00 04** or **HO 0006**	Refer to Rule **301.** in the state classification pages. For **HO 00 06** refer to Rule **507.A.**
Coverage B – Other Structures	
HO 00 03, HO 00 05	10% of **A** (One and two family dwelling) 10% of **A** (Three and four family dwelling)
Coverage C – Personal Property	
HO 00 03, HO 00 05 or **HO 00 04** or **HO 00 06**	75% of **A** (One and two family dwelling) 75% of **A** (Three family dwelling) 75% of **A** (Four family dwelling) Refer to Rule **301.** in the state classification pages.
Coverage D – Loss Of Use	
HO 00 03 or **HO 00 05** **HO 00 04** **HO 00 06**	30% of **A** 30% of **C** 50% of **C**

Table 101.A.1. Property Damage Limits

2. Section II – Liability (All Forms)

Coverage E – Personal Liability And Coverage F – Medical Payments*
Refer to Rule **301.** in the state classification pages
* Unless otherwise stated, Coverage **E** limits apply on an "occurrence" basis; Coverage **F** limits apply on an "each person" basis.

Table 101.A.2. Liability Limits

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B. All Forms

The limit of liability for Coverages **C** or **D** of Section **I** and **E** or **F** of Section **II** may be increased.

C. Form HO 00 03 Or HO 00 05.

Under Coverage **B** of Section **I,** an additional amount of insurance may be written on a specific structure. Under Coverage **C** of Section **I,** it is permissible to reduce the limit of liability to an amount not less than 40% of the limit of the dwelling.

D. Form HO 00 06

The limit of liability for Coverage **A** of Section **I** may be increased.

E. Form HO 00 08

1. Does not apply**.**

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RULE 102.
DESCRIPTION OF COVERAGES

Effective JUNE 1, 2009

The following is a general description of the coverages provided by the individual Homeowners Policy forms. The policy should be consulted for exact contract conditions.

A. Section 1 – Property – Perils Insured Against

Perils Insured Against

Perils	HO 00 03	HO 00 04 And HO 00 06	HO 00 05
Fire or Lightning	Yes Cov. **C**	Yes	No
Windstorm or Hail, Explosion, Riot or civil commotion, Aircraft, Vehicles or Smoke	Yes Cov. **C**	Yes	No
Vandalism or Malicious Mischief	Yes Cov. **C**	Yes	No
Theft	Yes Cov. **C**	Yes	No
Volcanic eruption	Yes Cov. **C**	Yes	No
Falling objects, Weight of ice, snow or sleet, Accidental discharge of water or steam, Sudden and accidental tearing apart of a heating system or appliance, Freezing, Sudden accidental damage from electrical current.	Yes Cov. **C**	Yes	No
Additional risks with certain exceptions (Special Coverage)	Yes Cov. **A, B** and **D**	No	Yes Cov. **A, B, C** and **D**

Table 102.A. Perils Insured Against

B. Section II – Liability – All Forms

1. Coverage E – Personal Liability

Covers payment on behalf of any insured for all sums which the insured shall become legally obligated to pay as damages because of bodily injury or property damage arising out of an insured's premises or personal activities.

2. Coverage F – Medical Payments To Others

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

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RULE 103.
MANDATORY COVERAGES

Effective JULY 1, 2001

It is mandatory that insurance be written for all coverages provided under both Sections **I** and **II** of the Homeowners Policy.

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RULE 104.
ELIGIBILITY

Effective JULY 1, 2001

A. All Forms Except HO 00 04 And HO 00 06

A Homeowners Policy may be issued:

1. To the owner-occupant(s) of a 1, 2, 3 or 4 family dwelling which is used exclusively for private residential purposes (except as provided in Paragraphs **F.** and **H.**). A 1 family dwelling may not be occupied by more than one additional family or two roomers or boarders. In a 2, 3 or 4 family dwelling, an individual family unit may not be occupied by more than two families or one family with two roomers or boarders; or

2. To the purchaser-occupant(s) who has entered into a long term installment contract for the purchase of the dwelling and who occupies the dwelling but to whom title does not pass from the seller until all the terms of the installment contract have been satisfied. The seller retains title until completion of the payments and in no way acts as a mortgagee. The seller's interest in the building and premises liability may be covered using Additional Insured Endorsement –- **HO 04 41;** or

3. To the occupant of a dwelling under a life estate arrangement when the Coverage A amount is at least 80% of the dwelling's replacement cost. The owner's interest in the building and premises liability may be covered using Additional Insured Endorsement **HO 04 41;** or

4. To cover dwellings in the course of construction provided the policy is issued only in the name of the intended owner-occupant(s) of the dwelling.

5. When two or more apartment units in a 2, 3 or 4 family dwelling are occupied by co-owners, each occupying distinct living quarters with separate entrances. Given these circumstances, a Homeowners Policy providing building coverage may be issued to only one of the co-owner occupants of the dwelling. The policy may be endorsed to cover the interest of the other co-owner(s) in the building and for premises liability. Use Additional Insured Endorsement **HO 04 41.** A separate Homeowners Policy **HO 00 04** may be issued to the co-owner(s) occupying the other apartment(s) in the dwelling.

It is permissible to extend the Homeowners Policy, without additional premium charge, to cover the interest of a non-occupant joint owner in the building and for premises liability. Use Additional Insured Endorsement **HO 04 41.**

B. Form HO 00 04

A Homeowners Policy may be issued to:

1. The tenant(s) (non-owner) of a dwelling or an apartment situated in any building; or

2. The owner-occupant(s) of a dwelling, cooperative unit or of a building containing an apartment not otherwise eligible for a Homeowners Policy under Paragraph **A.**

provided the residence premises occupied by the insured is used exclusively for residential purposes (except as provided in Paragraph **F.**). The dwelling or apartment unit may not be occupied by more than one additional family or two boarders or roomers.

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C. Form HO 00 06

A Homeowners Policy may be issued to the owner(s) of a condominium or cooperative unit which is used exclusively for residential purposes (except as provided in Paragraphs **F.** and **H.**). The unit may not be occupied by more than one additional family or two boarders or roomers.

D. Seasonal Dwelling

Subject to all other sections of this rule, a Homeowners Policy may be issued to cover a seasonal dwelling.

E. Mobile Home, Trailer Home Or House Trailer

A Homeowners Policy:

1. Shall not be issued to cover such structures under Coverage **A**. Dwelling, but

2. May be issued to cover personal property in such structures as noted in Paragraph **B.**

F. Permitted Business Occupancies

Certain business occupancies are permitted, provided:

1. The premises is occupied principally for private residential purposes, and

2. There is no other business occupancy on the premises.

When the business is conducted on the residence premises, refer to Rules **509.** and **510.** for Section **I** Coverage and Rules **607.** and **608.** for Section **II** Coverage. When it is conducted from an Other Residence, only Section **II** Coverage is available. Refer to Rules **607.** and **608.**

G. Farm Property

A Homeowners Policy shall not be issued to cover any property to which farm forms or rates apply under the rules of the company, except as noted in following Paragraphs **1.** and **2.:**

1. Section I – Property – Livestock Collision

Coverage may be provided for loss due to collision which results in the death of covered livestock owned by an insured and kept either on or away from the residence premises as specified in Rule **520.**

2. Section II – Liability Coverage

Certain farm liability exposures may be covered. Refer to Rules **614.** and **615.**

H. Residence Held in Trust (All Forms Except HO 00 04)

A Homeowners Policy may be issued in the name of a trust and trustee(s) when legal title to a 1 through 4 family dwelling or a condominium unit is held solely by the trust and:

1. The trustee and/or beneficiary or grantor regularly reside in the residence held in trust; and

2. The residence held in trust is used exclusively for residential purposes, except as provided in Paragraph **F.**

Refer to Rule **526.** for the rule of application.

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RULE 105.
SECONDARY RESIDENCE PREMISES

Effective JUNE 1, 2009

FOR USE IN THE RATING OF LIABILITY

A. Application

Homeowners coverage on a secondary residence premises shall be provided under a separate policy. The rules of this Manual apply except that Section **II** Coverage is not mandatory for the secondary residence policy when another policy is providing Section II coverage for the secondary residence. When the same company insures both the initial and secondary residences, Section II Coverage for both residences shall be provided by the policy covering the initial residence.

Note: Rule 602 allows for coverage for the secondary residence from the policy covering the initial residence.

B. Premium Adjustment

When Section II coverage is being provided by a policy other than the secondary residence policy, the following premium adjustment should be made to the secondary residence policy:

1. Reduce the Liability Base Premium to $0.

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RULE 106.
PROTECTION CLASSIFICATION INFORMATION

Effective MARCH 1, 2003

The Protection Class listings in the Public Protection Classification Manual apply to fire risks insured under Homeowners Program policies.

A. The protection class indicated applies in a municipality or classified area where a single class of fire protection is available throughout (8, 7, 6, etc.).

B. In a classified area where two or more classifications are shown (for example, 6/9), the classification is determined as follows:

Distance To Fire Station	Class
1. 5 road miles or less with hydrant within 1,000 Feet	*
2. 5 road miles or less with hydrant beyond 1,000 Feet	9
3. Over 5 road miles	10
* First protection class (for example, 6/9...use Class 6)	

Table 106.B. Two Or More Classifications

C. All other properties are Class 10.

D. Subscription type fire departments are identified by a footnote in the Community Mitigation Classification Manual. Class 10 applies to properties which are not subscribers or which are located over 5 miles from the nearest recognized fire station of the listed fire department.

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RULE 107.
CONSTRUCTION DEFINITIONS

Effective JUNE 1, 2009

A. Frame

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

B. Masonry Veneer

Exterior walls of combustible construction veneered with brick or stone, including homes built with exterior concrete wall systems such as fiber-cement siding.

C. Masonry

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

D. Superior Construction

1. Non-Combustible

Exterior walls and floors and roof constructed of, and supported by metal, asbestos, gypsum, or other non-combustible materials.

2. Masonry Non-Combustible

Exterior walls constructed of masonry materials (as described in Paragraph **C.**) and floors and roof of metal or other non-combustible materials.

3. Fire Resistive

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

E. Mixed (Masonry/Frame)

A combination of both frame and masonry construction shall be classed as frame when the exterior walls of frame construction (including gables) exceed 33 1/3% of the total exterior wall area; otherwise class as masonry.

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RULE 108.
SEASONAL DWELLING DEFINITION

Effective JULY 1, 2001

A seasonal dwelling is a dwelling with continuous un-occupancy of three or more consecutive months during any one year period.

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RULE 109.
SINGLE AND SEPARATE BUILDINGS DEFINITION

Effective JULY 1, 2001

A. Single Building

All buildings or sections of buildings which are accessible through unprotected openings shall be considered as a single building.

B. Separate Building

1. Buildings which are separated by space shall be considered separate buildings.

2. Buildings or sections of buildings which are separated by:

a. A 6 inch reinforced concrete or an 8 inch masonry party wall; or

b. A documented minimum two hour non-combustible wall which has been laboratory tested for independent structural integrity under fire conditions;

which pierces or rises to the underside of the roof and which pierces or extends to the inner-side of the exterior wall shall be considered separate buildings. Accessibility between buildings with independent walls or through masonry, party walls as described shall be protected by at least a Class A Fire Door installed in a masonry wall section.

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PART II
SERVICING TYPE RULES

RULE 201.
POLICY PERIOD

Effective JULY 1, 2001

The policy may be written for a period of:

A. One year and may be extended for successive policy periods by extension certificate based upon the premiums, forms and endorsements then in effect for the company.

B. Three years prepaid at three times the annual premium.

C. Three years in annual installments. Each annual installment shall be the annual premium then in effect for the company. Use Deferred Premium Payment Endorsement **HO 04 18.**

D. Less than one year or less than three years on a pro rata basis and may be extended for successive policy periods based upon the premiums, forms and endorsements then in effect for the company.

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RULE 202.
CHANGES OR CANCELLATIONS

Effective JULY 1, 2001

A. It shall not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is cancelled.

B. If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a pro rata basis, subject to the minimum premium requirement.

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RULE 203.
MANUAL PREMIUM REVISION

Effective JULY 1, 2001

A manual premium revision shall be made in accordance with the following procedures:

A. The effective date of such revision shall be as announced.

B. The revision shall apply to any policy or endorsement in the manner outlined in the announcement of the revision.

C. Unless otherwise provided at the time of the announcement of the premium revision, the revision shall not affect

1. In-force policy forms, endorsements or premiums, until the policy is renewed, or

2. In the case of a Deferred Premium Payment Plan, in-force policy premiums, until the anniversary following the effective date of the revision.

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RULE 204.
MULTIPLE COMPANY INSURANCE

Effective JUNE 1, 2009

A. Application

1. Section I Property

a. When the companies agree to do so, insurance under Section **I** may be divided among two or more companies on a percentage basis.

b. The same form, Section **I** endorsements and deductibles must apply to all policies.

c. All Section **I** Coverages must be divided.

d. Scheduled Personal Property Coverages may be divided.

2. Section II Liability

Insurance under Section **II** shall not be divided among two or more companies.

B. Endorsement

Use Multiple Company Insurance Endorsement **HO 04 78.**

C. Premium

1. Compute the premium for the Total Coverage **A** limit of liability and additional Section **I** Coverages, if any, from the manual of each company.

2. Each company subtracts the credit for deleting Section **II** Coverage from the premium computed as instructed in Paragraph **1.**

3. Credit is not applicable.

4. Allocate to each company their percentage participation of the net total premium under Paragraph **2.**

5. The company retaining the Section **II** Coverages receives, in addition to the percentage share of its premium under Paragraph **4.,** the amount subtracted from its premium under Paragraph **2.** plus any premium for additional Section **II** limits and exposures.

D. Example

1. The example following Paragraph **4.** illustrates two companies equally sharing the Section **I** Property Coverages and Limits, with one company, Company B, retaining all the Section **II** Liability Coverages and Limits.

2. Company A and B each enter:

a. On their respective policy declarations, the actual limits for Section **I** Coverages **A, B, C a**nd **D** for which they are responsible; and

b. On Multiple Company Insurance Endorsement **HO 00 78,** the total limits that apply to each of the Section **I** Coverages.

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3. Company B also enters, on its policy declarations, the total limits that apply to Section **II** Coverages **E** and **F.**

4. Premiums shown are for illustration only and are not actual premiums.

Each Company's:	**Company A**	**Company B**
Percentage share	50%	50%
Premium for $100,000 Cov. **A**	$620	$606
Section **II** Credit	$ 18	$ 18
Net Premium for $100,000 Cov. **A**	$602	$588
Net Premium for $50,000 Cov. **A**	$301	$294
Premium for:		
Section **II** Coverage	---	$ 18
Watercraft Option	---	$ 36
Each Company's Policy Premium	$301	$348

Table 204.D.4. Example

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RULE 205.
MINIMUM PREMIUM

Effective JUNE 1, 2009

A. For pre-paid policies, a minimum **annual** premium shall be charged for each peril.

B. When policies are written under a premium payment plan, no payment shall be less than the minimum premium by peril for each period.

C. The minimum premium applies only to the annual basic premium and excludes all chargeable endorsements or other coverages.

D. Add the rates below for the applicable perils.

PERIL	HO 00 03 AND HO 00 05	HO 00 04	HO 00 06
Wind/Hail	$30	$1	$5
Water/Freezing	70	5	30
Fire/Lightning	50	15	10
Theft	5	20	5
Liability	15	5	15
Other	5	5	5

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RULE 206.
TRANSFER OR ASSIGNMENT

Effective JULY 1, 2001

Subject to the consent of the company, all the rules of this Manual and any necessary adjustment of premium, a policy may be endorsed to effect:

A. Transfer to another location within the same state; or

B. Assignment from one insured to another in the event of transfer of title of the dwelling.

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RULE 207.
WAIVER OF PREMIUM

Effective JULY 1, 2001

A. When a policy is endorsed after the inception date, an amount of additional or return premium may be waived.

B. Amount that may be waived…….….$3 or less

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RULE 208.
WHOLE DOLLAR PREMIUM RULE

Effective JULY 1, 2001

Each premium shown on the policy and endorsements shall be rounded to the nearest whole dollar. A premium of fifty cents ($.50) or more shall be rounded to the next higher whole dollar.

In the event of cancellation by the company, the return premium may be carried to the next higher whole dollar.

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RULE 209.
RESTRICTION OF INDIVIDUAL POLICIES

Effective JULY 1, 2001

If a policy would not be issued because of unusual circumstances or exposures, the named insured may request a restriction of the policy provided no reduction in the premium is allowed. Such requests shall be referred to the company.

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RULE 210.
REFER TO COMPANY

Effective JULY 1, 2001

Whenever a risk is rated on a refer to company basis, each company is responsible for complying with regulatory or statutory rate filing requirements.

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RULE 211.
ADDITIONAL INTEREST

Effective JULY 1, 2001

A. In addition to the mortgagee(s) shown in the Declarations or elsewhere in the policy, other persons or organizations may have an insurable interest in the residence premises. When coverage is **not** provided to such persons or organizations under Additional Insured Endorsement **HO 04 41** or its equivalent, their interest in the residence premises may be acknowledged by naming them in the endorsement referenced in Paragraph **D.**

B. Such persons or organizations are entitled to receive notification if the policy is canceled or non-renewed by the insurer.

C. No additional charge is made for use of this endorsement.

D. Use Additional Interest Residence Premises Endorsement **HO 04 10.**

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PART III
BASE PREMIUM COMPUTATION RULES

RULE 301.
BASE PREMIUM COMPUTATION

Effective JUNE 1, 2009

The Base Premium is developed accordingly, as expressed in Paragraphs A, B & C, and rounding to the nearest whole dollar ($0.50 or more rounded to the next higher whole dollar).

See **Rule A.13** Tables A, B, and C for the complete premium computation formula.

A. All Forms Except HO 00 04 And HO 00 06

1. One And Two Family Dwelling

a. From the company Base Rate Table, select the **HO 00 03** premium for the applicable peril.

b. Multiply by the applicable Territory factor by peril that applies to determine the Base Class Premium.

c. From the Classification Tables, select the Form and Protection-Construction classifications that apply.

d. Multiply the Base Class Premium by the form factor and round to the nearest whole dollar.

e. Multiply this result by the applicable Protection-Construction Factor and round to the nearest whole dollar.

f. From the Coverage A Deductible Table, select the Key Factor for the desired limit of liability, deductible and applicable peril. If the limit of liability is not shown in the tables, interpolate as illustrated in paragraph **C**.

g. Multiply the dollar amount from Paragraph **e.** by the Key Factor and round to the nearest whole dollar to arrive at the Base Premium.

2. Three And Four Family Dwelling

Multiply the One and Two Family Dwelling Base Premium by the three and four family factor from the Classification Tables to arrive at the Base Premium.

Note: This does not apply to Rule 402 Townhouse or Row house.

B. Form HO 00 04 Or HO 00 06

1. From the company Base Rate Table, select the **HO 00 04** or **HO 00 06** premium for the applicable peril.

2. Multiply by the applicable Territory factor by peril that applies to determine the Base Class Premium.

3. From the Form **HO 00 04** or **HO 00 06** Classification Table, select the Protection-Construction factor that applies.

4. Multiply the Base Class Premium by the Protection-Construction Factor and round to the nearest whole dollar.

5. From the Form **HO 00 04** or **HO 00 06** Coverage C Deductible Table, select the Key Factor for the desired limit of liability, deductible and applicable peril. If the limit of liability is not shown in the tables, interpolate as illustrated in Paragraph **C**.

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6. Multiply the dollar amount from Paragraph 4. by the Key Factor and round to the nearest whole dollar to arrive at the Base Premium.

C. Interpolation Example

1. When the desired limit of liability is **less** than the highest limit shown, interpolate the Key Factors using the nearest limit above and below the desired limit, for the desired deductible. For example:

a. $203,000 desired limit; the nearest limits are $200,000 and $205,000.

b. For $200,000 the Key Factor is 2.837; for $205,000 the Key Factor is 2.937. Figure the difference between the two Key Factors and divide by 5. This provides a factor per $1,000.

$$\begin{array}{r} 2.937 \\ \underline{-\ 2.837} \\ .100 \div 5 = .02 \end{array}$$

c. Multiply the factor per $1,000 times 3, and add 2.837; the Key Factor for $200,000.

$$\begin{array}{l} .02 \\ \underline{\times\ 3} \\ .06 \div 2.837 = 2.897 \end{array}$$

d. The result, 2.897, is the Key Factor for this example.

2. The factors shown in the above interpolation example are for illustration only and are not necessarily the factors shown in the Key Factor Table of this Manual.

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RULE 302.
LOSS SETTLEMENT OPTIONS

Effective AUGUST 1, 2004

A. Functional Replacement Cost Loss Settlement – HO 00 03 And HO 00 05 Only

This Coverage is Not Available.

B. Actual Cash Value Loss Settlement – HO 00 03 and HO 00 05 Only

This Coverage is Not Available

C. Special Loss Settlement – HO 00 03 And HO 00 05 Only

1. Introduction

The policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount of insurance on the damaged building represents at least 80% of the full replacement cost of the building immediately before the loss.

2. Coverage Description

This percentage amount may be modified to 50%, 60% or 70% of replacement value without affecting the loss settlement provisions. If this option is selected, the Coverage **A** limit of liability representing 50%, 60% or 70% of replacement value is to be shown in the policy declarations.

3. Premium Computation

To develop the Base Premium for the Coverage **A** limit of liability shown in the policy declarations:

a. Multiply the Coverage **A** limit of liability by the appropriate factor from the following table and round to the nearest $1,000:

% Of Replacement Value	Factor
50%	1.60
60%	1.33
70%	1.14

Table 302.C.3.a. Factors

b. Develop the Base Premium in accordance with Rule **301.** for the amount of insurance computed in Paragraph **C.3.a.**

c. Multiply the premium determined in preceding Paragraph **b.** by the appropriate factor from the following table:

% Of Replacement Value	Factor
50%	.96
60%	.97
70%	.98

Table 302.C.3.c. Factors

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4. Endorsement

Use Special Loss Settlement Endorsement **HO 23 26.**

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RULE 303.
ORDINANCE OR LAW COVERAGE ALL FORMS EXCEPT HO 00 08

Effective MAY 1, 2003

A. Basic Limit

The policy automatically provides up to10% of the Coverage **A** limit of liability (or for Form **HO 00 04,** the Building Additions and Alterations limit) to pay for the increased costs necessary to comply with the enforcement of an ordinance or law.

B. Increased Amount Of Coverage

1. Description

The policy may be endorsed to increase the basic Ordinance or Law Coverage amount, as noted in Paragraph **2.** to accommodate the increased costs known or estimated by the insured for materials and labor to repair or replace the damaged property and to demolish the undamaged portion of damaged property and clear the site of resulting debris according to the ordinance or law.

2. Premium Determination

a. Forms HO 00 03 And HO 00 05

To develop the Base Premium multiply the premium computed in accordance with Rule **301**, by the appropriate factor selected from the following table:

Percentage Of Coverage A		
Increase In Amount	**Total Amount**	**Factors**
15%	25%	1.05
40%	50%	1.14
65%	75%	1.20
90%	100%	1.27
For each add'l 25% increment, add		.07

Table 303.B.2.a. Factors

b. Forms HO 00 04 And HO 00 06

See Rule **513.** for rating instructions.

3. Endorsement

Use Ordinance Or Law – Increased Amount Of Coverage Endorsement **HO 04 77.**

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RULE 304.
SPECIAL PERSONAL PROPERTY COVERAGE HO 00 04 AND HO 00 06

Effective JULY 1, 2001

A. Coverage Description

1. Coverage **C**. Personal Property under Forms **HO 00 04** and **HO 00 06** is insured against perils named in the form. The policy may be endorsed to insure Coverage **C** against additional risks of physical loss subject to certain exclusions.

2. This option may only be used when:

a. For Form **HO 00 04,** the apartment, dwelling or cooperative unit rented to the insured is not rented or sublet to another; or

b. For Form **HO 00 06,** the condominium or cooperative unit is owner occupied and not rented to others.

B. Premium Computation

Multiply the Form **HO 00 04** or **HO 00 06** Base Premium for each peril except Liability by **1.40**. The Base Premium is developed in accordance with Rule **301.**

C. Endorsement

1**.** Use Special Personal Property Coverage Endorsement **HO 05 24** for use with **HO 00 04** only.

2. Use Unit-Owners – Coverage **C –** Special Coverage Endorsement **HO 17 31** for use with **HO 00 06** only.

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PART IV
ADJUSTED BASE PREMIUM COMPUTATION RULES

RULE 401.
SUPERIOR CONSTRUCTION

Effective JUNE 1, 2009

The fire premium for a dwelling or an apartment unit in a building of superior construction is computed by multiplying the masonry fire Base Premium for a comparable dwelling or apartment unit by a factor of **0.75**.

The reduced premium is subject to a **maximum credit**. Refer to the **Additional Rule A.11** for the maximum credit calculation.

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RULE 402.
TOWNHOUSE OR ROW HOUSE – ALL FORMS EXCEPT HO 00 04 And HO 00 06

For Use in FIRE PERIL Rating Only

Effective JUNE 1, 2009

The premium for an eligible 1, 2, 3 or 4 family dwelling in a town or row house structure is computed by multiplying the Fire Base Premium by the appropriate factor selected from the following table:

Townhouse And Row House Factors

Total No. Of Individual Family Units Within The Fire Division *	Protection Class 1- 8	Protection Class 9 & Over
1 & 2	1.00	1.00
3 & 4	1.30	1.45
5 – 8	1.75	1.90
9 & Over	Refer to Company	

Table 402. Townhouse and Row House Factors

* An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division. An eligible four family dwelling attached to a three family dwelling but not separated by a fire wall would be considered 7 individual family units within a fire division. Four 2 family dwellings not separated by a fire wall would be considered 8 individual family units.

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RULE 403.
PERSONAL PROPERTY (COVERAGE C)
REPLACEMENT COST LOSS SETTLEMENT

Effective JUNE 1, 2009

A. Introduction

The policy provides loss settlement on an Actual Cash Value basis for certain types of property.

B. Loss Settlement Option

The policy may be endorsed to provide loss settlement on a Replacement Cost basis for such property whether insured on a blanket or scheduled basis.

C. Endorsement

Use Personal Property Replacement Cost Endorsement **HO 04 90.**

D. Scheduled Personal Property

1. When the Scheduled Personal Property Endorsement **HO 04 61** is attached to a policy with Endorsement **HO 04 90,** the following property, if scheduled, will also be subject to repair or replacement cost loss settlement up to the scheduled limit of liability:

a. Jewelry;

b. Furs and garments trimmed with fur or consisting principally of fur;

c. Cameras, projection machines, films and related articles of equipment;

d. Musical equipment and related articles of equipment;

e. Silverware, silver-plated ware, goldware, gold-plated ware and pewterware, but excluding pens, pencils, flasks, smoking implements or jewelry; and

f. Golfer's equipment meaning golf clubs, golf clothing and golf equipment.

2. Since the loss settlement condition in Endorsement **HO 04 61** will pay the insured the least of the:

a. Actual cash value of the property sustaining loss;

b. The amount for which the property could be repaired or replaced; or

c. The amount of insurance of the property sustaining loss;

the limit of liability that applies to each scheduled item should be carefully evaluated to ensure that the limit selected by the insured represents the cost to replace the item if lost or damaged beyond repair.

E. Scheduled Personal Property (With Agreed Value Loss Settlement)

When Scheduled Personal Property (With Agreed Value Loss Settlement) Endorsement **HO 04 60** is attached to a policy with Endorsement **HO 04 90,** the property subject to agreed value loss settlement will **not** be subject to repair or replacement cost loss settlement.

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F. Premium Determination

1. Multiply the Base Premium by peril limits by a factor of:

(a) 1.10 for all forms except **HO 00 04** and **HO 00 06.**

(b). 1.35 for Forms **HO 00 04** or **HO 00 06.**

2. Any premium adjustment for additional coverage C limits should also be multiplied by these factors and added to the Miscellaneous premium.

Note: This coverage is automatically included in Form HO 00 05.

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RULE 404.
PROTECTIVE DEVICES – HO 00 03 and HO 00 05 ONLY

Effective JUNE 1, 2009

A. Approved and properly maintained installations of burglar alarms, fire alarms and automatic sprinklers in the dwelling may be recognized for a reduced premium – computed by multiplying the fire or theft Base Premium by the selected factors from the following table:

Protective Devices Factors

Type Of Installation*	Peril	Factor
Central Station Reporting Burglar Alarm	Theft	0.80
Central Station Reporting Fire Alarm	Fire	0.90
Police Station Reporting Burglar Alarm	Theft	0.88
Fire Department Reporting Fire Alarm	Fire	0.94
Local Fire Alarm	Fire	0.96
Local Burglar Alarm	Theft	0.92
Automatic Sprinklers in all areas **including** attics, bathrooms, closets, attached structures.	Fire	0.74
Automatic Sprinklers in all areas **except** attics, bathrooms, closets and attached structure areas that are protected by a fire detector.	Fire	0.84
* Refer to company for eligibility, types of systems and devices, installations, and available credits.		

Table 404.A. Protective Devices Factors

B. The reduced premium is subject to a maximum credit. Refer to the **Additional Rule A.11** for the maximum credit calculation.

C. Use Premises Alarm Or Fire Protection System Endorsement **HO 04 16.**

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RULE 405.
INFLATION GUARD – ALL FORMS EXCEPT HO 00 04, HO 00 05 AND HO 00 06

Effective JUNE 1, 2009

A. Coverage Description

The policy may be endorsed to provide annual increases of the Section **I** Limits of Liability as selected by the insured.

B. Premium Computation

1. The premium is computed by multiplying the Base Premium for all perils except liability by the appropriate factor selected from the following table:

Amount Of Annual Increase	Factor
4%	1.02
6%	1.03
8%	1.04
Each Add'l 4% over 8% add:	.02

Table 405.B.1. Inflation Guard Factors

2. The premium for a 3 year policy is 3.2 times the annual policy premium.

C. Endorsement

Use Inflation Guard Endorsement **HO 04 46.**

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RULE 406.
DEDUCTIBLES

Effective JUNE 1, 2009

All policies are subject to a deductible that applies to loss from all Section **I** Perils, except Earthquake. A separate deductible provision applies to Earthquake Coverage as described in Rule **505.**

A. Base Deductible

$250 Deductible. Forms **HO 00 04** AND **HO 00 06**.

$500 Deductible. All forms except **HO 00 04** and **HO 00 06**.

B. Optional Deductibles

1. $100 Deductible

This deductible is not available.

C. Windstorm Deductibles

The following deductible options are used in conjunction with the deductible applicable to All Other Section **I** Perils.

1. Percentage Deductibles

(a) Deductible Amounts

This option provides for higher Windstorm percentage deductibles of 1%, 2% or 5% of the Coverage A limit of liability when the dollar amount of the percentage deductible selected exceeds the amount of the deductible applicable to All Other Section I Perils.

(b) Endorsement

Use Windstorm or Hail Percentage Deductible Endorsement **HO 03 12.**

(c) Declarations Instructions

(1) Enter, on the policy declarations, the percentage amount that applies to Windstorm and the dollar amount that applies to All Other Section **I** Perils. For example:

- Deductible – Windstorm 1% of Coverage **A** limit and $500 for All Other Perils.

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(d) Deductible Application

In the event of a Windstorm loss to covered property, the dollar amount is deducted from the total of the loss for all coverages. For example:

			Amount of Loss	
Cov.	**Limit of Liability**	**1% Deductible**	**Before Ded.**	**After Ded.**
A	**$100,000**	**$1,000**	**$7,500**	
B	**50,000**		**3,000**	**---**
C	**10,000**		**1,350**	
D	**20,000**		**660**	**---**
			$12,510	**$11,510**

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RULE 407.
ADDITIONAL AMOUNTS OF INSURANCE – FORMS HO 00 03 AND HO 00 05

Effective JUNE 1, 2009

A. Introduction

The policy provides loss settlement for buildings insured under Coverage **A** or **B** on a replacement cost basis without deduction for depreciation, if, at the time of loss, the amount of insurance on the damaged building is 80% or more of the replacement cost of the building immediately before the loss.

B. Coverage Description

The policy may be endorsed to provide additional insurance for Coverage **A** only or for Coverages **A, B, C,** and **D** when loss, to property insured under Coverage **A –** Dwelling, exceeds the limit of liability shown in the policy declarations.

C. Options Available

When either of the following options is selected, the Coverage **A** limit of liability shall be at least 100% of the full replacement cost of the property insured under Coverage **A** at policy inception or at the time the endorsement is added to the policy:

1. Specified Additional Amount Of Insurance For Coverage A Only

a. An additional amount of insurance equal to 30% of the Coverage **A** limit of liability may be selected. This additional amount is available when loss to property insured under Coverage **A –** Dwelling exceeds the Coverage **A** limit of liability shown in the Declarations.

The additional amount **cannot** be applied to any other coverage nor does it increase the Coverage **A** limit.

b. The premium for this option is computed by multiplying the Base Premium by Peril by the factor displayed below:

Additional Amount Options	Factor
30%	1.00

Table 407.C.1.b Additional Amounts of Insurance Factors.

c. Use Specified Additional Amount of Insurance for Coverage **A** Endorsement **HO 04 20.** This endorsement is automatically attached to Form **HO 00 05.**

This coverage is automatically included in form **HO 00 05**.

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2. Additional Limits Of Liability For Coverages A, B, C, And D

a. This option differs from Paragraph **C.1.,** in that the Coverage **A** limit of liability is increased, after a loss, to the amount necessary to repair or replace the damaged or destroyed property. The limits of liability for Coverages **B, C,** and **D** will also be increased by the same percentage applied to the Coverage **A** limit.

When the loss to such property exceeds the Coverage **A** limit, the policy is endorsed, retroactive to the date of loss, to the limit needed to settle the loss.

b. The premium is computed by multiplying the Base Premium by Peril by a factor of **1.15**.

c. Use Additional Limits of Liability for Coverages **A, B, C,** and **D** Endorsement **HO 04 11.**

D. Endorsement Exception

Do not use either endorsement when the Special Loss Settlement Endorsement or any other endorsement which modifies the required percentage of replacement value is attached to the policy.

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RULE 408.
ACTUAL CASH VALUE LOSS SETTLEMENT WINDSTORM OR HAIL LOSSES TO ROOF SURFACING – ALL FORMS EXCEPT HO 00 04

Effective JULY 1, 2001

This Rule Does Not Apply.

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RULE 409.
REPLACEMENT COST LOSS SETTLEMENT FOR CERTAIN NON-BUILDING STRUCTURES – FORMS HO 00 03 AND HO 00 05 ONLY

Effective JUNE 1, 2009

A. Introduction

The policy provides actual cash value loss settlement for non-building structures covered under Coverage **B,** or specifically scheduled under this policy.

B. Coverage Description

The policy may be endorsed to provide repair or replacement cost loss settlement for the following types of non-building structures only if they are located on the residence premises:

1. Reinforced masonry walls;

2. Metal or fiberglass fences;

3. Fences made of plastic/resin materials such as polyvinylchloride;

4. Patios, walks (not made of wood or wood products); and

5. Driveways.

C. Premium Computation

The premium is computed by multiplying the Base Premium by Peril by a factor of **1.02**.

D. Endorsement

Use Replacement Cost Loss Settlement For Certain Non-Building Structures On The Residence Premises Endorsement **HO 04 43.**

E. Endorsement Exception

This loss settlement condition does not apply to covered property insured under Coverage **B –** Other Structures Away From The Residence Premises Endorsement **HO 04 91** and Specific Structures Away From The Residence Premises Endorsement **HO 04 92.**

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RULE 410.
BUILDING CODE EFFECTIVENESS GRADING

Effective AUGUST 1, 2004

This rule does not apply to Mobile or Trailer homes.

A. General Information

1. The Building Code Effectiveness Grading Schedule develops a grade of 1 to 10 for a community based on the adequacy of its building code and the effectiveness of its enforcement of that code. Policies which cover the perils of Windstorm or Hail or Earthquake may be eligible for special rating treatment, subject to the criteria in the following paragraphs. The Building Code Effectiveness Grading factor applies, where applicable, in addition to the Public Protection Classification factors.

2. In some communities, two Building Code Effectiveness Grades may be assigned. One grade will apply to 1 and 2 family dwelling buildings and/or personal property contained in such buildings. The other grade will apply to all other buildings occupied for residential, commercial and/or manufacturing purposes including personal and business property contained therein. The Public Protection Classification Manual will indicate the application of each grade.

3. The Building Code Effectiveness Grades for a community, and their effective dates, are provided in the Public Protection Classification Manual published by Insurance Services Office, Inc.

B. Community Grading

1. The Building Code Effectiveness Grade applies to any building that has an original certificate of occupancy dated the year of the effective date of the community grading, or later. A rating factor has been developed for each community grade.

2. If a community is re-graded subsequent to its initial grading, the factor for the revised grade applies to buildings that have an original certificate of occupancy dated the year of the effective date of the revised grading, or later.

3. Where certificates of occupancy are not issued, equivalent documentation acceptable to the company may be used.

4. If, due to an addition or alteration, the original building is changed to comply with the latest building code, the factor for the community grading applicable at the time the reconstruction is completed will apply to such building.

5. The Building Code Effectiveness Grade may apply to Windstorm/Hail or Earthquake, or to both. Specific information is provided in the Public Protection Classification Manual. If the grade in the manual does not apply to one of the perils, the factor should not be applied for that peril.

C. Individual Grading

Where buildings have been built in full conformance with the natural hazard mitigation elements of one of the nationally recognized building codes even though the community grade is greater than 1, exception rating procedures may apply.

1. Any building may be classified as Grade 1 for Windstorm/Hail upon certification by a registered or licensed design professional, based on an on-site inspection, that such building is in compliance with one of the three nationally recognized building codes with respect to mitigation of the windstorm or hail hazard. This classification is effective only from the date of the certification.

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2. Any building may be classified as Grade 1 for Earthquake upon certification by a registered or licensed design professional, based on an onsite inspection, that such building is in compliance with the earthquake mitigation elements of one of the three nationally recognized building codes. This classification is effective only from the date of the certification.

D. Un-graded Risks

Buildings which do **not** meet the criteria in Paragraph **B.** or **C.** for Grade assignment are rated and coded as un-graded risks. Do **not** classify as Grade 10.

E. Premium Credit Computation

1. Community Grading

a. Windstorm Or Hail

Compute the premium credit as follows:

(1) Multiply the Base Class Premium by the appropriate factor in Paragraph **E.1.c.(1)**.

(2) Multiply the result from preceding Paragraph **(1)** by the Key Factor for the desired amount of insurance.

b. Earthquake

When Earthquake Endorsement **HO 04 54** is attached to the policy, multiply the Earthquake Base Premium by the appropriate factor in Paragraph **E.1.c.(2).**

c. Credit Factors

(1.) Windstorm or Hail Factors

(a) HO 00 03 & HO 00 05

Grade Territory	1	2	3	4	5	6	7	8	9	10	Ungraded
30, 31, 32, 133, 233, 533, 633, 733, 997, 998, 999	.03	.03	.03	.02	.02	.02	.02	.01	.01	.00	.00

Table 410.E.1.c.(1)(a) Windstorm or Hail Factors

(b) HO 00 04

Grade Territory	1	2	3	4	5	6	7	8	9	10	Ungraded
30, 31, 32, 133, 233, 533, 633, 733, 997, 998, 999	.03	.03	.03	.02	.02	.02	.02	.01	.01	00	.00

Table 410.E.1.c.(1)(b) Windstorm or Hail Factors

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(c) HO 00 06

Grade	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**Ungraded**
Territory											
30, 31, 32, 133, 233, 533, 633, 733, 997, 998, 999	.03	.03	.03	.02	.02	.02	.02	.01	.01	.00	.00

Table 410.E.1.c.(1)(b) Windstorm or Hail Factors

(2) Earthquake Factors

Grade	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**Ungraded**
Territory											
1-6	.14	.14	.14	.08	.08	.08	.08	.03	.03	.00	.00
7	.17	.17	.17	.10	.10	.10	.10	.03	.03	.00	.00
8	.23	.23	.23	.14	.14	.14	.14	.05	.05	.00	.00

Table 410.E.1.c.(2) Earthquake Factors

2. Individual Grading

For any building classified as Grade 1 based upon certification as set forth in Paragraph **C.,** use the appropriate factor listed under Paragraph **E.1.c.**

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PART V
SECTION I – PROPERTY – ADDITIONAL COVERAGES AND INCREASED LIMITS RULES

RULE 501.
BUILDING ADDITIONS AND ALTERATIONS AT OTHER RESIDENCES

Effective JUNE 1, 2009

For Use In Miscellaneous Peril Rating

A. Coverage Description

The policy may be endorsed to provide this coverage at residences, other than the residence premises, rented to an insured.

B. Premium Computation

To develop the premium per $1,000 of insurance, multiply the **HO 00 04** Key Factor for "Each Add'l 1,000" by the **HO 00 04** Base Class Premium.

C. Endorsement

Use Building Additions And Alterations Other Residence Endorsement **HO 04 49.**

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RULE 502.
BUILDING ADDITIONS AND ALTERATIONS – INCREASED LIMIT – HO 00 04

Effective JUNE 1, 2009

For Use In Miscellaneous Peril Rating

A. Coverage C Increase

The limit of liability of 10% of Coverage **C** may be increased.

B. Premium Computation

To develop the premium per $1,000 of insurance, multiply the **HO 00 04** Key Factor for "Each Add'l $1,000" by the **HO 00 04** Base Class Premium.

C. Endorsement

Use Building Additions And Alterations Increased Limit Form **HO 00 04** Endorsement **HO 04 51.**

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RULE 503.
BUSINESS PROPERTY – INCREASED LIMIT

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. On-Premises

1. The $2,500 ($5,000 in Form **HO 00 05**) limit of liability for business property on the residence premises may be increased to $10,000 in increments of $2,500.

2. Rate per $2,500……..……..….**$25.**

3. The limit of liability in excess of $2,500 does not apply to:

a. Business property in storage or held as a sample or for sale or delivery after sale.

b. Business property pertaining to a business actually conducted on the residence premises.

4. The Property described in Paragraphs **3.a.** and **3.b.** are covered under the following optional endorsements:

a. Permitted Incidental Occupancies;

b. Home Day Care; or

c. Home Business Insurance Coverage.

B. Off – Premises

When the on-premises limit is increased, the off-premises limit of $500 ($1,000 in Form **HO 00 05**) is automatically increased, at no additional charge, to an amount that is 20 percent of the total on-premises limit of liability.

C. Endorsement

Use Increased Limits On Business Property Endorsement **HO 04 12.**

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RULE 504.
CREDIT CARD, ELECTRONIC FUND TRANSFER CARD OR ACCESS DEVICE, FORGERY AND COUNTERFEIT MONEY

Effective JUNE 1, 2009

FOR USE IN THEFT PERIL RATING

A. Coverage Increase

The limit of $1000 ($5,000 in Form HO 00 05) may be increased. Charge the additional rate shown in paragraph B.

B. Premium

Limit	All Forms Except HO 00 05	HO 00 05
$1,000	NC	NC
$2,500	$2	NC
$5,000	$3	NC
$7,500	$4	$1
$10,000*	$5	$2

***For Limits in excess of $10,000, NOT APPLICABLE.**

C. Endorsement

Use Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money Coverage Increased Limit Endorsement **HO 04 53.**

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RULE 505.
EARTHQUAKE COVERAGE

Effective JUNE 1, 2009

For Use In Miscellaneous Peril Rating

A. Coverage Description

The policy may be endorsed to provide coverage against a loss resulting from the peril of Earthquake. This peril shall apply to all Section **I** Coverages for the same limits provided in the policy. Use Earthquake Endorsement **HO 04 54.**

B. Deductible

Deductible percentage amounts of 5%, 10%, 15%, 20% and 25% of the limit of liability are included in this rule.

In the event of an Earthquake loss to covered property, the dollar amount is deducted from the total of the loss for Coverages **A, B,** and **C.**

Earthquake rates are displayed for the 5% and 10% deductible in the state company rates. Credit factors for deductible percentage amounts of 15%, 20% and 25% are provided in Paragraph **E.** Premium for Higher Deductibles of this rule.

C. Loss Assessment Coverage

The policy may also be endorsed to cover loss assessment resulting from loss by this peril. The limit of liability shall be based on the insured's proportionate interest in the total value of all collectively owned buildings and structures of the corporation or association of property owners. Use Loss Assessment Coverage For Earthquake Endorsement **HO 04 36** for all Forms.

D. Base Premium

Develop the base premium as follows:

1. From the state company rates determine whether Construction Table **A, B,** and/or **C** applies for the appropriate deductible.

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D.1. 5% DEDUCTIBLE – Rate per $1,000

Table A – FRAME

Column -	(A)	(B)	(C)	(D)	(E)	(F)
Territory	HO 00 03 & HO 00 05	HO 00 04	HO 00 06	HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Cov. D and Other Structure Options
1	$1.17	$0.57	$0.69	$0.52	$0.76	$0.57
2	1.17	0.57	0.69	0.52	0.76	0.57
3	1.17	0.57	0.69	0.52	0.76	0.57
4	1.17	0.57	0.69	0.52	0.76	0.57
5	1.17	0.57	0.69	0.52	0.76	0.57
6	1.17	0.57	0.69	0.52	0.76	0.57
7	0.90	0.45	0.50	0.43	0.60	0.38
8	0.50	0.31	0.31	0.31	0.33	0.31

Table B – MASONRY

Column -	(A)	(B)	(C)	(D)	(E)	(F)
Territory	HO 00 03 & HO 00 05	HO 00 04	HO 00 06	HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Cov. D and Other Structure Options
1	$2.48	$1.36	$1.57	$1.19	$1.55	$1.33
2	2.48	1.36	1.57	1.19	1.55	1.33
3	2.48	1.36	1.57	1.19	1.55	1.33
4	2.48	1.36	1.57	1.19	1.55	1.33
5	2.48	1.36	1.57	1.19	1.55	1.33
6	2.48	1.36	1.57	1.19	1.55	1.33
7	2.24	1.24	1.36	1.17	1.43	1.14
8	1.36	0.86	0.86	0.86	0.90	0.81

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Table C - SUPERIOR

Column -	(A)	(B)	(C)	(D)	(E)	(F)
Territory	HO 00 03 & HO 00 05	HO 00 04	HO 00 06	HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Cov. D and Other Structure Options
1	$1.07	$0.40	$0.48	$0.31	$0.76	$0.60
2	1.07	0.40	0.48	0.31	0.76	0.60
3	1.07	0.40	0.48	0.31	0.76	0.60
4	1.07	0.40	0.48	0.31	0.76	0.60
5	1.07	0.40	0.48	0.31	0.76	0.60
6	1.07	0.40	0.48	0.31	0.76	0.60
7	0.81	0.31	0.36	0.29	0.57	0.38
8	0.48	0.29	0.29	0.29	0.33	0.31

D.1.a. 10% DEDUCTIBLE – Rate per $1,000

Table A – FRAME

Column -	(A)	(B)	(C)	(D)	(E)	(F)
Territory	HO 00 03 & HO 00 05	HO 00 04	HO 00 06	HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Cov. D and Other Structure Options
1	$1.05	$0.48	$0.57	$0.43	$0.69	$0.57
2	1.05	0.48	0.57	0.43	0.69	0.57
3	1.05	0.48	0.57	0.43	0.69	0.57
4	1.05	0.48	0.57	0.43	0.69	0.57
5	1.05	0.48	0.57	0.43	0.69	0.57
6	1.05	0.48	0.57	0.43	0.69	0.57
7	0.79	0.38	0.40	0.36	0.52	0.38
8	0.43	0.26	0.26	0.26	0.29	0.26

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Table B – MASONRY

Column -	(A)	(B)	(C)	(D)	(E)	(F)
Territory	HO 00 03 & HO 00 05	HO 00 04	HO 00 06	HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Cov. D and Other Structure Options
1	$2.26	$1.19	$1.38	$1.05	$1.40	$1.31
2	2.26	1.19	1.38	1.05	1.40	1.31
3	2.26	1.19	1.38	1.05	1.40	1.31
4	2.26	1.19	1.38	1.05	1.40	1.31
5	2.26	1.19	1.38	1.05	1.40	1.31
6	2.26	1.19	1.38	1.05	1.40	1.31
7	2.00	1.05	1.19	1.00	1.26	1.12
8	1.24	0.76	0.79	0.76	0.83	0.79

Table C - SUPERIOR

Column -	(A)	(B)	(C)	(D)	(E)	(F)
Territory	HO 00 03 & HO 00 05	HO 00 04	HO 00 06	HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Cov. D and Other Structure Options
1	$0.93	$0.31	$0.40	$0.24	$0.67	$0.57
2	0.93	0.31	0.40	0.24	0.67	0.57
3	0.93	0.31	0.40	0.24	0.67	0.57
4	0.93	0.31	0.40	0.24	0.67	0.57
5	0.93	0.31	0.40	0.24	0.67	0.57
6	0.93	0.31	0.40	0.24	0.67	0.57
7	0.67	0.24	0.29	0.21	0.48	0.38
8	0.43	0.26	0.26	0.26	0.29	0.26

+If exterior Masonry Veneer is covered, rate as Masonry; if **not** covered, rate as Frame.

2. Determine the Earthquake territory according to the ZIP code of the residence premises from the State Territory Definitions pages in this Manual.

3. For Forms **HO 00 03** and **HO 00 05,** add the results of the following three steps:

a. Multiply the Coverage **A** limit by the rate found in Column A of the table;

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b. If the Coverage **C** limit is increased, multiply the rate found in Column D by the amount of the increase; and

c. If the Coverage **D** limit is increased, multiply the rate found in Column F by the amount of the increase.

4. For Form **HO 00 04,** add the results of the following two steps;

a. Multiply the Coverage **C** limit by the rate found in Column B of the table and

b. If the Coverage **D** limit is increased, multiply the rate found in Column F by the amount of the increase.

5. For Form **HO 00 06,** add the results of the following three steps:

a. Multiply the Coverage **C** limit by the rate found in Column C of the table;

b. Multiply the Coverage **A** limit by the rate found in Column E of the table; and

c. If the Coverage **D** limit is increased, multiply the rate found in Column F by the amount of the increase.

6. Building Or Non-Building Structure Items – All Forms:

Multiply the rate in Column F of the table by the appropriate limit of liability for Other Building or Structure options. (for example Other Structures – Structures Rented To Others Residence Premises Endorsement **HO 04 40,** Other Structures On The Residence Premises – Increased Limits Endorsement **HO 04 48** and Specific Structures Away From The Residence Premises Endorsement **HO 04 92;** Building Additions And Alterations – Other Residence Endorsement **HO 04 49** and Building Additions And Alterations Increased Limit Form **HO 00 04** Endorsement **HO 04 51**).

7. Ordinance Or Law – Basic And Increased Limit – All Forms:

Multiply the rate determined in Paragraphs **D.3.a., D.4.b., D.5.b.** and/or **D.6.** by the Ordinance or Law total amount of insurance. This includes basic and, if applicable, increased amounts.

E. Premium For Higher Deductibles

Multiply the Earthquake base premium determined in Paragraph **D.** for the 10% deductible by the appropriate factor from the following table:

Deductible Percentage	Factor		
	Frame	Masonry	Superior
15%	.80	.85	.75
20%	.65	.70	.60
25%	.50	.60	.45

Table 505.E. Higher Deductibles Factor

F. Building Code Effectiveness Grading

Refer to Rule **410.** for information which may affect Earthquake rating.

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RULE 506.
FIRE DEPARTMENT SERVICE CHARGE

Effective JULY 1, 2001

The limit of $500 may be increased subject to the rules and rates of the company.

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RULE 507.
FORM HO 00 06 COVERAGE A DWELLING BASIC AND INCREASED LIMITS AND SPECIAL COVERAGE – HO 00 06

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Basic Limits

The policy automatically provides a basic Coverage **A** limit of $5,000 on a named perils basis. If increased limits are not desired, enter "$5,000" under Coverage **A –** Dwelling in the Policy Declarations.

B. Increased Limits

The basic limit may be increased. The premium is developed based on the additional limit of insurance. To develop the premium for each additional $1,000 of insurance, See Steps #1-4:

Step 1. Multiply the Base Rate by the territory factor to determine the Base Class Premium, then

Step 2. Multiply the Base Class Premium by the Protection – Construction factor (Fire Peril Only – For all other perils skip to Step 3) to determine the Base Premium, then

Step 3. Multiply the Base Premium by the Additional Rate per $1,000 to determine the Adjusted Base Premium, then

Step 4. Multiply the Adjusted Base Premium by the Increase per $1,000 of Coverage A.

C. Special Coverage

The Section **I** Perils Insured Against may be broadened to cover additional risks of loss. The additional premium is developed as shown:

1. Charge per policy for $5,000 in basic form……..……..……..$2

2. Rate for each add'l $1,000 of Cov.A…….…….$1

D. Endorsement

Use Unit-Owners Coverage **A –** Special Coverage Endorsement **HO 17 32.**

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RULE 508.
FORM HO 00 06 UNITS REGULARLY RENTED TO OTHERS

Effective JUNE 1, 2009

For Use In Miscellaneous Peril Rating

A. Coverage C And Section II Liability

1. There is no coverage for Coverage **C –** Personal Property and Section **II** Liability when the residence premises is regularly rented or held for rental to others. The policy may be endorsed, however, to provide such coverage, including Theft.

2. The Coverage **C** minimum limit of liability may be waived when the value of the insured's personal property in the rented unit is less than $15,000.

B. Premium Computation

Multiply the Coverage **C** Base Premium (reflecting the credit or surcharge for optional deductibles) by a factor of **.25**.

C. Endorsement

Use Unit – Owners Rental To Others Endorsement **HO 17 33.**

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RULE 509.
HOME DAY CARE COVERAGE

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Coverage Description

Coverage for a home day care business is limited under Section **I** and excluded under Section **II.** The policy may be endorsed to provide expanded Section **I** Coverage and Section **II** Coverage on a home day care business in the dwelling or in an other structure on the residence premises. Use Home Day Care Coverage Endorsement **HO 04 97 f**or Sections **I** and **II** Coverage.

B. Other Structures

If the home day care business is located in an other structure, Coverage **B** does not apply to that structure. See Paragraph **D.** for charge for specific insurance on the structure.

C. Personal Property

The home day care endorsement also covers personal property pertaining to this business within the Coverage **C** limits stated in the declarations. If increased Coverage **C** limits are desired, see Rule **515.A.**

D. Premium Computation

1. Section I

a. If the home day care business is located in the dwelling, no additional charge is made.

b. If the business is located in an other structure, charge the amount per $1,000 of specific insurance on the structure.

c. Rate per $1,000 for business in other structure……**$5**

2. Section II

Refer to Rule **607.** to develop the premium for the increased Coverages **E** and **F** exposure.

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RULE 510.
PERMITTED INCIDENTAL OCCUPANCIES – RESIDENCE PREMISES

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Coverage Description

Coverage for a permitted incidental occupancy is limited under Section **I** and excluded under Section **II.** The policy may be endorsed to provide expanded Section **I** Coverage and Section **II** Coverage on a permitted incidental occupancy in the dwelling or in an other structure on the residence premises. Use Permitted Incidental Occupancies (Residence Premises) Endorsement **HO 04 42** for Sections **I** and **II** Coverage.

B. Permitted Incidental Occupancies

Examples of such occupancies are Offices, Schools or Studios meaning offices for business or professional purposes, and private schools or studios for music, dance, photography and other instructional purposes.

C. Other Structures

If the permitted incidental occupancy is located in an other structure, Coverage **B** does not apply to that structure. See Paragraph **E.** for charge for specific insurance on the structure.

D. Personal Property

The permitted incidental occupancies endorsement also covers personal property pertaining to the permitted incidental occupancy within the Coverage **C** limits stated in the declarations. If increased Coverage **C** limits are desired, see Rule **515.A.**

E. Premium Computation

1. Section I

a. If the permitted incidental occupancy is located in the dwelling, no additional charge is made.

b. If the permitted incidental occupancy is located in an other structure, charge the amount per $1,000 of specific insurance on the structure.

c. Rate per $1,000 for business in other structure ……..**$5**

2. Section II

Refer to Rule **608.** to develop the premium for the increased Coverages **E** and **F** exposure.

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RULE 511.
LOSS ASSESSMENT COVERAGE

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Residence Premises

1. Coverage Description

The policy automatically provides, under Section **I** Additional Coverage and Section **II** Additional Coverage, a limit of $1,000 ($5,000 in Form **HO 00 05**) each for assessments relating to the residence premises, excluding assessments resulting from the peril of earthquake.
(Refer to Rule **505.** Earthquake Coverage for the Earthquake rule of application.)

2. Higher Limits

The policy may be endorsed to provide a single additional amount of insurance to be applied to one or more assessments arising out of a single loss covered under:

a. Either Section **I** Additional Coverage or Section **II** Additional Coverage; or

b. Both Section **I** and Section **II** Additional Coverages.

3. Premium

All Forms except **HO 00 03**, **HO 00 06** with **HO 17 32** or **HO 00 05**

New Amount of Coverage

$5,000……$ 5
$10,000……$ 8
Each Add'l $5,000 up to $50,000……$ 1

HO 00 03 or **HO 00 06** with **HO 17 32**

New Amount of Coverage

$5,000……$ 6
$10,000……$11
Each add'l $5,000 up to $50,000……$ 2

HO 00 05

New Amount of Coverage

$10,000……$ 3
Each add'l $5,000 up to $50,000……$ 1

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B. Additional Locations

1. Coverage Description

a. The policy may be endorsed to provide loss assessment coverage pertaining to additional locations for the insured's share of loss assessments arising out of a single loss covered as noted in Paragraph **A.2.**

b. No more than 2 additional locations can be written in addition to the residence premises.

2. Premium

All Forms except **HO 00 03**, **HO 00 06** with **HO 17 32** or **HO 00 05**

New Amount of Coverage

$1,000……..……$ 8
$5,000…… ..$12
$10,000……$15
Each Add'l $5,000 up to $50,000…….. …..$ 1

HO 00 03, **HO 00 06** with **HO 17 32** or **HO 00 05**

New Amount of Coverage

$1,000……...$ 9
$5,000……..……$15
$10,000……$20
Each Add'l $5,000 up to $50,000…….……$ 2

C. Endorsement

Use Loss Assessment Coverage Endorsement **HO 04 35.**
(Note: This Endorsement does not cover loss to property under Section **I** caused by Earthquake.)

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RULE 512.
LOSS OF USE – INCREASED LIMIT

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. When the limit of liability for Coverage **D** is increased, charge the rate per $1,000 of additional insurance.

B. Rate per $1,000……..……**$4**

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RULE 513.
ORDINANCE OR LAW INCREASED AMOUNT OF COVERAGE – HO 00 04 AND HO 00 06

Effective JUNE 1, 2009

A. Coverage Increase

1. The basic amount of coverage may be initially increased to 100% of the Form **HO 00 04** Building Additions and Alterations limit or 50% of the Form **HO 00 06** Coverage **A** limit.

2. The amount may be further increased in 25% increments above those listed in Paragraph **1.**

B. Premium Determination

1. The premium for this additional coverage is determined based on the dollar amount of increase, represented by the increased percentage amount selected above the basic limit.

2. The premium for each additional $1,000 of insurance is developed by multiplying the appropriate Key Factor for "Each Add'l $1,000" by the appropriate Base Class Premium.

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RULE 514.
OTHER STRUCTURES

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. On-Premises Structures

When insurance is written on a specific structure on the residence premises the rates per $1,000 of insurance shall apply separately to each structure.

1. Specific Structure – Increased Limits

a. Premium

Rate per $1,000……...….**$4**

b. Endorsement

Use Other Structures On The Residence Premises – Increased Limits Endorsement **HO 04 48.**

2. Structure On The Residence Premises Rented To Others

a. Premium

Use the sum of:

(1) Rate per $1,000 ……..……..**$5** and

(2) The premium for the increased Coverages **E** and **F** exposures, as developed from the Section **II** rules of this Manual.

b. Use Structures Rented to Others – Residence Premises Endorsement **HO 04 40.**

B. Structures Off The Residence Premises

1. Forms HO 00 03 And HO 00 05

a. Coverage Description

(1) The policy automatically provides Coverage **B –** Other Structures on a blanket basis to structures located on the residence premises.

(2) This blanket coverage may be endorsed to expand coverage to include structures located away from the residence premises if used in connection with the residence premises.

b. Premium

Off premises structures charge per policy…..…….…… **$15**

c. Endorsement

Use Other Structures Away From The Residence Premises **HO 04 91.**

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2. All Forms

a. Premium

(1) When insurance is written on a specific structure located away from the residence premises, the rate per $1,000 of insurance shall apply separately to each location.

(2) Specific structures – Off-Premises

Rate per $1,000……..**$5**

b. Endorsement

Use Specific Structures Away From Residence Premises Endorsement **HO 04 92.**

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RULE 515.
PERSONAL PROPERTY

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Increased Limit

1. The limit of liability for Coverage **C** may be increased.

2. Charge the additional company rate per $1,000 of insurance.

3. Rate Per $1,000

a. Minimum purchase of $5,000 of coverage required.

HO 00 03……**$ 2**
HO 00 05……**$ 2.20**

B. Increased Limits – Other Residences

1. Coverage for personal property usually located at other residences is limited in the policy form to 10% of Coverage **C** or $1,000, whichever is greater. This limit may be increased.

2. Charge the additional company rate per $1,000.

3. Rate per $1,000……**$7**

4. Use Increased Limits On Personal Property In Other Residences Endorsement **HO 04 50.**

C. Reduction In Limit

This Coverage is not available.

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D. Increased Special Limits Of Liability

1. The Special Limits of Liability of $1,500 ($2,500 in Form **HO 00 05**) for theft of jewelry, watches and furs may be increased to a maximum of $6,500 but not exceeding $1,000 ($2,500 in Form **HO 00 05**) for any one article.

Special Limits

Personal Property	**Limit In Form**	**Maximum Limit Allowed**
1. Jewelry, Watches and Furs	$1,500	$6,500*
2. Money	200	1,000
3. Securities	1,500	3,000
4. Silverware, Goldware and Pewterware	2,500	10,000****
5. Firearms	2,500	6,500***
6. Electronic Apparatus		
a. In or upon a motor vehicle or motorized land conveyance	1,500	6,000**
b. Not in or upon a motor vehicle that is away from the residence premises and used for business.	1,500	6,000**
* Not exceeding $1,000 for any one article		
** Increase must be in increments of $500		
*** Increase must be in increments of $100		
**** Increase must be in increments of $500, subject to a minimum of $1,000.		

Table 515.D.1. Special Limits

2. Rates for Additional Charges:

a. Jewelry, Watches & Furs –
Rate per $500……**$9**

b. Money –
Rate per $100……**$6**

c. Securities –
Rate per $100……**$4**

d. Silverware –
Rate per $1000……**$1**

e. Firearms –
Rate per $100……**$3**

f. Electronic Apparatus –
Rate per $500……**$10**

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3. Use Coverage **C** Increased Special Limits Of Liability Endorsement **HO 04 65 –** for all forms except as noted in Paragraph **4.**

4. Use Coverage **C** Increased Special Limits Of Liability Endorsement **HO 04 66** for Form **HO 00 05,** Form **HO 00 04** with Endorsement **HO 05 24** and Form **HO 00 06** with Endorsement **HO 17 31.**

E. Refrigerated Personal Property

This coverage is automatically included in forms **HO 00 03** and **HO 00 05.**

1. Coverage in the amount of $500 is provided for covered property stored in freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure.

2. A deductible of $100 applies.

3. Charge per policy……**NO CHARGE**

4. Use Refrigerated Property Coverage Endorsement **HO 04 98.**

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RULE 516.
PERSONAL PROPERTY – SCHEDULED

Effective JULY 1, 2001

A. Introduction

Coverage may be provided on scheduled personal property subject to the rules and rates of the Company.

B. Loss Settlement

1. Endorsement **HO 04 61** provides for standard loss settlement for all classes of property except Fine Arts; and agreed value loss settlement for Fine Arts.

2. Endorsement **HO 04 60** provides for agreed value loss settlement for the following classes:

a. Cameras

b. Furs

c. Golfer's Equipment

d. Jewelry

e. Musical Instruments

f. Silverware

g. Stamps and Rare Coins

This endorsement may also be used for scheduled articles of Fine Arts.

C. Endorsements

1. Use Scheduled Personal Property Endorsement **HO 04 61** for standard loss settlement or agreed value loss settlement for fine arts.

2. Use Scheduled Personal Property (with Agreed Value Loss Settlement) Endorsement **HO 04 60** for agreed value loss settlement.

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RULE 517.
RENTAL TO OTHERS – EXTENDED THEFT COVERAGE ALL FORMS EXCEPT HO 00 05, HO 00 04 WITH HO 05 24 OR HO 00 06 WITH HO 17 31

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Coverage Description

The policy may be endorsed to insure against loss by theft to covered property when all or part of the residence premises usually occupied by the insured is occasionally rented, in whole or in part, to others, or is regularly or occasionally rented to roomers or boarders.

B. Premium

Rate per Policy……...…….……**$30**

C. Endorsement

Use Extended Theft Coverage For Residence Premises Occasionally Rented To Others Endorsement **HO 05 41.**

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RULE 518.
SINKHOLE COLLAPSE COVERAGE ALL FORMS
EXCEPT HO 00 04 AND HO 00 06

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Coverage Description

The policy may be endorsed to provide Sinkhole Collapse Coverage.

B. Premium Determination

1. Rate per $1,000……..……..……**$0.35**

a. Minimum purchase of $5,000 of coverage required.

2. Multiply the rate per $1,000 by:

a. Coverage **A** amount of insurance;

b. Increased Limits for Coverages **C** and **D;**

c. Loss Assessment Coverage, increased limits and additional locations;

d. Ordinance Or Law Coverage, basic amount and, if applicable, increased amount of coverage;

e. Other Building or Structure options. For example: Other Structures Rented To Others (Residence Premises) Endorsement **HO 04 40;** Other Structures (Increased Limits) Endorsement **HO 04 48;** Specific Structures Away From The Residence Premises Endorsement **HO 04 92;** Building Additions And Alterations (Other Residence) Endorsement **HO 04 49;** and Building Additions And Alterations (Increased Limit Form **HO 00 04**) Endorsement **HO 04 51.**

C. Endorsement

Use Sinkhole Collapse Endorsement **HO 04 99.**

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RULE 519.
SPECIAL COMPUTER COVERAGE ALL FORMS

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Coverage Description

The policy may be endorsed to insure computers and related equipment against additional risks of physical loss subject to certain exclusions.

The policy may also be endorsed for limits higher than the basic limit of $2,500 ($5,000 in Form **HO 00 05**) on the premises.

When the on-premises limit is increased, the off- premises limit of $500 ($1,000 in Form **HO 00 05**) is automatically increased, at no additional charge, to an amount that is 20% of the total on-premises limit of liability.

B. Premium

(1.) Charge per policy……..…**$15**

(2.) Increased Limits:

All forms except **HO 00 05** Rate per $1,000……..……..……. **$5**

Form **HO 00 05** Rate per $1,000……**$5.50**

C. Endorsement

Use Special Computer Coverage Endorsement **HO 04 14** for all Forms except **HO 00 05**, **HO 00 04** with **HO 05 24** and **HO 00 06** with **HO 17 31**.

Use Special Computer Coverage – Increased Limits Endorsement **AM 04 14** for Forms **HO 00 03, HO 00 04** or **HO 00 06**.

Use Special Computer Coverage – Increased Limits Endorsement **AM 05 14** for Forms **HO 00 05, HO 00 04** with **HO 05 24** or **HO 00 06** with **HO 17 31.**

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RULE 520.
LIVESTOCK COLLISION COVERAGE

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Coverage Description

When the policy is endorsed with either Incidental Farming Personal Liability Endorsement **HO 24 72** or Farmers Personal Liability Endorsement **HO 24 73,** the policy may also be endorsed to cover loss resulting in death of covered livestock resulting from:

1. Collision or overturn of a vehicle on which the livestock are being transported; or

2. Livestock running into or being struck by a vehicle.

B. Coverage Exclusion

Coverage is excluded if a vehicle owned or operated by an insured or an insured's employee:

1. Collides with the vehicle on which the livestock are being transported; or

2. Strikes the livestock.

C. Premium

1. Each horse, mule or head of cattle under one year of age at the time of loss will be counted as 1/2 head.

2. No deductible applies to this coverage.

3. The limit per head of livestock is $400.

4. **Estimated No. of Head**

1 – 100	**$10**
101 – 250	**$20**
251 – 500	**$30**
501 – 1,000	**$40**

D. Endorsement

Use Livestock Collision Coverage Endorsement **HO 04 52.**

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RULE 521.
WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Coverage Description

The policy forms exclude coverage for loss resulting from water or water-borne material which backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment.

B. Coverage Option

The policy may be endorsed to provide such coverage for a limit of liability of $5,000 subject to a $500 deductible. Higher limits of liability and other deductible options are also available.

C. Premium

All Forms except HO 00 05

Charge per $5,000 coverage with $500 deductible if **HO 04 90** Personal Property Replacement Cost Endorsement is:

1. Not attached to the policy…… **$50**
2. Attached to the policy……..... **$55**

Higher Limits of Liability & Additional Deductible Options:

All Forms

Additional charge per policy if **HO 04 90** Personal Property Replacement Cost Endorsement is attached to the policy:

	Deductible			
Limit	**500**	**1000**	**2500**	**5000**
10,000	$25	$15	---	---
25,000	---	42	$28	---
50,000	---	139	117	$99

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All Forms except **HO 00 05**

Additional charge per policy if **HO 04 90** Personal Property Replacement Cost Endorsement is **not** attached to the policy:

	Deductible			
Limit	**500**	**1000**	**2500**	**5000**
10,000	$23	$14	---	---
25,000	---	38	$25	---
50,000	---	126	106	$90

D. Endorsement

Use Water Back Up And Sump Discharge Or Over-flow Endorsement **HO 04 95** for all forms.

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RULE 522.
LANDLORDS FURNISHINGS

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Basic Limit

Forms **HO 00 03** and **HO 00 05** automatically cover, on a named perils basis (except Theft), landlord furnishings in an apartment on the residence premises regularly rented or held for rental. The basic limit per apartment unit is $2,500.

B. Increased Limits

The basic limit of $2,500 may be increased in increments of $500 up to a total of $10,000 per apartment. The increased limit applies to the same perils that applies to the basic limit and may vary by rented unit.

C. Premium

Rate per $500 per unit

1. Form **HO 00 03**.....$2
2. Form **HO 00 05**……..……..….$3

D. Endorsement

Use Landlord's Furnishings Endorsement **HO 05 46.**

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RULE 523.
ASSISTED LIVING CARE COVERAGE

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Introduction

The policy provides coverage to named insureds and resident relatives who are members of the insured's household.

B. Coverage Description

1. The policy may be endorsed to provide personal property, additional living expense and personal liability coverage to a person regularly residing in an Assisted Living Care facility, provided such person:

a. Is related to an insured by blood, marriage or adoption; and

b. Is not a member of that insured's household.

2. An assisted living care facility is a facility that provides assisted living services such as dining, therapy, medical supervision, housekeeping and social activities. It is **not** a hospice, prison or rehabilitation facility.

3. The endorsement provides the following basic limits of coverage:

a. $10,000 for Coverage **C –** Personal Property with limitations ranging from $100 to $500 for certain items of property;

b. $6,000 at $500 per month, for Additional Living Expenses; and

c. $100,000 for Coverage **E –** Personal Liability for all forms **except HO 00 05**.
$300,000 for Coverage **E** – Personal Liability for Form **HO 00 05**.

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C. Premium

1. Section I and Section II Basic Limits
   Rate per unit ……..……**$120**

2. Increased Limits
   Add to the basic limit rate in Paragraph **1.** above.

   a.. Coverage **C** – Rate per $1,000 ……..……... **$ 11**

   b. Coverage **E** (Coverage **F** does not apply to this option.)

Limit	Rates
$ 200,000*	$ 4
$ 300,000	$ 6
$ 400,000	$ 8
$ 500,000	$ 9
$ 600,000	$10
$ 700,000	$12
$ 800,000	$13
$ 900,000	$14
$1,000,000	$15
$2,000,000	$27

* Available for all forms except Form **HO 00 05**

D. Endorsement

Use Assisted Living Care Coverage Endorsement **HO 04 59.**

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RULE 524.
OTHER MEMBERS OF A NAMED INSURED'S HOUSEHOLD

Effective JULY 1, 2001

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RULE 525.
MOTORIZED GOLF CART – PHYSICAL LOSS COVERAGE

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Coverage Description

The policy may be endorsed to provide coverage for physical loss to a motorized golf cart, including permanently installed accessories, equipment and parts, owned by an insured.

Also covered, for an amount equal to 10% of the limit of the highest scheduled cart, are accessories, equipment or parts designed or made solely for the cart that are **not** permanently installed provided such property is at an insured's residence or in or upon the cart off the insured's residence at the time of loss.

Coverage for loss caused by collision is optional and only applies if declared on the schedule of the endorsement.

B. Eligibility

To be eligible for coverage, the motorized golf cart shall be of the type designed to carry up to four people on a golf course for the purpose of playing golf and shall not have been built, or modified after manufacture, to exceed a speed of 25 m.p.h. on level ground.

Read the endorsement for all conditions of coverage.

C. Limit Of Liability

The limit of liability shall be selected by the insured. However, that limit should be representative of the actual cash value of the motorized golf cart including any permanently installed accessories, etc.

D. Deductible

A deductible amount of $500 applies separately to each involved golf cart and, separately to Section **I** Property Coverages if not in or upon a golf cart at the time of loss.

The $500 deductible replaces any other deductible in the policy with respect to property covered under the endorsement.

E. Premium

The following charge is the minimum annual premium for each motorized golf cart for any period within a policy year.

Rate per motorized golf cart **Without** Collision…….**$11**
Rate per motorized golf cart **With** Collision……..…..……**$19**

F. Endorsement

Use Owned Motorized Golf Cart – Physical Loss Coverage Endorsement **HO 05 28.**

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RULE 526.
RESIDENCE HELD IN TRUST ALL FORMS EXCEPT HO 00 04

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Trust And Trustee – Named Insured

A Homeowners policy may be issued in the name of both the trust and trustee when:

1. The residence held in trust is a 1, 2, 3, or 4 family dwelling or a condominium unit used exclusively for residential purposes, except as provided in **Rule 104.F.;**

2. Legal title to the dwelling or condominium unit is held solely by the trust;

3. The resident of the residence held in trust includes at least one of the following: the trustee, the grantor of the trust, or the beneficiary of the trust; and

4. The trust and trustee are both shown as the named insured on the policy declarations, regardless of who resides in the residence held in trust.

B. Endorsement

Use Residence Held In Trust Endorsement **HO 05 43.**

C. Other Persons Insured – Grantor And / Or Beneficiary Regularly Resides In The Residence Held In Trust

1. If the trustee regularly resides in the residence held in trust along with the grantor or beneficiary and the grantor and/or beneficiary:

a. Is related to the trustee and is a member of the trustee's household, the grantor and/or beneficiary is an insured as defined in the policy form and should **not** be named in Endorsement **HO 05 43;** or

b. Is **not** related to the trustee, or is related but not a member of the trustee's household, the grantor and/or beneficiary must be named in Endorsement **HO 05 43** to be covered for personal property, additional living expenses, personal liability and medical payments to others. If the grantor and beneficiary are related to each other and members of the same household, only one of the two should be named on the endorsement.

2. If the trustee does **not** regularly reside in the residence held in trust, the grantor and/or beneficiary must be named in Endorsement **HO 05 43** whether or not they are related to the trustee. This is necessary to provide the grantor or beneficiary with coverage for personal property, additional living expenses, personal liability and medical payments to others. If the grantor and beneficiary are related to each other and members of the same household, only one of the two should be named on the endorsement.

D. Liability Coverage Explained

1. Coverage **E –** Personal Liability and Coverage **F–** Medical Payments To Others is provided to the trust and trustee named insured who regularly resides on the residence premises. However, if the trustee named insured does **not** regularly reside on the residence premises, coverage for the trust and trustee is **only** provided for bodily injury or property damage arising out of the ownership, maintenance or use of the residence premises (premises liability).

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2. Endorsement **HO 05 43** excludes:

a. Liability coverage for claims or suits for bodily injury or property damage arising out of any act or decision or failure to act or decide by the trustee named insured in administering the trust except as provided in Paragraph **1.;** and

b. Liability coverage for bodily injury to all insureds covered under this policy; for example, the trustee named insured, the grantor or beneficiary of the trust who is named on the endorsement or any person acting on their behalf.

E. Additional Conditions

The policy may **not** be endorsed or extended to insure:

1. Under Section **I,** any other dwelling on the residence premises, or any other structure, on or away from the residence premises, unless legal title to that other dwelling or structure is held solely by the trust; or

2. Under Section **II,** any location away from the residence premises unless legal title to that other location is held solely by the trust.

F. Premium

Basic Limits Rates

1. **Trust** / **Trustee**
Applies whether or not the trustee resides on the residence premises……**$40**

2. Beneficiary or Grantor

a. Beneficiary **OR** grantor named in the endorsement; and

(1) Trustee resides on the residence premises……**$40**

(2) Trustee does **not** reside on the residence premises……..……..……**No Add'l Charge**

b. Beneficiary **AND** grantor named in the endorsement; and

(1) Trustee resides on the residence premises……...…**$80**

(2) Trustee does **not** reside on the residence premises……..…….**$40**

Increased Limits

1. Coverage E
Refer to **Rule 701**. for increased limits factors.

2. Coverage F
Refer to **Rule 702**. for increased limits charges.

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RULE 527.
STUDENT AWAY FROM HOME

Effective JULY 1, 2001

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RULE 528.
HOME BUSINESS INSURANCE COVERAGE

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Eligibility

1. The Home Business Insurance Coverage Endorsement, may be used in conjunction with a Homeowners policy to cover the Section **I** and Section **II** exposures of a permitted business.

2. To be eligible for coverage under this endorsement, a risk must meet at least the following criteria:

a. The home business:

(1) Must be owned by the named insured or by a partnership, joint venture or other organization comprised only of the named insured and resident relatives;

(2) Must be operated from the residence premises that is declared on the Homeowners Declarations and used principally for residential purposes.

(3) May be operated from the home and/or other structure on the residence premises.

(4) May have up to three employees; and

(5) May not involve the:

(a) Manufacture, sale or distribution of food products;

(b) Manufacture of personal care products such as shampoo, hair color, soap, perfume or other like items applied to the body or consumed; or

(c) Sale or distribution of personal care products **manufactured by the insured** such as shampoo, hair color, soap, perfume or other like items applied to the body or consumed;

b. For all business classifications described in Paragraph **C.** that follows**,** the Gross Annual Receipts of the home business may not exceed $250,000.

3. Certain businesses may be **ineligible** for coverage under this endorsement. Refer to Company for its underwriting instructions.

4. When a permitted business that is operated from the residence premises is afforded coverage under either the Permitted Incidental Occupancy or Home Day Care Coverage Endorsement, that business may not be afforded coverage under the Home Business Endorsement.

B. Classifications

The four principal classifications of business accommodated in this rule follow. Refer to the Company for the businesses that are eligible within each of these classifications and name and describe the business in the Schedule that is part of the endorsement:

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1. Office

Use this classification when the business involves professional or administrative activities for its customers. It could apply to businesses like accounting, resume writing, telephone answering, etc.

2. Service

Use this classification when the business provides repair or other services for its customers. It could apply to businesses like bicycle repair, clock/jewelry repair, housecleaning, videotaping, etc.

3. Sales

Use this classification when the business involves product sales, other than crafts made in the home or other structure and sold from the home or other locations. It could apply to businesses involving the sale of books and magazines, costume jewelry, plants and flowers, stationery/other paper products, etc.

4. Crafts

Use this classification when the business involves selling, from the home, other structure or other locations, crafts made in the home or other structure. It could apply to crafts like ceramics, dolls, flower arrangements, quilts, etc.

C. Coverages

1. Section I – Property

The Home Business Endorsement:

a. Provides coverage for the property of the described business and for property of others in the care of the business up to the Coverage **C** limit of liability entered on the Homeowners Declarations. Therefore, the Coverage **C** limit should reflect the values of the personal and business property to be insured;

b. Provides coverage for:

(1) Accounts receivable ($5,000 limit);

(2) Loss of business income/extra expense (actual cost for a maximum of 12 months); and

(3) Valuable papers ($2,500 limit); and

c. Increases the Coverage **C** Special Limits of Liability on:

(1) Money up to $1,000;

(2) Credit Cards up to $1,000 ($5,000 in **HO 00 05)**; and

(3) Business property away from the residence premises up to $5,000.

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2. Section II – Business Liability

a. The Home Business Endorsement provides coverage for such business liability exposures as premises operations, products-completed operations, advertising injury, and personal injury. The limits of liability for these coverages are on an annual aggregate basis and are determined in the following manner:

(1) For Products-Completed Operations Hazard Liability, the limit is the **same as** the Coverage **E** limit shown in the Homeowners Declarations;

(2) For All Other Business Liability, the limit is **twice the sum** of the combined Coverage **E** and Coverage **F** limits shown in the Homeowners Declarations; and

(3) For the Coverage **F** Sublimit of Liability, the limit is the **same as** the Coverage **F** limit shown in the Homeowners Declarations.

b. The limit of liability for Additional Coverage **3.,** Damage To Property Of Others is increased to $2,500.

3. Professional Liability

NO professional liability coverage is provided in the Home Business Endorsement.

4. Computer-Related Damage Or Injury Exclusion And Coverage Options

a. Exclusions

(1) Coverage for loss or damage caused by, resulting from, or arising out of the failure of computers and electronic componentry to properly recognize a particular date or time may be excluded. Under Section **I,** the exclusion applies to any date or time, including the Year 2000 and beyond. Under Section **II,** the exclusion applies only to the Year 2000 and beyond, but does not apply to bodily injury that occurs on the covered premises from which the business is conducted.

(2) Use Sections **I** and **II** Exclusions for Computer-Related Damage Or Injury Endorsement **HO 07 58.**

b. Sections I And II Limited Coverage

This coverage is **not** available.

c. Premium

Does Not Apply.

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D. Home Business Premium Computation

1. Development Of The Home Business Premium

Add the Section **I** and Section **II** premium components developed according to Paragraphs **D.2.** and **D.3.** that follow, to arrive at the Home Business premium.

2. Section I – Property

a. From the Company Homeowners Premium Tables, select the Base Class Premium that applies to the residence premises with the home business and multiply it by the appropriate factor in the following table:

Gross Annual Receipts*	HO 03 & HO 05	HO 04	HO 06
Up to $50,000	.04	.19	.23
$50,001 to $100,000	.06	.30	.36
100,001 to 175,000	.09	.44	.52
175,001 to 250,000	.13	.60	.71
* New Business, use $50,001 to $100,000 classification			

Table 528.D.2.a. Factors

b. Multiply the result computed in preceding Paragraph **a.** by the rating factors in the Homeowners Manual for the following risk categories – **For Use in Fire Peril Rating Only:**

(1) Protection/Construction (Rule **301.** Classification Table) – apply the factor that applies to **HO 00 04** regardless of the Homeowners form attached to the policy; and

(2) Superior Construction (Rule **401.**) and Protection Devices (Rule **404.**) – apply these factors only if they are applied to the dwelling building or other structure for the residential exposure; and

(3) Townhouse or Row House Construction (Rule **402.**) in the following manner:

(a) For All Forms except **HO 00 04** and **HO 00 06,** apply the same factor used for the residential exposure; or

(b) For Forms **HO 00 04** and **HO 00 06:**

(i) Apply the factor for the number of individual family units within a fire division that best describes the building that contains the residential and business property; or

(ii) If such building has 9 or more individual family units within a fire division, apply the factor for the 5 through 8 units classification.

c. When a home business is operated from one or more other structures on the residence premises and declared in the Schedule, multiply the limit of liability for each structure by the "premium per $1,000" shown in Rule **514. Other Structures,** Paragraph **A.1.a.**

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3. Section II – Business Liability

a. Basic Limits Premium Coverages E and F

(1) Office (Gross Annual Receipts Up To $250,000)

Business Visitors Per Week*	**Under 10**	**10 or more**
	$ 4	$ 6

(2) Service, Sales and Crafts

Business Visitors Per Week*						
Gross Annual Receipts**	**Services**		**Sales**		**Crafts**	
	Under 10	**10 or More**	**Under 10**	**10 or More**	**Under 10**	**10 or More**
Up to $50,000	$ 31	$ 47	$ 15	$ 22	$ 18	$ 27
$50,001 to $100,000	94	141	44	66	54	81
$100,001 to $175,000	172	259	81	121	99	149
$175,001 to $250,000	266	400	125	187	153	230

*New Business, use 10 or more classification.
** New Business, use $50,001 to $100,000 classification

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b. Coverage E – Increased Limits

(1) When the Coverage **E** limit is increased for Homeowners Insurance, the Home Business limits shall also be increased as illustrated in following Paragraph (2).

(2) Multiply the Company's basic limits premium determined in preceding Paragraph **3.a.** by the appropriate factor from the following table:

Increased Limits of Liability					
Homeowners		**Home Business**			
Coverage E Personal Liability	**Coverage F Med. Payments To Others**	**Products-Completed Operations**	**All Forms Except HO 00 05 All Other Liability**	**HO 00 05 All Other Liability**	**Increased Limit Factor**
$200,000*	$1,000*	$200,000*	$ 402,000*	-----	1.15
300,000	$1,000*	300,000	602,000	$ 610,000	1.24
400,000	$1,000*	400,000	802,000	810,000	1.30
500,000	$1,000*	500,000	1,002,000	1,010,000	1.35
*Not available for **HO 00 05**					

Table **528.D.3.b. (2) Factors**

c. Coverage F – Increased Limits

(1) When the Coverage **F** limit is increased for Homeowners Insurance, the Home Business Coverage **F** limit shall also be increased.

(2)

ALL Home Business CLASSIFICATIONS				
	Homeowners Increased Limit of Liability			
Business Visitors Per Week	**$2,000***	**$3,000***	**$4,000***	**$5,000**
Under 10	$ 8	$15	$23	$29
10 or More	13	21	31	37

* Not available for Form **HO 00 05**

(3) Add the premium determined in Paragraph **c.(2)** to the premium developed in preceding Paragraph **3.a.** or **b.** to compute the Section **II** premium component.

E. Endorsement

Use Home Business Insurance Coverage Endorsement **HO 07 01.**

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F. Options

The following options may only be used when the Home Business Coverage Endorsement is attached to the policy:

1. Additional Insured

a. Managers Or Lessors Of Premises Leased To An Insured

(1) Coverage

Covers persons or organizations designated on the endorsement for their liability as owners of designated premises leased to the named insured.

(2) Premium

Rate Per Location/per additional insured…...…….**$22**

(3) Endorsement

Use Additional Insured – Managers Or Lessors Of Premises Leased To An Insured Endorsement **HO 07 50.**

2. Loss Payable Condition

a. Coverage
Enables the naming of a loss payee, lender's loss payee, or loss payable under a contract-of-sale arrangement.

b. Endorsement
Use Loss Payable Provision Endorsement **HO 07 52**

3. Personal and Advertising Injury Exclusion

a. Coverage
Excludes all Personal and Advertising Injury coverage.

b. Endorsement
Use Exclusion – Personal and Advertising Injury Endorsement **HO 07 53**

4. Liquor Liability Exclusion and Exception for Scheduled Activities

a. Coverage
This endorsement excludes liability coverage for:

(1) Manufacturing, selling or distributing alcoholic beverages or'
(2) Serving or furnishing alcoholic beverages with a charge whether or not such activity requires a license and;
(3) Serving or furnishing of alcoholic beverages without a charge, if a license is required for such activity.

This exclusion does not apply to bodily injury or property damage arising out of the selling, serving or furnishing of alcoholic beverages for an activity or function described in the Schedule of this endorsement.

b. Endorsement
Use Liquor Liability Exclusion and Exception For Scheduled Activities Endorsement **HO 07 54**

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5. Special Coverage – Spoilage Of Perishable Stock

a. Coverage

Provides special coverage for the perishable stock specifically listed in the Schedule of Endorsement **HO 07 55.** The limit of liability is also listed in the endorsement.

b. Premium

(1) Florists Rate per $100……..…**$3**

(2) Other Classes of Business Rate per $1,000……**NOT AVAILABLE**

c. Endorsement

Use Special Coverage – Spoilage Of Perishable Stock Endorsement **HO 07 55.**

6. Valuable Papers And Records Endorsements

a. Increased Limits – HO 07 56

(1) Coverage

The Home Business Insurance Coverage Endorsement provides a basic limit of $2,500 for Valuable Papers And Records Coverage. This limit may be increased. The amount is specified in the Schedule of Endorsement **HO 07 56.**

(2) Premium – Rate per $1,000

(a) Named Perils Coverage (**HO 00 03, HO 00 04 and HO 00 06**)…….……**$2**

(b) Open Perils Coverage (**HO 00 05, HO 00 04 with HO 05 24 and HO 00 06 with HO 17 31**) ……..…….…….……**$3**

(3) Endorsement

Use Valuable Papers And Records Coverage Increased Limits Endorsement **HO 07 56.**

b. Special Coverage (HO 07 56 and HO 07 57)

(1) Coverage

Extends the basic $2,500 limit of liability for Valuable Papers And Records Coverage from:

(a) Named-perils in Forms **HO 00 03, HO 00 04** and **HO 00 06;** and

(b) Special coverage in Forms **HO 00 05, HO 00 04** with **HO 05 24** and **HO 00 06** with **HO 17 31;**

to expanded special coverage. Increased Limits for expanded special coverage are also available.

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(2) Premium

(a) First $2,500
HO 00 03, **HO 00 04** and **HO 00 06**…..……**$4**

HO 00 05, **HO 00 04** with **HO 05 24** and
HO 00 06 with **HO 17 31**.....**$3**

(b) Each Additional $1,000
All Forms……..….……$**3**

(3) Endorsement

Use Special Coverage Valuable Papers and Records Endorsement **HO 07 57**.

7. Off-Premises Property Coverage – Increased Limits

a. Endorsement

Coverage for business property, other than money and securities, that is away from the residence premises at the time of loss may be increased from $5,000 to $10,000. Check the appropriate box in the schedule of the Home Business Endorsement.

b. Premium

Rate per $2,500
HO 00 03, **HO 00 04** and **HO 00 06**……..…**$37**

HO 00 05, **HO 00 04** with **HO 05 24** and
HO 00 06 with **HO 17 31**…….……**$55**

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RULE 529.
MODIFIED OTHER INSURANCE AND SERVICE AGREEMENT CONDITION – HO 00 06 ONLY

Effective JULY 1, 2001

A. Introduction

Form **HO 00 06** provides that if there is other insurance in the name of a corporation or association of property owners covering the same property covered by **HO 00 06,** payment for a covered loss under **HO 00 06** will be excess over the amount recoverable under such insurance. If the Association does not recover under its policy, for any reason, there is no payment to the insured unit-owner under Form **HO 00 06.**

B. Coverage Description

The policy may be endorsed to alter the Other Insurance and Service Agreement Condition to provide for payment of a covered loss in excess of the amount due from the other insurance whether the corporation or association of property owners can collect on it or not.

C. Premium

Multiply the Base Premium developed in accordance with Rule **301.** by **1.25**.

D. Endorsement

Use Unit-Owners Modified Other Insurance And Service Agreement Condition Endorsement **HO 17 34** with **HO 00 06** only.

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PART VI

SECTION II – LIABILITY – ADDITIONAL COVERAGES AND INCREASED LIMITS RULES

RULE 601.
RESIDENCE PREMISES – BASIC AND INCREASED LIMITS/OTHER EXPOSURES – BASIC LIMITS

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. Residence Premises

1. Minimum limits of liability for Coverage **E** (Personal Liability) and Coverage **F** (Medical Payments to Others) are shown in Rule **301.** The Liability and Medical Payments Base Premium includes the premium for $100,000 Coverage **E** and $1,000 Coverage **F**.

2. Premium – These charges apply only to the liability premium.

Coverage E – Liability			
1 or 2 Family		3 & 4 Family	
Limit	Rate	Limit	Rate
$ 100,000*	---	$ 100,000*	---
200,000*	$ 7	200,000*	$ 14
300,000	10	300,000	20
400,000	14	400,000	28
500,000	17	500,000	34
600,000	21	600,000	42
700,000	25	700,000	50
800,000	29	800,000	58
900,000	32	900,000	64
1,000,000	35	1,000,000	70
2,000,000	65	2,000,000	130

*** Available For All Forms Except HO 00 05**

Coverage F – Medical Payments	
Limit	Rate
$1,000*	---
2,000*	$ 3
3,000*	6
4,000*	9
5,000	12

*** Available For All Forms Except HO 00 05**

3. If increased limits are written, then the same limits must apply to any Other Exposures covered under the policy, unless otherwise stated.

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B. Other Exposures

1. There is an additional charge for Other Exposures listed in the following rules.

2. The minimum limits for Other Exposures are the same as the limits for the Residence Premises, unless otherwise stated.

3. For increased limits for Other Exposures, refer to Rules **701.** and **702.**

4. If increased limits are written, then the same limits must apply to the Residence Premises, unless otherwise stated.

C. Rates And Factors Not Shown

1. Rates and factors for limits between the lowest and highest limits shown in this Manual may be developed by interpolation.

2. For rates and factors for limits above the highest shown, refer to company.

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RULE 602.
OTHER INSURED LOCATION OCCUPIED BY INSURED

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. Introduction

1. Section **II** Coverage may be provided on locations, other than the residence premises, where an insured resides, but which are insured for Section **I** Coverage under another insurance program or by another company.

2. Make the appropriate charge for each Other Insured Location shown in the Declarations of this policy. If the Other Insured Location is in another state, refer to the Manual for that state.

B. Premium

Rate per Residence

One Family……**$ 7**
Two Family……**$14**
Three Family……**$27**
Four Family……**$30**

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RULE 603.
RESIDENCE EMPLOYEES

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. There is no additional charge for up to two residence employees.

B. Rate per Person In Excess of Two…….....**$ 5**

C. Charges do not apply to employees working less than half of the customary full time or to whom workers' compensation exclusion applies as stated in Section **II** of the policy.

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RULE 604.
ADDITIONAL RESIDENCE RENTED TO OTHERS

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. Introduction

1. The policy may be endorsed to provide coverage when an additional residence is rented to others.

B. Premium

Rate per Residence

One Family	**$ 20**
Two Family	**$ 32**
Three Family	**$ 72**
Four Family	**$ 90**

C. Endorsement

Use Additional Residence Rented To Others Endorsement **HO 24 70.**

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RULE 605.
OTHER STRUCTURES RENTED TO OTHERS – RESIDENCE PREMISES

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Coverage Description

1. The policy may be endorsed to provide coverage when a structure on the residence premises is rented to others for dwelling purposes.

2. Refer to Rule **514.C.** for rating Section **I** Coverage.

B. Premium

Rate per Structure……..……..…**$ 20**

C. Endorsement

Use Structures Rented To Others – Residence Premises Endorsement **HO 04 40.**

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RULE 606.
COMPUTER-RELATED DAMAGE OR INJURY EXCLUSION AND COVERAGE OPTIONS

Effective JULY 1, 2001

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RULE 607.
HOME DAY CARE COVERAGE

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Coverage Description

The policy may be endorsed to provide coverage for the increased exposure arising from a home day care business on the residence premises.

B. Endorsement

1. Use Home Day Care Coverage Endorsement **HO 04 97** for Sections **I** and **II** Coverage.

2. This endorsement provides for an annual aggregate limit of liability for Coverages **E** and **F** combined. Coverage **F** is subject to a sub-limit of liability which applies per-person/per-accident and does not increase the aggregate limit of liability.

3. The annual aggregate limit of liability (Coverages **E** and **F** combined) for this endorsement is the same as the dollar amount of Coverage **E** shown in the Declarations. The Coverage **F** sublimit for this endorsement is the same as the dollar amount of Coverage **F** shown in the Declaration.

C. Premium

1. 1-3 Persons……..……..……**$114**

2. This premium is for an annual aggregate limit of $100,000 with a Coverage **F** sub-limit of $1,000 per-person/per-accident. If other Section **II** exposures are written for higher dollar limits, use the Coverage **E** increased limit factors to raise the aggregate limit, and the Coverage **F** charges to raise the Coverage **F** sub-limit.

3. This premium is for 1 through 3 persons, other than insured's, receiving day care services. If the day care business involves the care of more than 3 persons, other than insured's, refer to company.

4. If the business is located in an other structure on the residence premises, also refer to Rule **509.** for rating the property exposure.

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RULE 608.
PERMITTED INCIDENTAL OCCUPANCIES – RESIDENCE PREMISES AND OTHER RESIDENCES

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Coverage Description

The policy may be endorsed to provide coverage for the increased exposure arising from a permitted incidental occupancy on the residence premises or in an other residence occupied by the insured.

1. Residence Premises

Use Permitted Incidental Occupancies – Residence Premises Endorsement **HO 04 42.**

2. Other Residence

Use Permitted Incidental Occupancies – Other Residence Endorsement **HO 24 43.**

B. Premium

Rate per Residence

1. Residence Premises……..….**$ 17**
2. Other Residence……..……**$ 18**

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RULE 609.
BUSINESS PURSUITS

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. Coverage Description

The policy may be endorsed to provide coverage for the liability of the insured arising out of business activities. Coverage is excluded if the insured owns the business, is a partner or maintains financial control in the business.

B. Premium

Rate per Insured Person

1. Clerical Employees……...…**$ 5**

2. Sales person, Collector or Messenger – Installation, demonstration or servicing operation:
Included……..**$ 7**
Excluded……..……**$ 5**

3. Teachers

a. Laboratory, athletic, manual or physical training……..……....**$ 13**

b. Not otherwise classified……...……. **$ 6**

c. Corporal Punishment (add to 3.a or b.)…….…..**$ 5**

C. Endorsement

Use Business Pursuits Endorsement **HO 24 71.**

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RULE 610.
PERSONAL INJURY

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. Introduction

Liability coverage for personal injury to others, such as false arrest, malicious prosecution, wrongful eviction, slander, libel or violations of right of privacy, may be added to the policy.

B. Premium

Rate per policy……..……**$13**

C. Endorsement

Use Personal Injury Endorsement **HO 24 82.**

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RULE 611.
INCIDENTAL LOW POWER RECREATIONAL MOTOR VEHICLES

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. Coverage Description

1. The policy may be endorsed to provide liability coverage for certain types of recreational motor vehicles that cannot exceed a speed of 15 miles per hour on level ground. However, even with the endorsement there is no coverage for such vehicles if, at the time and place of an occurrence, the involved vehicle:

a. Is registered for use on public roads or property;

b. Is not registered for use on public roads or property, but such registration is required by law, or regulation issued by a government agency, for it to be used at the place of an "occurrence"; or

c. Is being:

(1) Operated in, or practicing for, any prearranged or organized race, speed contest or other competition;

(2) Rented to others;

(3) Used to carry persons or cargo for a charge; or

(4) Used for any "business" purpose except for a motorized golf cart while on a golfing facility.

2. The following may not be covered:

a. Motorized bicycles;

b. Motorized Golf carts; or

c. Mopeds.

3. Read the endorsement for conditions of coverage applying to eligible motor vehicles.

B. Premium

Rate per Conveyance……..…… **$ 15**

C. Endorsement

Use Incidental Low Power Recreational Motor Vehicles Endorsement **HO 24 13.**

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RULE 612.
OUTBOARD MOTORS AND WATERCRAFT

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. Introduction

Coverage is included in the policy form, at no additional charge, for certain watercraft powered by an outboard engine or motor or combination of outboard engines or motors of up to 25 horsepower, and sailboats less than 26 feet in overall length with or without auxiliary power. Coverage is also included for watercraft powered by inboard or inboard-outdrive engines or motors, including those that power a water jet pump, of 50 horsepower or less when not owned by an insured or more than 50 horsepower when not owned by or rented to an insured.

B. Coverage Description

1. The policy may be endorsed to provide coverage for the following types of craft:

a. Watercraft, up to 26 feet in length powered by outboard engines or motors exceeding 25 horsepower; or powered by inboard or inboard-outdrive engines or motors, including those that power a water jet pump.

Accumulate total horsepower if two or more engines or motors are regularly used together with any single watercraft owned by insured.

b. Sailboats 26 feet or more in overall length, with or without auxiliary power.

2. Coverage must be written to expiration of the policy. It is permissible, however, to stipulate for all watercraft eligible in this rule, the navigational period of each year. Premium shall be adjusted on a pro rata basis.

3. For watercraft not described in preceding paragraphs **A.** and **B.1.,** coverage is not permitted under the Homeowners Policy.

4. The premium in the state where the insured's residence premises is located shall apply. However, if the insured owns another residence premises in a different state and principally operates the watercraft from that residence, apply the premium for that state.

C. Premium

1. Outboard, Inboard, or Inboard-Outdrive Engines or Motors

	Length	
	Up to 15 Ft.	**Over 15 to 26 Feet**
Horsepower	**Rate**	**Rate**
Up – 50*	$ 6	$ 10
51 – 100	11	14
101 – 150	15	18
151 – 200	19	23
Over 200	23	27

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2. Sailboats With or Without Auxiliary Power

Overall Length/Feet	Rate
26 to 40 feet*	$ 6
Over 40 feet	10

*****Outboard engines or motors of up to 25 horsepower or sailboats less than 26 feet in overall length with or without auxiliary power are covered in the policy form.

D. Endorsement

Use Watercraft Endorsement **HO 24 75.**

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RULE 613.
OWNED SNOWMOBILE

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. Coverage Description

1. The policy may be endorsed to provide coverage when a snowmobile is used off of the insured location.

2. Rate each snowmobile owned by the named insured or any other insured separately. This charge is the minimum annual premium for each snowmobile for any period within a policy year.

B. Premium

Rate per snowmobile……..……..……..**$ 27**

C. Endorsement

Use Owned Snowmobile Endorsement **HO 24 64.**

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RULE 614.
FARMERS PERSONAL LIABILITY

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. Eligibility

1. The policy may be endorsed to provide coverage when the insured has a farm away from the residence premises and farming is not the insured's primary occupation.

2. This coverage may be extended to include employer's liability including medical payments, for farm employees of any insured.

3. The following may not be covered:

a. Farms where the principal purpose of the farm is:

(1) To supply commodities for manufacturing or processing by the insured for sale to others, such as creameries and dairies (but not dairy farms).

(2) To operate freezing or dehydrating plants, and poultry factories.

The word "processing" does not apply to the slaughtering and dressing of livestock, or to such operations as bunching vegetables or crating berries.

b. Farms where the principal purpose of the farm is the raising and using of horses for racing purposes.

c. Incorporated farms.

B. Endorsement

Use Farmers Personal Liability Endorsement **HO 24 73.**

C. Premium And Rating Instructions

1. Owned And Operated By Insured

a. Initial Farm Premises

Total Acreage

Up to 160……..……..……..**$103**
Over 160 – 500……..……..……..**$176**
Over 500……..……..……**$323**

b. Add'l rate per **each** add'l farm premises **with** buildings……..……**$ 15**

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2. Owned By Insured And Rented To Others

a. All Farm Premises **without** buildings……..…..… **$ 15+**

b. Each farm premises **with** buildings……..…. **$ 15+**

+Total all acreage of farms which are owned by the insured and rented to others. Add the following flat charge when total acreage is:

Over 160 to 500 acres……..……..….**$ 2**
Over 500 acres……..……**$ 8**

These charges are **not** subject to increased limits factors.

3. Farm Employees

a. Per 100 person days or fraction thereof….……..**$ 11**
b. Each Farm Employee Part Time…….....**$ 13**
c. Each Farm Employee Full Time…….....**$ 31**

Farm employees employed in violation of law may be excluded subject to the rules and rates filed by or on behalf of the Company. Use Exclusion Of Farm Employees Illegally Employed Endorsement **HO 24 96.**

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RULE 615.
INCIDENTAL FARMING PERSONAL LIABILITY

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. On The Residence Premises

1. Coverage Description

a. The policy may be endorsed to provide coverage for the liability of the insured when farming is conducted on the residence premises and is incidental to the use of the premises as a dwelling, and the income derived from the farming operations is not the insured's primary source of income. However, coverage is not available if the location specified in the endorsement is used for racing purposes.

b. The policy may also be endorsed to provide coverage when the residence premises is used for the sheltering and grazing of animals. However, coverage is not available if the residence premises is used for racing purposes.

2. Premium

Farming Done on the Residence Premises……..**$ 40**

B. Away From The Residence Premises

1. Coverage Description

The policy may be endorsed to provide coverage for the liability of the insured whose incidental farming activities are conducted at the locations specified in the endorsement which are away from the residence premises. Such incidental farming activities may include the boarding or grazing of the insured's animals, or use of the land as garden space if the income derived from such activities is not the insured's primary source of income. However, coverage is not available if the locations specified in the endorsement are used for racing purposes.

2. Premium

Farming Done Away From the Residence Premises…….…….**$ 60**

C. Endorsement

Use Incidental Farming Personal Liability Endorsement **HO 24 72.**

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RULE 616.
OPTIONAL PROPERTY REMEDIATION FOR ESCAPED LIQUID FUEL AND LIMITED LEAD AND ESCAPED LIQUID FUEL LIABILITY COVERAGES

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. Coverage Outline

1. Basic Limits

When the optional Property Remediation For Escaped Liquid Fuel And Limited Lead And Escaped Liquid Fuel Liability Coverages Endorsement is attached to the policy, limited amounts of insurance are automatically provided as follows:

a. Section I – Property Remediation For Escaped Liquid Fuel Coverage

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

In addition to the primary residence identified in the policy declarations, the defined term "residence premises" also includes other locations owned by an insured but only if such locations have a fuel system, is specifically insured under Section **II** of the policy and is declared on the schedule in the aforementioned coverage endorsements. Enter the address of such locations on these endorsements or the policy declarations. The other locations may be owner occupied or rented to others.

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

b. Section II – Limited Lead And Escaped Liquid Fuel Liability Coverages

$50,000 to pay for damages because of bodily injury or property damage involving fuel that escapes from a fuel system or involving the contamination or exposure of lead from any location insured under the policy.

2. Premium Credit

Credit not applicable

3. Fuel System

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

b. When the total combined storage capacity of liquid fuel at any insured location is less than 100 U.S. gallons, the:

(1) Property Remediation Coverage does not apply to that location; and

(2) Policy limits and provisions apply for Escaped Liquid Fuel Liability to that location.

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4. Endorsements

a. Use Property Remediation For Escaped Liquid Fuel And Limited Lead And Escaped Liquid Fuel Liability Coverages Endorsement:

(1) HO 05 80 – For all forms other than **HO 00 04** and **HO 00 06.**

(2) HO 05 81 – For Form **HO 00 04.**

(3) HO 05 82 – For Form **HO 00 06.**

b. These endorsements provide complete details on coverages, limitations, definitions and additional policy conditions applicable to this coverage. Enter the limits of liability that apply to the Property Remediation Coverage and the Limited Liability Coverage on the endorsement. Also enter, on this endorsement, the address of any other location, other than the primary residence, to be insured for Property Remediation Coverage.

c. Do not use these endorsements when Farmers Personal Liability Endorsement **HO 24 73** is part of the policy.

B. Higher Limits

1. Section I – Property Remediation Coverage

a. Limits may be increased to $25,000, $50,000 or $100,000. The limit selected is entered on the coverage endorsements or the policy declarations.

b. Refer to Paragraph **D.** Rating Basis, for premium computation instructions.

2. Section II – Escaped Fuel And Lead Liability Coverage

a. Limits may be increased to $100,000 or $300,000. The limit selected is entered on the coverage endorsements or the policy declarations.

b. Refer to Paragraph **D.** Rating Basis, for premium computation instructions.

3. Rating Information For Property Remediation For Escaped Liquid Fuel And Limited Lead And Escaped Liquid Fuel Liability Coverages Endorsement HO 05 83

Attach this optional endorsement to the policy and enter the applicable Risk Class Numbers on the policy declarations. If the insurer shows this rating information elsewhere in the policy, this endorsement does not have to be used.

C. Application Of Limits Of Liability

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

2. For Limited Lead And Escaped Liquid Fuel Liability Coverage, the limit selected is an aggregate limit and is the most coverage that will be provided during the policy period regardless of the number of persons injured, the number of persons whose property is damaged, the number of insureds, the number of locations insured under this policy or the number of bodily injury or property damage claims made.

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D. Rating Basis

1. Property Remediation For Escaped Liquid Fuel Coverage

a. From the Liquid Fuel Risk Selection Table located in Paragraph **D.4.,** select:

(1) The liquid fuel risk description that best describes each location, **with or without** a dwelling building, insured for Property Remediation Coverage; and

(2) The corresponding Risk Class Number for each description identified.

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

2. Limited Lead And Escaped Liquid Fuel Liability Coverages

a. Liquid Fuel Hazard

(1) From the Liquid Fuel Risk Selection Table located in Paragraph **D.4.,** select:

(a) The liquid fuel risk description that best describes each location, **with or without** a dwelling building, insured under Section **II** of the policy; and

(b) The corresponding Risk Class Number for each description identified.

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

b. Lead Hazard

(1) From the Lead Risk Selection Table in Paragraph **D.5.,** select:

(a) The lead risk description that best describes each location **with a dwelling building,** insured under Section **II** of the policy; and

(b) The corresponding Risk Class Number for each description identified.

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

3. Premium Selection

a. Escaped Liquid Fuel Remediation Coverage

Liquid Fuel Risk Class Number	Limit of Liability $25,000	$50,000	$100,000
100	$ 51	$130	$255
200	17	43	85

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b. Lead and Escaped Liquid Fuel Liability Coverage

(1) No Insured Location Has a Home Day Care Business

Lead Risk Class No.	Liquid Fuel Risk Class 100		Liquid Fuel Risk Class 200		Liquid Fuel Risk Class 300	
	$100,000	$300,000	$100,000	$300,000	$100,000	$300,000
500	$ 88	$ 193	$ 38	$ 71	$ 26	$ 41
600	75	172	25	51	13	20
700	75	172	25	51	13	20

(2) One or More Insured Locations Have a Home Day Care Business

Multiply the premium charge selected in **D.b.(1)** by a factor of **2.00**.

4. Liquid Fuel Risk Selection Table

Description	Risk Class No.
1) Liquid fuel storage containers, tanks, or vessels with a total combined storage capacity, at any one location, of 100 U.S. gallons or more are on covered real property, the location of the residence premises, or on any other insured location; and	
(a) One or **more** fuel storage containers, tanks, or vessels are partially or completely buried **below ground** (inside or outside of a building or structure);	100
(b) Are all completely **above ground** (inside or outside of a building or structure); or	200
(2) No single location insured under this policy has an escaped fuel hazard described in preceding Items **(1)(a)** or **(b).**	*300
*This risk class number is only used when lead and escaped fuel liability increased limits is selected.	

Table 616.D.4. Liquid Fuel Risk Selection

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5. Lead Risk Selection Table

Location Has A Dwelling Built	All Such Locations Are Certified Lead Safe+	Risk Class Number
Before 1980	No or Unknown	500
Before 1980	Yes	600
In 1980 or later	Not Applicable	700
+See Paragraph **D.6.** for Lead Safe description.		

Table 616.D.5. Lead Risk Selection

6. Lead Safe

a. Description

For the purpose of using the Lead Risk Selection Table, a location certified lead safe means that an authorized person has conducted a risk assessment in all insured locations with dwellings to determine the amount of lead, if any, in paint, dust, bare soil and drinking water and has certified that such locations meet the criteria noted in Paragraph **b.** Standards, that follows. The insurer may require a copy of the inspection report including laboratory results.

b. Standards

(1) The lead content of exterior and interior paint or other surface coating applied to dwelling buildings, other structures and fixtures is less than:

(a) 1.0 milligrams per square centimeter based on testing by XRF analysis; or

(b) .5% of lead by weight based on testing by atomic absorption lab analysis.

(2) The amount of lead in interior dust particles in the dwelling building is equal to or less than:

(a) 100 micrograms per square foot on uncarpeted floors;

(b) 500 micrograms per square foot on interior window sills; or

(c) 800 micrograms per square foot on window troughs (wells).

(3) The lead concentration in bare soil is less than 400 parts per million in any area expected to be used by children.

(4) The lead concentration in drinking water is less than 0.015 milligrams per liter.

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c. Authorized Person

For the purposes of this rule, an authorized person means:

(1) A lead inspector, lead technician, lead risk assessor or another similarly titled person who is trained under an accredited training program and certified by an approving authority; or

(2) A person otherwise found acceptable to the insurer;

to perform lead risk assessments in residential buildings.

d. Lead Risk Assessment

For the purposes of this rule, a lead risk assessment of a residential building consists of:

(1) The testing of paint either through use of on site testing equipment such as XRF analyzers or the collection of samples of paint for analysis by a recognized environmental laboratory; and

(2) The collection of samples of dust, soil and water for analysis by a recognized environmental laboratory.

e. Recognized Environmental Laboratory

For the purposes of this rule, a Recognized Environmental Laboratory is a laboratory:

(1) Recognized by the U.S. Environmental Protection Agency or otherwise found acceptable by the insurer, as being capable of performing an analysis for lead compounds in paint, soil and dust; and

(2) Certified by the U.S. Environmental Protection Agency or a state authority as being capable of performing an analysis of the lead concentration in drinking water as specified under Federal regulations.

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PART VII
SECTION II – LIABILITY – OTHER EXPOSURES
INCREASED LIMITS

RULE 701.
OTHER EXPOSURES – PERSONAL LIABILITY
INCREASED LIMITS

Effective JULY 1, 2001

Apply the appropriate factor shown in the following table to the basic limits premium for each exposure.

Limit	Factor
$ 200,000*	1.15
300,000	1.24
400,000	1.30
500,000	1.35
600,000	1.45
700,000	1.53
800,000	1.61
900,000	1.68
1,000,000	1.75
2,000,000	2.26
*Available on all forms except **HO 00 05**	

Table 701. Personal Liability Increased Limits

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RULE 702. OTHER EXPOSURES – MEDICAL PAYMENTS TO OTHERS INCREASED LIMITS

Effective JUNE 1, 2009

For Use in Liability Peril Rating

Basic Limit Rule#	Coverage F – Medical Payments	$2,000*	$3,000*	$4,000*	$5,000*
524.	Other Members of an Insured's Household	NOT AVAILABLE			
526.	Residence Held in Trust All Forms Except **HO 00 04**	$ 1	$ 2	$ 3	$ 4
527.	Student Away From Home	NOT AVAILABLE			
602.	Other Insured Locations Occupied By Insured	1	2	3	4
603.	Residence Employees	1	2	3	4
604.	Add'l Residence Rented to Others	1	2	3	4
605.	Other Structures Rented to Others – Residence Premises	1	2	3	4
606.	Computer Related Damage or Injury Exclusion and Coverage Options	NOT AVAILABLE			
607.	Home Day Care Coverage	5	10	15	19
608.	Permitted Incidental Occupancies				
	1. Residence Premises	5	10	15	19
	2. Other Residence	3	6	9	11
609.	Business Pursuits				
	1. Clerical Employees	1	2	3	4
	2. Salesperson, Installation, etc. Included or Excluded	1	2	3	4
	3. Teachers				
	a. Lab, etc	2	4	6	7
	b. Not otherwise classified	1	2	3	4
	c. Corporal Punishment	MEDICAL PAYMENTS NOT AVAILABLE			
611.	Incidental Motorized Land Conveyances	1	2	3	4

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Basic Limit Rule#	Coverage F – Medical Payments	$2,000*	$3,000*	$4,000*	$5,000*
612.	Outboard Motors and Watercraft				
	1.Outboard, Inboard or Inboard-Outboard Engines or Motors				
	a) Up to 15 feet:				
	Up to 50 hp.	3	6	9	11
	51 to 100 hp	4	8	12	14
	101 to 150 hp.	6	12	18	21
	151 to 200 hp.	10	20	30	35
	Over 200 hp.	16	32	48	56
	b) Over 15 to 26 feet:				
	Up to 50 hp	4	8	12	14
	51 to 100 hp.	6	12	18	21
	101 to 150 hp.	8	16	24	28
	151 to 200 hp.	12	24	36	42
	Over 200 hp.	18	36	54	63
	2. Sailboats, with or without auxiliary power				
	26 to 40 feet	3	6	9	11
	Over 40 feet	6	12	18	21
613.	Owned Snowmobile	1	2	3	4
614.	Farmers Personal Liability				
	1. Owned & Operated				
	a. Initial Farm incl'g all add'l acreage	3	6	9	11
	b. **Each** add'l farm **with** buildings	1	2	3	4
	2. Owned & Rented				
	a. All farms without buildings	1	2	3	4
	b. **Each** farm **with** buildings	1	2	3	4
	3. Farm Employees	1	2	3	4
615.	Incidental Farming Personal Liability	1	2	3	4

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RULE A.1
SPECIAL STATE REQUIREMENTS

Effective JUNE 1, 2009

A. Special Provisions Endorsement **HO 01 03**

Use this endorsement with all Homeowners policies.

B. No Coverage For Home Day Care Business Endorsement **HO 04 96**

This endorsement details the exclusions and restrictions of the policy with respect to a home day care exposure. Use this endorsement with all Homeowners policies.

C. Water Exclusion Endorsement

Use Endorsement **HO 16 09** with all **HO 00 04** and **HO 00 06** policies.

Use Endorsement **HO 16 10** with all **HO 00 03** and **HO 00 05** policies.

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RULE A.2
WOOD ROOF SURCHARGE

Effective JUNE 1, 2009

For Use in Wind, Water, Fire and Other Peril Rating Only

Forms HO 00 03 or HO 00 05

A premium surcharge will apply to all dwellings with wood roofs. A wood roof is defined as a roof with wood shakes or wood shingles. If the roof of the dwelling is composed of mixed types, it shall be classified according to the predominant type of roof construction. To compute the surcharge, multiply the Adjusted Base Premium by .15.

RULE A.3
IDENTITY FRAUD EXPENSE COVERAGE

Effective JUNE 1, 2009

For Use in Theft Rating

A. Coverage Description

When the optional Identity Fraud Expense Coverage endorsement is attached to the policy, $15,000 of coverage is available to pay for expenses incurred by an insured as a direct result of any one identity fraud first discovered or learned of during the policy period. Such expenses include the costs for notarizing fraud affidavits or similar documents; certified mail sent to law enforcement, financial institutions and credit agencies; lost income resulting from time taken off work to meet with or talk to law enforcement or credit agencies; loan application fees for re-applying for a loan when the application is rejected solely because the lender received incorrect credit information; and reasonable attorney's fees incurred to defend lawsuits brought against the insured and to remove criminal or civil judgments.

B. Limits Of Liability

Up to $15,000 coverage will be provided for the identity fraud of an insured discovered or first learned of during the policy period.

C. Premium Computation

Limit of Liability	Rate
$15,000	$35

D. Endorsements

1. Use Identity Fraud Expense Coverage Endorsement **HO 04 55.**

2. This endorsement provides complete details on coverages, definitions and additional policy conditions applicable to this coverage.

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RULE A.4 RESIDENCE PREMISES UNDER CONSTRUCTION THEFT COVERAGE

Effective JULY 1, 2001

Form **HO 00 03**

This policy may be endorsed to provide theft coverage in or to a dwelling under construction.

Use Endorsement HO-600 - Residence Premises Under Construction Theft Coverage

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RULE A.5
AGE OF HOME/REMODELED HOME RATING FACTORS

Effective OCTOBER 1, 2005

Forms HO 00 03 or HO 00 05

The amount of credit or surcharge shall be determined by applying the factor below to the base premium.

Dwelling Age	Rating Factor
0-2	0.75
3	0.79
4	0.83
5	0.87
6	0.91
7	0.95
8	0.98
9-40	1.00
41-60	1.05
Over 60	1.10

A premium credit will apply to all dwellings that meet either of the following criteria:

1. All dwellings age 8 years and under. The age of the dwelling will be determined by subtracting the year construction was completed from the year of policy inception.

2. Any residence regardless of age that was remodeled during the past eight years and meets the criteria below. The credit will be effective from the date when all criteria is completed. The eight year period will commence from the date when the first remodeling criteria was completed.

   The remodeling included roof, electric wiring, plumbing and heating. In order to qualify, the upgrades must meet building code standards. In addition, a satisfactory municipal building inspection must have been completed.

3. These rating factors do not apply to:

   - Policies with Special Loss Settlement Endorsement **HO 04 56**.
   - Three-year policies.
   - Additional premiums for optional or additional coverages.

RULE A.6
MULTI - LINE DISCOUNT

Effective JUNE 1, 2009

All Forms

The homeowner's policy premium shall be reduced if a policyholder has both an automobile and homeowner's policy with Amica or if a policyholder has an automobile, homeowners and personal umbrella policy with Amica. To compute the discount, multiply the premiums by peril, by the following:

Coverage	Dwelling Forms	Contents Forms
Homeowners and Automobile Policy	15%	10%

The discount factors will also apply to any miscellaneous premiums, sump endorsement premiums and earthquake premiums. The factors do not apply to Scheduled Personal Property.

Coverage	Dwelling Forms	Contents Forms
Homeowners, Automobile and Personal Umbrella Policy	Additional 3% Subject to a maximum credit per peril: Fire ……..…$25 Wind…….30 Water…….....45 Theft……..5 Liability…….5 Other……..5	Additional 3% (No maximum applies)

This applies only to each separate rating by peril (Wind, Water, Fire, Theft, Liability, and Other).
This does not apply to any individual premium endorsements.

RULE A.7
SECONDARY HOME CHARGE

Effective JUNE 1, 2009

All Forms

A premium charge will apply to all dwellings classified as seasonal or secondary homes. To compute the charge, multiply the Adjusted Base Premium By Peril by **.10**.

RULE A.8
COMMUNITY MITIGATION CLASSIFICATION MANUAL

Effective MARCH 1, 2003

With the renaming of the Public Protection Classification (PPC) manual all references to the PPC manual shall be understood to be references to the Community Mitigation manual.

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RULE A.9
EARTHQUAKE YEAR OF CONSTRUCTION RATING FACTORS

Effective MAY 1, 2008

Applies to Forms **HO 00 03** and **HO 00 05** only.

Multiply the Earthquake Premium developed in Rule **505** by the Earthquake Year of Construction Factors selected from the following table:

Year of Construction	Factor
<1940	1.20
1940-1959	1.10
1960-1990	1.00
1991-1999	0.90
2000+	0.80

RULE A.10
NON-DIVIDEND ENDORSEMENT

Effective JUNE 1, 2009

The policy may be endorsed to reflect that the policyholder shall not be eligible to receive any dividends declared.

1. Develop the BASE PREMIUM BY PERIL in accordance with **Rule 301**.
2. Multiply the above result by **.795**.
3. Additional charges or credits calculated as a percentage of the BASE PREMIUM should be calculated using the ADJUSTED BASE PREMIUM resulting from Step 2 above. Dollar charges or credits, which are displayed in the manual, should be multiplied by **.795.**
4. Use Endorsement **AM 00 18.**

RULE A.11
MAXIMUM CREDIT

Effective JUNE 1, 2009

Each peril is subject to a maximum credit of 50% resulting from the sum of the credits from the following:

Rule 401. Superior Construction and **Rule 404**. Protective Devices.

Rule A.12

HOMEOWNERS RISK FACTOR RULE (HRF)

Effective JUNE 1, 2009

Applicable for All Forms

1. Develop the BASE PREMIUM in accordance with Rule 301.

2. Multiply the above result for each peril by the applicable HRF.

(a) Credit Factor (Table A)

i. The Insurance Bureau Score is determined at the time of application or during the preparation of renewal.

ii. For new business, select the current credit factor from Table A. A factor of 1.000 is used for situations involving a No Hit or Thin File.

iii. For renewal business, the renewal credit factor is equal to:

a. For policies effective June 1, 2009 through May 31, 2010, the average of the current credit factor from Table A and the credit factor underlying the expiring policy.
b. For policies effective June 1, 2010 and later, use the average of the current credit factor from Table A and unadjusted factor associated with the credit score underlying the expiring policy.
c. A factor of 1.000 is used in the above calculations for situations involving a No Hit or Thin File.
d. The maximum renewal credit factor = 1.1 x prior factor (roundest to the nearest 0.001)

(b) Claims Factor (Table B)

i. A claim considered to be a Qualified Claim must meet the following criteria:

- The claim must have an occurrence date within the experience period as defined below.
- The associated claim file must be closed with no subrogation monies received.
- Loss payments associated with the claim must exceed **$500.**
- The claim must not be the result of a catastrophe or other weather related event.

- All losses with an associated ISO Cat Code occurring on or after June 1, 2009 are excluded.

ii. The Experience Period used to determine eligibility in the "No Qualified Claims in Three, Four or Five Years" classification group is defined as the three, four or five years immediately preceding the two months prior to the effective month of the policy. The Experience Period used to determine eligibility in the remaining classification groups is defined as the three years immediately preceding the two months prior to the effective month of the policy.

(c) Longevity Factor (Table C)

i. The Number of Years Insured is defined as the number of consecutive years the policyholder has maintained an Amica Homeowner policy without an interruption of more than one year.

(d) Total HRF is a product of the credit, claims and longevity factors rounded to the nearest .001.

3. Additional charges or credits calculated as a percentage of the BASE PREMIUM should be calculated using the ADJUSTED BASE PREMIUM resulting from Step 2 above. Dollar charges or credits, which are displayed in the manual, should be multiplied by the HRF determined in Step 2 above.

Table A: Credit Factor Table

IBS	Factor	IBS	Factor	IBS	Factor	IBS	Factor	IBS	Factor	IBS	Factor
700	1.950	734	1.210	768	1.070	802	0.990	836	0.930	870	0.870
701	1.850	735	1.210	769	1.070	803	0.980	837	0.930	871	0.870
702	1.760	736	1.210	770	1.060	804	0.980	838	0.930	872	0.870
703	1.700	737	1.200	771	1.060	805	0.980	839	0.930	873	0.870
704	1.650	738	1.190	772	1.060	806	0.980	840	0.930	874	0.870
705	1.610	739	1.190	773	1.060	807	0.980	841	0.920	875	0.870
706	1.580	740	1.180	774	1.050	808	0.980	842	0.920	876	0.870
707	1.550	741	1.180	775	1.050	809	0.980	843	0.920	877	0.870
708	1.520	742	1.170	776	1.050	810	0.980	844	0.920	878	0.860
709	1.500	743	1.160	777	1.040	811	0.970	845	0.920	879	0.860
710	1.480	744	1.160	778	1.040	812	0.970	846	0.910	880	0.860
711	1.460	745	1.160	779	1.040	813	0.970	847	0.910	881	0.860
712	1.440	746	1.150	780	1.040	814	0.960	848	0.910	882	0.860
713	1.420	747	1.150	781	1.030	815	0.960	849	0.910	883	0.860
714	1.400	748	1.140	782	1.030	816	0.960	850	0.910	884	0.860
715	1.390	749	1.140	783	1.030	817	0.960	851	0.900	885	0.860
716	1.380	750	1.140	784	1.030	818	0.960	852	0.900	886	0.860
717	1.360	751	1.130	785	1.020	819	0.960	853	0.900	887	0.860
718	1.350	752	1.130	786	1.020	820	0.960	854	0.900	888	0.860
719	1.340	753	1.120	787	1.020	821	0.950	855	0.900	889	0.850
720	1.330	754	1.120	788	1.010	822	0.950	856	0.900	890	0.850
721	1.320	755	1.120	789	1.010	823	0.950	857	0.890	891	0.850
722	1.310	756	1.110	790	1.010	824	0.950	858	0.890	892	0.850
723	1.300	757	1.110	791	1.010	825	0.950	859	0.890	893	0.850
724	1.290	758	1.110	792	1.000	826	0.950	860	0.890	894	0.850
725	1.280	759	1.100	793	1.000	827	0.950	861	0.890	895	0.850
726	1.280	760	1.100	794	1.000	828	0.940	862	0.890	896	0.850
727	1.270	761	1.100	795	1.000	829	0.940	863	0.890	897	0.850
728	1.260	762	1.090	796	1.000	830	0.940	864	0.880	898	0.850
729	1.250	763	1.090	797	1.000	831	0.940	865	0.880	899	0.850
730	1.240	764	1.090	798	0.990	832	0.940	866	0.880	900+	0.790
731	1.230	765	1.080	799	0.990	833	0.930	867	0.880		
732	1.230	766	1.080	800	0.990	834	0.930	868	0.880		
733	1.220	767	1.080	801	0.990	835	0.930	869	0.870		

Table B: Claims Factor Table

Claims Free 5 Years	0.950
Claims Free 4 Years	0.970
Claims Free 3 Years	0.990

	1 Claim in 3 Years Months Since Last Claim		
Longevity	**0-11**	**12-23**	**24-35**
0	1.170	1.150	1.135
1	1.165	1.150	1.130
2	1.160	1.145	1.130
3	1.155	1.140	1.125
4	1.150	1.135	1.120
5	1.145	1.130	1.115
6	1.140	1.125	1.110
7	1.135	1.120	1.105
8	1.130	1.115	1.105
9	1.125	1.110	1.100
10	1.120	1.105	1.095
11	1.115	1.105	1.090
12	1.110	1.100	1.085
13	1.105	1.095	1.085
14	1.100	1.090	1.080
15	1.095	1.085	1.075
16	1.090	1.080	1.070
17	1.085	1.075	1.065
18	1.080	1.070	1.065
19	1.075	1.065	1.060
20+	1.070	1.060	1.055

*For each claim in addition to one, add 0.430 to the one claim factor in table above.

Table C: Longevity Factor Table

Years Insured	Factor
New Business	1.000
1	1.000
2	1.000
3	0.980
4	0.965
5	0.950
6	0.935
7	0.920
8	0.910
9+	0.895

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RULE A.13
HOMEOWNERS PREMIUM CALCULATION TABLES

Effective JUNE 1, 2009

The Base Premium by Peril is calculated according to Rule **301**. The application of additional charges and credits are summarized in the following tables:

Table A – Rate Order of Calculation – Forms **HO 00 03** and **HO 00 05**

Table B – Rate Order of Calculation – Form **HO 00 04**

Table C – Rate Order of Calculation – Form **HO 00 06**

Arkansas

Homeowner's Rating By Peril
Rate Order of Calculation
Dwelling Forms

	Rating Formulas	Wind	Water	Fire	Theft	Liability	Other	Misc.
1	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	
2	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	
BCP	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	
3	x Form Factor	x Form Factor	x Form Factor	x Form Factor	x Form Factor		x Form Factor	
4	x Prot-Constr Factor			x Prot-Constr Factor				
5	x Cov A/Ded Factor	x Cov A/Ded Factor	x Cov A/Ded Factor	x Cov A/Ded Factor	x Cov A/Ded Factor		x Cov A/Ded Factor	
6	x #Family Factor	x #Family Factor	x #Family Factor	x #Family Factor	x #Family Factor	x #Family Factor	x #Family Factor	
BP	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	
7	+ Ordinance/Law (BP * OrdLaw)	+ Ordinance/Law	+ Ordinance/Law	+ Ordinance/Law			+ Ordinance/Law	
8	+ Repl Cost Loss Settle (BP * ReplCost)	+ Repl Cost Loss Settle	+ Repl Cost Loss Settle	+ Repl Cost Loss Settle			+ Repl Cost Loss Settle	
9								
10	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	
11	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	
ABP	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	
12a	+ Protective Device Credit* (ABP * ProtDev)			+ Protective Device Credit*	+ Protective Device Credit*			
12b	+ Superior Constr Credit* (ABP * SupConCr)			+ Superior Constr Credit*				
12c	+ Age of Home/Remodeled (ABP *AgeHome)	+ Age of Home/Remodeled	+ Age of Home/Remodeled	+ Age of Home/Remodeled	+ Age of Home/Remodeled	+ Age of Home/Remodeled	+ Age of Home/Remodeled	
12d	+ BCEG (BCP * 5 * 10 * 11 * BCEG)	+ BCEG						
13	+ Secondary/Seasonal Charge (ABP * SecSeasChg)	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	
14	+ Platinum Charge (10 * 11 * PlatChrg)		+ Platinum Charge		+ Platinum Charge		+ Platinum Charge	
15	+ Incr Covg E/F (10 * 11 * IncrEF)					+ Incr Covg E/F		
16	+ Incr Covg C (10 * 11 * IncrC)							+ Incr Covg C
17	+ Incr Covg D (10 * 11 * IncrD)							+ Incr Covg D
18	+ Townhouse Prem (ABP * Townhouse)			+ Townhouse Prem				
19	+ Inflation Guard Premium (ABP * InflGuard)	+ Inflation Guard Premium	+ Inflation Guard Premium	+ Inflation Guard Premium	+ Inflation Guard Premium		+ Inflation Guard Premium	
20	+ Personal Prop Repl Cost (ABP * ReplCost)	+Personal Prop Repl Cost	+Personal Prop Repl Cost	+Personal Prop Repl Cost	+Personal Prop Repl Cost		+Personal Prop Repl Cost	
21	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total
22	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc
Ann.	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium**
23	+ Ann. Other Premium***	+Endorse Wind ***	+Endorse Water ***	+Endorse Fire ***	+Endorse Theft ***	+Endorse Liability ***	+Endorse Other ***	+Endorse Misc. ***
24								
25								
Tot.	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**
26	+ PAF Premium							+ PAF Premium
Fin.	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**

*Combine credits from 12a-12b. Maximum total credit of 50% applies.
**The Annual Basic Premium is subject to a minimum premium as displayed in rule 205
*** Each endorsement with an associated rate in Annual Other Premium multiplied by HRF, Non-Dividend and Multi-Line where applicable. (HRF does not apply to Earthquake.)

Arkansas

Homeowner's Rating By Peril
Rate Order of Calculation
Tenants Form

	Rating Formulas	Wind	Water	Fire	Theft	Liability	Other	Misc.
1	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	
2	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	
BCP	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	
3	x Prot-Constr Factor			x Prot-Constr Factor				
4	Cov C/Ded Factor	Cov C/Ded Factor	Cov C/Ded Factor	Cov C/Ded Factor	Cov C/Ded Factor		Cov C/Ded Factor	
BP	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	
5	+ Ordinance/Law (BP * OrdLaw)	+ Ordinance/Law	+ Ordinance/Law	+ Ordinance/Law			+ Ordinance/Law	
6	+ Spec Pers Prop (BP * SpecPP)	+ Spec Pers Prop	+ Spec Pers Prop	+ Spec Pers Prop	+ Spec Pers Prop		+ Spec Pers Prop	
7								
8	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	
9	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	
ABP	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	
10a	+ Superior Constr Credit* (ABP * SupConCr)			+ Superior Constr Credit				
10c	+ BCEG (BCP * 4 * 8 * 9 * BCEG)	+ BCEG						
11	+ Secondary/Seasonal Charge (ABP * SecSeasChg)	+ Sec/Seas Charge	+ Sec/Seas Charge	+ Sec/Seas Charge	+ Sec/Seas Charge	+ Sec/Seas Charge	+ Sec/Seas Charge	
12	+ Incr Covg E/F (8 * 9 * IncrEF)					+ Incr Covg E/F		
13	+ Incr Covg D (8 * 9 * IncrD)							+ Incr Covg D
14	+ Personal Prop Repl Cost (ABP * ReplCost)	+Personal Prop Repl Cost	+Personal Prop Repl Cost	+Personal Prop Repl Cost	+Personal Prop Repl Cost		+Personal Prop Repl Cost	
15	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total
16	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit
Ann.	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium**
17	+ Ann. Other Premium ***	+Endorse Wind ***	+Endorse Water ***	+Endorse Fire ***	+Endorse Theft ***	+Endorse Liability ***	+Endorse Other ***	+Endorse Misc. ***
18								
19								
Tot.	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**
20	+ PAF Final Prem							+ PAF Final Prem
Fin.	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**

**The Annual Basic Premium is subject to a minimum premium as displayed in rule 205
*** Each endorsement with an associated rate in Annual Other Premium multiplied by HRF, Non-Dividend and Multi-Line where applicable. (HRF does not apply to Earthquake.)

Arkansas

Homeowner's Rating By Peril
Rate Order of Calculation
Condominium Form

	Rating Formulas	Wind	Water	Fire	Theft	Liability	Other	Misc.
1	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	
2	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	
BCP	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	
3	x Prot-Constr Factor			x Prot-Constr Factor				
4	x Cov C/Ded Factor	x Cov C/Ded Factor	x Cov C/Ded Factor	x Cov C/Ded Factor	x Cov C/Ded Factor		x Cov C/Ded Factor	
BP	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	
5	+ Ordinance/Law (BP * OrdLaw)	+ Ordinance/Law	+ Ordinance/Law	+ Ordinance/Law			+ Ordinance/Law	
6	+ Spec Pers Prop (BP * SpecPP)	+ Spec Pers Prop	+ Spec Pers Prop	+ Spec Pers Prop	+ Spec Pers Prop		+ Spec Pers Prop	
7								
8	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	
9	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	
ABP	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	
10a	+ Superior Constr Credit* (ABP * SupConCr)			+ Superior Constr Credit*				
10c	+ BCEG (BCP * 4 * 8 * 9 * BCEG)	+ BCEG						
11	+ Secondary/Seasonal Charge (ABP * SecSeasChg)	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	
12	+ Incr Covg E/F (8 * 9 * IncrEF)					+ Incr Covg E/F		
13	+ Incr Covg D (8 * 9 * IncrD)							+ Incr Covg D
14	+ Incr Covg A (8 * 9 * IncrAChrg)							+ Incr Covg A
15	+ Personal Prop Repl Cost (ABP * ReplCost)	+ Personal Prop Repl Cost	+ Personal Prop Repl Cost	+ Personal Prop Repl Cost	+ Personal Prop Repl Cost		+ Personal Prop Repl Cost	
16	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total
17	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit
Ann.	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium**
18	+ Ann. Other Premium ***	+Endorse Wind ***	+Endorse Water ***	+Endorse Fire ***	+Endorse Theft ***	+Endorse Liability ***	+Endorse Other ***	+Endorse Misc. ***
19								
20								
Tot.	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**
21	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc
22	+ PAF Final Prem							+ PAF Final Prem
Fin.	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**

**The Annual Basic Premium is subject to a minimum premium as displayed in rule 205
*** Each endorsement with an associated rate in Annual Other Premium multiplied by HRF, Non-Dividend and Multi-Line where applicable. (HRF does not apply to Earthquake.)

ARKANSAS (03)
HOMEOWNERS POLICY PROGRAM MANUAL
TERRITORY PAGES

Effective MAY 1, 2008

1. Territory Assignment

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

b. Future USPS ZIP code changes will be reflected in ISO's territory definitions in accordance with the ISO ZIP Code Territory maintenance procedures on file with the Insurance Department. Manual pages will be updated on a regular basis to reflect future ZIP code changes.

2. TERRITORY DEFINITIONS – (For all Coverages and Perils Other Than Earthquake).

A. Cities

City of	County of	Code
Cherokee Village	Fulton	733
Little Rock	Pulaski	30
No. Little Rock	Pulaski	30

B. Other Than Cities

County of	Code
Arkansas	133
Ashley	997
Baxter	633
Benton	633
Boone	633
Bradley	997
Calhoun	997
Carroll	633
Chicot	997
Clark	133
Clay	533
Cleburne	733
Cleveland	997
Columbia	997
Conway	133
Craighead	233
Crawford	998
Crittendon	233
Cross	533
Dallas	997

Desha	997
Drew	133
Faulkner	133
Franklin	998
Fulton (Excluding Cherokee Village)	998
Garland	733
Grant	133
Greene	533
Hempstead	997
Hot Spring	133
Howard	133
Independence	733
Izard	998
Jackson	533
Jefferson	32
Johnson	998
Lafayette	997
Lawrence	533
Lee	533
Lincoln	133
Little River	133
Logan	733
Lonoke	133
Madison	633
Marion	633
Miller	997
Mississippi	533
Monroe	999
Montgomery	133
Nevada	997
Newton	998
Ouachita	997
Perry	133
Phillips	133
Pike	133
Poinsett	533
Polk	997
Pope	733
Prairie	999
Pulaski	31
Randolph	533
St. Francis	533
Saline	733
Scott	133
Searcy	998
Sebastian	998
Sevier	997
Sharp	733
Stone	998
Union	997

Van Buren	733
Washington	633
White	999
Woodruff	999
Yell	733

3. TERRITORY DEFINITIONS – EARTHQUAKE

A. ZIP Code Based Territories

ZIP CODES/TERRITORIES IN NUMERICAL ORDER BY ZIP CODE

ZIP Code	USPS ZIP Code Name	EQ Territory
71601	Pine Bluff	7
71602	Pine Bluff	8
71603	Pine Bluff	8
71611	Pine Bluff	7
71613	Pine Bluff	8
71630	Arkansas City	7
71631	Banks	8
71635	Crossett	8
71638	Dermott	7
71639	Dumas	7
71640	Eudora	7
71642	Fountain Hill	8
71643	Gould	7
71644	Grady	7
71646	Hamburg	8
71647	Hermitage	8
71651	Jersey	8
71652	Kingsland	8
71653	Lake Village	7
71654	McGehee	7
71655	Monticello	8
71656	Monticello	8
71658	Montrose	7
71659	Moscow	7
71660	New Edinburg	8
71661	Parkdale	7
71662	Pickens	7
71663	Portland	7
71665	Rison	8
71666	McGehee	6
71667	Star City	7
71670	Tillar	7
71671	Warren	8
71674	Watson	6

71675	Wilmar	8
71676	Wilmot	7
71677	Winchester	7
71678	Yorktown	7
71701	Camden	8
71720	Bearden	8
71721	Beirne	8
71722	Bluff City	8
71724	Calion	8
71725	Carthage	8
71726	Chidester	8
71728	Curtis	8
71730	El Dorado	8
71731	El Dorado	8
71740	Emerson	8
71742	Fordyce	8
71743	Gurdon	8
71744	Hampton	8
71745	Harrell	8
71747	Huttig	8
71748	Ivan	8
71749	Junction City	8
71750	Lawson	8
71751	Louann	8
71752	Mc Neil	8
71753	Magnolia	8
71758	Mount Holly	8
71762	Smackover	8
71763	Sparkman	8
71764	Stephens	8
71765	Strong	8
71766	Thornton	8
71768	Urbana	8
71770	Waldo	8
71772	Whelen Springs	8
71801	Hope	8
71802	Hope	8
71820	Alleene	8
71822	Ashdown	8
71823	Ben Lomond	8
71825	Blevins	8
71826	Bradley	8
71827	Buckner	8
71828	Cale	8
71831	Columbus	8
71832	De Queen	8
71833	Dierks	8
71834	Doddridge	8
71835	Emmet	8
71836	Foreman	8
71837	Fouke	8

71838	Fulton	8
71839	Garland City	8
71840	Genoa	8
71841	Gillham	8
71842	Horatio	8
71845	Lewisville	8
71846	Lockesburg	8
71847	McCaskill	8
71851	Mineral Springs	8
71852	Nashville	8
71853	Ogden	8
71854	Texarkana	8
71855	Ozan	8
71857	Prescott	8
71858	Rosston	8
71859	Saratoga	8
71860	Stamps	8
71861	Taylor	8
71862	Washington	8
71864	Willisville	8
71865	Wilton	8
71866	Winthrop	8
71901	Hot Springs National Park	8
71902	Hot Springs National Park	8
71903	Hot Springs National Park	8
71909	Hot Springs Village	8
71910	Hot Springs Village	8
71913	Hot Springs National Park	8
71914	Hot Springs National Park	8
71920	Amity	8
71921	Amity	8
71922	Antoine	8
71923	Arkadelphia	8
71929	Bismarck	8
71932	Board Camp	8
71933	Bonnerdale	8
71935	Caddo Gap	8
71937	Cove	8
71940	Delight	8
71941	Donaldson	8
71942	Friendship	8
71943	Glenwood	8
71944	Grannis	8
71945	Hatfield	8
71949	Jessieville	8
71950	Kirby	8
71952	Langley	8
71953	Mena	8
71956	Mountain Pine	8
71957	Mount Ida	8
71958	Murfreesboro	8

71959	Newhope	8
71960	Norman	8
71961	Oden	8
71962	Okolona	8
71964	Pearcy	8
71965	Pencil Bluff	8
71968	Royal	8
71969	Sims	8
71970	Story	8
71971	Umpire	8
71972	Vandervoort	8
71973	Wickes	8
71998	Arkadelphia	8
71999	Arkadelphia	8
72001	Adona	8
72002	Alexander	8
72003	Almyra	8
72004	Altheimer	7
72005	Amagon	7
72006	Augusta	6
72007	Austin	8
72010	Bald Knob	6
72011	Bauxite	8
72012	Beebe	8
72013	Bee Branch	8
72014	Beedeville	7
72015	Benton	8
72016	Bigelow	8
72017	Biscoe	7
72018	Benton	8
72019	Benton	8
72020	Bradford	7
72021	Brinkley	7
72022	Bryant	8
72023	Cabot	8
72024	Carlisle	7
72025	Casa	8
72026	Casscoe	7
72027	Center Ridge	8
72028	Choctaw	8
72029	Clarendon	7
72030	Cleveland	8
72031	Clinton	8
72032	Conway	8
72033	Conway	8
72035	Conway	8
72036	Cotton Plant	7
72037	Coy	7
72038	Crocketts Bluff	7
72039	Damascus	8
72040	Des Arc	7

72041	De Valls Bluff	7
72042	De Witt	7
72043	Diaz	7
72044	Edgemont	8
72045	El Paso	8
72046	England	7
72047	Enola	8
72048	Ethel	6
72051	Fox	8
72052	Garner	7
72053	College Station	7
72055	Gillett	7
72057	Grapevine	8
72058	Greenbrier	8
72059	Gregory	6
72060	Griffithville	7
72063	Hattieville	8
72064	Hazen	7
72065	Hensley	7
72066	Hickory Plains	7
72067	Higden	8
72068	Higginson	7
72069	Holly Grove	7
72070	Houston	8
72072	Humnoke	7
72073	Humphrey	7
72074	Hunter	7
72075	Jacksonport	7
72076	Jacksonville	8
72078	Jacksonville	8
72079	Jefferson	8
72080	Jerusalem	8
72081	Judsonia	8
72082	Kensett	7
72083	Keo	7
72084	Leola	8
72085	Letona	8
72086	Lonoke	7
72087	Lonsdale	8
72088	Fairfield Bay	8
72089	Bryant	8
72099	Little Rock Air Force Base	8
72101	McCrory	7
72102	McRae	8
72103	Mabelvale	8
72104	Malvern	8
72105	Jones Mills	8
72106	Mayflower	8
72107	Menifree	8
72108	Monroe	7
72110	Morrilton	8

72111	Mount Vernon	8
72112	Newport	7
72113	Maumelle	8
72114	North Little Rock	7
72115	North Little Rock	7
72116	North Little Rock	7
72118	North Little Rock	8
72119	North Little Rock	7
72120	Sherwood	7
72121	Pangburn	8
72122	Paron	8
72123	Patterson	7
72124	North Little Rock	7
72125	Perry	8
72126	Perryville	8
72127	Plumerville	8
72128	Poyen	8
72129	Prattsville	8
72130	Prim	8
72131	Quitman	8
72132	Redfield	8
72133	Reydell	7
72134	Roe	7
72135	Roland	8
72136	Romance	8
72137	Rose Bud	8
72139	Russell	6
72140	Saint Charles	7
72141	Scotland	8
72142	Scott	7
72143	Searcy	8
72145	Searcy	8
72149	Searcy	8
72150	Sheridan	8
72152	Sherrill	7
72153	Shirley	8
72156	Solgohachia	8
72157	Springfield	8
72160	Stuttgart	7
72164	Sweet Home	7
72165	Thida	7
72166	Tichnor	7
72167	Traskwood	8
72168	Tucker	7
72169	Tupelo	7
72170	Ulm	7
72173	Vilonia	8
72175	Wabbaseka	7
72176	Ward	7
72178	West Point	8
72179	Wilburn	8

72180	Woodson	7
72182	Wright	7
72183	Wrightsville	7
72189	McCrory	7
72190	North Little Rock	7
72199	North Little Rock	8
72201	Little Rock	7
72202	Little Rock	7
72203	Little Rock	7
72204	Little Rock	8
72205	Little Rock	8
72206	Little Rock	7
72207	Little Rock	8
72209	Little Rock	8
72210	Little Rock	8
72211	Little Rock	8
72212	Little Rock	8
72214	Little Rock	8
72215	Little Rock	8
72216	Little Rock	7
72217	Little Rock	7
72219	Little Rock	8
72221	Little Rock	8
72222	Little Rock	8
72223	Little Rock	8
72225	Little Rock	8
72227	Little Rock	8
72295	Little Rock	7
72301	West Memphis	2
72303	West Memphis	2
72310	Armorel	1
72311	Aubrey	7
72312	Barton	6
72313	Bassett	1
72315	Blytheville	2
72316	Blytheville	2
72319	Gosnell	2
72320	Brickeys	5
72321	Burdette	2
72322	Caldwell	6
72324	Cherry Valley	6
72325	Clarkedale	2
72326	Colt	6
72327	Crawfordsville	4
72328	Crumrod	6
72329	Driver	1
72330	Dyess	3
72331	Earle	2
72333	Elaine	7
72335	Forrest City	6
72336	Forrest City	6

72338	Frenchmans Bayou	1
72339	Gilmore	2
72340	Goodwin	7
72341	Haynes	6
72342	Helena	6
72346	Heth	4
72347	Hickory Ridge	7
72348	Hughes	4
72350	Joiner	1
72351	Keiser	3
72353	Lambrook	7
72354	Lepanto	4
72355	Lexa	6
72358	Luxora	1
72359	Madison	6
72360	Marianna	6
72364	Marion	2
72365	Marked Tree	4
72366	Marvell	7
72367	Mellwood	6
72368	Moro	7
72369	Oneida	7
72370	Osceola	2
72372	Palestine	7
72373	Parkin	3
72374	Poplar Grove	7
72376	Proctor	2
72377	Rivervale	4
72379	Snow Lake	6
72383	Turner	7
72384	Turrell	2
72386	Tyronza	3
72387	Vanndale	6
72389	Wabash	7
72390	West Helena	6
72392	Wheatley	7
72394	Widener	4
72395	Wilson	1
72396	Wynne	6
72401	Jonesboro	6
72402	Jonesboro	6
72403	Jonesboro	6
72404	Jonesboro	6
72410	Alicia	7
72411	Bay	6
72412	Beech Grove	6
72413	Biggers	6
72414	Black Oak	6
72415	Black Rock	7
72416	Bono	6
72417	Brookland	6

72419	Caraway	6
72421	Cash	7
72422	Corning	6
72424	Datto	6
72425	Delaplaine	6
72426	Dell	3
72427	Egypt	7
72428	Etowah	4
72429	Fisher	6
72430	Greenway	6
72431	Grubbs	7
72432	Harrisburg	6
72433	Hoxie	7
72434	Imboden	7
72435	Knobel	7
72436	Lafe	6
72437	Lake City	6
72438	Leachville	4
72439	Light	6
72440	Lynn	8
72441	McDougal	6
72442	Manila	5
72443	Marmaduke	6
72444	Maynard	7
72445	Minturn	7
72447	Monette	6
72449	O’Kean	6
72450	Paragould	6
72451	Paragould	6
72453	Peach Orchard	6
72454	Piggott	6
72455	Pocahontas	7
72456	Pollard	6
72457	Portia	6
72458	Powatan	7
72459	Ravenden	8
72460	Ravenden Springs	8
72461	Rector	6
72462	Reyno	6
72464	Saint Francis	6
72465	Sedgwick	7
72466	Smithville	8
72467	State University	6
72469	Strawberry	8
72470	Success	6
72471	Swifton	7
72472	Trumann	6
72473	Tuckerman	7
72474	Walcott	6
72475	Waldenburg	6
72476	Walnut Ridge	7

72478	Warm Springs	7
72479	Weiner	7
72482	Williford	8
72501	Batesville	8
72503	Batesville	8
72512	Franklin	8
72513	Ash Flat	8
72515	Bexar	8
72517	Brockwell	8
72519	Calico Rock	8
72520	Camp	8
72521	Cave City	8
72522	Charlotte	7
72523	Concord	8
72524	Cord	6
72525	Cherokee Village	8
72527	Desha	8
72528	Dolph	8
72529	Cherokee Village	8
72530	Drasco	8
72531	Elizabeth	8
72532	Evening Shade	8
72533	Fifty Six	8
72534	Floral	8
72536	Franklin	8
72537	Gamaliel	8
72538	Gepp	8
72539	Glencoe	8
72540	Guion	8
72542	Hardy	8
72543	Heber Springs	8
72544	Henederson	8
72545	Heber Springs	8
72546	Ida	8
72550	Locust Grove	8
72553	Magness	7
72554	Mammoth Spring	8
72555	Marcella	8
72556	Melbourne	8
72560	Mountain View	8
72561	Mount Pleasant	8
72562	Newark	6
72564	Oil Trough	7
72565	Oxford	8
72566	Pineville	8
72567	Pleasant Grove	8
72568	Pleasant Plains	8
72569	Poughkeepsie	8
72571	Rosie	8
72572	Saffell	8

72573	Sage	8
72575	Salado	8
72576	Salem	8
72577	Sidney	8
72578	Sturkie	8
72579	Sulphur Rock	7
72581	Tumbling Shoals	8
72583	Viola	8
72584	Violet Hill	8
72585	Wideman	8
72587	Wiseman	8
72601	Harrison	8
72602	Harrison	8
72611	Alpena	8
72613	Beaver	8
72615	Bergman	8
72616	Berryville	8
72617	Big Flat	8
72619	Bull Shoals	8
72623	Clarkridge	8
72624	Compton	8
72626	Cotter	8
72628	Deer	8
72629	Dennard	8
72630	Diamond City	8
72631	Eureka Springs	8
72632	Eureka Springs	8
72633	Everton	8
72634	Flippin	8
72635	Gassville	8
72636	Gilbert	8
72638	Green Forest	8
72639	Harriet	8
72640	Hasty	8
72641	Jasper	8
72642	Lakeview	8
72644	Lead Hill	8
72645	Leslie	8
72648	Dogpatch	8
72650	Marshall	8
72651	Midway	8
72653	Mountain Hope	8
72655	Mount Judea	8
72657	Timbo	8
72658	Norfork	8
72660	Oak Grove	8
72661	Oakland	8
72662	Omaha	8
72663	Onia	8
72666	Parthenon	8
72668	Peel	8

72669	Pindall	8
72670	Ponca	8
72672	Pyatt	8
72675	Saint Joe	8
72677	Summit	8
72679	Tilly	8
72680	Timbo	8
72682	Valley Springs	8
72683	Vendor	8
72685	Western Grove	8
72686	Witts Spring	8
72687	Yellville	8
72701	Fayetteville	8
72702	Fayetteville	8
72703	Fayetteville	8
72704	Fayetteville	8
72711	Avoca	8
72712	Bentonville	8
72714	Bella Vista	8
72715	Bella Vista	8
72717	Canehill	8
72718	Cave Springs	8
72719	Centerton	8
72721	Combs	8
72722	Decatur	8
72727	Elkins	8
72728	Elm Springs	8
72729	Evansville	8
72730	Farmington	8
72732	Garfield	8
72733	Gateway	8
72734	Gentry	8
72735	Goshen	8
72736	Gravette	8
72737	Greenland	8
72738	Hindsville	8
72739	Hiwasse	8
72740	Huntsville	8
72741	Johnson	8
72742	Kingston	8
72744	Lincoln	8
72745	Lowell	8
72747	Maysville	8
72749	Morrow	8
72751	Pea Ridge	8
72752	Pettigrew	8
72753	Prairie Grove	8
72756	Rogers	8
72757	Rogers	8
72758	Rogers	8
72760	St. Paul	8

72761	Siloam Springs	8
72762	Springdale	8
72764	Springdale	8
72765	Springdale	8
72766	Springdale	8
72768	Sulphur Springs	8
72769	Summers	8
72770	Tontitown	8
72773	Wesley	8
72774	West Fork	8
72776	Witter	8
72801	Russellville	8
72802	Russellville	8
72811	Russellville	8
72820	Alix	8
72821	Altus	8
72823	Atkins	8
72824	Belleville	8
72826	Blue Mountain	8
72827	Bluffton	8
72828	Briggsville	8
72829	Centerville	8
72830	Clarksville	8
72832	Coal Hill	8
72833	Danville	8
72834	Dardanelle	8
72835	Delaware	8
72837	Dover	8
72838	Gravelly	8
72839	Hagarville	8
72840	Hartman	8
72841	Harvey	8
72842	Havana	8
72843	Hector	8
72845	Knoxville	8
72846	Lamar	8
72847	London	8
72851	New Blaine	8
72852	Oark	8
72853	Ola	8
72854	Ozone	8
72855	Paris	8
72856	Pelsor	8
72857	Plainview	8
72858	Pottsville	8
72860	Rover	8
72863	Scranton	8
72865	Subiaco	8
72901	Fort Smith	8
72902	Fort Smith	8
72903	Fort Smith	8

72904	Fort Smith	8
72905	Fort Smith	8
72906	Fort Smith	8
72908	Fort Smith	8
72913	Fort Smith	8
72914	Fort Smith	8
72916	Fort Smith	8
72917	Fort Smith	8
72919	Fort Smith	8
72921	Alma	8
72923	Barling	8
72926	Boles	8
72927	Booneville	8
72928	Branch	8
72930	Cecil	8
72932	Cedarville	8
72933	Charleston	8
72934	Chester	8
72935	Dyer	8
72936	Greenwood	8
72937	Hackett	8
72938	Hartford	8
72940	Huntington	8
72941	Lavaca	8
72943	Magazine	8
72944	Mansfield	8
72945	Midland	8
72946	Mountainburg	8
72947	Mulberry	8
72948	Natural Dam	8
72949	Ozark	8
72950	Parks	8
72951	Ratcliff	8
72952	Rudy	8
72955	Uniontown	8
72956	Van Buren	8
72958	Waldron	8
72959	Winslow	8

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Amica Mutual Insurance Company
Homeowners Dwelling Page

Arkansas

A. HO 00 03, HO 00 05

a. Dwelling Base Rates - $500 Base Deductible

Peril	Base Rate	Platinum Fee 1-2 Family	Platinum Fee 3-4 Family
Wind/Hail	$449.91		
Water/Freezing	$326.20	$41.00	$41.00
Fire/Lightning	$268.35		
Theft	$50.03	$9.00	$9.00
Liability	$88.23		
Other	$60.44	$9.00	$9.00

b. Classification Tables

Form Relativities- Applies to All Perils except Liability

Form	Relativity
HO 3	1.00
HO 5	1.15

Protection Class/Construction - Fire Peril Only

Protection - Construction Relativities (Applicable to Fire Premium Only)		
PC	Frame	Masonry
1	1.000	0.650
2	1.000	0.650
3	1.000	0.650
4	1.000	0.650
5	1.000	0.650
6	1.000	0.650
7	1.350	0.650
8	2.400	1.525
8B	3.800	2.575
9	4.150	2.750
10	4.850	4.150

2. Three and Four Family Factor - All Perils
1.30

Amica Mutual Insurance Company
Homeowners Tenant Page

Arkansas

HO 00 04

1. Tenants Base Rates - $250 Base Deductible

Peril	Base Rate
Wind/Hail	$5.48
Water/Freezing	$25.16
Fire/Lightning	$101.36
Theft	$111.99
Liability	$51.48
Other	$11.33

2. Classification Tables

Protection - Construction Relativities (Applicable to Fire Premium Only)		
PC	Frame	Masonry
1	1.000	0.650
2	1.000	0.650
3	1.000	0.650
4	1.000	0.650
5	1.000	0.650
6	1.000	0.650
7	1.700	0.650
8	2.050	1.000
8B	2.750	1.875
9	3.100	2.050
10	4.150	2.750

Amica Mutual Insurance Company
Homeowners Condominium Page

Arkansas

HO 00 06

1. Condominium Base Rates - $250 Base Deductible

Peril	Base Rate
Wind/Hail	$10.28
Water/Freezing	$107.66
Fire/Lightning	$41.24
Theft	$19.33
Liability	$44.59
Other	$7.86

2. Classification Tables

Protection - Construction Relativities (Applicable to Fire Premium Only)		
PC	Frame	Masonry
1	1.000	0.650
2	1.000	0.650
3	1.000	0.650
4	1.000	0.650
5	1.000	0.650
6	1.000	0.650
7	1.700	0.650
8	2.050	1.000
8B	2.750	1.875
9	3.100	2.050
10	4.150	2.750

Amica Mutual Insurance Company
Homeowners Dwelling Page

Arkansas

A. HO 00 03, HO 00 05

1. One and Two Family Dwellings
d. Dwelling Territory Factors

Territory	Wind/Hail	Water/Freezing	Fire/Lightning	Theft	Liability	Other
30	1.09	1.09	1.09	1.09	1.09	1.09
31	1.09	1.09	1.09	1.09	1.09	1.09
32	1.14	1.14	1.14	1.14	1.14	1.14
133	1.04	1.04	1.04	1.04	1.04	1.04
233	1.05	1.05	1.05	1.05	1.05	1.05
533	1.38	1.38	1.38	1.38	1.38	1.38
633	0.84	0.84	0.84	0.84	0.84	0.84
733	0.91	0.91	0.91	0.91	0.91	0.91
997	1.18	1.18	1.18	1.18	1.18	1.18
998	1.07	1.07	1.07	1.07	1.07	1.07
999	1.07	1.07	1.07	1.07	1.07	1.07

Amica Mutual Insurance Company
Homeowners Tenants Page

Arkansas

HO 00 04 Territory Factors

Territory	Wind/Hail	Water/Freezing	Fire/Lightning	Theft	Liability	Other
30	1.04	1.04	1.04	1.04	1.04	1.04
31	1.04	1.04	1.04	1.04	1.04	1.04
32	1.04	1.04	1.04	1.04	1.04	1.04
133	1.04	1.04	1.04	1.04	1.04	1.04
233	0.94	0.94	0.94	0.94	0.94	0.94
533	1.04	1.04	1.04	1.04	1.04	1.04
633	0.94	0.94	0.94	0.94	0.94	0.94
733	0.94	0.94	0.94	0.94	0.94	0.94
997	1.04	1.04	1.04	1.04	1.04	1.04
998	0.94	0.94	0.94	0.94	0.94	0.94
999	0.94	0.94	0.94	0.94	0.94	0.94

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Arkansas

HO 00 06 Territory Factors

Territory	Wind/Hail	Water/Freezing	Fire/Lightning	Theft	Liability	Other
30	1.00	1.00	1.00	1.00	1.00	1.00
31	1.00	1.00	1.00	1.00	1.00	1.00
32	1.00	1.00	1.00	1.00	1.00	1.00
133	1.00	1.00	1.00	1.00	1.00	1.00
233	1.00	1.00	1.00	1.00	1.00	1.00
533	1.00	1.00	1.00	1.00	1.00	1.00
633	1.00	1.00	1.00	1.00	1.00	1.00
733	1.00	1.00	1.00	1.00	1.00	1.00
997	1.00	1.00	1.00	1.00	1.00	1.00
998	1.00	1.00	1.00	1.00	1.00	1.00
999	1.00	1.00	1.00	1.00	1.00	1.00

Amica Mutual Insurance Company
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Dwelling Coverage A/Deductible Factor Tables

All Territories

Additional Rate per $1000: **0.0075**

(000)	Fire, Wind, Water, Theft, Other Deductible								% Deductibles only available for Wind		
Cov A	**500**	**1,000**	**1,500**	**2,500**	**5,000**	**10,000**	**15,000**	**25,000**	**1%**	**2%**	**5%**
15	0.740	0.647	0.594	0.495	0.379	0.326					0.692
20	0.753	0.659	0.605	0.504	0.386	0.331	0.324				0.659
30	0.781	0.683	0.627	0.523	0.400	0.344	0.336	0.312		0.761	0.627
40	0.809	0.708	0.651	0.542	0.416	0.359	0.349	0.325		0.747	0.594
50	0.838	0.734	0.675	0.563	0.433	0.376	0.364	0.339	0.838	0.734	0.563
60	0.868	0.761	0.700	0.584	0.450	0.392	0.378	0.352	0.845	0.736	0.555
70	0.899	0.788	0.725	0.606	0.467	0.410	0.394	0.367	0.853	0.737	0.547
80	0.932	0.818	0.753	0.630	0.486	0.429	0.410	0.382	0.862	0.739	0.540
90	0.965	0.847	0.780	0.653	0.504	0.444	0.425	0.396	0.869	0.739	0.531
100	1.000	0.878	0.809	0.677	0.524	0.460	0.440	0.410	0.878	0.740	0.524
110	1.036	0.910	0.838	0.702	0.543	0.477	0.456	0.425	0.895	0.741	0.537
120	1.073	0.943	0.869	0.728	0.564	0.494	0.472	0.440	0.912	0.741	0.549
130	1.112	0.977	0.901	0.755	0.585	0.512	0.489	0.456	0.931	0.747	0.562
140	1.152	1.013	0.934	0.783	0.607	0.530	0.507	0.472	0.949	0.759	0.575
150	1.194	1.050	0.968	0.812	0.630	0.549	0.525	0.490	0.968	0.773	0.589
160	1.237	1.088	1.004	0.844	0.656	0.571	0.547	0.509	0.987	0.785	0.604
170	1.281	1.128	1.041	0.876	0.681	0.594	0.569	0.530	1.006	0.801	0.619
180	1.327	1.169	1.080	0.909	0.709	0.617	0.592	0.551	1.026	0.815	0.634
190	1.375	1.212	1.120	0.944	0.737	0.642	0.616	0.573	1.046	0.831	0.650
200	1.425	1.257	1.163	0.980	0.767	0.668	0.641	0.596	1.067	0.846	0.668
210	1.476	1.303	1.206	1.018	0.797	0.694	0.666	0.620	1.089	0.862	0.691
220	1.529	1.350	1.250	1.057	0.829	0.722	0.693	0.645	1.112	0.879	0.716
230	1.584	1.400	1.297	1.097	0.862	0.750	0.721	0.671	1.134	0.895	0.741
240	1.641	1.451	1.345	1.138	0.895	0.780	0.750	0.698	1.157	0.912	0.768
250	1.701	1.505	1.395	1.182	0.930	0.812	0.780	0.726	1.182	0.930	0.796
260	1.762	1.559	1.447	1.226	0.967	0.843	0.811	0.755	1.214	0.962	0.823
270	1.825	1.616	1.500	1.272	1.004	0.877	0.843	0.785	1.248	0.993	0.852
280	1.891	1.675	1.555	1.320	1.043	0.911	0.876	0.816	1.284	1.027	0.883
290	1.959	1.736	1.613	1.370	1.084	0.947	0.911	0.849	1.320	1.060	0.915
300	2.030	1.800	1.673	1.422	1.126	0.985	0.947	0.883	1.356	1.096	0.946
310	2.103	1.865	1.735	1.475	1.170	1.024	0.984	0.918	1.396	1.134	0.980
320	2.179	1.934	1.799	1.531	1.215	1.065	1.023	0.955	1.436	1.170	1.015
330	2.257	2.004	1.865	1.589	1.262	1.106	1.064	0.992	1.476	1.210	1.052
340	2.339	2.078	1.935	1.650	1.312	1.150	1.106	1.032	1.518	1.251	1.090
350	2.423	2.154	2.006	1.712	1.363	1.196	1.150	1.073	1.563	1.294	1.129
360	2.498	2.221	2.070	1.769	1.409	1.237	1.189	1.110	1.601	1.331	1.164
370	2.573	2.289	2.135	1.825	1.455	1.278	1.229	1.148	1.636	1.366	1.199
380	2.648	2.362	2.206	1.891	1.503	1.321	1.270	1.187	1.679	1.406	1.237
390	2.723	2.440	2.285	1.966	1.553	1.365	1.312	1.228	1.724	1.446	1.274
400	2.798	2.518	2.364	2.043	1.603	1.410	1.355	1.269	1.766	1.483	1.312
410	2.873	2.597	2.445	2.120	1.654	1.455	1.398	1.310	1.810	1.523	1.350
420	2.948	2.677	2.526	2.199	1.706	1.500	1.441	1.352	1.851	1.562	1.389
430	3.023	2.751	2.600	2.267	1.754	1.543	1.483	1.391	1.883	1.599	1.424
440	3.098	2.819	2.664	2.324	1.798	1.584	1.522	1.428	1.911	1.633	1.456
450	3.173	2.887	2.729	2.380	1.843	1.625	1.562	1.464	1.939	1.666	1.488
460	3.248	2.956	2.793	2.436	1.887	1.665	1.602	1.501	1.965	1.699	1.520
470	3.323	3.024	2.858	2.492	1.932	1.707	1.642	1.537	1.990	1.731	1.552
480	3.398	3.094	2.924	2.550	1.977	1.747	1.682	1.574	2.018	1.764	1.583
490	3.473	3.166	2.992	2.610	2.023	1.788	1.721	1.611	2.042	1.796	1.615
500	3.548	3.238	3.061	2.671	2.069	1.829	1.760	1.648	2.068	1.827	1.646
550	3.923	3.602	3.406	2.974	2.301	2.033	1.957	1.834	2.271	2.016	1.820
600	4.298	3.970	3.755	3.282	2.535	2.240	2.156	2.023	2.471	2.205	1.990
650	4.673	4.342	4.108	3.594	2.772	2.449	2.357	2.214	2.673	2.393	2.159
700	5.048	4.718	4.465	3.910	3.012	2.661	2.560	2.407	2.867	2.580	2.327
750	5.423	5.098	4.826	4.230	3.254	2.874	2.766	2.603	3.059	2.766	2.495
800	5.798	5.462	5.172	4.546	3.517	3.116	2.999	2.824	3.270	2.980	2.690
850	6.173	5.827	5.519	4.864	3.785	3.363	3.238	3.051	3.482	3.198	2.889
900	6.548	6.194	5.867	5.186	4.058	3.616	3.483	3.283	3.700	3.425	3.097
950	6.923	6.563	6.217	5.511	4.336	3.875	3.733	3.520	3.918	3.648	3.302
1,000	7.298	6.933	6.568	5.838	4.618	4.138	3.988	3.762	4.138	3.875	3.510
1,100	8.048	7.678	7.275	6.503	5.199	4.683	4.515	4.263	4.652	4.338	3.935
1,200	8.798	8.428	7.989	7.179	5.799	5.250	5.065	4.786	5.173	4.813	4.373
1,300	9.548	9.172	8.708	7.868	6.384	5.778	5.577	5.267	5.614	5.223	4.745
1,400	10.298	9.907	9.433	8.568	6.946	6.254	6.038	5.693	6.066	5.643	5.128
1,500	11.048	10.643	10.164	9.280	7.517	6.733	6.503	6.121	6.507	6.054	5.502
1,750	12.923	12.492	12.018	11.114	8.984	7.944	7.680	7.198	7.612	7.082	6.436
2,000	14.798	14.354	13.910	13.022	10.507	9.175	8.879	8.287	8.716	8.109	7.369
2,250	16.673	16.256	15.839	15.006	12.505	11.004	10.671	9.920	10.104	9.420	8.587
2,500	18.548	18.177	17.806	17.064	14.653	12.984	12.613	11.685	11.685	10.925	9.997
2,750	20.423	20.015	19.606	18.789	16.134	14.296	13.888	12.866	12.866	12.029	11.008
3,000	22.298	21.852	21.406	20.514	17.615	15.609	15.163	14.048	14.048	13.134	12.019

Amica Mutual Insurance Company
Homeowners Tenants Page
Arkansas

Tenants Coverage C/Deductible Factor Tables

Additional Rate per $1000: **0.0210**

(000)	Fire, Wind, Water, Theft, Other Deductible						
Cov C	**250**	**500**	**1,000**	**1,500**	**2,500**	**5,000**	**10,000**
8	0.741	0.687	0.597	0.553	0.477	0.397	
10	0.769	0.713	0.620	0.574	0.495	0.412	
15	0.841	0.781	0.682	0.632	0.547	0.456	0.388
20	0.918	0.855	0.749	0.696	0.603	0.504	0.430
25	1.000	0.933	0.821	0.764	0.664	0.556	0.475
30	1.087	1.016	0.898	0.837	0.729	0.612	0.524
35	1.178	1.104	0.979	0.914	0.799	0.671	0.575
40	1.273	1.195	1.065	0.995	0.872	0.734	0.630
45	1.376	1.295	1.158	1.084	0.952	0.802	0.690
50	1.489	1.404	1.261	1.182	1.041	0.879	0.757
60	1.719	1.622	1.457	1.366	1.202	1.014	0.874
70	1.949	1.839	1.653	1.550	1.364	1.150	0.991
80	2.179	2.057	1.850	1.735	1.527	1.286	1.108
90	2.409	2.275	2.047	1.920	1.689	1.422	1.225
100	2.639	2.494	2.244	2.105	1.852	1.558	1.342
110	2.849	2.695	2.432	2.285	2.018	1.705	1.473
120	3.059	2.898	2.622	2.466	2.187	1.855	1.607
130	3.269	3.100	2.813	2.649	2.359	2.009	1.745
140	3.479	3.304	3.005	2.833	2.533	2.166	1.887
150	3.689	3.507	3.199	3.020	2.711	2.327	2.032
160	3.899	3.712	3.394	3.208	2.891	2.491	2.181
170	4.109	3.916	3.590	3.398	3.074	2.659	2.334
180	4.319	4.122	3.788	3.589	3.259	2.830	2.490
190	4.529	4.325	3.982	3.777	3.436	2.988	2.633
200	4.739	4.525	4.172	3.960	3.604	3.132	2.760
225	5.264	5.027	4.649	4.421	4.025	3.493	3.081
250	5.789	5.528	5.129	4.886	4.450	3.858	3.404
275	6.314	6.029	5.611	5.355	4.880	4.225	3.730
300	6.839	6.548	6.112	5.835	5.320	4.611	4.057
325	7.364	7.069	6.618	6.319	5.766	5.002	4.387
350	7.889	7.573	7.110	6.790	6.216	5.378	4.739
375	8.414	8.077	7.604	7.262	6.672	5.757	5.097
400	8.939	8.603	8.100	7.738	7.133	6.161	5.437
425	9.464	9.132	8.600	8.216	7.599	6.570	5.780
450	9.989	9.638	9.127	8.772	8.120	7.034	6.201
500	11.039	10.651	10.086	9.694	8.974	7.774	6.853
750	16.289	15.717	14.883	14.304	13.242	11.471	10.112
1,000	21.539	20.783	19.680	18.914	17.510	15.168	13.371

Amica Mutual Insurance Company
Homeowners Condominium Page
Arkansas

Condominium Coverage C/Deductible Factor Tables

Additional Rate per $1000: **0.0210**

(000) Cov C	250	500	1,000	1,500	2,500	5,000	10,000
			Fire, Wind, Water, Theft, Other Deductible				
8	0.741	0.687	0.597	0.553	0.477	0.397	
10	0.769	0.713	0.620	0.574	0.495	0.412	
15	0.841	0.781	0.682	0.632	0.547	0.456	0.388
20	0.918	0.855	0.749	0.696	0.603	0.504	0.430
25	1.000	0.933	0.821	0.764	0.664	0.556	0.475
30	1.087	1.016	0.898	0.837	0.729	0.612	0.524
35	1.178	1.104	0.979	0.914	0.799	0.671	0.575
40	1.273	1.195	1.065	0.995	0.872	0.734	0.630
45	1.376	1.295	1.158	1.084	0.952	0.802	0.690
50	1.489	1.404	1.261	1.182	1.041	0.879	0.757
60	1.719	1.622	1.457	1.366	1.202	1.014	0.874
70	1.949	1.839	1.653	1.550	1.364	1.150	0.991
80	2.179	2.057	1.850	1.735	1.527	1.286	1.108
90	2.409	2.275	2.047	1.920	1.689	1.422	1.225
100	2.639	2.494	2.244	2.105	1.852	1.558	1.342
110	2.849	2.695	2.432	2.285	2.018	1.705	1.473
120	3.059	2.898	2.622	2.466	2.187	1.855	1.607
130	3.269	3.100	2.813	2.649	2.359	2.009	1.745
140	3.479	3.304	3.005	2.833	2.533	2.166	1.887
150	3.689	3.507	3.199	3.020	2.711	2.327	2.032
160	3.899	3.712	3.394	3.208	2.891	2.491	2.181
170	4.109	3.916	3.590	3.398	3.074	2.659	2.334
180	4.319	4.122	3.788	3.589	3.259	2.830	2.490
190	4.529	4.325	3.982	3.777	3.436	2.988	2.633
200	4.739	4.525	4.172	3.960	3.604	3.132	2.760
225	5.264	5.027	4.649	4.421	4.025	3.493	3.081
250	5.789	5.528	5.129	4.886	4.450	3.858	3.404
275	6.314	6.029	5.611	5.355	4.880	4.225	3.730
300	6.839	6.548	6.112	5.835	5.320	4.611	4.057
325	7.364	7.069	6.618	6.319	5.766	5.002	4.387
350	7.889	7.573	7.110	6.790	6.216	5.378	4.739
375	8.414	8.077	7.604	7.262	6.672	5.757	5.097
400	8.939	8.603	8.100	7.738	7.133	6.161	5.437
425	9.464	9.132	8.600	8.216	7.599	6.570	5.780
450	9.989	9.638	9.127	8.772	8.120	7.034	6.201
500	11.039	10.651	10.086	9.694	8.974	7.774	6.853
750	16.289	15.717	14.883	14.304	13.242	11.471	10.112
1,000	21.539	20.783	19.680	18.914	17.510	15.168	13.371

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HOMEOWNERS POLICY PROGRAM MANUAL

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PART I
COVERAGE AND DEFINITION TYPE RULES

RULE 100. INTRODUCTION

Effective JUNE 1, 2009

A. About The Homeowners Manual

The Homeowners Policy Program provides property and liability coverages, using the forms and endorsements specified in this Manual. This Manual contains the rules and classifications governing the writing of the Homeowners Policy. The rules, rates, forms and endorsements of the company, for each coverage, shall govern in all cases not specifically provided for in this Manual.

B. Manual Structure

1. Contents
The Manual is divided into two primary sections, multi-state general rules and state rules and rates.

2. General Rules

These rules are grouped into the following categories:

a. Part **I –** Coverage And Definition Type Rules,

b. Part **II -** Servicing Type Rules,

c. Part **III -** Base Premium Computation Rules,

d. Part **IV -** Adjusted Base Premium Computation Rules,

e. Part **V** Section **I –** Property – Additional Coverages And Increased Limits Rules,

f. Part **VI** Section **II –** Liability – Additional Coverages And Increased Limits Rules, and

g. Part **VII** Section **II –** Liability – Other exposures Increased Limits Rules.

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3. State Rules And Rates

These rules are grouped into the following categories:

a. Exceptions and Additional Rules,

b. Special State Requirements,

c. Territory Definitions,

d. Base Class Premium Tables,

e. Classification and Key Factor Tables, and

f. Rates, Charges and Credits.

Also, where ISO does not publish any state pages containing premiums, rates, charges and credits expressed in dollars and cents, each company using this Manual should furnish its manualholders with the state rate pages containing this information.

4. Form References

The Manual refers to Forms **HO 00 03, HO 00 04, HO 00 05, HO 00 06**. These Form references are identified as follows:

a. Homeowners 3 Special Form **HO 00 03,**

b. Homeowners 4 Contents Broad Form **HO 00 04,**

c. Homeowners 5 Platinum Choice Form **HO 00 05,**

d. Homeowners 6 Unit-Owners Form **HO 00 06,**

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RULE 101.
LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS

Effective JUNE 1, 2009

A. Limits

The limits of liability required under the Homeowners policy are as follows:

1. Section I - Property Damage

Coverage A – Dwelling	
HO 00 03, **HO 00 05** **HO 00 04** or **HO 0006**	Refer to Rule **301.** in the state classification pages. For **HO 00 06** refer to Rule **507.A.**
Coverage B – Other Structures	
HO 00 03, HO 00 05	10% of **A** (One and two family dwelling) 10% of **A** (Three and four family dwelling)
Coverage C – Personal Property	
HO 00 03, HO 00 05 or **HO 00 04** or **HO 00 06**	75% of **A** (One and two family dwelling) 75% of **A** (Three family dwelling) 75% of **A** (Four family dwelling) Refer to Rule **301.** in the state classification pages.
Coverage D – Loss Of Use	
HO 00 03 or **HO 00 05** **HO 00 04** **HO 00 06**	30% of **A** 30% of **C** 50% of **C**

Table 101.A.1. Property Damage Limits

2. Section II – Liability (All Forms)

Coverage E – Personal Liability And Coverage F – Medical Payments*
Refer to Rule **301.** in the state classification pages
* Unless otherwise stated, Coverage **E** limits apply on an "occurrence" basis; Coverage **F** limits apply on an "each person" basis.

Table 101.A.2. Liability Limits

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B. All Forms

The limit of liability for Coverages **C** or **D** of Section **I** and **E** or **F** of Section **II** may be increased.

C. Form HO 00 03 Or HO 00 05.

Under Coverage **B** of Section **I,** an additional amount of insurance may be written on a specific structure. Under Coverage **C** of Section **I,** it is permissible to reduce the limit of liability to an amount not less than 40% of the limit of the dwelling.

D. Form HO 00 06

The limit of liability for Coverage **A** of Section **I** may be increased.

E. Form HO 00 08

1. Does not apply**.**

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RULE 102.
DESCRIPTION OF COVERAGES

Effective JUNE 1, 2009

The following is a general description of the coverages provided by the individual Homeowners Policy forms. The policy should be consulted for exact contract conditions.

A. Section 1 – Property – Perils Insured Against

Perils Insured Against

Perils	HO 00 03	HO 00 04 And HO 00 06	HO 00 05
Fire or Lightning	Yes Cov. **C**	Yes	No
Windstorm or Hail, Explosion, Riot or civil commotion, Aircraft, Vehicles or Smoke	Yes Cov. **C**	Yes	No
Vandalism or Malicious Mischief	Yes Cov. **C**	Yes	No
Theft	Yes Cov. **C**	Yes	No
Volcanic eruption	Yes Cov. **C**	Yes	No
Falling objects, Weight of ice, snow or sleet, Accidental discharge of water or steam, Sudden and accidental tearing apart of a heating system or appliance, Freezing, Sudden accidental damage from electrical current.	Yes Cov. **C**	Yes	No
Additional risks with certain exceptions (Special Coverage)	Yes Cov. **A, B** and **D**	No	Yes Cov. **A, B, C** and **D**

Table 102.A. Perils Insured Against

B. Section II – Liability – All Forms

1. Coverage E – Personal Liability

Covers payment on behalf of any insured for all sums which the insured shall become legally obligated to pay as damages because of bodily injury or property damage arising out of an insured's premises or personal activities.

2. Coverage F – Medical Payments To Others

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

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RULE 103.
MANDATORY COVERAGES

Effective JULY 1, 2001

It is mandatory that insurance be written for all coverages provided under both Sections **I** and **II** of the Homeowners Policy.

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RULE 104.
ELIGIBILITY

Effective JULY 1, 2001

A. All Forms Except HO 00 04 And HO 00 06

A Homeowners Policy may be issued:

1. To the owner-occupant(s) of a 1, 2, 3 or 4 family dwelling which is used exclusively for private residential purposes (except as provided in Paragraphs **F.** and **H.**). A 1 family dwelling may not be occupied by more than one additional family or two roomers or boarders. In a 2, 3 or 4 family dwelling, an individual family unit may not be occupied by more than two families or one family with two roomers or boarders; or

2. To the purchaser-occupant(s) who has entered into a long term installment contract for the purchase of the dwelling and who occupies the dwelling but to whom title does not pass from the seller until all the terms of the installment contract have been satisfied. The seller retains title until completion of the payments and in no way acts as a mortgagee. The seller's interest in the building and premises liability may be covered using Additional Insured Endorsement –- **HO 04 41;** or

3. To the occupant of a dwelling under a life estate arrangement when the Coverage A amount is at least 80% of the dwelling's replacement cost. The owner's interest in the building and premises liability may be covered using Additional Insured Endorsement **HO 04 41;** or

4. To cover dwellings in the course of construction provided the policy is issued only in the name of the intended owner-occupant(s) of the dwelling.

5. When two or more apartment units in a 2, 3 or 4 family dwelling are occupied by co-owners, each occupying distinct living quarters with separate entrances. Given these circumstances, a Homeowners Policy providing building coverage may be issued to only one of the co-owner occupants of the dwelling. The policy may be endorsed to cover the interest of the other co-owner(s) in the building and for premises liability. Use Additional Insured Endorsement **HO 04 41.** A separate Homeowners Policy **HO 00 04** may be issued to the co-owner(s) occupying the other apartment(s) in the dwelling.

It is permissible to extend the Homeowners Policy, without additional premium charge, to cover the interest of a non-occupant joint owner in the building and for premises liability. Use Additional Insured Endorsement **HO 04 41.**

B. Form HO 00 04

A Homeowners Policy may be issued to:

1**.** The tenant(s) (non-owner) of a dwelling or an apartment situated in any building; or

2. The owner-occupant(s) of a dwelling, cooperative unit or of a building containing an apartment not otherwise eligible for a Homeowners Policy under Paragraph **A.**

provided the residence premises occupied by the insured is used exclusively for residential purposes (except as provided in Paragraph **F.**). The dwelling or apartment unit may not be occupied by more than one additional family or two boarders or roomers.

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C. Form HO 00 06

A Homeowners Policy may be issued to the owner(s) of a condominium or cooperative unit which is used exclusively for residential purposes (except as provided in Paragraphs **F.** and **H.**). The unit may not be occupied by more than one additional family or two boarders or roomers.

D. Seasonal Dwelling

Subject to all other sections of this rule, a Homeowners Policy may be issued to cover a seasonal dwelling.

E. Mobile Home, Trailer Home Or House Trailer

A Homeowners Policy:

1. Shall not be issued to cover such structures under Coverage **A**. Dwelling, but

2. May be issued to cover personal property in such structures as noted in Paragraph **B.**

F. Permitted Business Occupancies

Certain business occupancies are permitted, provided:

1. The premises is occupied principally for private residential purposes, and

2. There is no other business occupancy on the premises.

When the business is conducted on the residence premises, refer to Rules **509.** and **510.** for Section **I** Coverage and Rules **607.** and **608.** for Section **II** Coverage. When it is conducted from an Other Residence, only Section **II** Coverage is available. Refer to Rules **607.** and **608.**

G. Farm Property

A Homeowners Policy shall not be issued to cover any property to which farm forms or rates apply under the rules of the company, except as noted in following Paragraphs **1.** and **2.:**

1. Section I – Property – Livestock Collision

Coverage may be provided for loss due to collision which results in the death of covered livestock owned by an insured and kept either on or away from the residence premises as specified in Rule **520.**

2. Section II – Liability Coverage

Certain farm liability exposures may be covered. Refer to Rules **614.** and **615.**

H. Residence Held in Trust (All Forms Except HO 00 04)

A Homeowners Policy may be issued in the name of a trust and trustee(s) when legal title to a 1 through 4 family dwelling or a condominium unit is held solely by the trust and:

1. The trustee and/or beneficiary or grantor regularly reside in the residence held in trust; and

2. The residence held in trust is used exclusively for residential purposes, except as provided in Paragraph **F.**

Refer to Rule **526.** for the rule of application.

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RULE 105.
SECONDARY RESIDENCE PREMISES

Effective JUNE 1, 2009

FOR USE IN THE RATING OF LIABILITY

A. Application

Homeowners coverage on a secondary residence premises shall be provided under a separate policy. The rules of this Manual apply except that Section **II** Coverage is not mandatory for the secondary residence policy when another policy is providing Section II coverage for the secondary residence. When the same company insures both the initial and secondary residences, Section II Coverage for both residences shall be provided by the policy covering the initial residence.

Note: Rule 602 allows for coverage for the secondary residence from the policy covering the initial residence.

B. Premium Adjustment

When Section II coverage is being provided by a policy other than the secondary residence policy, the following premium adjustment should be made to the secondary residence policy:

1. Reduce the Liability Base Premium to $0.

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RULE 106.
PROTECTION CLASSIFICATION INFORMATION

Effective MARCH 1, 2003

The Protection Class listings in the Public Protection Classification Manual apply to fire risks insured under Homeowners Program policies.

A. The protection class indicated applies in a municipality or classified area where a single class of fire protection is available throughout (8, 7, 6, etc.).

B. In a classified area where two or more classifications are shown (for example, 6/9), the classification is determined as follows:

Distance To Fire Station	Class
1. 5 road miles or less with hydrant within 1,000 Feet	*
2. 5 road miles or less with hydrant beyond 1,000 Feet	9
3. Over 5 road miles	10
* First protection class (for example, 6/9...use Class 6)	

Table 106.B. Two Or More Classifications

C. All other properties are Class 10.

D. Subscription type fire departments are identified by a footnote in the Community Mitigation Classification Manual. Class 10 applies to properties which are not subscribers or which are located over 5 miles from the nearest recognized fire station of the listed fire department.

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RULE 107.
CONSTRUCTION DEFINITIONS

Effective JUNE 1, 2009

A. Frame

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

B. Masonry Veneer

Exterior walls of combustible construction veneered with brick or stone, including homes built with exterior concrete wall systems such as fiber-cement siding.

C. Masonry

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

D. Superior Construction

1. Non-Combustible

Exterior walls and floors and roof constructed of, and supported by metal, asbestos, gypsum, or other non-combustible materials.

2. Masonry Non-Combustible

Exterior walls constructed of masonry materials (as described in Paragraph **C.**) and floors and roof of metal or other non-combustible materials.

3. Fire Resistive

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

E. Mixed (Masonry/Frame)

A combination of both frame and masonry construction shall be classed as frame when the exterior walls of frame construction (including gables) exceed 33 1/3% of the total exterior wall area; otherwise class as masonry.

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RULE 108.
SEASONAL DWELLING DEFINITION

Effective JULY 1, 2001

A seasonal dwelling is a dwelling with continuous un-occupancy of three or more consecutive months during any one year period.

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RULE 109.
SINGLE AND SEPARATE BUILDINGS DEFINITION

Effective JULY 1, 2001

A. Single Building

All buildings or sections of buildings which are accessible through unprotected openings shall be considered as a single building.

B. Separate Building

1. Buildings which are separated by space shall be considered separate buildings.

2. Buildings or sections of buildings which are separated by:

a. A 6 inch reinforced concrete or an 8 inch masonry party wall; or

b. A documented minimum two hour non-combustible wall which has been laboratory tested for independent structural integrity under fire conditions;

which pierces or rises to the underside of the roof and which pierces or extends to the inner-side of the exterior wall shall be considered separate buildings. Accessibility between buildings with independent walls or through masonry, party walls as described shall be protected by at least a Class A Fire Door installed in a masonry wall section.

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PART II
SERVICING TYPE RULES

RULE 201.
POLICY PERIOD

Effective JULY 1, 2001

The policy may be written for a period of:

A. One year and may be extended for successive policy periods by extension certificate based upon the premiums, forms and endorsements then in effect for the company.

B. Three years prepaid at three times the annual premium.

C. Three years in annual installments. Each annual installment shall be the annual premium then in effect for the company. Use Deferred Premium Payment Endorsement **HO 04 18.**

D. Less than one year or less than three years on a pro rata basis and may be extended for successive policy periods based upon the premiums, forms and endorsements then in effect for the company.

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RULE 202.
CHANGES OR CANCELLATIONS

Effective JULY 1, 2001

A. It shall not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is cancelled.

B. If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a pro rata basis, subject to the minimum premium requirement.

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RULE 203.
MANUAL PREMIUM REVISION

Effective JULY 1, 2001

A manual premium revision shall be made in accordance with the following procedures:

A. The effective date of such revision shall be as announced.

B. The revision shall apply to any policy or endorsement in the manner outlined in the announcement of the revision.

C. Unless otherwise provided at the time of the announcement of the premium revision, the revision shall not affect

1. In-force policy forms, endorsements or premiums, until the policy is renewed, or

2. In the case of a Deferred Premium Payment Plan, in-force policy premiums, until the anniversary following the effective date of the revision.

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RULE 204.
MULTIPLE COMPANY INSURANCE

Effective JUNE 1, 2009

A. Application

1. Section I Property

a. When the companies agree to do so, insurance under Section **I** may be divided among two or more companies on a percentage basis.

b. The same form, Section **I** endorsements and deductibles must apply to all policies.

c. All Section **I** Coverages must be divided.

d. Scheduled Personal Property Coverages may be divided.

2. Section II Liability

Insurance under Section **II** shall not be divided among two or more companies.

B. Endorsement

Use Multiple Company Insurance Endorsement **HO 04 78.**

C. Premium

1. Compute the premium for the Total Coverage **A** limit of liability and additional Section **I** Coverages, if any, from the manual of each company.

2. Each company subtracts the credit for deleting Section **II** Coverage from the premium computed as instructed in Paragraph **1.**

3. Credit is not applicable.

4. Allocate to each company their percentage participation of the net total premium under Paragraph **2.**

5. The company retaining the Section **II** Coverages receives, in addition to the percentage share of its premium under Paragraph **4.,** the amount subtracted from its premium under Paragraph **2.** plus any premium for additional Section **II** limits and exposures.

D. Example

1. The example following Paragraph **4.** illustrates two companies equally sharing the Section **I** Property Coverages and Limits, with one company, Company B, retaining all the Section **II** Liability Coverages and Limits.

2. Company A and B each enter:

a. On their respective policy declarations, the actual limits for Section **I** Coverages **A, B, C a**nd **D** for which they are responsible; and

b. On Multiple Company Insurance Endorsement **HO 00 78,** the total limits that apply to each of the Section **I** Coverages.

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3. Company B also enters, on its policy declarations, the total limits that apply to Section **II** Coverages **E** and **F.**

4. Premiums shown are for illustration only and are not actual premiums.

Each Company's:	**Company A**	**Company B**
Percentage share	50%	50%
Premium for $100,000 Cov. **A**	$620	$606
Section **II** Credit	$ 18	$ 18
Net Premium for $100,000 Cov. **A**	$602	$588
Net Premium for $50,000 Cov. **A**	$301	$294
Premium for:		
Section **II** Coverage	---	$ 18
Watercraft Option	---	$ 36
Each Company's Policy Premium	$301	$348

Table 204.D.4. Example

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RULE 205.
MINIMUM PREMIUM

Effective JUNE 1, 2009

A. For pre-paid policies, a minimum **annual** premium shall be charged for each peril.

B. When policies are written under a premium payment plan, no payment shall be less than the minimum premium by peril for each period.

C. The minimum premium applies only to the annual basic premium and excludes all chargeable endorsements or other coverages.

D. Add the rates below for the applicable perils.

PERIL	HO 00 03 AND HO 00 05	HO 00 04	HO 00 06
Wind/Hail	$30	$1	$5
Water/Freezing	70	5	30
Fire/Lightning	50	15	10
Theft	5	20	5
Liability	15	5	15
Other	5	5	5

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RULE 206.
TRANSFER OR ASSIGNMENT

Effective JULY 1, 2001

Subject to the consent of the company, all the rules of this Manual and any necessary adjustment of premium, a policy may be endorsed to effect:

A. Transfer to another location within the same state; or

B. Assignment from one insured to another in the event of transfer of title of the dwelling.

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RULE 207.
WAIVER OF PREMIUM

Effective JULY 1, 2001

A. When a policy is endorsed after the inception date, an amount of additional or return premium may be waived.

B. Amount that may be waived…….$3 or less

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RULE 208.
WHOLE DOLLAR PREMIUM RULE

Effective JULY 1, 2001

Each premium shown on the policy and endorsements shall be rounded to the nearest whole dollar. A premium of fifty cents ($.50) or more shall be rounded to the next higher whole dollar.

In the event of cancellation by the company, the return premium may be carried to the next higher whole dollar.

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RULE 209.
RESTRICTION OF INDIVIDUAL POLICIES

Effective JULY 1, 2001

If a policy would not be issued because of unusual circumstances or exposures, the named insured may request a restriction of the policy provided no reduction in the premium is allowed. Such requests shall be referred to the company.

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RULE 210.
REFER TO COMPANY

Effective JULY 1, 2001

Whenever a risk is rated on a refer to company basis, each company is responsible for complying with regulatory or statutory rate filing requirements.

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RULE 211.
ADDITIONAL INTEREST

Effective JULY 1, 2001

A. In addition to the mortgagee(s) shown in the Declarations or elsewhere in the policy, other persons or organizations may have an insurable interest in the residence premises. When coverage is **not** provided to such persons or organizations under Additional Insured Endorsement **HO 04 41** or its equivalent, their interest in the residence premises may be acknowledged by naming them in the endorsement referenced in Paragraph **D.**

B. Such persons or organizations are entitled to receive notification if the policy is canceled or non-renewed by the insurer.

C. No additional charge is made for use of this endorsement.

D. Use Additional Interest Residence Premises Endorsement **HO 04 10.**

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RULES 212. – 300.
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PART III
BASE PREMIUM COMPUTATION RULES

RULE 301.
BASE PREMIUM COMPUTATION

Effective JUNE 1, 2009

The Base Premium is developed accordingly, as expressed in Paragraphs A, B & C, and rounding to the nearest whole dollar ($0.50 or more rounded to the next higher whole dollar).

See **Rule A.13** Tables A, B, and C for the complete premium computation formula.

A. All Forms Except HO 00 04 And HO 00 06

1. One And Two Family Dwelling

a. From the company Base Rate Table, select the **HO 00 03** premium for the applicable peril.

b. Multiply by the applicable Territory factor by peril that applies to determine the Base Class Premium.

c. From the Classification Tables, select the Form and Protection-Construction classifications that apply.

d. Multiply the Base Class Premium by the form factor and round to the nearest whole dollar.

e. Multiply this result by the applicable Protection-Construction Factor and round to the nearest whole dollar.

f. From the Coverage A Deductible Table, select the Key Factor for the desired limit of liability, deductible and applicable peril. If the limit of liability is not shown in the tables, interpolate as illustrated in paragraph **C**.

g. Multiply the dollar amount from Paragraph **e.** by the Key Factor and round to the nearest whole dollar to arrive at the Base Premium.

2. Three And Four Family Dwelling

Multiply the One and Two Family Dwelling Base Premium by the three and four family factor from the Classification Tables to arrive at the Base Premium.

Note: This does not apply to Rule 402 Townhouse or Row house.

B. Form HO 00 04 Or HO 00 06

1. From the company Base Rate Table, select the **HO 00 04** or **HO 00 06** premium for the applicable peril.

2. Multiply by the applicable Territory factor by peril that applies to determine the Base Class Premium.

3. From the Form **HO 00 04** or **HO 00 06** Classification Table, select the Protection-Construction factor that applies.

4. Multiply the Base Class Premium by the Protection-Construction Factor and round to the nearest whole dollar.

5. From the Form **HO 00 04** or **HO 00 06** Coverage C Deductible Table, select the Key Factor for the desired limit of liability, deductible and applicable peril. If the limit of liability is not shown in the tables, interpolate as illustrated in Paragraph **C**.

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6. Multiply the dollar amount from Paragraph 4. by the Key Factor and round to the nearest whole dollar to arrive at the Base Premium.

C. Interpolation Example

1. When the desired limit of liability is **less** than the highest limit shown, interpolate the Key Factors using the nearest limit above and below the desired limit, for the desired deductible. For example:

a. $203,000 desired limit; the nearest limits are $200,000 and $205,000.

b. For $200,000 the Key Factor is 2.837; for $205,000 the Key Factor is 2.937. Figure the difference between the two Key Factors and divide by 5. This provides a factor per $1,000.

```
  2.937
- 2.837
  .100 ÷ 5 = .02
```

c. Multiply the factor per $1,000 times 3, and add 2.837; the Key Factor for $200,000.

```
.02
x 3
.06 ÷ 2.837 = 2.897
```

d. The result, 2.897, is the Key Factor for this example.

2. The factors shown in the above interpolation example are for illustration only and are not necessarily the factors shown in the Key Factor Table of this Manual.

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RULE 302.
LOSS SETTLEMENT OPTIONS

Effective AUGUST 1, 2004

A. Functional Replacement Cost Loss Settlement – HO 00 03 And HO 00 05 Only

This Coverage is Not Available.

B. Actual Cash Value Loss Settlement – HO 00 03 and HO 00 05 Only

This Coverage is Not Available

C. Special Loss Settlement – HO 00 03 And HO 00 05 Only

1. Introduction

The policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount of insurance on the damaged building represents at least 80% of the full replacement cost of the building immediately before the loss.

2. Coverage Description

This percentage amount may be modified to 50%, 60% or 70% of replacement value without affecting the loss settlement provisions. If this option is selected, the Coverage **A** limit of liability representing 50%, 60% or 70% of replacement value is to be shown in the policy declarations.

3. Premium Computation

To develop the Base Premium for the Coverage **A** limit of liability shown in the policy declarations:

a. Multiply the Coverage **A** limit of liability by the appropriate factor from the following table and round to the nearest $1,000:

% **Of Replacement Value**	**Factor**
50%	1.60
60%	1.33
70%	1.14

Table 302.C.3.a. Factors

b. Develop the Base Premium in accordance with Rule **301.** for the amount of insurance computed in Paragraph **C.3.a.**

c. Multiply the premium determined in preceding Paragraph **b.** by the appropriate factor from the following table:

% Of Replacement Value	**Factor**
50%	.96
60%	.97
70%	.98

Table 302.C.3.c. Factors

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4. Endorsement

Use Special Loss Settlement Endorsement **HO 23 26.**

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RULE 303.
ORDINANCE OR LAW COVERAGE ALL FORMS EXCEPT HO 00 08

Effective MAY 1, 2003

A. Basic Limit

The policy automatically provides up to10% of the Coverage **A** limit of liability (or for Form **HO 00 04,** the Building Additions and Alterations limit) to pay for the increased costs necessary to comply with the enforcement of an ordinance or law.

B. Increased Amount Of Coverage

1. Description

The policy may be endorsed to increase the basic Ordinance or Law Coverage amount, as noted in Paragraph **2.** to accommodate the increased costs known or estimated by the insured for materials and labor to repair or replace the damaged property and to demolish the undamaged portion of damaged property and clear the site of resulting debris according to the ordinance or law.

2. Premium Determination

a. Forms HO 00 03 And HO 00 05

To develop the Base Premium multiply the premium computed in accordance with Rule **301**, by the appropriate factor selected from the following table:

Percentage Of Coverage A		
Increase In Amount	**Total Amount**	**Factors**
15%	25%	1.05
40%	50%	1.14
65%	75%	1.20
90%	100%	1.27
For each add'l 25% increment, add		.07

Table 303.B.2.a. Factors

b. Forms HO 00 04 And HO 00 06

See Rule **513.** for rating instructions.

3. Endorsement

Use Ordinance Or Law – Increased Amount Of Coverage Endorsement **HO 04 77.**

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RULE 304.
SPECIAL PERSONAL PROPERTY COVERAGE HO 00 04 AND HO 00 06

Effective JULY 1, 2001

A. Coverage Description

1. Coverage **C**. Personal Property under Forms **HO 00 04** and **HO 00 06** is insured against perils named in the form. The policy may be endorsed to insure Coverage **C** against additional risks of physical loss subject to certain exclusions.

2. This option may only be used when:

a. For Form **HO 00 04,** the apartment, dwelling or cooperative unit rented to the insured is not rented or sublet to another; or

b. For Form **HO 00 06,** the condominium or cooperative unit is owner occupied and not rented to others.

B. Premium Computation

Multiply the Form **HO 00 04** or **HO 00 06** Base Premium for each peril except Liability by **1.40**. The Base Premium is developed in accordance with Rule **301.**

C. Endorsement

1**.** Use Special Personal Property Coverage Endorsement **HO 05 24** for use with **HO 00 04** only.

2. Use Unit-Owners – Coverage **C –** Special Coverage Endorsement **HO 17 31** for use with **HO 00 06** only.

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PART IV
ADJUSTED BASE PREMIUM COMPUTATION RULES

RULE 401.
SUPERIOR CONSTRUCTION

Effective JUNE 1, 2009

The fire premium for a dwelling or an apartment unit in a building of superior construction is computed by multiplying the masonry fire Base Premium for a comparable dwelling or apartment unit by a factor of **0.75**.

The reduced premium is subject to a **maximum credit**. Refer to the **Additional Rule A.11** for the maximum credit calculation.

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RULE 402.
TOWNHOUSE OR ROW HOUSE – ALL FORMS EXCEPT HO 00 04 And HO 00 06

For Use in FIRE PERIL Rating Only

Effective JUNE 1, 2009

The premium for an eligible 1, 2, 3 or 4 family dwelling in a town or row house structure is computed by multiplying the Fire Base Premium by the appropriate factor selected from the following table:

Townhouse And Row House Factors

Total No. Of Individual Family Units Within The Fire Division *	Protection Class 1- 8	Protection Class 9 & Over
1 & 2	1.00	1.00
3 & 4	1.30	1.45
5 – 8	1.75	1.90
9 & Over	Refer to Company	

Table 402. Townhouse and Row House Factors

* An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division. An eligible four family dwelling attached to a three family dwelling but not separated by a fire wall would be considered 7 individual family units within a fire division. Four 2 family dwellings not separated by a fire wall would be considered 8 individual family units.

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RULE 403.
PERSONAL PROPERTY (COVERAGE C)
REPLACEMENT COST LOSS SETTLEMENT

Effective JUNE 1, 2009

A. Introduction

The policy provides loss settlement on an Actual Cash Value basis for certain types of property.

B. Loss Settlement Option

The policy may be endorsed to provide loss settlement on a Replacement Cost basis for such property whether insured on a blanket or scheduled basis.

C. Endorsement

Use Personal Property Replacement Cost Endorsement **HO 04 90.**

D. Scheduled Personal Property

1. When the Scheduled Personal Property Endorsement **HO 04 61** is attached to a policy with Endorsement **HO 04 90,** the following property, if scheduled, will also be subject to repair or replacement cost loss settlement up to the scheduled limit of liability:

a. Jewelry;

b. Furs and garments trimmed with fur or consisting principally of fur;

c. Cameras, projection machines, films and related articles of equipment;

d. Musical equipment and related articles of equipment;

e. Silverware, silver-plated ware, goldware, gold-plated ware and pewterware, but excluding pens, pencils, flasks, smoking implements or jewelry; and

f. Golfer's equipment meaning golf clubs, golf clothing and golf equipment.

2. Since the loss settlement condition in Endorsement **HO 04 61** will pay the insured the least of the:

a. Actual cash value of the property sustaining loss;

b. The amount for which the property could be repaired or replaced; or

c. The amount of insurance of the property sustaining loss;

the limit of liability that applies to each scheduled item should be carefully evaluated to ensure that the limit selected by the insured represents the cost to replace the item if lost or damaged beyond repair.

E. Scheduled Personal Property (With Agreed Value Loss Settlement)

When Scheduled Personal Property (With Agreed Value Loss Settlement) Endorsement **HO 04 60** is attached to a policy with Endorsement **HO 04 90,** the property subject to agreed value loss settlement will **not** be subject to repair or replacement cost loss settlement.

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F. Premium Determination

1. Multiply the Base Premium by peril limits by a factor of:

(a) 1.10 for all forms except **HO 00 04** and **HO 00 06.**

(b). 1.35 for Forms **HO 00 04** or **HO 00 06.**

2. Any premium adjustment for additional coverage C limits should also be multiplied by these factors and added to the Miscellaneous premium.

Note: This coverage is automatically included in Form HO 00 05.

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RULE 404.
PROTECTIVE DEVICES – HO 00 03 and HO 00 05 ONLY

Effective JUNE 1, 2009

A. Approved and properly maintained installations of burglar alarms, fire alarms and automatic sprinklers in the dwelling may be recognized for a reduced premium – computed by multiplying the fire or theft Base Premium by the selected factors from the following table:

Protective Devices Factors

Type Of Installation*	Peril	Factor
Central Station Reporting Burglar Alarm	Theft	0.80
Central Station Reporting Fire Alarm	Fire	0.90
Police Station Reporting Burglar Alarm	Theft	0.88
Fire Department Reporting Fire Alarm	Fire	0.94
Local Fire Alarm	Fire	0.96
Local Burglar Alarm	Theft	0.92
Automatic Sprinklers in all areas **including** attics, bathrooms, closets, attached structures.	Fire	0.74
Automatic Sprinklers in all areas **except** attics, bathrooms, closets and attached structure areas that are protected by a fire detector.	Fire	0.84
* Refer to company for eligibility, types of systems and devices, installations, and available credits.		

Table 404.A. Protective Devices Factors

B. The reduced premium is subject to a maximum credit. Refer to the **Additional Rule A.11** for the maximum credit calculation.

C. Use Premises Alarm Or Fire Protection System Endorsement **HO 04 16.**

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RULE 405.
INFLATION GUARD – ALL FORMS EXCEPT HO 00 04, HO 00 05 AND HO 00 06

Effective JUNE 1, 2009

A. Coverage Description

The policy may be endorsed to provide annual increases of the Section **I** Limits of Liability as selected by the insured.

B. Premium Computation

1. The premium is computed by multiplying the Base Premium for all perils except liability by the appropriate factor selected from the following table:

Amount Of Annual Increase	Factor
4%	1.02
6%	1.03
8%	1.04
Each Add'l 4% over 8% add:	.02

Table 405.B.1. Inflation Guard Factors

2. The premium for a 3 year policy is 3.2 times the annual policy premium.

C. Endorsement

Use Inflation Guard Endorsement **HO 04 46.**

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RULE 406.
DEDUCTIBLES

Effective JUNE 1, 2009

All policies are subject to a deductible that applies to loss from all Section **I** Perils, except Earthquake. A separate deductible provision applies to Earthquake Coverage as described in Rule **505.**

A. Base Deductible

$250 Deductible. Forms **HO 00 04** AND **HO 00 06**.

$500 Deductible. All forms except **HO 00 04** and **HO 00 06**.

B. Optional Deductibles

1. $100 Deductible

This deductible is not available.

C. Windstorm Deductibles

The following deductible options are used in conjunction with the deductible applicable to All Other Section **I** Perils.

1. Percentage Deductibles

(a) Deductible Amounts

This option provides for higher Windstorm percentage deductibles of 1%, 2% or 5% of the Coverage A limit of liability when the dollar amount of the percentage deductible selected exceeds the amount of the deductible applicable to All Other Section I Perils.

(b) Endorsement

Use Windstorm or Hail Percentage Deductible Endorsement **HO 03 12.**

(c) Declarations Instructions

(1) Enter, on the policy declarations, the percentage amount that applies to Windstorm and the dollar amount that applies to All Other Section **I** Perils. For example:

- Deductible – Windstorm 1% of Coverage **A** limit and $500 for All Other Perils.

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(d) Deductible Application

In the event of a Windstorm loss to covered property, the dollar amount is deducted from the total of the loss for all coverages. For example:

			Amount of Loss	
Cov.	**Limit of Liability**	**1% Deductible**	**Before Ded.**	**After Ded.**
A	**$100,000**	**$1,000**	**$7,500**	
B	**50,000**		**3,000**	**---**
C	**10,000**		**1,350**	
D	**20,000**		**660**	**---**
			$12,510	**$11,510**

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RULE 407.
ADDITIONAL AMOUNTS OF INSURANCE – FORMS HO 00 03 AND HO 00 05

Effective JUNE 1, 2009

A. Introduction

The policy provides loss settlement for buildings insured under Coverage **A** or **B** on a replacement cost basis without deduction for depreciation, if, at the time of loss, the amount of insurance on the damaged building is 80% or more of the replacement cost of the building immediately before the loss.

B. Coverage Description

The policy may be endorsed to provide additional insurance for Coverage **A** only or for Coverages **A, B, C,** and **D** when loss, to property insured under Coverage **A –** Dwelling, exceeds the limit of liability shown in the policy declarations.

C. Options Available

When either of the following options is selected, the Coverage **A** limit of liability shall be at least 100% of the full replacement cost of the property insured under Coverage **A** at policy inception or at the time the endorsement is added to the policy:

1. Specified Additional Amount Of Insurance For Coverage A Only

a. An additional amount of insurance equal to 30% of the Coverage **A** limit of liability may be selected. This additional amount is available when loss to property insured under Coverage **A –** Dwelling exceeds the Coverage **A** limit of liability shown in the Declarations.

The additional amount **cannot** be applied to any other coverage nor does it increase the Coverage **A** limit.

b. The premium for this option is computed by multiplying the Base Premium by Peril by the factor displayed below:

Additional Amount Options	Factor
30%	1.00

Table 407.C.1.b Additional Amounts of Insurance Factors.

c. Use Specified Additional Amount of Insurance for Coverage **A** Endorsement **HO 04 20.** This endorsement is automatically attached to Form **HO 00 05.**

This coverage is automatically included in form **HO 00 05**.

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2. Additional Limits Of Liability For Coverages A, B, C, And D

a. This option differs from Paragraph **C.1.,** in that the Coverage **A** limit of liability is increased, after a loss, to the amount necessary to repair or replace the damaged or destroyed property. The limits of liability for Coverages **B, C,** and **D** will also be increased by the same percentage applied to the Coverage **A** limit.

When the loss to such property exceeds the Coverage **A** limit, the policy is endorsed, retroactive to the date of loss, to the limit needed to settle the loss.

b. The premium is computed by multiplying the Base Premium by Peril by a factor of **1.15**.

c. Use Additional Limits of Liability for Coverages **A, B, C,** and **D** Endorsement **HO 04 11.**

D. Endorsement Exception

Do not use either endorsement when the Special Loss Settlement Endorsement or any other endorsement which modifies the required percentage of replacement value is attached to the policy.

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RULE 408.
ACTUAL CASH VALUE LOSS SETTLEMENT WINDSTORM OR HAIL LOSSES TO ROOF SURFACING – ALL FORMS EXCEPT HO 00 04

Effective JULY 1, 2001

This Rule Does Not Apply.

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RULE 409.
REPLACEMENT COST LOSS SETTLEMENT FOR CERTAIN NON-BUILDING STRUCTURES – FORMS HO 00 03 AND HO 00 05 ONLY

Effective JUNE 1, 2009

A. Introduction

The policy provides actual cash value loss settlement for non-building structures covered under Coverage **B,** or specifically scheduled under this policy.

B. Coverage Description

The policy may be endorsed to provide repair or replacement cost loss settlement for the following types of non-building structures only if they are located on the residence premises:

1. Reinforced masonry walls;

2. Metal or fiberglass fences;

3. Fences made of plastic/resin materials such as polyvinylchloride;

4. Patios, walks (not made of wood or wood products); and

5. Driveways.

C. Premium Computation

The premium is computed by multiplying the Base Premium by Peril by a factor of **1.02**.

D. Endorsement

Use Replacement Cost Loss Settlement For Certain Non-Building Structures On The Residence Premises Endorsement **HO 04 43.**

E. Endorsement Exception

This loss settlement condition does not apply to covered property insured under Coverage **B –** Other Structures Away From The Residence Premises Endorsement **HO 04 91** and Specific Structures Away From The Residence Premises Endorsement **HO 04 92.**

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RULE 410.
BUILDING CODE EFFECTIVENESS GRADING

Effective AUGUST 1, 2004

This rule does not apply to Mobile or Trailer homes.

A. General Information

1. The Building Code Effectiveness Grading Schedule develops a grade of 1 to 10 for a community based on the adequacy of its building code and the effectiveness of its enforcement of that code. Policies which cover the perils of Windstorm or Hail or Earthquake may be eligible for special rating treatment, subject to the criteria in the following paragraphs. The Building Code Effectiveness Grading factor applies, where applicable, in addition to the Public Protection Classification factors.

2. In some communities, two Building Code Effectiveness Grades may be assigned. One grade will apply to 1 and 2 family dwelling buildings and/or personal property contained in such buildings. The other grade will apply to all other buildings occupied for residential, commercial and/or manufacturing purposes including personal and business property contained therein. The Public Protection Classification Manual will indicate the application of each grade.

3. The Building Code Effectiveness Grades for a community, and their effective dates, are provided in the Public Protection Classification Manual published by Insurance Services Office, Inc.

B. Community Grading

1. The Building Code Effectiveness Grade applies to any building that has an original certificate of occupancy dated the year of the effective date of the community grading, or later. A rating factor has been developed for each community grade.

2. If a community is re-graded subsequent to its initial grading, the factor for the revised grade applies to buildings that have an original certificate of occupancy dated the year of the effective date of the revised grading, or later.

3. Where certificates of occupancy are not issued, equivalent documentation acceptable to the company may be used.

4. If, due to an addition or alteration, the original building is changed to comply with the latest building code, the factor for the community grading applicable at the time the reconstruction is completed will apply to such building.

5. The Building Code Effectiveness Grade may apply to Windstorm/Hail or Earthquake, or to both. Specific information is provided in the Public Protection Classification Manual. If the grade in the manual does not apply to one of the perils, the factor should not be applied for that peril.

C. Individual Grading

Where buildings have been built in full conformance with the natural hazard mitigation elements of one of the nationally recognized building codes even though the community grade is greater than 1, exception rating procedures may apply.

1. Any building may be classified as Grade 1 for Windstorm/Hail upon certification by a registered or licensed design professional, based on an on-site inspection, that such building is in compliance with one of the three nationally recognized building codes with respect to mitigation of the windstorm or hail hazard. This classification is effective only from the date of the certification.

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2. Any building may be classified as Grade 1 for Earthquake upon certification by a registered or licensed design professional, based on an onsite inspection, that such building is in compliance with the earthquake mitigation elements of one of the three nationally recognized building codes. This classification is effective only from the date of the certification.

D. Un-graded Risks

Buildings which do **not** meet the criteria in Paragraph **B.** or **C.** for Grade assignment are rated and coded as un-graded risks. Do **not** classify as Grade 10.

E. Premium Credit Computation

1. Community Grading

a. Windstorm Or Hail

Compute the premium credit as follows:

(1) Multiply the Base Class Premium by the appropriate factor in Paragraph **E.1.c.(1)**.

(2) Multiply the result from preceding Paragraph **(1)** by the Key Factor for the desired amount of insurance.

b. Earthquake

When Earthquake Endorsement **HO 04 54** is attached to the policy, multiply the Earthquake Base Premium by the appropriate factor in Paragraph **E.1.c.(2).**

c. Credit Factors

(1.) Windstorm or Hail Factors

(a) HO 00 03 & HO 00 05

Grade Territory	1	2	3	4	5	6	7	8	9	10	Ungraded
30, 31, 32, 133, 233, 533, 633, 733, 997, 998, 999	.03	.03	.03	.02	.02	.02	.02	.01	.01	.00	.00

Table 410.E.1.c.(1)(a) Windstorm or Hail Factors

(b) HO 00 04

Grade Territory	1	2	3	4	5	6	7	8	9	10	Ungraded
30, 31, 32, 133, 233, 533, 633, 733, 997, 998, 999	.03	.03	.03	.02	.02	.02	.02	.01	.01	00	.00

Table 410.E.1.c.(1)(b) Windstorm or Hail Factors

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(c) HO 00 06

Grade	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**Ungraded**
Territory											
30, 31, 32, 133, 233, 533, 633, 733, 997, 998, 999	.03	.03	.03	.02	.02	.02	.02	.01	.01	.00	.00

Table 410.E.1.c.(1)(b) Windstorm or Hail Factors

(2) Earthquake Factors

Grade	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**Ungraded**
Territory											
1-6	.14	.14	.14	.08	.08	.08	.08	.03	.03	.00	.00
7	.17	.17	.17	.10	.10	.10	.10	.03	.03	.00	.00
8	.23	.23	.23	.14	.14	.14	.14	.05	.05	.00	.00

Table 410.E.1.c.(2) Earthquake Factors

2. Individual Grading

For any building classified as Grade 1 based upon certification as set forth in Paragraph **C.,** use the appropriate factor listed under Paragraph **E.1.c.**

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PART V
SECTION I – PROPERTY – ADDITIONAL COVERAGES AND INCREASED LIMITS RULES

RULE 501.
BUILDING ADDITIONS AND ALTERATIONS AT OTHER RESIDENCES

Effective JUNE 1, 2009

For Use In Miscellaneous Peril Rating

A. Coverage Description

The policy may be endorsed to provide this coverage at residences, other than the residence premises, rented to an insured.

B. Premium Computation

To develop the premium per $1,000 of insurance, multiply the **HO 00 04** Key Factor for "Each Add'l 1,000" by the **HO 00 04** Base Class Premium.

C. Endorsement

Use Building Additions And Alterations Other Residence Endorsement **HO 04 49.**

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RULE 502.
BUILDING ADDITIONS AND ALTERATIONS – INCREASED LIMIT – HO 00 04

Effective JUNE 1, 2009

For Use In Miscellaneous Peril Rating

A. Coverage C Increase

The limit of liability of 10% of Coverage **C** may be increased.

B. Premium Computation

To develop the premium per $1,000 of insurance, multiply the **HO 00 04** Key Factor for "Each Add'l $1,000" by the **HO 00 04** Base Class Premium.

C. Endorsement

Use Building Additions And Alterations Increased Limit Form **HO 00 04** Endorsement **HO 04 51.**

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RULE 503.
BUSINESS PROPERTY – INCREASED LIMIT

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. On-Premises

1. The $2,500 ($5,000 in Form **HO 00 05**) limit of liability for business property on the residence premises may be increased to $10,000 in increments of $2,500.

2. Rate per $2,500……..…**$25.**

3. The limit of liability in excess of $2,500 does not apply to:

a. Business property in storage or held as a sample or for sale or delivery after sale.

b. Business property pertaining to a business actually conducted on the residence premises.

4. The Property described in Paragraphs **3.a.** and **3.b.** are covered under the following optional endorsements:

a. Permitted Incidental Occupancies;

b. Home Day Care; or

c. Home Business Insurance Coverage.

B. **Off – Premises**

When the on-premises limit is increased, the off-premises limit of $500 ($1,000 in Form **HO 00 05**) is automatically increased, at no additional charge, to an amount that is 20 percent of the total on-premises limit of liability.

C. Endorsement

Use Increased Limits On Business Property Endorsement **HO 04 12.**

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RULE 504.
CREDIT CARD, ELECTRONIC FUND TRANSFER CARD OR ACCESS DEVICE, FORGERY AND COUNTERFEIT MONEY

Effective JUNE 1, 2009

FOR USE IN THEFT PERIL RATING

A. Coverage Increase

The limit of $1000 ($5,000 in Form HO 00 05) may be increased. Charge the additional rate shown in paragraph B.

B. Premium

Limit	All Forms Except HO 00 05	HO 00 05
$1,000	NC	NC
$2,500	$2	NC
$5,000	$3	NC
$7,500	$4	$1
$10,000*	$5	$2

***For Limits in excess of $10,000, NOT APPLICABLE.**

C. Endorsement

Use Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money Coverage Increased Limit Endorsement **HO 04 53.**

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RULE 505.
EARTHQUAKE COVERAGE

Effective JUNE 1, 2009

For Use In Miscellaneous Peril Rating

A. Coverage Description

The policy may be endorsed to provide coverage against a loss resulting from the peril of Earthquake. This peril shall apply to all Section **I** Coverages for the same limits provided in the policy. Use Earthquake Endorsement **HO 04 54.**

B. Deductible

Deductible percentage amounts of 5%, 10%, 15%, 20% and 25% of the limit of liability are included in this rule.

In the event of an Earthquake loss to covered property, the dollar amount is deducted from the total of the loss for Coverages **A, B,** and **C.**

Earthquake rates are displayed for the 5% and 10% deductible in the state company rates. Credit factors for deductible percentage amounts of 15%, 20% and 25% are provided in Paragraph **E.** Premium for Higher Deductibles of this rule.

C. Loss Assessment Coverage

The policy may also be endorsed to cover loss assessment resulting from loss by this peril. The limit of liability shall be based on the insured's proportionate interest in the total value of all collectively owned buildings and structures of the corporation or association of property owners. Use Loss Assessment Coverage For Earthquake Endorsement **HO 04 36** for all Forms.

D. Base Premium

Develop the base premium as follows:

1. From the state company rates determine whether Construction Table **A, B,** and/or **C** applies for the appropriate deductible.

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D.1. 5% DEDUCTIBLE – Rate per $1,000

Table A – FRAME

Column -	(A)	(B)	(C)	(D)	(E)	(F)
Territory	HO 00 03 & HO 00 05	HO 00 04	HO 00 06	HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Cov. D and Other Structure Options
1	$1.17	$0.57	$0.69	$0.52	$0.76	$0.57
2	1.17	0.57	0.69	0.52	0.76	0.57
3	1.17	0.57	0.69	0.52	0.76	0.57
4	1.17	0.57	0.69	0.52	0.76	0.57
5	1.17	0.57	0.69	0.52	0.76	0.57
6	1.17	0.57	0.69	0.52	0.76	0.57
7	0.90	0.45	0.50	0.43	0.60	0.38
8	0.50	0.31	0.31	0.31	0.33	0.31

Table B – MASONRY

Column -	(A)	(B)	(C)	(D)	(E)	(F)
Territory	HO 00 03 & HO 00 05	HO 00 04	HO 00 06	HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Cov. D and Other Structure Options
1	$2.48	$1.36	$1.57	$1.19	$1.55	$1.33
2	2.48	1.36	1.57	1.19	1.55	1.33
3	2.48	1.36	1.57	1.19	1.55	1.33
4	2.48	1.36	1.57	1.19	1.55	1.33
5	2.48	1.36	1.57	1.19	1.55	1.33
6	2.48	1.36	1.57	1.19	1.55	1.33
7	2.24	1.24	1.36	1.17	1.43	1.14
8	1.36	0.86	0.86	0.86	0.90	0.81

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Table C - SUPERIOR

Column -	(A)	(B)	(C)	(D)	(E)	(F)
Territory	HO 00 03 & HO 00 05	HO 00 04	HO 00 06	HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Cov. D and Other Structure Options
1	$1.07	$0.40	$0.48	$0.31	$0.76	$0.60
2	1.07	0.40	0.48	0.31	0.76	0.60
3	1.07	0.40	0.48	0.31	0.76	0.60
4	1.07	0.40	0.48	0.31	0.76	0.60
5	1.07	0.40	0.48	0.31	0.76	0.60
6	1.07	0.40	0.48	0.31	0.76	0.60
7	0.81	0.31	0.36	0.29	0.57	0.38
8	0.48	0.29	0.29	0.29	0.33	0.31

D.1.a. 10% DEDUCTIBLE – Rate per $1,000

Table A – FRAME

Column -	(A)	(B)	(C)	(D)	(E)	(F)
Territory	HO 00 03 & HO 00 05	HO 00 04	HO 00 06	HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Cov. D and Other Structure Options
1	$1.05	$0.48	$0.57	$0.43	$0.69	$0.57
2	1.05	0.48	0.57	0.43	0.69	0.57
3	1.05	0.48	0.57	0.43	0.69	0.57
4	1.05	0.48	0.57	0.43	0.69	0.57
5	1.05	0.48	0.57	0.43	0.69	0.57
6	1.05	0.48	0.57	0.43	0.69	0.57
7	0.79	0.38	0.40	0.36	0.52	0.38
8	0.43	0.26	0.26	0.26	0.29	0.26

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Table B – MASONRY

Column -	(A)	(B)	(C)	(D)	(E)	(F)
Territory	HO 00 03 & HO 00 05	HO 00 04	HO 00 06	HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Cov. D and Other Structure Options
1	$2.26	$1.19	$1.38	$1.05	$1.40	$1.31
2	2.26	1.19	1.38	1.05	1.40	1.31
3	2.26	1.19	1.38	1.05	1.40	1.31
4	2.26	1.19	1.38	1.05	1.40	1.31
5	2.26	1.19	1.38	1.05	1.40	1.31
6	2.26	1.19	1.38	1.05	1.40	1.31
7	2.00	1.05	1.19	1.00	1.26	1.12
8	1.24	0.76	0.79	0.76	0.83	0.79

Table C - SUPERIOR

Column -	(A)	(B)	(C)	(D)	(E)	(F)
Territory	HO 00 03 & HO 00 05	HO 00 04	HO 00 06	HO 00 03 & HO 00 05 Increased Coverage C	HO 00 06 Basic and Increased Coverage A	Increased Cov. D and Other Structure Options
1	$0.93	$0.31	$0.40	$0.24	$0.67	$0.57
2	0.93	0.31	0.40	0.24	0.67	0.57
3	0.93	0.31	0.40	0.24	0.67	0.57
4	0.93	0.31	0.40	0.24	0.67	0.57
5	0.93	0.31	0.40	0.24	0.67	0.57
6	0.93	0.31	0.40	0.24	0.67	0.57
7	0.67	0.24	0.29	0.21	0.48	0.38
8	0.43	0.26	0.26	0.26	0.29	0.26

+If exterior Masonry Veneer is covered, rate as Masonry; if **not** covered, rate as Frame.

2. Determine the Earthquake territory according to the ZIP code of the residence premises from the State Territory Definitions pages in this Manual.

3. For Forms **HO 00 03** and **HO 00 05,** add the results of the following three steps:

a. Multiply the Coverage **A** limit by the rate found in Column A of the table;

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b. If the Coverage **C** limit is increased, multiply the rate found in Column D by the amount of the increase; and

c. If the Coverage **D** limit is increased, multiply the rate found in Column F by the amount of the increase.

4. For Form **HO 00 04,** add the results of the following two steps;

a. Multiply the Coverage **C** limit by the rate found in Column B of the table and

b. If the Coverage **D** limit is increased, multiply the rate found in Column F by the amount of the increase.

5. For Form **HO 00 06,** add the results of the following three steps:

a. Multiply the Coverage **C** limit by the rate found in Column C of the table;

b. Multiply the Coverage **A** limit by the rate found in Column E of the table; and

c. If the Coverage **D** limit is increased, multiply the rate found in Column F by the amount of the increase.

6. Building Or Non-Building Structure Items – All Forms:

Multiply the rate in Column F of the table by the appropriate limit of liability for Other Building or Structure options. (for example Other Structures – Structures Rented To Others Residence Premises Endorsement **HO 04 40,** Other Structures On The Residence Premises – Increased Limits Endorsement **HO 04 48** and Specific Structures Away From The Residence Premises Endorsement **HO 04 92;** Building Additions And Alterations – Other Residence Endorsement **HO 04 49** and Building Additions And Alterations Increased Limit Form **HO 00 04** Endorsement **HO 04 51**).

7. Ordinance Or Law – Basic And Increased Limit – All Forms:

Multiply the rate determined in Paragraphs **D.3.a., D.4.b., D.5.b.** and/or **D.6.** by the Ordinance or Law total amount of insurance. This includes basic and, if applicable, increased amounts.

E. Premium For Higher Deductibles

Multiply the Earthquake base premium determined in Paragraph **D.** for the 10% deductible by the appropriate factor from the following table:

Deductible Percentage	**Factor**		
	Frame	**Masonry**	**Superior**
15%	.80	.85	.75
20%	.65	.70	.60
25%	.50	.60	.45

Table 505.E. Higher Deductibles Factor

F. Building Code Effectiveness Grading

Refer to Rule **410.** for information which may affect Earthquake rating.

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RULE 506.
FIRE DEPARTMENT SERVICE CHARGE

Effective JULY 1, 2001

The limit of $500 may be increased subject to the rules and rates of the company.

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RULE 507.
FORM HO 00 06 COVERAGE A DWELLING BASIC AND INCREASED LIMITS AND SPECIAL COVERAGE – HO 00 06

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Basic Limits

The policy automatically provides a basic Coverage **A** limit of $5,000 on a named perils basis. If increased limits are not desired, enter "$5,000" under Coverage **A –** Dwelling in the Policy Declarations.

B. Increased Limits

The basic limit may be increased. The premium is developed based on the additional limit of insurance. To develop the premium for each additional $1,000 of insurance, See Steps #1-4:

Step 1. Multiply the Base Rate by the territory factor to determine the Base Class Premium, then

Step 2. Multiply the Base Class Premium by the Protection – Construction factor (Fire Peril Only – For all other perils skip to Step 3) to determine the Base Premium, then

Step 3. Multiply the Base Premium by the Additional Rate per $1,000 to determine the Adjusted Base Premium, then

Step 4. Multiply the Adjusted Base Premium by the Increase per $1,000 of Coverage A.

C. Special Coverage

The Section **I** Perils Insured Against may be broadened to cover additional risks of loss. The additional premium is developed as shown:

1. Charge per policy for $5,000 in basic form……..……..…….$2

2. Rate for each add'l $1,000 of Cov.A…….…….$1

D. Endorsement

Use Unit-Owners Coverage **A –** Special Coverage Endorsement **HO 17 32.**

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RULE 508.
FORM HO 00 06 UNITS REGULARLY RENTED TO OTHERS

Effective JUNE 1, 2009

For Use In Miscellaneous Peril Rating

A. Coverage C And Section II Liability

1. There is no coverage for Coverage **C –** Personal Property and Section **II** Liability when the residence premises is regularly rented or held for rental to others. The policy may be endorsed, however, to provide such coverage, including Theft.

2. The Coverage **C** minimum limit of liability may be waived when the value of the insured's personal property in the rented unit is less than $15,000.

B. Premium Computation

Multiply the Coverage **C** Base Premium (reflecting the credit or surcharge for optional deductibles) by a factor of **.25**.

C. Endorsement

Use Unit – Owners Rental To Others Endorsement **HO 17 33.**

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RULE 509.
HOME DAY CARE COVERAGE

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Coverage Description

Coverage for a home day care business is limited under Section **I** and excluded under Section **II.** The policy may be endorsed to provide expanded Section **I** Coverage and Section **II** Coverage on a home day care business in the dwelling or in an other structure on the residence premises. Use Home Day Care Coverage Endorsement **HO 04 97 f**or Sections **I** and **II** Coverage.

B. Other Structures

If the home day care business is located in an other structure, Coverage **B** does not apply to that structure. See Paragraph **D.** for charge for specific insurance on the structure.

C. Personal Property

The home day care endorsement also covers personal property pertaining to this business within the Coverage **C** limits stated in the declarations. If increased Coverage **C** limits are desired, see Rule **515.A.**

D. Premium Computation

1. Section I

a. If the home day care business is located in the dwelling, no additional charge is made.

b. If the business is located in an other structure, charge the amount per $1,000 of specific insurance on the structure.

c. Rate per $1,000 for business in other structure……**$5**

2. Section II

Refer to Rule **607.** to develop the premium for the increased Coverages **E** and **F** exposure.

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RULE 510.
PERMITTED INCIDENTAL OCCUPANCIES – RESIDENCE PREMISES

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Coverage Description

Coverage for a permitted incidental occupancy is limited under Section **I** and excluded under Section **II.** The policy may be endorsed to provide expanded Section **I** Coverage and Section **II** Coverage on a permitted incidental occupancy in the dwelling or in an other structure on the residence premises. Use Permitted Incidental Occupancies (Residence Premises) Endorsement **HO 04 42** for Sections **I** and **II** Coverage.

B. Permitted Incidental Occupancies

Examples of such occupancies are Offices, Schools or Studios meaning offices for business or professional purposes, and private schools or studios for music, dance, photography and other instructional purposes.

C. Other Structures

If the permitted incidental occupancy is located in an other structure, Coverage **B** does not apply to that structure. See Paragraph **E.** for charge for specific insurance on the structure.

D. Personal Property

The permitted incidental occupancies endorsement also covers personal property pertaining to the permitted incidental occupancy within the Coverage **C** limits stated in the declarations. If increased Coverage **C** limits are desired, see Rule **515.A.**

E. Premium Computation

1. Section I

a. If the permitted incidental occupancy is located in the dwelling, no additional charge is made.

b. If the permitted incidental occupancy is located in an other structure, charge the amount per $1,000 of specific insurance on the structure.

c. Rate per $1,000 for business in other structure ……..**$5**

2. Section II

Refer to Rule **608.** to develop the premium for the increased Coverages **E** and **F** exposure.

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RULE 511.
LOSS ASSESSMENT COVERAGE

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Residence Premises

1. Coverage Description

The policy automatically provides, under Section **I** Additional Coverage and Section **II** Additional Coverage, a limit of $1,000 ($5,000 in Form **HO 00 05**) each for assessments relating to the residence premises, excluding assessments resulting from the peril of earthquake.
(Refer to Rule **505.** Earthquake Coverage for the Earthquake rule of application.)

2. Higher Limits

The policy may be endorsed to provide a single additional amount of insurance to be applied to one or more assessments arising out of a single loss covered under:

a. Either Section **I** Additional Coverage or Section **II** Additional Coverage; or

b. Both Section **I** and Section **II** Additional Coverages.

3. Premium

All Forms except **HO 00 03**, **HO 00 06** with **HO 17 32** or **HO 00 05**

New Amount of Coverage

$5,000……$ 5
$10,000……$ 8
Each Add'l $5,000 up to $50,000……$ 1

HO 00 03 or **HO 00 06** with **HO 17 32**

New Amount of Coverage

$5,000……$ 6
$10,000……$11
Each add'l $5,000 up to $50,000……$ 2

HO 00 05

New Amount of Coverage

$10,000……$ 3
Each add'l $5,000 up to $50,000……$ 1

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B. Additional Locations

1. Coverage Description

a. The policy may be endorsed to provide loss assessment coverage pertaining to additional locations for the insured's share of loss assessments arising out of a single loss covered as noted in Paragraph **A.2.**

b. No more than 2 additional locations can be written in addition to the residence premises.

2. Premium

All Forms except **HO 00 03**, **HO 00 06** with **HO 17 32** or **HO 00 05**

New Amount of Coverage

$1,000……$ 8
$5,000…… ..$12
$10,000……$15
Each Add'l $5,000 up to $50,000…….. …..$ 1

HO 00 03, **HO 00 06** with **HO 17 32** or **HO 00 05**

New Amount of Coverage

$1,000……..$ 9
$5,000……$15
$10,000……$20
Each Add'l $5,000 up to $50,000……$ 2

C. Endorsement

Use Loss Assessment Coverage Endorsement **HO 04 35.**
(Note: This Endorsement does not cover loss to property under Section **I** caused by Earthquake.)

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RULE 512.
LOSS OF USE – INCREASED LIMIT

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. When the limit of liability for Coverage **D** is increased, charge the rate per $1,000 of additional insurance.

B. Rate per $1,000……**$4**

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RULE 513.
ORDINANCE OR LAW INCREASED AMOUNT OF COVERAGE – HO 00 04 AND HO 00 06

Effective JUNE 1, 2009

A. Coverage Increase

1. The basic amount of coverage may be initially increased to 100% of the Form **HO 00 04** Building Additions and Alterations limit or 50% of the Form **HO 00 06** Coverage **A** limit.

2. The amount may be further increased in 25% increments above those listed in Paragraph **1.**

B. Premium Determination

1. The premium for this additional coverage is determined based on the dollar amount of increase, represented by the increased percentage amount selected above the basic limit.

2. The premium for each additional $1,000 of insurance is developed by multiplying the appropriate Key Factor for "Each Add'l $1,000" by the appropriate Base Class Premium.

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RULE 514.
OTHER STRUCTURES

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. On-Premises Structures

When insurance is written on a specific structure on the residence premises the rates per $1,000 of insurance shall apply separately to each structure.

1. Specific Structure – Increased Limits

a. Premium

Rate per $1,000……...….**$4**

b. Endorsement

Use Other Structures On The Residence Premises – Increased Limits Endorsement **HO 04 48.**

2. Structure On The Residence Premises Rented To Others

a. Premium

Use the sum of:

(1) Rate per $1,000 ……..……..**$5** and

(2) The premium for the increased Coverages **E** and **F** exposures, as developed from the Section **II** rules of this Manual.

b. Use Structures Rented to Others – Residence Premises Endorsement **HO 04 40.**

B. Structures Off The Residence Premises

1. Forms HO 00 03 And HO 00 05

a. Coverage Description

(1) The policy automatically provides Coverage **B –** Other Structures on a blanket basis to structures located on the residence premises.

(2) This blanket coverage may be endorsed to expand coverage to include structures located away from the residence premises if used in connection with the residence premises.

b. Premium

Off premises structures charge per policy…..…… **$15**

c. Endorsement

Use Other Structures Away From The Residence Premises **HO 04 91.**

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2. All Forms

a. Premium

(1) When insurance is written on a specific structure located away from the residence premises, the rate per $1,000 of insurance shall apply separately to each location.

(2) Specific structures – Off-Premises

Rate per $1,000……..**$5**

b. Endorsement

Use Specific Structures Away From Residence Premises Endorsement **HO 04 92.**

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RULE 515.
PERSONAL PROPERTY

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Increased Limit

1. The limit of liability for Coverage **C** may be increased.

2. Charge the additional company rate per $1,000 of insurance.

3. Rate Per $1,000

a. Minimum purchase of $5,000 of coverage required.

HO 00 03……**$ 2**
HO 00 05……..……**$ 2.20**

B. Increased Limits – Other Residences

1. Coverage for personal property usually located at other residences is limited in the policy form to 10% of Coverage **C** or $1,000, whichever is greater. This limit may be increased.

2. Charge the additional company rate per $1,000.

3. Rate per $1,000……**$7**

4. Use Increased Limits On Personal Property In Other Residences Endorsement **HO 04 50.**

C. Reduction In Limit

This Coverage is not available.

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D. Increased Special Limits Of Liability

1. The Special Limits of Liability of $1,500 ($2,500 in Form **HO 00 05**) for theft of jewelry, watches and furs may be increased to a maximum of $6,500 but not exceeding $1,000 ($2,500 in Form **HO 00 05**) for any one article.

Special Limits

Personal Property	Limit In Form	Maximum Limit Allowed
1. Jewelry, Watches and Furs	$1,500	$6,500*
2. Money	200	1,000
3. Securities	1,500	3,000
4. Silverware, Goldware and Pewterware	2,500	10,000****
5. Firearms	2,500	6,500***
6. Electronic Apparatus		
a. In or upon a motor vehicle or motorized land conveyance	1,500	6,000**
b. Not in or upon a motor vehicle that is away from the residence premises and used for business.	1,500	6,000**
* Not exceeding $1,000 for any one article		
** Increase must be in increments of $500		
*** Increase must be in increments of $100		
**** Increase must be in increments of $500, subject to a minimum of $1,000.		

Table 515.D.1. Special Limits

2. Rates for Additional Charges:

a. Jewelry, Watches & Furs –
Rate per $500……**$9**

b. Money –
Rate per $100……**$6**

c. Securities –
Rate per $100……...**$4**

d. Silverware –
Rate per $1000…… ……..……...**$1**

e. Firearms –
Rate per $100……**$3**

f. Electronic Apparatus –
Rate per $500……..……..**$10**

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3. Use Coverage **C** Increased Special Limits Of Liability Endorsement **HO 04 65 –** for all forms except as noted in Paragraph **4.**

4. Use Coverage **C** Increased Special Limits Of Liability Endorsement **HO 04 66** for Form **HO 00 05,** Form **HO 00 04** with Endorsement **HO 05 24** and Form **HO 00 06** with Endorsement **HO 17 31.**

E. Refrigerated Personal Property

This coverage is automatically included in forms **HO 00 03** and **HO 00 05.**

1. Coverage in the amount of $500 is provided for covered property stored in freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure.

2. A deductible of $100 applies.

3. Charge per policy……**NO CHARGE**

4. Use Refrigerated Property Coverage Endorsement **HO 04 98.**

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RULE 516.
PERSONAL PROPERTY – SCHEDULED

Effective JULY 1, 2001

A. Introduction

Coverage may be provided on scheduled personal property subject to the rules and rates of the Company.

B. Loss Settlement

1. Endorsement **HO 04 61** provides for standard loss settlement for all classes of property except Fine Arts; and agreed value loss settlement for Fine Arts.

2. Endorsement **HO 04 60** provides for agreed value loss settlement for the following classes:

a. Cameras

b. Furs

c. Golfer's Equipment

d. Jewelry

e. Musical Instruments

f. Silverware

g. Stamps and Rare Coins

This endorsement may also be used for scheduled articles of Fine Arts.

C. Endorsements

1. Use Scheduled Personal Property Endorsement **HO 04 61** for standard loss settlement or agreed value loss settlement for fine arts.

2. Use Scheduled Personal Property (with Agreed Value Loss Settlement) Endorsement **HO 04 60** for agreed value loss settlement.

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RULE 517.
RENTAL TO OTHERS – EXTENDED THEFT COVERAGE ALL FORMS EXCEPT HO 00 05, HO 00 04 WITH HO 05 24 OR HO 00 06 WITH HO 17 31

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Coverage Description

The policy may be endorsed to insure against loss by theft to covered property when all or part of the residence premises usually occupied by the insured is occasionally rented, in whole or in part, to others, or is regularly or occasionally rented to roomers or boarders.

B. Premium

Rate per Policy……...……**$30**

C. Endorsement

Use Extended Theft Coverage For Residence Premises Occasionally Rented To Others Endorsement **HO 05 41.**

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RULE 518.
SINKHOLE COLLAPSE COVERAGE ALL FORMS
EXCEPT HO 00 04 AND HO 00 06

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Coverage Description

The policy may be endorsed to provide Sinkhole Collapse Coverage.

B. Premium Determination

1. Rate per $1,000……..……..……**$0.35**

a. Minimum purchase of $5,000 of coverage required.

2. Multiply the rate per $1,000 by:

a. Coverage **A** amount of insurance;

b. Increased Limits for Coverages **C** and **D;**

c. Loss Assessment Coverage, increased limits and additional locations;

d. Ordinance Or Law Coverage, basic amount and, if applicable, increased amount of coverage;

e. Other Building or Structure options. For example: Other Structures Rented To Others (Residence Premises) Endorsement **HO 04 40;** Other Structures (Increased Limits) Endorsement **HO 04 48;** Specific Structures Away From The Residence Premises Endorsement **HO 04 92;** Building Additions And Alterations (Other Residence) Endorsement **HO 04 49;** and Building Additions And Alterations (Increased Limit Form **HO 00 04**) Endorsement **HO 04 51.**

C. Endorsement

Use Sinkhole Collapse Endorsement **HO 04 99.**

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RULE 519.
SPECIAL COMPUTER COVERAGE ALL FORMS

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Coverage Description

The policy may be endorsed to insure computers and related equipment against additional risks of physical loss subject to certain exclusions.

The policy may also be endorsed for limits higher than the basic limit of $2,500 ($5,000 in Form **HO 00 05**) on the premises.

When the on-premises limit is increased, the off- premises limit of $500 ($1,000 in Form **HO 00 05**) is automatically increased, at no additional charge, to an amount that is 20% of the total on-premises limit of liability.

B. Premium

(1.) Charge per policy……..…**$15**

(2.) Increased Limits:

All forms except **HO 00 05** Rate per $1,000…….…….. **$5**

Form **HO 00 05** Rate per $1,000……**$5.50**

C. Endorsement

Use Special Computer Coverage Endorsement **HO 04 14** for all Forms except **HO 00 05**, **HO 00 04** with **HO 05 24** and **HO 00 06** with **HO 17 31**.

Use Special Computer Coverage – Increased Limits Endorsement **AM 04 14** for Forms **HO 00 03, HO 00 04** or **HO 00 06**.

Use Special Computer Coverage – Increased Limits Endorsement **AM 05 14** for Forms **HO 00 05, HO 00 04** with **HO 05 24** or **HO 00 06** with **HO 17 31.**

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RULE 520.
LIVESTOCK COLLISION COVERAGE

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Coverage Description

When the policy is endorsed with either Incidental Farming Personal Liability Endorsement **HO 24 72** or Farmers Personal Liability Endorsement **HO 24 73,** the policy may also be endorsed to cover loss resulting in death of covered livestock resulting from:

1. Collision or overturn of a vehicle on which the livestock are being transported; or

2. Livestock running into or being struck by a vehicle.

B. Coverage Exclusion

Coverage is excluded if a vehicle owned or operated by an insured or an insured's employee:

1. Collides with the vehicle on which the livestock are being transported; or

2. Strikes the livestock.

C. Premium

1. Each horse, mule or head of cattle under one year of age at the time of loss will be counted as 1/2 head.

2. No deductible applies to this coverage.

3. The limit per head of livestock is $400.

4. **Estimated No. of Head**

1 – 100	**$10**
101 – 250	**$20**
251 – 500	**$30**
501 – 1,000	**$40**

D. Endorsement

Use Livestock Collision Coverage Endorsement **HO 04 52.**

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RULE 521.
WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Coverage Description

The policy forms exclude coverage for loss resulting from water or water-borne material which backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment.

B. Coverage Option

The policy may be endorsed to provide such coverage for a limit of liability of $5,000 subject to a $500 deductible. Higher limits of liability and other deductible options are also available.

C. Premium

All Forms except HO 00 05

Charge per $5,000 coverage with $500 deductible if **HO 04 90** Personal Property Replacement Cost Endorsement is:

1. Not attached to the policy…… **$50**
2. Attached to the policy……..... **$55**

Higher Limits of Liability & Additional Deductible Options:

All Forms

Additional charge per policy if **HO 04 90** Personal Property Replacement Cost Endorsement is attached to the policy:

	Deductible			
Limit	**500**	**1000**	**2500**	**5000**
10,000	$25	$15	---	---
25,000	---	42	$28	---
50,000	---	139	117	$99

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All Forms except **HO 00 05**

Additional charge per policy if **HO 04 90** Personal Property Replacement Cost Endorsement is **not** attached to the policy:

	Deductible			
Limit	**500**	**1000**	**2500**	**5000**
10,000	$23	$14	---	---
25,000	---	38	$25	---
50,000	---	126	106	$90

D. Endorsement

Use Water Back Up And Sump Discharge Or Over-flow Endorsement **HO 04 95** for all forms.

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RULE 522.
LANDLORDS FURNISHINGS

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Basic Limit

Forms **HO 00 03** and **HO 00 05** automatically cover, on a named perils basis (except Theft), landlord furnishings in an apartment on the residence premises regularly rented or held for rental. The basic limit per apartment unit is $2,500.

B. Increased Limits

The basic limit of $2,500 may be increased in increments of $500 up to a total of $10,000 per apartment. The increased limit applies to the same perils that applies to the basic limit and may vary by rented unit.

C. Premium

Rate per $500 per unit

1. Form **HO 00 03**.....$2
2. Form **HO 00 05**……..……..…$3

D. Endorsement

Use Landlord's Furnishings Endorsement **HO 05 46.**

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RULE 523.
ASSISTED LIVING CARE COVERAGE

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Introduction

The policy provides coverage to named insureds and resident relatives who are members of the insured's household.

B. Coverage Description

1. The policy may be endorsed to provide personal property, additional living expense and personal liability coverage to a person regularly residing in an Assisted Living Care facility, provided such person:

a. Is related to an insured by blood, marriage or adoption; and

b. Is not a member of that insured's household.

2. An assisted living care facility is a facility that provides assisted living services such as dining, therapy, medical supervision, housekeeping and social activities. It is **not** a hospice, prison or rehabilitation facility.

3. The endorsement provides the following basic limits of coverage:

a. $10,000 for Coverage **C –** Personal Property with limitations ranging from $100 to $500 for certain items of property;

b. $6,000 at $500 per month, for Additional Living Expenses; and

c. $100,000 for Coverage **E –** Personal Liability for all forms **except HO 00 05**.
$300,000 for Coverage **E** – Personal Liability for Form **HO 00 05**.

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C. Premium

1. Section I and Section II Basic Limits
   Rate per unit ……..……**$120**

2. Increased Limits
   Add to the basic limit rate in Paragraph **1.** above.

   a.. Coverage **C** – Rate per $1,000 ……..……... **$ 11**

   b. Coverage **E** (Coverage **F** does not apply to this option.)

Limit	Rates
$ 200,000*	$ 4
$ 300,000	$ 6
$ 400,000	$ 8
$ 500,000	$ 9
$ 600,000	$10
$ 700,000	$12
$ 800,000	$13
$ 900,000	$14
$1,000,000	$15
$2,000,000	$27

* Available for all forms except Form **HO 00 05**

D. Endorsement

Use Assisted Living Care Coverage Endorsement **HO 04 59.**

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RULE 524.
OTHER MEMBERS OF A NAMED INSURED'S HOUSEHOLD

Effective JULY 1, 2001

This Coverage is Not Available.

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RULE 525.
MOTORIZED GOLF CART – PHYSICAL LOSS COVERAGE

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Coverage Description

The policy may be endorsed to provide coverage for physical loss to a motorized golf cart, including permanently installed accessories, equipment and parts, owned by an insured.

Also covered, for an amount equal to 10% of the limit of the highest scheduled cart, are accessories, equipment or parts designed or made solely for the cart that are **not** permanently installed provided such property is at an insured's residence or in or upon the cart off the insured's residence at the time of loss.

Coverage for loss caused by collision is optional and only applies if declared on the schedule of the endorsement.

B. Eligibility

To be eligible for coverage, the motorized golf cart shall be of the type designed to carry up to four people on a golf course for the purpose of playing golf and shall not have been built, or modified after manufacture, to exceed a speed of 25 m.p.h. on level ground.

Read the endorsement for all conditions of coverage.

C. Limit Of Liability

The limit of liability shall be selected by the insured. However, that limit should be representative of the actual cash value of the motorized golf cart including any permanently installed accessories, etc.

D. Deductible

A deductible amount of $500 applies separately to each involved golf cart and, separately to Section **I** Property Coverages if not in or upon a golf cart at the time of loss.

The $500 deductible replaces any other deductible in the policy with respect to property covered under the endorsement.

E. Premium

The following charge is the minimum annual premium for each motorized golf cart for any period within a policy year.

Rate per motorized golf cart **Without** Collision…….**$11**
Rate per motorized golf cart **With** Collision……..…..……**$19**

F. Endorsement

Use Owned Motorized Golf Cart – Physical Loss Coverage Endorsement **HO 05 28.**

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RULE 526.
RESIDENCE HELD IN TRUST ALL FORMS EXCEPT HO 00 04

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Trust And Trustee – Named Insured

A Homeowners policy may be issued in the name of both the trust and trustee when:

1. The residence held in trust is a 1, 2, 3, or 4 family dwelling or a condominium unit used exclusively for residential purposes, except as provided in **Rule 104.F.;**

2. Legal title to the dwelling or condominium unit is held solely by the trust;

3. The resident of the residence held in trust includes at least one of the following: the trustee, the grantor of the trust, or the beneficiary of the trust; and

4. The trust and trustee are both shown as the named insured on the policy declarations, regardless of who resides in the residence held in trust.

B. Endorsement

Use Residence Held In Trust Endorsement **HO 05 43.**

C. Other Persons Insured – Grantor And / Or Beneficiary Regularly Resides In The Residence Held In Trust

1. If the trustee regularly resides in the residence held in trust along with the grantor or beneficiary and the grantor and/or beneficiary:

a. Is related to the trustee and is a member of the trustee's household, the grantor and/or beneficiary is an insured as defined in the policy form and should **not** be named in Endorsement **HO 05 43;** or

b. Is **not** related to the trustee, or is related but not a member of the trustee's household, the grantor and/or beneficiary must be named in Endorsement **HO 05 43** to be covered for personal property, additional living expenses, personal liability and medical payments to others. If the grantor and beneficiary are related to each other and members of the same household, only one of the two should be named on the endorsement.

2. If the trustee does **not** regularly reside in the residence held in trust, the grantor and/or beneficiary must be named in Endorsement **HO 05 43** whether or not they are related to the trustee. This is necessary to provide the grantor or beneficiary with coverage for personal property, additional living expenses, personal liability and medical payments to others. If the grantor and beneficiary are related to each other and members of the same household, only one of the two should be named on the endorsement.

D. Liability Coverage Explained

1. Coverage **E –** Personal Liability and Coverage **F–** Medical Payments To Others is provided to the trust and trustee named insured who regularly resides on the residence premises. However, if the trustee named insured does **not** regularly reside on the residence premises, coverage for the trust and trustee is **only** provided for bodily injury or property damage arising out of the ownership, maintenance or use of the residence premises (premises liability).

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2. Endorsement **HO 05 43** excludes:

a. Liability coverage for claims or suits for bodily injury or property damage arising out of any act or decision or failure to act or decide by the trustee named insured in administering the trust except as provided in Paragraph **1.;** and

b. Liability coverage for bodily injury to all insureds covered under this policy; for example, the trustee named insured, the grantor or beneficiary of the trust who is named on the endorsement or any person acting on their behalf.

E. Additional Conditions

The policy may **not** be endorsed or extended to insure:

1. Under Section **I,** any other dwelling on the residence premises, or any other structure, on or away from the residence premises, unless legal title to that other dwelling or structure is held solely by the trust; or

2. Under Section **II,** any location away from the residence premises unless legal title to that other location is held solely by the trust.

F. Premium

Basic Limits Rates

1. **Trust** / **Trustee**
Applies whether or not the trustee resides on the residence premises……**$40**

2. Beneficiary or Grantor

a. Beneficiary **OR** grantor named in the endorsement; and

(1) Trustee resides on the residence premises……**$40**

(2) Trustee does **not** reside on the residence premises……**No Add'l Charge**

b. Beneficiary **AND** grantor named in the endorsement; and

(1) Trustee resides on the residence premises……**$80**

(2) Trustee does **not** reside on the residence premises……**$40**

Increased Limits

1. Coverage E
Refer to **Rule 701**. for increased limits factors.

2. Coverage F
Refer to **Rule 702**. for increased limits charges.

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RULE 527.
STUDENT AWAY FROM HOME

Effective JULY 1, 2001

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RULE 528.
HOME BUSINESS INSURANCE COVERAGE

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Eligibility

1. The Home Business Insurance Coverage Endorsement, may be used in conjunction with a Homeowners policy to cover the Section **I** and Section **II** exposures of a permitted business.

2. To be eligible for coverage under this endorsement, a risk must meet at least the following criteria:

a. The home business:

(1) Must be owned by the named insured or by a partnership, joint venture or other organization comprised only of the named insured and resident relatives;

(2) Must be operated from the residence premises that is declared on the Homeowners Declarations and used principally for residential purposes.

(3) May be operated from the home and/or other structure on the residence premises.

(4) May have up to three employees; and

(5) May not involve the:

(a) Manufacture, sale or distribution of food products;

(b) Manufacture of personal care products such as shampoo, hair color, soap, perfume or other like items applied to the body or consumed; or

(c) Sale or distribution of personal care products **manufactured by the insured** such as shampoo, hair color, soap, perfume or other like items applied to the body or consumed;

b. For all business classifications described in Paragraph **C.** that follows**,** the Gross Annual Receipts of the home business may not exceed $250,000.

3. Certain businesses may be **ineligible** for coverage under this endorsement. Refer to Company for its underwriting instructions.

4. When a permitted business that is operated from the residence premises is afforded coverage under either the Permitted Incidental Occupancy or Home Day Care Coverage Endorsement, that business may not be afforded coverage under the Home Business Endorsement.

B. Classifications

The four principal classifications of business accommodated in this rule follow. Refer to the Company for the businesses that are eligible within each of these classifications and name and describe the business in the Schedule that is part of the endorsement:

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1. Office

Use this classification when the business involves professional or administrative activities for its customers. It could apply to businesses like accounting, resume writing, telephone answering, etc.

2. Service

Use this classification when the business provides repair or other services for its customers. It could apply to businesses like bicycle repair, clock/jewelry repair, housecleaning, videotaping, etc.

3. Sales

Use this classification when the business involves product sales, other than crafts made in the home or other structure and sold from the home or other locations. It could apply to businesses involving the sale of books and magazines, costume jewelry, plants and flowers, stationery/other paper products, etc.

4. Crafts

Use this classification when the business involves selling, from the home, other structure or other locations, crafts made in the home or other structure. It could apply to crafts like ceramics, dolls, flower arrangements, quilts, etc.

C. Coverages

1. Section I – Property

The Home Business Endorsement:

a. Provides coverage for the property of the described business and for property of others in the care of the business up to the Coverage **C** limit of liability entered on the Homeowners Declarations. Therefore, the Coverage **C** limit should reflect the values of the personal and business property to be insured;

b. Provides coverage for:

(1) Accounts receivable ($5,000 limit);

(2) Loss of business income/extra expense (actual cost for a maximum of 12 months); and

(3) Valuable papers ($2,500 limit); and

c. Increases the Coverage **C** Special Limits of Liability on:

(1) Money up to $1,000;

(2) Credit Cards up to $1,000 ($5,000 in **HO 00 05)**; and

(3) Business property away from the residence premises up to $5,000.

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2. Section II – Business Liability

a. The Home Business Endorsement provides coverage for such business liability exposures as premises operations, products-completed operations, advertising injury, and personal injury. The limits of liability for these coverages are on an annual aggregate basis and are determined in the following manner:

(1) For Products-Completed Operations Hazard Liability, the limit is the **same as** the Coverage **E** limit shown in the Homeowners Declarations;

(2) For All Other Business Liability, the limit is **twice the sum** of the combined Coverage **E** and Coverage **F** limits shown in the Homeowners Declarations; and

(3) For the Coverage **F** Sublimit of Liability, the limit is the **same as** the Coverage **F** limit shown in the Homeowners Declarations.

b. The limit of liability for Additional Coverage **3.,** Damage To Property Of Others is increased to $2,500.

3. Professional Liability

NO professional liability coverage is provided in the Home Business Endorsement.

4. Computer-Related Damage Or Injury Exclusion And Coverage Options

a. Exclusions

(1) Coverage for loss or damage caused by, resulting from, or arising out of the failure of computers and electronic componentry to properly recognize a particular date or time may be excluded. Under Section **I,** the exclusion applies to any date or time, including the Year 2000 and beyond. Under Section **II,** the exclusion applies only to the Year 2000 and beyond, but does not apply to bodily injury that occurs on the covered premises from which the business is conducted.

(2) Use Sections **I** and **II** Exclusions for Computer-Related Damage Or Injury Endorsement **HO 07 58.**

b. Sections I And II Limited Coverage

This coverage is **not** available.

c. Premium

Does Not Apply.

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D. Home Business Premium Computation

1. Development Of The Home Business Premium

Add the Section **I** and Section **II** premium components developed according to Paragraphs **D.2.** and **D.3.** that follow, to arrive at the Home Business premium.

2. Section I – Property

a. From the Company Homeowners Premium Tables, select the Base Class Premium that applies to the residence premises with the home business and multiply it by the appropriate factor in the following table:

Gross Annual Receipts*	HO 03 & HO 05	HO 04	HO 06
Up to $50,000	.04	.19	.23
$50,001 to $100,000	.06	.30	.36
100,001 to 175,000	.09	.44	.52
175,001 to 250,000	.13	.60	.71
* New Business, use $50,001 to $100,000 classification			

Table 528.D.2.a. Factors

b. Multiply the result computed in preceding Paragraph **a.** by the rating factors in the Homeowners Manual for the following risk categories – **For Use in Fire Peril Rating Only:**

(1) Protection/Construction (Rule **301.** Classification Table) – apply the factor that applies to **HO 00 04** regardless of the Homeowners form attached to the policy; and

(2) Superior Construction (Rule **401.**) and Protection Devices (Rule **404.**) – apply these factors only if they are applied to the dwelling building or other structure for the residential exposure; and

(3) Townhouse or Row House Construction (Rule **402.**) in the following manner:

(a) For All Forms except **HO 00 04** and **HO 00 06,** apply the same factor used for the residential exposure; or

(b) For Forms **HO 00 04** and **HO 00 06:**

(i) Apply the factor for the number of individual family units within a fire division that best describes the building that contains the residential and business property; or

(ii) If such building has 9 or more individual family units within a fire division, apply the factor for the 5 through 8 units classification.

c. When a home business is operated from one or more other structures on the residence premises and declared in the Schedule, multiply the limit of liability for each structure by the "premium per $1,000" shown in Rule **514. Other Structures,** Paragraph **A.1.a.**

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3. Section II – Business Liability

a. Basic Limits Premium Coverages E and F

(1) Office (Gross Annual Receipts Up To $250,000)

Business Visitors Per Week*	**Under 10**	**10 or more**
	$ 4	$ 6

(2) Service, Sales and Crafts

Business Visitors Per Week*						
Gross Annual Receipts**	**Services**		**Sales**		**Crafts**	
	Under 10	**10 or More**	**Under 10**	**10 or More**	**Under 10**	**10 or More**
Up to $50,000	$ 31	$ 47	$ 15	$ 22	$ 18	$ 27
$50,001 to $100,000	94	141	44	66	54	81
$100,001 to $175,000	172	259	81	121	99	149
$175,001 to $250,000	266	400	125	187	153	230

*New Business, use 10 or more classification.
** New Business, use $50,001 to $100,000 classification

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b. Coverage E – Increased Limits

(1) When the Coverage **E** limit is increased for Homeowners Insurance, the Home Business limits shall also be increased as illustrated in following Paragraph (2).

(2) Multiply the Company's basic limits premium determined in preceding Paragraph **3.a.** by the appropriate factor from the following table:

Increased Limits of Liability					
Homeowners		**Home Business**			
Coverage E Personal Liability	**Coverage F Med. Payments To Others**	**Products-Completed Operations**	**All Forms Except HO 00 05 All Other Liability**	**HO 00 05 All Other Liability**	**Increased Limit Factor**
$200,000*	$1,000*	$200,000*	$ 402,000*	-----	1.15
300,000	$1,000*	300,000	602,000	$ 610,000	1.24
400,000	$1,000*	400,000	802,000	810,000	1.30
500,000	$1,000*	500,000	1,002,000	1,010,000	1.35
*Not available for **HO 00 05**					

Table **528.D.3.b. (2) Factors**

c. Coverage F – Increased Limits

(1) When the Coverage **F** limit is increased for Homeowners Insurance, the Home Business Coverage **F** limit shall also be increased.

(2)

ALL Home Business CLASSIFICATIONS				
	Homeowners Increased Limit of Liability			
Business Visitors Per Week	**$2,000***	**$3,000***	**$4,000***	**$5,000**
Under 10	$ 8	$15	$23	$29
10 or More	13	21	31	37

* Not available for Form **HO 00 05**

(3) Add the premium determined in Paragraph **c.(2)** to the premium developed in preceding Paragraph **3.a.** or **b.** to compute the Section **II** premium component.

E. Endorsement

Use Home Business Insurance Coverage Endorsement **HO 07 01.**

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F. Options

The following options may only be used when the Home Business Coverage Endorsement is attached to the policy:

1. Additional Insured

a. Managers Or Lessors Of Premises Leased To An Insured

(1) Coverage

Covers persons or organizations designated on the endorsement for their liability as owners of designated premises leased to the named insured.

(2) Premium

Rate Per Location/per additional insured…..…….**$22**

(3) Endorsement

Use Additional Insured – Managers Or Lessors Of Premises Leased To An Insured Endorsement **HO 07 50.**

2. Loss Payable Condition

a. Coverage
Enables the naming of a loss payee, lender's loss payee, or loss payable under a contract-of-sale arrangement.

b. Endorsement
Use Loss Payable Provision Endorsement **HO 07 52**

3. Personal and Advertising Injury Exclusion

a. Coverage
Excludes all Personal and Advertising Injury coverage.

b. Endorsement
Use Exclusion – Personal and Advertising Injury Endorsement **HO 07 53**

4. Liquor Liability Exclusion and Exception for Scheduled Activities

a. Coverage
This endorsement excludes liability coverage for:

(1) Manufacturing, selling or distributing alcoholic beverages or'
(2) Serving or furnishing alcoholic beverages with a charge whether or not such activity requires a license and;
(3) Serving or furnishing of alcoholic beverages without a charge, if a license is required for such activity.

This exclusion does not apply to bodily injury or property damage arising out of the selling, serving or furnishing of alcoholic beverages for an activity or function described in the Schedule of this endorsement.

b. Endorsement
Use Liquor Liability Exclusion and Exception For Scheduled Activities Endorsement **HO 07 54**

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5. Special Coverage – Spoilage Of Perishable Stock

a. Coverage

Provides special coverage for the perishable stock specifically listed in the Schedule of Endorsement **HO 07 55.** The limit of liability is also listed in the endorsement.

b. Premium

(1) Florists Rate per $100……..…**$3**

(2) Other Classes of Business Rate per $1,000……**NOT AVAILABLE**

c. Endorsement

Use Special Coverage – Spoilage Of Perishable Stock Endorsement **HO 07 55.**

6. Valuable Papers And Records Endorsements

a. Increased Limits – HO 07 56

(1) Coverage

The Home Business Insurance Coverage Endorsement provides a basic limit of $2,500 for Valuable Papers And Records Coverage. This limit may be increased. The amount is specified in the Schedule of Endorsement **HO 07 56.**

(2) Premium – Rate per $1,000

(a) Named Perils Coverage (**HO 00 03, HO 00 04 and HO 00 06**)……**$2**

(b) Open Perils Coverage (**HO 00 05, HO 00 04 with HO 05 24 and HO 00 06 with HO 17 31**) ……..……**$3**

(3) Endorsement

Use Valuable Papers And Records Coverage Increased Limits Endorsement **HO 07 56.**

b. Special Coverage (HO 07 56 and HO 07 57)

(1) Coverage

Extends the basic $2,500 limit of liability for Valuable Papers And Records Coverage from:

(a) Named-perils in Forms **HO 00 03, HO 00 04** and **HO 00 06;** and

(b) Special coverage in Forms **HO 00 05, HO 00 04** with **HO 05 24** and **HO 00 06** with **HO 17 31;**

to expanded special coverage. Increased Limits for expanded special coverage are also available.

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(2) Premium

(a) First $2,500
HO 00 03, **HO 00 04** and **HO 00 06**……**$4**

HO 00 05, **HO 00 04** with **HO 05 24** and
HO 00 06 with **HO 17 31**.....**$3**

(b) Each Additional $1,000
All Forms……$**3**

(3) Endorsement

Use Special Coverage Valuable Papers and Records Endorsement **HO 07 57**.

7. Off-Premises Property Coverage – Increased Limits

a. Endorsement

Coverage for business property, other than money and securities, that is away from the residence premises at the time of loss may be increased from $5,000 to $10,000. Check the appropriate box in the schedule of the Home Business Endorsement.

b. Premium

Rate per $2,500
HO 00 03, **HO 00 04** and **HO 00 06**……**$37**

HO 00 05, **HO 00 04** with **HO 05 24** and
HO 00 06 with **HO 17 31**……**$55**

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RULE 529.
MODIFIED OTHER INSURANCE AND SERVICE AGREEMENT CONDITION – HO 00 06 ONLY

Effective JULY 1, 2001

A. Introduction

Form **HO 00 06** provides that if there is other insurance in the name of a corporation or association of property owners covering the same property covered by **HO 00 06,** payment for a covered loss under **HO 00 06** will be excess over the amount recoverable under such insurance. If the Association does not recover under its policy, for any reason, there is no payment to the insured unit-owner under Form **HO 00 06.**

B. Coverage Description

The policy may be endorsed to alter the Other Insurance and Service Agreement Condition to provide for payment of a covered loss in excess of the amount due from the other insurance whether the corporation or association of property owners can collect on it or not.

C. Premium

Multiply the Base Premium developed in accordance with Rule **301.** by **1.25**.

D. Endorsement

Use Unit-Owners Modified Other Insurance And Service Agreement Condition Endorsement **HO 17 34** with **HO 00 06** only.

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PART VI

SECTION II – LIABILITY – ADDITIONAL COVERAGES AND INCREASED LIMITS RULES

RULE 601.
RESIDENCE PREMISES – BASIC AND INCREASED LIMITS/OTHER EXPOSURES – BASIC LIMITS

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. Residence Premises

1. Minimum limits of liability for Coverage **E** (Personal Liability) and Coverage **F** (Medical Payments to Others) are shown in Rule **301.** The Liability and Medical Payments Base Premium includes the premium for $100,000 Coverage **E** and $1,000 Coverage **F**.

2. Premium – These charges apply only to the liability premium.

Coverage E – Liability			
1 or 2 Family		3 & 4 Family	
Limit	Rate	Limit	Rate
$ 100,000*	---	$ 100,000*	---
200,000*	$ 7	200,000*	$ 14
300,000	10	300,000	20
400,000	14	400,000	28
500,000	17	500,000	34
600,000	21	600,000	42
700,000	25	700,000	50
800,000	29	800,000	58
900,000	32	900,000	64
1,000,000	35	1,000,000	70
2,000,000	65	2,000,000	130

* **Available For All Forms Except HO 00 05**

Coverage F – Medical Payments	
Limit	Rate
$1,000*	---
2,000*	$ 3
3,000*	6
4,000*	9
5,000	12

* **Available For All Forms Except HO 00 05**

3. If increased limits are written, then the same limits must apply to any Other Exposures covered under the policy, unless otherwise stated.

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B. Other Exposures

1. There is an additional charge for Other Exposures listed in the following rules.

2. The minimum limits for Other Exposures are the same as the limits for the Residence Premises, unless otherwise stated.

3. For increased limits for Other Exposures, refer to Rules **701.** and **702.**

4. If increased limits are written, then the same limits must apply to the Residence Premises, unless otherwise stated.

C. Rates And Factors Not Shown

1. Rates and factors for limits between the lowest and highest limits shown in this Manual may be developed by interpolation.

2. For rates and factors for limits above the highest shown, refer to company.

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RULE 602.
OTHER INSURED LOCATION OCCUPIED BY INSURED

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. Introduction

1. Section **II** Coverage may be provided on locations, other than the residence premises, where an insured resides, but which are insured for Section **I** Coverage under another insurance program or by another company.

2. Make the appropriate charge for each Other Insured Location shown in the Declarations of this policy. If the Other Insured Location is in another state, refer to the Manual for that state.

B. Premium

Rate per Residence

One Family……**$ 7**
Two Family……**$14**
Three Family……**$27**
Four Family……**$30**

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RULE 603.
RESIDENCE EMPLOYEES

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. There is no additional charge for up to two residence employees.

B. Rate per Person In Excess of Two…….....**$ 5**

C. Charges do not apply to employees working less than half of the customary full time or to whom workers' compensation exclusion applies as stated in Section **II** of the policy.

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RULE 604.
ADDITIONAL RESIDENCE RENTED TO OTHERS

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. Introduction

1. The policy may be endorsed to provide coverage when an additional residence is rented to others.

B. Premium

Rate per Residence

One Family	**$ 20**
Two Family	**$ 32**
Three Family	**$ 72**
Four Family	**$ 90**

C. Endorsement

Use Additional Residence Rented To Others Endorsement **HO 24 70.**

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RULE 605.
OTHER STRUCTURES RENTED TO OTHERS – RESIDENCE PREMISES

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Coverage Description

1. The policy may be endorsed to provide coverage when a structure on the residence premises is rented to others for dwelling purposes.

2. Refer to Rule **514.C.** for rating Section **I** Coverage.

B. Premium

Rate per Structure……..……..**$ 20**

C. Endorsement

Use Structures Rented To Others – Residence Premises Endorsement **HO 04 40.**

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RULE 606.
COMPUTER-RELATED DAMAGE OR INJURY EXCLUSION AND COVERAGE OPTIONS

Effective JULY 1, 2001

This Coverage is Not Available.

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RULE 607.
HOME DAY CARE COVERAGE

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Coverage Description

The policy may be endorsed to provide coverage for the increased exposure arising from a home day care business on the residence premises.

B. Endorsement

1. Use Home Day Care Coverage Endorsement **HO 04 97** for Sections **I** and **II** Coverage.

2. This endorsement provides for an annual aggregate limit of liability for Coverages **E** and **F** combined. Coverage **F** is subject to a sub-limit of liability which applies per-person/per-accident and does not increase the aggregate limit of liability.

3. The annual aggregate limit of liability (Coverages **E** and **F** combined) for this endorsement is the same as the dollar amount of Coverage **E** shown in the Declarations. The Coverage **F** sublimit for this endorsement is the same as the dollar amount of Coverage **F** shown in the Declaration.

C. Premium

1. 1-3 Persons……..……..……**$114**

2. This premium is for an annual aggregate limit of $100,000 with a Coverage **F** sub-limit of $1,000 per-person/per-accident. If other Section **II** exposures are written for higher dollar limits, use the Coverage **E** increased limit factors to raise the aggregate limit, and the Coverage **F** charges to raise the Coverage **F** sub-limit.

3. This premium is for 1 through 3 persons, other than insured's, receiving day care services. If the day care business involves the care of more than 3 persons, other than insured's, refer to company.

4. If the business is located in an other structure on the residence premises, also refer to Rule **509.** for rating the property exposure.

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RULE 608.
PERMITTED INCIDENTAL OCCUPANCIES – RESIDENCE PREMISES AND OTHER RESIDENCES

Effective JUNE 1, 2009

For Use in Miscellaneous Peril Rating

A. Coverage Description

The policy may be endorsed to provide coverage for the increased exposure arising from a permitted incidental occupancy on the residence premises or in an other residence occupied by the insured.

1. Residence Premises

Use Permitted Incidental Occupancies – Residence Premises Endorsement **HO 04 42.**

2. Other Residence

Use Permitted Incidental Occupancies – Other Residence Endorsement **HO 24 43.**

B. Premium

Rate per Residence

1. Residence Premises……..….**$ 17**
2. Other Residence……..……**$ 18**

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RULE 609.
BUSINESS PURSUITS

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. Coverage Description

The policy may be endorsed to provide coverage for the liability of the insured arising out of business activities. Coverage is excluded if the insured owns the business, is a partner or maintains financial control in the business.

B. Premium

Rate per Insured Person

1. Clerical Employees……...…**$ 5**

2. Sales person, Collector or Messenger – Installation, demonstration or servicing operation:
Included……..**$ 7**
Excluded…….……**$ 5**

3. Teachers

a. Laboratory, athletic, manual or physical training……..……....**$ 13**

b. Not otherwise classified……...…… **$ 6**

c. Corporal Punishment (add to 3.a or b.)…….…**$ 5**

C. Endorsement

Use Business Pursuits Endorsement **HO 24 71.**

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RULE 610.
PERSONAL INJURY

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. Introduction

Liability coverage for personal injury to others, such as false arrest, malicious prosecution, wrongful eviction, slander, libel or violations of right of privacy, may be added to the policy.

B. Premium

Rate per policy……**$13**

C. Endorsement

Use Personal Injury Endorsement **HO 24 82.**

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RULE 611.
INCIDENTAL LOW POWER RECREATIONAL MOTOR VEHICLES

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. Coverage Description

1. The policy may be endorsed to provide liability coverage for certain types of recreational motor vehicles that cannot exceed a speed of 15 miles per hour on level ground. However, even with the endorsement there is no coverage for such vehicles if, at the time and place of an occurrence, the involved vehicle:

a. Is registered for use on public roads or property;

b. Is not registered for use on public roads or property, but such registration is required by law, or regulation issued by a government agency, for it to be used at the place of an "occurrence"; or

c. Is being:

(1) Operated in, or practicing for, any prearranged or organized race, speed contest or other competition;

(2) Rented to others;

(3) Used to carry persons or cargo for a charge; or

(4) Used for any "business" purpose except for a motorized golf cart while on a golfing facility.

2. The following may not be covered:

a. Motorized bicycles;

b. Motorized Golf carts; or

c. Mopeds.

3. Read the endorsement for conditions of coverage applying to eligible motor vehicles.

B. Premium

Rate per Conveyance…….…… **$ 15**

C. Endorsement

Use Incidental Low Power Recreational Motor Vehicles Endorsement **HO 24 13.**

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RULE 612.
OUTBOARD MOTORS AND WATERCRAFT

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. Introduction

Coverage is included in the policy form, at no additional charge, for certain watercraft powered by an outboard engine or motor or combination of outboard engines or motors of up to 25 horsepower, and sailboats less than 26 feet in overall length with or without auxiliary power. Coverage is also included for watercraft powered by inboard or inboard-outdrive engines or motors, including those that power a water jet pump, of 50 horsepower or less when not owned by an insured or more than 50 horsepower when not owned by or rented to an insured.

B. Coverage Description

1. The policy may be endorsed to provide coverage for the following types of craft:

a. Watercraft, up to 26 feet in length powered by outboard engines or motors exceeding 25 horsepower; or powered by inboard or inboard-outdrive engines or motors, including those that power a water jet pump.

Accumulate total horsepower if two or more engines or motors are regularly used together with any single watercraft owned by insured.

b. Sailboats 26 feet or more in overall length, with or without auxiliary power.

2. Coverage must be written to expiration of the policy. It is permissible, however, to stipulate for all watercraft eligible in this rule, the navigational period of each year. Premium shall be adjusted on a pro rata basis.

3. For watercraft not described in preceding paragraphs **A.** and **B.1.,** coverage is not permitted under the Homeowners Policy.

4. The premium in the state where the insured's residence premises is located shall apply. However, if the insured owns another residence premises in a different state and principally operates the watercraft from that residence, apply the premium for that state.

C. Premium

1. Outboard, Inboard, or Inboard-Outdrive Engines or Motors

	Length	
	Up to 15 Ft.	**Over 15 to 26 Feet**
Horsepower	**Rate**	**Rate**
Up – 50*	$ 6	$ 10
51 – 100	11	14
101 – 150	15	18
151 – 200	19	23
Over 200	23	27

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2. Sailboats With or Without Auxiliary Power

Overall Length/Feet	Rate
26 to 40 feet*	$ 6
Over 40 feet	10

*****Outboard engines or motors of up to 25 horsepower or sailboats less than 26 feet in overall length with or without auxiliary power are covered in the policy form.

D. Endorsement

Use Watercraft Endorsement **HO 24 75.**

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RULE 613.
OWNED SNOWMOBILE

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. Coverage Description

1. The policy may be endorsed to provide coverage when a snowmobile is used off of the insured location.

2. Rate each snowmobile owned by the named insured or any other insured separately. This charge is the minimum annual premium for each snowmobile for any period within a policy year.

B. Premium

Rate per snowmobile……..……..……..**$ 27**

C. Endorsement

Use Owned Snowmobile Endorsement **HO 24 64.**

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RULE 614.
FARMERS PERSONAL LIABILITY

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. Eligibility

1. The policy may be endorsed to provide coverage when the insured has a farm away from the residence premises and farming is not the insured's primary occupation.

2. This coverage may be extended to include employer's liability including medical payments, for farm employees of any insured.

3. The following may not be covered:

a. Farms where the principal purpose of the farm is:

(1) To supply commodities for manufacturing or processing by the insured for sale to others, such as creameries and dairies (but not dairy farms).

(2) To operate freezing or dehydrating plants, and poultry factories.

The word "processing" does not apply to the slaughtering and dressing of livestock, or to such operations as bunching vegetables or crating berries.

b. Farms where the principal purpose of the farm is the raising and using of horses for racing purposes.

c. Incorporated farms.

B. Endorsement

Use Farmers Personal Liability Endorsement **HO 24 73.**

C. Premium And Rating Instructions

1. Owned And Operated By Insured

a. Initial Farm Premises

Total Acreage

Up to 160……..……..……..**$103**
Over 160 – 500……..……..**$176**
Over 500……..……..**$323**

b. Add'l rate per **each** add'l farm premises **with** buildings……..……**$ 15**

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2. Owned By Insured And Rented To Others

a. All Farm Premises **without** buildings…… **$ 15+**

b. Each farm premises **with** buildings…… **$ 15+**

+Total all acreage of farms which are owned by the insured and rented to others. Add the following flat charge when total acreage is:

Over 160 to 500 acres……**$ 2**
Over 500 acres……**$ 8**

These charges are **not** subject to increased limits factors.

3. Farm Employees

a. Per 100 person days or fraction thereof……**$ 11**
b. Each Farm Employee Part Time……**$ 13**
c. Each Farm Employee Full Time……**$ 31**

Farm employees employed in violation of law may be excluded subject to the rules and rates filed by or on behalf of the Company. Use Exclusion Of Farm Employees Illegally Employed Endorsement **HO 24 96.**

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RULE 615.
INCIDENTAL FARMING PERSONAL LIABILITY

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. On The Residence Premises

1. Coverage Description

a. The policy may be endorsed to provide coverage for the liability of the insured when farming is conducted on the residence premises and is incidental to the use of the premises as a dwelling, and the income derived from the farming operations is not the insured's primary source of income. However, coverage is not available if the location specified in the endorsement is used for racing purposes.

b. The policy may also be endorsed to provide coverage when the residence premises is used for the sheltering and grazing of animals. However, coverage is not available if the residence premises is used for racing purposes.

2. Premium

Farming Done on the Residence Premises……..**$ 40**

B. Away From The Residence Premises

1. Coverage Description

The policy may be endorsed to provide coverage for the liability of the insured whose incidental farming activities are conducted at the locations specified in the endorsement which are away from the residence premises. Such incidental farming activities may include the boarding or grazing of the insured's animals, or use of the land as garden space if the income derived from such activities is not the insured's primary source of income. However, coverage is not available if the locations specified in the endorsement are used for racing purposes.

2. Premium

Farming Done Away From the Residence Premises…….**$ 60**

C. Endorsement

Use Incidental Farming Personal Liability Endorsement **HO 24 72.**

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RULE 616.
OPTIONAL PROPERTY REMEDIATION FOR ESCAPED LIQUID FUEL AND LIMITED LEAD AND ESCAPED LIQUID FUEL LIABILITY COVERAGES

Effective JUNE 1, 2009

For Use in Liability Peril Rating

A. Coverage Outline

1. Basic Limits

When the optional Property Remediation For Escaped Liquid Fuel And Limited Lead And Escaped Liquid Fuel Liability Coverages Endorsement is attached to the policy, limited amounts of insurance are automatically provided as follows:

a. Section I – Property Remediation For Escaped Liquid Fuel Coverage

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

In addition to the primary residence identified in the policy declarations, the defined term "residence premises" also includes other locations owned by an insured but only if such locations have a fuel system, is specifically insured under Section **II** of the policy and is declared on the schedule in the aforementioned coverage endorsements. Enter the address of such locations on these endorsements or the policy declarations. The other locations may be owner occupied or rented to others.

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

b. Section II – Limited Lead And Escaped Liquid Fuel Liability Coverages

$50,000 to pay for damages because of bodily injury or property damage involving fuel that escapes from a fuel system or involving the contamination or exposure of lead from any location insured under the policy.

2. Premium Credit

Credit not applicable

3. Fuel System

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

b. When the total combined storage capacity of liquid fuel at any insured location is less than 100 U.S. gallons, the:

(1) Property Remediation Coverage does not apply to that location; and

(2) Policy limits and provisions apply for Escaped Liquid Fuel Liability to that location.

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4. Endorsements

a. Use Property Remediation For Escaped Liquid Fuel And Limited Lead And Escaped Liquid Fuel Liability Coverages Endorsement:

(1) HO 05 80 – For all forms other than **HO 00 04** and **HO 00 06.**

(2) HO 05 81 – For Form **HO 00 04.**

(3) HO 05 82 – For Form **HO 00 06.**

b. These endorsements provide complete details on coverages, limitations, definitions and additional policy conditions applicable to this coverage. Enter the limits of liability that apply to the Property Remediation Coverage and the Limited Liability Coverage on the endorsement. Also enter, on this endorsement, the address of any other location, other than the primary residence, to be insured for Property Remediation Coverage.

c. Do not use these endorsements when Farmers Personal Liability Endorsement **HO 24 73** is part of the policy.

B. Higher Limits

1. Section I – Property Remediation Coverage

a. Limits may be increased to $25,000, $50,000 or $100,000. The limit selected is entered on the coverage endorsements or the policy declarations.

b. Refer to Paragraph **D.** Rating Basis, for premium computation instructions.

2. Section II – Escaped Fuel And Lead Liability Coverage

a. Limits may be increased to $100,000 or $300,000. The limit selected is entered on the coverage endorsements or the policy declarations.

b. Refer to Paragraph **D.** Rating Basis, for premium computation instructions.

3. Rating Information For Property Remediation For Escaped Liquid Fuel And Limited Lead And Escaped Liquid Fuel Liability Coverages Endorsement HO 05 83

Attach this optional endorsement to the policy and enter the applicable Risk Class Numbers on the policy declarations. If the insurer shows this rating information elsewhere in the policy, this endorsement does not have to be used.

C. Application Of Limits Of Liability

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

2. For Limited Lead And Escaped Liquid Fuel Liability Coverage, the limit selected is an aggregate limit and is the most coverage that will be provided during the policy period regardless of the number of persons injured, the number of persons whose property is damaged, the number of insureds, the number of locations insured under this policy or the number of bodily injury or property damage claims made.

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D. Rating Basis

1. Property Remediation For Escaped Liquid Fuel Coverage

a. From the Liquid Fuel Risk Selection Table located in Paragraph **D.4.,** select:

(1) The liquid fuel risk description that best describes each location, **with or without** a dwelling building, insured for Property Remediation Coverage; and

(2) The corresponding Risk Class Number for each description identified.

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

2. Limited Lead And Escaped Liquid Fuel Liability Coverages

a. Liquid Fuel Hazard

(1) From the Liquid Fuel Risk Selection Table located in Paragraph **D.4.,** select:

(a) The liquid fuel risk description that best describes each location, **with or without** a dwelling building, insured under Section **II** of the policy; and

(b) The corresponding Risk Class Number for each description identified.

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

b. Lead Hazard

(1) From the Lead Risk Selection Table in Paragraph **D.5.,** select:

(a) The lead risk description that best describes each location **with a dwelling building,** insured under Section **II** of the policy; and

(b) The corresponding Risk Class Number for each description identified.

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

3. Premium Selection

a. Escaped Liquid Fuel Remediation Coverage

Liquid Fuel Risk Class Number	Limit of Liability $25,000	$50,000	$100,000
100	$ 51	$130	$255
200	17	43	85

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b. Lead and Escaped Liquid Fuel Liability Coverage

(1) No Insured Location Has a Home Day Care Business

Lead Risk Class No.	Liquid Fuel Risk Class 100		Liquid Fuel Risk Class 200		Liquid Fuel Risk Class 300	
	$100,000	$300,000	$100,000	$300,000	$100,000	$300,000
500	$ 88	$ 193	$ 38	$ 71	$ 26	$ 41
600	75	172	25	51	13	20
700	75	172	25	51	13	20

(2) One or More Insured Locations Have a Home Day Care Business

Multiply the premium charge selected in **D.b.(1)** by a factor of **2.00**.

4. Liquid Fuel Risk Selection Table

Description	Risk Class No.
1) Liquid fuel storage containers, tanks, or vessels with a total combined storage capacity, at any one location, of 100 U.S. gallons or more are on covered real property, the location of the residence premises, or on any other insured location; and	
(a) One or **more** fuel storage containers, tanks, or vessels are partially or completely buried **below ground** (inside or outside of a building or structure);	100
(b) Are all completely **above ground** (inside or outside of a building or structure); or	200
(2) No single location insured under this policy has an escaped fuel hazard described in preceding Items **(1)(a)** or **(b).**	*300
***This risk class number is only used when lead and escaped fuel liability increased limits is selected.**	

Table 616.D.4. Liquid Fuel Risk Selection

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5. Lead Risk Selection Table

Location Has A Dwelling Built	All Such Locations Are Certified Lead Safe+	Risk Class Number
Before 1980	No or Unknown	500
Before 1980	Yes	600
In 1980 or later	Not Applicable	700
+See Paragraph **D.6.** for Lead Safe description.		

Table 616.D.5. Lead Risk Selection

6. Lead Safe

a. Description

For the purpose of using the Lead Risk Selection Table, a location certified lead safe means that an authorized person has conducted a risk assessment in all insured locations with dwellings to determine the amount of lead, if any, in paint, dust, bare soil and drinking water and has certified that such locations meet the criteria noted in Paragraph **b.** Standards, that follows. The insurer may require a copy of the inspection report including laboratory results.

b. Standards

(1) The lead content of exterior and interior paint or other surface coating applied to dwelling buildings, other structures and fixtures is less than:

(a) 1.0 milligrams per square centimeter based on testing by XRF analysis; or

(b) .5% of lead by weight based on testing by atomic absorption lab analysis.

(2) The amount of lead in interior dust particles in the dwelling building is equal to or less than:

(a) 100 micrograms per square foot on uncarpeted floors;

(b) 500 micrograms per square foot on interior window sills; or

(c) 800 micrograms per square foot on window troughs (wells).

(3) The lead concentration in bare soil is less than 400 parts per million in any area expected to be used by children.

(4) The lead concentration in drinking water is less than 0.015 milligrams per liter.

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c. Authorized Person

For the purposes of this rule, an authorized person means:

(1) A lead inspector, lead technician, lead risk assessor or another similarly titled person who is trained under an accredited training program and certified by an approving authority; or

(2) A person otherwise found acceptable to the insurer;

to perform lead risk assessments in residential buildings.

d. Lead Risk Assessment

For the purposes of this rule, a lead risk assessment of a residential building consists of:

(1) The testing of paint either through use of on site testing equipment such as XRF analyzers or the collection of samples of paint for analysis by a recognized environmental laboratory; and

(2) The collection of samples of dust, soil and water for analysis by a recognized environmental laboratory.

e. Recognized Environmental Laboratory

For the purposes of this rule, a Recognized Environmental Laboratory is a laboratory:

(1) Recognized by the U.S. Environmental Protection Agency or otherwise found acceptable by the insurer, as being capable of performing an analysis for lead compounds in paint, soil and dust; and

(2) Certified by the U.S. Environmental Protection Agency or a state authority as being capable of performing an analysis of the lead concentration in drinking water as specified under Federal regulations.

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RULES 617. – 700.
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PART VII
SECTION II – LIABILITY – OTHER EXPOSURES
INCREASED LIMITS

RULE 701.
OTHER EXPOSURES – PERSONAL LIABILITY
INCREASED LIMITS

Effective JULY 1, 2001

Apply the appropriate factor shown in the following table to the basic limits premium for each exposure.

Limit	Factor
$ 200,000*	1.15
300,000	1.24
400,000	1.30
500,000	1.35
600,000	1.45
700,000	1.53
800,000	1.61
900,000	1.68
1,000,000	1.75
2,000,000	2.26
*Available on all forms except **HO 00 05**	

Table 701. Personal Liability Increased Limits

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RULE 702. OTHER EXPOSURES – MEDICAL PAYMENTS TO OTHERS INCREASED LIMITS

Effective JUNE 1, 2009

For Use in Liability Peril Rating

Basic Limit Rule#	Coverage F – Medical Payments	$2,000*	$3,000*	$4,000*	$5,000*
524.	Other Members of an Insured's Household	NOT AVAILABLE			
526.	Residence Held in Trust All Forms Except **HO 00 04**	$ 1	$ 2	$ 3	$ 4
527.	Student Away From Home	NOT AVAILABLE			
602.	Other Insured Locations Occupied By Insured	1	2	3	4
603.	Residence Employees	1	2	3	4
604.	Add'l Residence Rented to Others	1	2	3	4
605.	Other Structures Rented to Others – Residence Premises	1	2	3	4
606.	Computer Related Damage or Injury Exclusion and Coverage Options	NOT AVAILABLE			
607.	Home Day Care Coverage	5	10	15	19
608.	Permitted Incidental Occupancies				
	1. Residence Premises	5	10	15	19
	2. Other Residence	3	6	9	11
609.	Business Pursuits				
	1. Clerical Employees	1	2	3	4
	2. Salesperson, Installation, etc. Included or Excluded	1	2	3	4
	3. Teachers				
	a. Lab, etc	2	4	6	7
	b. Not otherwise classified	1	2	3	4
	c. Corporal Punishment	MEDICAL PAYMENTS NOT AVAILABLE			
611.	Incidental Motorized Land Conveyances	1	2	3	4

*Not Available For Form **HO 00 05**.

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Basic Limit Rule#	Coverage F – Medical Payments	$2,000*	$3,000*	$4,000*	$5,000*
612.	Outboard Motors and Watercraft				
	1.Outboard, Inboard or Inboard-Outboard Engines or Motors				
	a) Up to 15 feet:				
	Up to 50 hp.	3	6	9	11
	51 to 100 hp	4	8	12	14
	101 to 150 hp.	6	12	18	21
	151 to 200 hp.	10	20	30	35
	Over 200 hp.	16	32	48	56
	b) Over 15 to 26 feet:				
	Up to 50 hp	4	8	12	14
	51 to 100 hp.	6	12	18	21
	101 to 150 hp.	8	16	24	28
	151 to 200 hp.	12	24	36	42
	Over 200 hp.	18	36	54	63
	2. Sailboats, with or without auxiliary power				
	26 to 40 feet	3	6	9	11
	Over 40 feet	6	12	18	21
613.	Owned Snowmobile	1	2	3	4
614.	Farmers Personal Liability				
	1. Owned & Operated				
	a. Initial Farm incl'g all add'l acreage	3	6	9	11
	b. **Each** add'l farm **with** buildings	1	2	3	4
	2. Owned & Rented				
	a. All farms without buildings	1	2	3	4
	b. **Each** farm **with** buildings	1	2	3	4
	3. Farm Employees	1	2	3	4
615.	Incidental Farming Personal Liability	1	2	3	4

*Not Available For Form **HO 00 05**.

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RULE A.1
SPECIAL STATE REQUIREMENTS

Effective JUNE 1, 2009

A. Special Provisions Endorsement **HO 01 03**

Use this endorsement with all Homeowners policies.

B. No Coverage For Home Day Care Business Endorsement **HO 04 96**

This endorsement details the exclusions and restrictions of the policy with respect to a home day care exposure. Use this endorsement with all Homeowners policies.

C. Water Exclusion Endorsement

Use Endorsement **HO 16 09** with all **HO 00 04** and **HO 00 06** policies.

Use Endorsement **HO 16 10** with all **HO 00 03** and **HO 00 05** policies.

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RULE A.2
WOOD ROOF SURCHARGE

Effective JUNE 1, 2009

For Use in Wind, Water, Fire and Other Peril Rating Only

Forms HO 00 03 or HO 00 05

A premium surcharge will apply to all dwellings with wood roofs. A wood roof is defined as a roof with wood shakes or wood shingles. If the roof of the dwelling is composed of mixed types, it shall be classified according to the predominant type of roof construction. To compute the surcharge, multiply the Adjusted Base Premium by .15.

RULE A.3
IDENTITY FRAUD EXPENSE COVERAGE

Effective JUNE 1, 2009

For Use in Theft Rating

A. Coverage Description

When the optional Identity Fraud Expense Coverage endorsement is attached to the policy, $15,000 of coverage is available to pay for expenses incurred by an insured as a direct result of any one identity fraud first discovered or learned of during the policy period. Such expenses include the costs for notarizing fraud affidavits or similar documents; certified mail sent to law enforcement, financial institutions and credit agencies; lost income resulting from time taken off work to meet with or talk to law enforcement or credit agencies; loan application fees for re-applying for a loan when the application is rejected solely because the lender received incorrect credit information; and reasonable attorney's fees incurred to defend lawsuits brought against the insured and to remove criminal or civil judgments.

B. Limits Of Liability

Up to $15,000 coverage will be provided for the identity fraud of an insured discovered or first learned of during the policy period.

C. Premium Computation

Limit of Liability	Rate
$15,000	$35

D. Endorsements

1. Use Identity Fraud Expense Coverage Endorsement **HO 04 55.**

2. This endorsement provides complete details on coverages, definitions and additional policy conditions applicable to this coverage.

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RULE A.4 RESIDENCE PREMISES UNDER CONSTRUCTION THEFT COVERAGE

Effective JULY 1, 2001

Form **HO 00 03**

This policy may be endorsed to provide theft coverage in or to a dwelling under construction.

Use Endorsement HO-600 - Residence Premises Under Construction Theft Coverage

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RULE A.5
AGE OF HOME/REMODELED HOME RATING FACTORS

Effective OCTOBER 1, 2005

Forms HO 00 03 or HO 00 05

The amount of credit or surcharge shall be determined by applying the factor below to the base premium.

Dwelling Age	Rating Factor
0-2	0.75
3	0.79
4	0.83
5	0.87
6	0.91
7	0.95
8	0.98
9-40	1.00
41-60	1.05
Over 60	1.10

A premium credit will apply to all dwellings that meet either of the following criteria:

1. All dwellings age 8 years and under. The age of the dwelling will be determined by subtracting the year construction was completed from the year of policy inception.

2. Any residence regardless of age that was remodeled during the past eight years and meets the criteria below. The credit will be effective from the date when all criteria is completed. The eight year period will commence from the date when the first remodeling criteria was completed.

   The remodeling included roof, electric wiring, plumbing and heating. In order to qualify, the upgrades must meet building code standards. In addition, a satisfactory municipal building inspection must have been completed.

3. These rating factors do not apply to:

   - Policies with Special Loss Settlement Endorsement **HO 04 56**.
   - Three-year policies.
   - Additional premiums for optional or additional coverages.

RULE A.6
MULTI - LINE DISCOUNT

Effective JUNE 1, 2009

All Forms

The homeowner's policy premium shall be reduced if a policyholder has both an automobile and homeowner's policy with Amica or if a policyholder has an automobile, homeowners and personal umbrella policy with Amica. To compute the discount, multiply the premiums by peril, by the following:

Coverage	Dwelling Forms	Contents Forms
Homeowners and Automobile Policy	15%	10%

The discount factors will also apply to any miscellaneous premiums, sump endorsement premiums and earthquake premiums. The factors do not apply to Scheduled Personal Property.

Coverage	Dwelling Forms	Contents Forms
Homeowners, Automobile and Personal Umbrella Policy	Additional 3% Subject to a maximum credit per peril: Fire ……..…$25 Wind…….30 Water…….....45 Theft……..5 Liability…….5 Other……..5	Additional 3% (No maximum applies)

This applies only to each separate rating by peril (Wind, Water, Fire, Theft, Liability, and Other).
This does not apply to any individual premium endorsements.

RULE A.7
SECONDARY HOME CHARGE

Effective JUNE 1, 2009

All Forms

A premium charge will apply to all dwellings classified as seasonal or secondary homes. To compute the charge, multiply the Adjusted Base Premium By Peril by **.10**.

RULE A.8
COMMUNITY MITIGATION CLASSIFICATION MANUAL

Effective MARCH 1, 2003

With the renaming of the Public Protection Classification (PPC) manual all references to the PPC manual shall be understood to be references to the Community Mitigation manual.

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RULE A.9
EARTHQUAKE YEAR OF CONSTRUCTION RATING FACTORS

Effective MAY 1, 2008

Applies to Forms **HO 00 03** and **HO 00 05** only.

Multiply the Earthquake Premium developed in Rule **505** by the Earthquake Year of Construction Factors selected from the following table:

Year of Construction	Factor
<1940	1.20
1940-1959	1.10
1960-1990	1.00
1991-1999	0.90
2000+	0.80

RULE A.10
NON-DIVIDEND ENDORSEMENT

Effective JUNE 1, 2009

The policy may be endorsed to reflect that the policyholder shall not be eligible to receive any dividends declared.

1. Develop the BASE PREMIUM BY PERIL in accordance with **Rule 301**.
2. Multiply the above result by **.795**.
3. Additional charges or credits calculated as a percentage of the BASE PREMIUM should be calculated using the ADJUSTED BASE PREMIUM resulting from Step 2 above. Dollar charges or credits, which are displayed in the manual, should be multiplied by **.795.**
4. Use Endorsement **AM 00 18.**

RULE A.11
MAXIMUM CREDIT

Effective JUNE 1, 2009

Each peril is subject to a maximum credit of 50% resulting from the sum of the credits from the following:

Rule 401. Superior Construction and **Rule 404**. Protective Devices.

Rule A.12

HOMEOWNERS RISK FACTOR RULE (HRF)

Effective JUNE 1, 2009

Applicable for All Forms

1. Develop the BASE PREMIUM in accordance with Rule 301.

2. Multiply the above result for each peril by the applicable HRF.

(a) Credit Factor (Table A)

i. The Insurance Bureau Score is determined at the time of application or during the preparation of renewal.

ii. For new business, select the current credit factor from Table A. A factor of 1.000 is used for situations involving a No Hit or Thin File.

iii. For renewal business, the renewal credit factor is equal to:

a. For policies effective June 1, 2009 through May 31, 2010, the average of the current credit factor from Table A and the credit factor underlying the expiring policy.
b. For policies effective June 1, 2010 and later, use the average of the current credit factor from Table A and unadjusted factor associated with the credit score underlying the expiring policy.
c. A factor of 1.000 is used in the above calculations for situations involving a No Hit or Thin File.
d. The maximum renewal credit factor = 1.1 x prior factor (roundest to the nearest 0.001)

(b) Claims Factor (Table B)

i. A claim considered to be a Qualified Claim must meet the following criteria:

- The claim must have an occurrence date within the experience period as defined below.
- The associated claim file must be closed with no subrogation monies received.
- Loss payments associated with the claim must exceed **$500.**
- The claim must not be the result of a catastrophe or other weather related event.

- All losses with an associated ISO Cat Code occurring on or after June 1, 2009 are excluded.

ii. The Experience Period used to determine eligibility in the "No Qualified Claims in Three, Four or Five Years" classification group is defined as the three, four or five years immediately preceding the two months prior to the effective month of the policy. The Experience Period used to determine eligibility in the remaining classification groups is defined as the three years immediately preceding the two months prior to the effective month of the policy.

(c) Longevity Factor (Table C)

i. The Number of Years Insured is defined as the number of consecutive years the policyholder has maintained an Amica Homeowner policy without an interruption of more than one year.

(d) Total HRF is a product of the credit, claims and longevity factors rounded to the nearest .001.

3. Additional charges or credits calculated as a percentage of the BASE PREMIUM should be calculated using the ADJUSTED BASE PREMIUM resulting from Step 2 above. Dollar charges or credits, which are displayed in the manual, should be multiplied by the HRF determined in Step 2 above.

Table A: Credit Factor Table

IBS	Factor	IBS	Factor	IBS	Factor	IBS	Factor	IBS	Factor	IBS	Factor
700	1.950	734	1.210	768	1.070	802	0.990	836	0.930	870	0.870
701	1.850	735	1.210	769	1.070	803	0.980	837	0.930	871	0.870
702	1.760	736	1.210	770	1.060	804	0.980	838	0.930	872	0.870
703	1.700	737	1.200	771	1.060	805	0.980	839	0.930	873	0.870
704	1.650	738	1.190	772	1.060	806	0.980	840	0.930	874	0.870
705	1.610	739	1.190	773	1.060	807	0.980	841	0.920	875	0.870
706	1.580	740	1.180	774	1.050	808	0.980	842	0.920	876	0.870
707	1.550	741	1.180	775	1.050	809	0.980	843	0.920	877	0.870
708	1.520	742	1.170	776	1.050	810	0.980	844	0.920	878	0.860
709	1.500	743	1.160	777	1.040	811	0.970	845	0.920	879	0.860
710	1.480	744	1.160	778	1.040	812	0.970	846	0.910	880	0.860
711	1.460	745	1.160	779	1.040	813	0.970	847	0.910	881	0.860
712	1.440	746	1.150	780	1.040	814	0.960	848	0.910	882	0.860
713	1.420	747	1.150	781	1.030	815	0.960	849	0.910	883	0.860
714	1.400	748	1.140	782	1.030	816	0.960	850	0.910	884	0.860
715	1.390	749	1.140	783	1.030	817	0.960	851	0.900	885	0.860
716	1.380	750	1.140	784	1.030	818	0.960	852	0.900	886	0.860
717	1.360	751	1.130	785	1.020	819	0.960	853	0.900	887	0.860
718	1.350	752	1.130	786	1.020	820	0.960	854	0.900	888	0.860
719	1.340	753	1.120	787	1.020	821	0.950	855	0.900	889	0.850
720	1.330	754	1.120	788	1.010	822	0.950	856	0.900	890	0.850
721	1.320	755	1.120	789	1.010	823	0.950	857	0.890	891	0.850
722	1.310	756	1.110	790	1.010	824	0.950	858	0.890	892	0.850
723	1.300	757	1.110	791	1.010	825	0.950	859	0.890	893	0.850
724	1.290	758	1.110	792	1.000	826	0.950	860	0.890	894	0.850
725	1.280	759	1.100	793	1.000	827	0.950	861	0.890	895	0.850
726	1.280	760	1.100	794	1.000	828	0.940	862	0.890	896	0.850
727	1.270	761	1.100	795	1.000	829	0.940	863	0.890	897	0.850
728	1.260	762	1.090	796	1.000	830	0.940	864	0.880	898	0.850
729	1.250	763	1.090	797	1.000	831	0.940	865	0.880	899	0.850
730	1.240	764	1.090	798	0.990	832	0.940	866	0.880	900+	0.790
731	1.230	765	1.080	799	0.990	833	0.930	867	0.880		
732	1.230	766	1.080	800	0.990	834	0.930	868	0.880		
733	1.220	767	1.080	801	0.990	835	0.930	869	0.870		

Table B: Claims Factor Table

Claims Free 5 Years	0.950
Claims Free 4 Years	0.970
Claims Free 3 Years	0.990

	1 Claim in 3 Years Months Since Last Claim		
Longevity	**0-11**	**12-23**	**24-35**
0	1.170	1.150	1.135
1	1.165	1.150	1.130
2	1.160	1.145	1.130
3	1.155	1.140	1.125
4	1.150	1.135	1.120
5	1.145	1.130	1.115
6	1.140	1.125	1.110
7	1.135	1.120	1.105
8	1.130	1.115	1.105
9	1.125	1.110	1.100
10	1.120	1.105	1.095
11	1.115	1.105	1.090
12	1.110	1.100	1.085
13	1.105	1.095	1.085
14	1.100	1.090	1.080
15	1.095	1.085	1.075
16	1.090	1.080	1.070
17	1.085	1.075	1.065
18	1.080	1.070	1.065
19	1.075	1.065	1.060
20+	1.070	1.060	1.055

*For each claim in addition to one, add 0.430 to the one claim factor in table above.

Table C: Longevity Factor Table

Years Insured	Factor
New Business	1.000
1	1.000
2	1.000
3	0.980
4	0.965
5	0.950
6	0.935
7	0.920
8	0.910
9+	0.895

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RULE A.13
HOMEOWNERS PREMIUM CALCULATION TABLES

Effective JUNE 1, 2009

The Base Premium by Peril is calculated according to Rule **301**. The application of additional charges and credits are summarized in the following tables:

Table A – Rate Order of Calculation – Forms **HO 00 03** and **HO 00 05**

Table B – Rate Order of Calculation – Form **HO 00 04**

Table C – Rate Order of Calculation – Form **HO 00 06**

Arkansas

Homeowner's Rating By Peril
Rate Order of Calculation
Dwelling Forms

	Rating Formulas	Wind	Water	Fire	Theft	Liability	Other	Misc.
1	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	
2	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	
BCP	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	
3	x Form Factor	x Form Factor	x Form Factor	x Form Factor	x Form Factor		x Form Factor	
4	x Prot-Constr Factor			x Prot-Constr Factor				
5	x Cov A/Ded Factor	x Cov A/Ded Factor	x Cov A/Ded Factor	x Cov A/Ded Factor	x Cov A/Ded Factor		x Cov A/Ded Factor	
6	x #Family Factor	x #Family Factor	x #Family Factor	x #Family Factor	x #Family Factor	x #Family Factor	x #Family Factor	
BP	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	
7	+ Ordinance/Law (BP * OrdLaw)	+ Ordinance/Law	+ Ordinance/Law	+ Ordinance/Law			+ Ordinance/Law	
8	+ Repl Cost Loss Settle (BP * ReplCost)	+ Repl Cost Loss Settle	+ Repl Cost Loss Settle	+ Repl Cost Loss Settle			+ Repl Cost Loss Settle	
9								
10	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	
11	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	
ABP	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	
12a	+ Protective Device Credit* (ABP * ProtDev)			+ Protective Device Credit*	+ Protective Device Credit*			
12b	+ Superior Constr Credit* (ABP * SupConCr)			+ Superior Constr Credit*				
12c	+ Age of Home/Remodeled (ABP *AgeHome)	+ Age of Home/Remodeled	+ Age of Home/Remodeled	+ Age of Home/Remodeled	+ Age of Home/Remodeled	+ Age of Home/Remodeled	+ Age of Home/Remodeled	
12d	+ BCEG (BCP * 5 * 10 * 11 * BCEG)	+ BCEG						
13	+ Secondary/Seasonal Charge (ABP * SecSeasChg)	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	
14	+ Platinum Charge (10 * 11 * PlatChrg)		+ Platinum Charge		+ Platinum Charge		+ Platinum Charge	
15	+ Incr Covg E/F (10 * 11 * IncrEF)					+ Incr Covg E/F		
16	+ Incr Covg C (10 * 11 * IncrC)							+ Incr Covg C
17	+ Incr Covg D (10 * 11 * IncrD)							+ Incr Covg D
18	+ Townhouse Prem (ABP * Townhouse)			+ Townhouse Prem				
19	+ Inflation Guard Premium (ABP * InflGuard)	+ Inflation Guard Premium	+ Inflation Guard Premium	+ Inflation Guard Premium	+ Inflation Guard Premium		+ Inflation Guard Premium	
20	+ Personal Prop Repl Cost (ABP * ReplCost)	+Personal Prop Repl Cost	+Personal Prop Repl Cost	+Personal Prop Repl Cost	+Personal Prop Repl Cost		+Personal Prop Repl Cost	
21	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total
22	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc
Ann.	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium**
23	+ Ann. Other Premium***	+Endorse Wind ***	+Endorse Water ***	+Endorse Fire ***	+Endorse Theft ***	+Endorse Liability ***	+Endorse Other ***	+Endorse Misc. ***
24	+ Worker's Comp							+ Worker's Comp
25	+ Coal Mine							+ Coal Mine
Tot.	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**
26	+ PAF Premium							+ PAF Premium
Fin.	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**

*Combine credits from 12a-12b. Maximum total credit of 50% applies.
**The Annual Basic Premium is subject to a minimum premium as displayed in rule 205
*** Each endorsement with an associated rate in Annual Other Premium multiplied by HRF, Non-Dividend and Multi-Line where applicable. (HRF does not apply to Earthquake.)

Arkansas

Homeowner's Rating By Peril
Rate Order of Calculation
Tenants Form

	Rating Formulas	Wind	Water	Fire	Theft	Liability	Other	Misc.
1	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	
2	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	
BCP	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	
3	x Prot-Constr Factor			x Prot-Constr Factor				
4	Cov C/Ded Factor	Cov C/Ded Factor	Cov C/Ded Factor	Cov C/Ded Factor	Cov C/Ded Factor		Cov C/Ded Factor	
BP	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	
5	+ Ordinance/Law (BP * OrdLaw)	+ Ordinance/Law	+ Ordinance/Law	+ Ordinance/Law			+ Ordinance/Law	
6	+ Spec Pers Prop (BP * SpecPP)	+ Spec Pers Prop	+ Spec Pers Prop	+ Spec Pers Prop	+ Spec Pers Prop		+ Spec Pers Prop	
7								
8	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	
9	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	
ABP	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	
10a	+ Superior Constr Credit* (ABP * SupConCr)			+ Superior Constr Credit				
10c	+ BCEG (BCP * 4 * 8 * 9 * BCEG)	+ BCEG						
11	+ Secondary/Seasonal Charge (ABP * SecSeasChg)	+ Sec/Seas Charge	+ Sec/Seas Charge	+ Sec/Seas Charge	+ Sec/Seas Charge	+ Sec/Seas Charge	+ Sec/Seas Charge	
12	+ Incr Covg E/F (8 * 9 * IncrEF)					+ Incr Covg E/F		
13	+ Incr Covg D (8 * 9 * IncrD)							+ Incr Covg D
14	+ Personal Prop Repl Cost (ABP * ReplCost)	+Personal Prop Repl Cost	+Personal Prop Repl Cost	+Personal Prop Repl Cost	+Personal Prop Repl Cost		+Personal Prop Repl Cost	
15	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total
16	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit
Ann.	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium**
17	+ Ann. Other Premium ***	+Endorse Wind ***	+Endorse Water ***	+Endorse Fire ***	+Endorse Theft ***	+Endorse Liability ***	+Endorse Other ***	+Endorse Misc. ***
18	+ Worker's Comp							+ Worker's Comp
19	+ Coal Mine							+ Coal Mine
Tot.	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**
20	+ PAF Final Prem							+ PAF Final Prem
Fin.	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**

**The Annual Basic Premium is subject to a minimum premium as displayed in rule 205
*** Each endorsement with an associated rate in Annual Other Premium multiplied by HRF, Non-Dividend and Multi-Line where applicable. (HRF does not apply to Earthquake.)

Arkansas

Homeowner's Rating By Peril
Rate Order of Calculation
Condominium Form

	Rating Formulas	Wind	Water	Fire	Theft	Liability	Other	Misc.
1	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	
2	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	
BCP	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	
3	x Prot-Constr Factor			x Prot-Constr Factor				
4	x Cov C/Ded Factor	x Cov C/Ded Factor	x Cov C/Ded Factor	x Cov C/Ded Factor	x Cov C/Ded Factor		x Cov C/Ded Factor	
BP	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	
5	+ Ordinance/Law (BP * OrdLaw)	+ Ordinance/Law	+ Ordinance/Law	+ Ordinance/Law			+ Ordinance/Law	
6	+ Spec Pers Prop (BP * SpecPP)	+ Spec Pers Prop	+ Spec Pers Prop	+ Spec Pers Prop	+ Spec Pers Prop		+ Spec Pers Prop	
7								
8	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	
9	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	
ABP	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	
10a	+ Superior Constr Credit* (ABP * SupConCr)			+ Superior Constr Credit*				
10c	+ BCEG (BCP * 4 * 8 * 9 * BCEG)	+ BCEG						
11	+ Secondary/Seasonal Charge (ABP * SecSeasChg)	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	
12	+ Incr Covg E/F (8 * 9 * IncrEF)					+ Incr Covg E/F		
13	+ Incr Covg D (8 * 9 * IncrD)							+ Incr Covg D
14	+ Incr Covg A (8 * 9 * IncrAChrg)							+ Incr Covg A
15	+ Personal Prop Repl Cost (ABP * ReplCost)	+ Personal Prop Repl Cost	+ Personal Prop Repl Cost	+ Personal Prop Repl Cost	+ Personal Prop Repl Cost		+ Personal Prop Repl Cost	
16	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total
17	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit
Ann.	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium**
18	+ Ann. Other Premium ***	+Endorse Wind ***	+Endorse Water ***	+Endorse Fire ***	+Endorse Theft ***	+Endorse Liability ***	+Endorse Other ***	+Endorse Misc. ***
19	+ Worker's Comp							+ Worker's Comp
20	+ Coal Mine							+ Coal Mine
Tot.	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**
21	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc
22	+ PAF Final Prem							+ PAF Final Prem
Fin.	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**

**The Annual Basic Premium is subject to a minimum premium as displayed in rule 205
*** Each endorsement with an associated rate in Annual Other Premium multiplied by HRF, Non-Dividend and Multi-Line where applicable. (HRF does not apply to Earthquake.)

ARKANSAS (03)
HOMEOWNERS POLICY PROGRAM MANUAL
TERRITORY PAGES

Effective MAY 1, 2008

1. Territory Assignment

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

b. Future USPS ZIP code changes will be reflected in ISO's territory definitions in accordance with the ISO ZIP Code Territory maintenance procedures on file with the Insurance Department. Manual pages will be updated on a regular basis to reflect future ZIP code changes.

2. TERRITORY DEFINITIONS – (For all Coverages and Perils Other Than Earthquake).

A. Cities

City of	County of	Code
Cherokee Village	Fulton	733
Little Rock	Pulaski	30
No. Little Rock	Pulaski	30

B. Other Than Cities

County of	Code
Arkansas	133
Ashley	997
Baxter	633
Benton	633
Boone	633
Bradley	997
Calhoun	997
Carroll	633
Chicot	997
Clark	133
Clay	533
Cleburne	733
Cleveland	997
Columbia	997
Conway	133
Craighead	233
Crawford	998
Crittendon	233
Cross	533
Dallas	997

Desha	997
Drew	133
Faulkner	133
Franklin	998
Fulton (Excluding Cherokee Village)	998
Garland	733
Grant	133
Greene	533
Hempstead	997
Hot Spring	133
Howard	133
Independence	733
Izard	998
Jackson	533
Jefferson	32
Johnson	998
Lafayette	997
Lawrence	533
Lee	533
Lincoln	133
Little River	133
Logan	733
Lonoke	133
Madison	633
Marion	633
Miller	997
Mississippi	533
Monroe	999
Montgomery	133
Nevada	997
Newton	998
Ouachita	997
Perry	133
Phillips	133
Pike	133
Poinsett	533
Polk	997
Pope	733
Prairie	999
Pulaski	31
Randolph	533
St. Francis	533
Saline	733
Scott	133
Searcy	998
Sebastian	998
Sevier	997
Sharp	733
Stone	998
Union	997

Van Buren	733
Washington	633
White	999
Woodruff	999
Yell	733

3. TERRITORY DEFINITIONS – EARTHQUAKE

A. ZIP Code Based Territories

ZIP CODES/TERRITORIES IN NUMERICAL ORDER BY ZIP CODE

ZIP Code	USPS ZIP Code Name	EQ Territory
71601	Pine Bluff	7
71602	Pine Bluff	8
71603	Pine Bluff	8
71611	Pine Bluff	7
71613	Pine Bluff	8
71630	Arkansas City	7
71631	Banks	8
71635	Crossett	8
71638	Dermott	7
71639	Dumas	7
71640	Eudora	7
71642	Fountain Hill	8
71643	Gould	7
71644	Grady	7
71646	Hamburg	8
71647	Hermitage	8
71651	Jersey	8
71652	Kingsland	8
71653	Lake Village	7
71654	McGehee	7
71655	Monticello	8
71656	Monticello	8
71658	Montrose	7
71659	Moscow	7
71660	New Edinburg	8
71661	Parkdale	7
71662	Pickens	7
71663	Portland	7
71665	Rison	8
71666	McGehee	6
71667	Star City	7
71670	Tillar	7
71671	Warren	8
71674	Watson	6

71675	Wilmar	8
71676	Wilmot	7
71677	Winchester	7
71678	Yorktown	7
71701	Camden	8
71720	Bearden	8
71721	Beirne	8
71722	Bluff City	8
71724	Calion	8
71725	Carthage	8
71726	Chidester	8
71728	Curtis	8
71730	El Dorado	8
71731	El Dorado	8
71740	Emerson	8
71742	Fordyce	8
71743	Gurdon	8
71744	Hampton	8
71745	Harrell	8
71747	Huttig	8
71748	Ivan	8
71749	Junction City	8
71750	Lawson	8
71751	Louann	8
71752	Mc Neil	8
71753	Magnolia	8
71758	Mount Holly	8
71762	Smackover	8
71763	Sparkman	8
71764	Stephens	8
71765	Strong	8
71766	Thornton	8
71768	Urbana	8
71770	Waldo	8
71772	Whelen Springs	8
71801	Hope	8
71802	Hope	8
71820	Alleene	8
71822	Ashdown	8
71823	Ben Lomond	8
71825	Blevins	8
71826	Bradley	8
71827	Buckner	8
71828	Cale	8
71831	Columbus	8
71832	De Queen	8
71833	Dierks	8
71834	Doddridge	8
71835	Emmet	8
71836	Foreman	8
71837	Fouke	8

71838	Fulton	8
71839	Garland City	8
71840	Genoa	8
71841	Gillham	8
71842	Horatio	8
71845	Lewisville	8
71846	Lockesburg	8
71847	McCaskill	8
71851	Mineral Springs	8
71852	Nashville	8
71853	Ogden	8
71854	Texarkana	8
71855	Ozan	8
71857	Prescott	8
71858	Rosston	8
71859	Saratoga	8
71860	Stamps	8
71861	Taylor	8
71862	Washington	8
71864	Willisville	8
71865	Wilton	8
71866	Winthrop	8
71901	Hot Springs National Park	8
71902	Hot Springs National Park	8
71903	Hot Springs National Park	8
71909	Hot Springs Village	8
71910	Hot Springs Village	8
71913	Hot Springs National Park	8
71914	Hot Springs National Park	8
71920	Amity	8
71921	Amity	8
71922	Antoine	8
71923	Arkadelphia	8
71929	Bismarck	8
71932	Board Camp	8
71933	Bonnerdale	8
71935	Caddo Gap	8
71937	Cove	8
71940	Delight	8
71941	Donaldson	8
71942	Friendship	8
71943	Glenwood	8
71944	Grannis	8
71945	Hatfield	8
71949	Jessieville	8
71950	Kirby	8
71952	Langley	8
71953	Mena	8
71956	Mountain Pine	8
71957	Mount Ida	8
71958	Murfreesboro	8

71959	Newhope	8
71960	Norman	8
71961	Oden	8
71962	Okolona	8
71964	Pearcy	8
71965	Pencil Bluff	8
71968	Royal	8
71969	Sims	8
71970	Story	8
71971	Umpire	8
71972	Vandervoort	8
71973	Wickes	8
71998	Arkadelphia	8
71999	Arkadelphia	8
72001	Adona	8
72002	Alexander	8
72003	Almyra	8
72004	Altheimer	7
72005	Amagon	7
72006	Augusta	6
72007	Austin	8
72010	Bald Knob	6
72011	Bauxite	8
72012	Beebe	8
72013	Bee Branch	8
72014	Beedeville	7
72015	Benton	8
72016	Bigelow	8
72017	Biscoe	7
72018	Benton	8
72019	Benton	8
72020	Bradford	7
72021	Brinkley	7
72022	Bryant	8
72023	Cabot	8
72024	Carlisle	7
72025	Casa	8
72026	Casscoe	7
72027	Center Ridge	8
72028	Choctaw	8
72029	Clarendon	7
72030	Cleveland	8
72031	Clinton	8
72032	Conway	8
72033	Conway	8
72035	Conway	8
72036	Cotton Plant	7
72037	Coy	7
72038	Crocketts Bluff	7
72039	Damascus	8
72040	Des Arc	7

72041	De Valls Bluff	7
72042	De Witt	7
72043	Diaz	7
72044	Edgemont	8
72045	El Paso	8
72046	England	7
72047	Enola	8
72048	Ethel	6
72051	Fox	8
72052	Garner	7
72053	College Station	7
72055	Gillett	7
72057	Grapevine	8
72058	Greenbrier	8
72059	Gregory	6
72060	Griffithville	7
72063	Hattieville	8
72064	Hazen	7
72065	Hensley	7
72066	Hickory Plains	7
72067	Higden	8
72068	Higginson	7
72069	Holly Grove	7
72070	Houston	8
72072	Humnoke	7
72073	Humphrey	7
72074	Hunter	7
72075	Jacksonport	7
72076	Jacksonville	8
72078	Jacksonville	8
72079	Jefferson	8
72080	Jerusalem	8
72081	Judsonia	8
72082	Kensett	7
72083	Keo	7
72084	Leola	8
72085	Letona	8
72086	Lonoke	7
72087	Lonsdale	8
72088	Fairfield Bay	8
72089	Bryant	8
72099	Little Rock Air Force Base	8
72101	McCrory	7
72102	McRae	8
72103	Mabelvale	8
72104	Malvern	8
72105	Jones Mills	8
72106	Mayflower	8
72107	Menifree	8
72108	Monroe	7
72110	Morrilton	8

72111	Mount Vernon	8
72112	Newport	7
72113	Maumelle	8
72114	North Little Rock	7
72115	North Little Rock	7
72116	North Little Rock	7
72118	North Little Rock	8
72119	North Little Rock	7
72120	Sherwood	7
72121	Pangburn	8
72122	Paron	8
72123	Patterson	7
72124	North Little Rock	7
72125	Perry	8
72126	Perryville	8
72127	Plumerville	8
72128	Poyen	8
72129	Prattsville	8
72130	Prim	8
72131	Quitman	8
72132	Redfield	8
72133	Reydell	7
72134	Roe	7
72135	Roland	8
72136	Romance	8
72137	Rose Bud	8
72139	Russell	6
72140	Saint Charles	7
72141	Scotland	8
72142	Scott	7
72143	Searcy	8
72145	Searcy	8
72149	Searcy	8
72150	Sheridan	8
72152	Sherrill	7
72153	Shirley	8
72156	Solgohachia	8
72157	Springfield	8
72160	Stuttgart	7
72164	Sweet Home	7
72165	Thida	7
72166	Tichnor	7
72167	Traskwood	8
72168	Tucker	7
72169	Tupelo	7
72170	Ulm	7
72173	Vilonia	8
72175	Wabbaseka	7
72176	Ward	7
72178	West Point	8
72179	Wilburn	8

72180	Woodson	7
72182	Wright	7
72183	Wrightsville	7
72189	McCrory	7
72190	North Little Rock	7
72199	North Little Rock	8
72201	Little Rock	7
72202	Little Rock	7
72203	Little Rock	7
72204	Little Rock	8
72205	Little Rock	8
72206	Little Rock	7
72207	Little Rock	8
72209	Little Rock	8
72210	Little Rock	8
72211	Little Rock	8
72212	Little Rock	8
72214	Little Rock	8
72215	Little Rock	8
72216	Little Rock	7
72217	Little Rock	7
72219	Little Rock	8
72221	Little Rock	8
72222	Little Rock	8
72223	Little Rock	8
72225	Little Rock	8
72227	Little Rock	8
72295	Little Rock	7
72301	West Memphis	2
72303	West Memphis	2
72310	Armorel	1
72311	Aubrey	7
72312	Barton	6
72313	Bassett	1
72315	Blytheville	2
72316	Blytheville	2
72319	Gosnell	2
72320	Brickeys	5
72321	Burdette	2
72322	Caldwell	6
72324	Cherry Valley	6
72325	Clarkedale	2
72326	Colt	6
72327	Crawfordsville	4
72328	Crumrod	6
72329	Driver	1
72330	Dyess	3
72331	Earle	2
72333	Elaine	7
72335	Forrest City	6
72336	Forrest City	6

72338	Frenchmans Bayou	1
72339	Gilmore	2
72340	Goodwin	7
72341	Haynes	6
72342	Helena	6
72346	Heth	4
72347	Hickory Ridge	7
72348	Hughes	4
72350	Joiner	1
72351	Keiser	3
72353	Lambrook	7
72354	Lepanto	4
72355	Lexa	6
72358	Luxora	1
72359	Madison	6
72360	Marianna	6
72364	Marion	2
72365	Marked Tree	4
72366	Marvell	7
72367	Mellwood	6
72368	Moro	7
72369	Oneida	7
72370	Osceola	2
72372	Palestine	7
72373	Parkin	3
72374	Poplar Grove	7
72376	Proctor	2
72377	Rivervale	4
72379	Snow Lake	6
72383	Turner	7
72384	Turrell	2
72386	Tyronza	3
72387	Vanndale	6
72389	Wabash	7
72390	West Helena	6
72392	Wheatley	7
72394	Widener	4
72395	Wilson	1
72396	Wynne	6
72401	Jonesboro	6
72402	Jonesboro	6
72403	Jonesboro	6
72404	Jonesboro	6
72410	Alicia	7
72411	Bay	6
72412	Beech Grove	6
72413	Biggers	6
72414	Black Oak	6
72415	Black Rock	7
72416	Bono	6
72417	Brookland	6

72419	Caraway	6
72421	Cash	7
72422	Corning	6
72424	Datto	6
72425	Delaplaine	6
72426	Dell	3
72427	Egypt	7
72428	Etowah	4
72429	Fisher	6
72430	Greenway	6
72431	Grubbs	7
72432	Harrisburg	6
72433	Hoxie	7
72434	Imboden	7
72435	Knobel	7
72436	Lafe	6
72437	Lake City	6
72438	Leachville	4
72439	Light	6
72440	Lynn	8
72441	McDougal	6
72442	Manila	5
72443	Marmaduke	6
72444	Maynard	7
72445	Minturn	7
72447	Monette	6
72449	O’Kean	6
72450	Paragould	6
72451	Paragould	6
72453	Peach Orchard	6
72454	Piggott	6
72455	Pocahontas	7
72456	Pollard	6
72457	Portia	6
72458	Powatan	7
72459	Ravenden	8
72460	Ravenden Springs	8
72461	Rector	6
72462	Reyno	6
72464	Saint Francis	6
72465	Sedgwick	7
72466	Smithville	8
72467	State University	6
72469	Strawberry	8
72470	Success	6
72471	Swifton	7
72472	Trumann	6
72473	Tuckerman	7
72474	Walcott	6
72475	Waldenburg	6
72476	Walnut Ridge	7

72478	Warm Springs	7
72479	Weiner	7
72482	Williford	8
72501	Batesville	8
72503	Batesville	8
72512	Franklin	8
72513	Ash Flat	8
72515	Bexar	8
72517	Brockwell	8
72519	Calico Rock	8
72520	Camp	8
72521	Cave City	8
72522	Charlotte	7
72523	Concord	8
72524	Cord	6
72525	Cherokee Village	8
72527	Desha	8
72528	Dolph	8
72529	Cherokee Village	8
72530	Drasco	8
72531	Elizabeth	8
72532	Evening Shade	8
72533	Fifty Six	8
72534	Floral	8
72536	Franklin	8
72537	Gamaliel	8
72538	Gepp	8
72539	Glencoe	8
72540	Guion	8
72542	Hardy	8
72543	Heber Springs	8
72544	Henederson	8
72545	Heber Springs	8
72546	Ida	8
72550	Locust Grove	8
72553	Magness	7
72554	Mammoth Spring	8
72555	Marcella	8
72556	Melbourne	8
72560	Mountain View	8
72561	Mount Pleasant	8
72562	Newark	6
72564	Oil Trough	7
72565	Oxford	8
72566	Pineville	8
72567	Pleasant Grove	8
72568	Pleasant Plains	8
72569	Poughkeepsie	8
72571	Rosie	8
72572	Saffell	8

72573	Sage	8
72575	Salado	8
72576	Salem	8
72577	Sidney	8
72578	Sturkie	8
72579	Sulphur Rock	7
72581	Tumbling Shoals	8
72583	Viola	8
72584	Violet Hill	8
72585	Wideman	8
72587	Wiseman	8
72601	Harrison	8
72602	Harrison	8
72611	Alpena	8
72613	Beaver	8
72615	Bergman	8
72616	Berryville	8
72617	Big Flat	8
72619	Bull Shoals	8
72623	Clarkridge	8
72624	Compton	8
72626	Cotter	8
72628	Deer	8
72629	Dennard	8
72630	Diamond City	8
72631	Eureka Springs	8
72632	Eureka Springs	8
72633	Everton	8
72634	Flippin	8
72635	Gassville	8
72636	Gilbert	8
72638	Green Forest	8
72639	Harriet	8
72640	Hasty	8
72641	Jasper	8
72642	Lakeview	8
72644	Lead Hill	8
72645	Leslie	8
72648	Dogpatch	8
72650	Marshall	8
72651	Midway	8
72653	Mountain Hope	8
72655	Mount Judea	8
72657	Timbo	8
72658	Norfork	8
72660	Oak Grove	8
72661	Oakland	8
72662	Omaha	8
72663	Onia	8
72666	Parthenon	8
72668	Peel	8

72669	Pindall	8
72670	Ponca	8
72672	Pyatt	8
72675	Saint Joe	8
72677	Summit	8
72679	Tilly	8
72680	Timbo	8
72682	Valley Springs	8
72683	Vendor	8
72685	Western Grove	8
72686	Witts Spring	8
72687	Yellville	8
72701	Fayetteville	8
72702	Fayetteville	8
72703	Fayetteville	8
72704	Fayetteville	8
72711	Avoca	8
72712	Bentonville	8
72714	Bella Vista	8
72715	Bella Vista	8
72717	Canehill	8
72718	Cave Springs	8
72719	Centerton	8
72721	Combs	8
72722	Decatur	8
72727	Elkins	8
72728	Elm Springs	8
72729	Evansville	8
72730	Farmington	8
72732	Garfield	8
72733	Gateway	8
72734	Gentry	8
72735	Goshen	8
72736	Gravette	8
72737	Greenland	8
72738	Hindsville	8
72739	Hiwasse	8
72740	Huntsville	8
72741	Johnson	8
72742	Kingston	8
72744	Lincoln	8
72745	Lowell	8
72747	Maysville	8
72749	Morrow	8
72751	Pea Ridge	8
72752	Pettigrew	8
72753	Prairie Grove	8
72756	Rogers	8
72757	Rogers	8
72758	Rogers	8
72760	St. Paul	8

72761	Siloam Springs	8
72762	Springdale	8
72764	Springdale	8
72765	Springdale	8
72766	Springdale	8
72768	Sulphur Springs	8
72769	Summers	8
72770	Tontitown	8
72773	Wesley	8
72774	West Fork	8
72776	Witter	8
72801	Russellville	8
72802	Russellville	8
72811	Russellville	8
72820	Alix	8
72821	Altus	8
72823	Atkins	8
72824	Belleville	8
72826	Blue Mountain	8
72827	Bluffton	8
72828	Briggsville	8
72829	Centerville	8
72830	Clarksville	8
72832	Coal Hill	8
72833	Danville	8
72834	Dardanelle	8
72835	Delaware	8
72837	Dover	8
72838	Gravelly	8
72839	Hagarville	8
72840	Hartman	8
72841	Harvey	8
72842	Havana	8
72843	Hector	8
72845	Knoxville	8
72846	Lamar	8
72847	London	8
72851	New Blaine	8
72852	Oark	8
72853	Ola	8
72854	Ozone	8
72855	Paris	8
72856	Pelsor	8
72857	Plainview	8
72858	Pottsville	8
72860	Rover	8
72863	Scranton	8
72865	Subiaco	8
72901	Fort Smith	8
72902	Fort Smith	8
72903	Fort Smith	8

72904	Fort Smith	8
72905	Fort Smith	8
72906	Fort Smith	8
72908	Fort Smith	8
72913	Fort Smith	8
72914	Fort Smith	8
72916	Fort Smith	8
72917	Fort Smith	8
72919	Fort Smith	8
72921	Alma	8
72923	Barling	8
72926	Boles	8
72927	Booneville	8
72928	Branch	8
72930	Cecil	8
72932	Cedarville	8
72933	Charleston	8
72934	Chester	8
72935	Dyer	8
72936	Greenwood	8
72937	Hackett	8
72938	Hartford	8
72940	Huntington	8
72941	Lavaca	8
72943	Magazine	8
72944	Mansfield	8
72945	Midland	8
72946	Mountainburg	8
72947	Mulberry	8
72948	Natural Dam	8
72949	Ozark	8
72950	Parks	8
72951	Ratcliff	8
72952	Rudy	8
72955	Uniontown	8
72956	Van Buren	8
72958	Waldron	8
72959	Winslow	8

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Amica Mutual Insurance Company
Homeowners Dwelling Page

Arkansas

Effective June 1, 2009

A. HO 00 03, HO 00 05

a. Dwelling Base Rates - $500 Base Deductible

Peril	Base Rate	Platinum Fee 1-2 Family	Platinum Fee 3-4 Family
Wind/Hail	$450.67		
Water/Freezing	$327.26	$41.00	$41.00
Fire/Lightning	$247.96		
Theft	$50.14	$9.00	$9.00
Liability	$84.35		
Other	$60.50	$9.00	$9.00

b. Classification Tables

Form Relativities- Applies to All Perils except Liability

Form	Relativity
HO 3	1.00
HO 5	1.15

Protection Class/Construction - Fire Peril Only

Protection - Construction Relativities (Applicable to Fire Premium Only)		
PC	Frame	Masonry
1	1.000	0.650
2	1.000	0.650
3	1.000	0.650
4	1.000	0.650
5	1.000	0.650
6	1.000	0.650
7	1.350	0.650
8	2.400	1.525
8B	3.800	2.575
9	4.150	2.750
10	4.850	4.150

2. Three and Four Family Factor - All Perils
1.30

Amica Mutual Insurance Company
Homeowners Tenant Page

Arkansas

Effective June 1, 2009

HO 00 04

1. Tenants Base Rates - $250 Base Deductible

Peril	Base Rate
Wind/Hail	$5.51
Water/Freezing	$25.55
Fire/Lightning	$104.98
Theft	$114.77
Liability	$50.91
Other	$11.72

2. Classification Tables

Protection - Construction Relativities (Applicable to Fire Premium Only)		
PC	Frame	Masonry
1	1.000	0.650
2	1.000	0.650
3	1.000	0.650
4	1.000	0.650
5	1.000	0.650
6	1.000	0.650
7	1.700	0.650
8	2.050	1.000
8B	2.750	1.875
9	3.100	2.050
10	4.150	2.750

Amica Mutual Insurance Company
Homeowners Condominium Page

Arkansas

Effective June 1, 2009

HO 00 06

1. Condominium Base Rates - $250 Base Deductible

Peril	Base Rate
Wind/Hail	$10.17
Water/Freezing	$106.66
Fire/Lightning	$41.06
Theft	$19.35
Liability	$43.71
Other	$7.87

2. Classification Tables

Protection - Construction Relativities (Applicable to Fire Premium Only)		
PC	Frame	Masonry
1	1.000	0.650
2	1.000	0.650
3	1.000	0.650
4	1.000	0.650
5	1.000	0.650
6	1.000	0.650
7	1.700	0.650
8	2.050	1.000
8B	2.750	1.875
9	3.100	2.050
10	4.150	2.750

Amica Mutual Insurance Company
Homeowners Dwelling Page

Arkansas

Effective June 1, 2009

A. HO 00 03, HO 00 05

1. One and Two Family Dwellings
d. Dwelling Territory Factors

Territory	Wind/Hail	Water/Freezing	Fire/Lightning	Theft	Liability	Other
30	1.13	1.13	1.00	1.13	1.00	1.13
31	1.13	1.13	1.00	1.13	1.00	1.13
32	1.19	1.19	1.00	1.19	1.00	1.19
133	1.05	1.05	1.00	1.05	1.00	1.05
233	1.06	1.06	1.00	1.06	1.00	1.06
533	1.52	1.52	1.00	1.52	1.00	1.52
633	0.78	0.78	1.00	0.78	1.00	0.78
733	0.88	0.88	1.00	0.88	1.00	0.88
997	1.25	1.25	1.00	1.25	1.00	1.25
998	1.10	1.10	1.00	1.10	1.00	1.10
999	1.10	1.10	1.00	1.10	1.00	1.10

Amica Mutual Insurance Company
Homeowners Tenants Page

Arkansas

Effective June 1, 2009

HO 00 04 Territory Factors

Territory	Wind/Hail	Water/Freezing	Fire/Lightning	Theft	Liability	Other
30	1.06	1.06	1.00	1.06	1.00	1.06
31	1.06	1.06	1.00	1.06	1.00	1.06
32	1.06	1.06	1.00	1.06	1.00	1.06
133	1.06	1.06	1.00	1.06	1.00	1.06
233	0.90	0.90	1.00	0.90	1.00	0.90
533	1.06	1.06	1.00	1.06	1.00	1.06
633	0.90	0.90	1.00	0.90	1.00	0.90
733	0.90	0.90	1.00	0.90	1.00	0.90
997	1.06	1.06	1.00	1.06	1.00	1.06
998	0.90	0.90	1.00	0.90	1.00	0.90
999	0.90	0.90	1.00	0.90	1.00	0.90

Amica Mutual Insurance Company
Homeowners Condominiums Page

Arkansas

Effective June 1, 2009

HO 00 06 Territory Factors

Territory	Wind/Hail	Water/Freezing	Fire/Lightning	Theft	Liability	Other
30	1.00	1.00	1.00	1.00	1.00	1.00
31	1.00	1.00	1.00	1.00	1.00	1.00
32	1.00	1.00	1.00	1.00	1.00	1.00
133	1.00	1.00	1.00	1.00	1.00	1.00
233	1.00	1.00	1.00	1.00	1.00	1.00
533	1.00	1.00	1.00	1.00	1.00	1.00
633	1.00	1.00	1.00	1.00	1.00	1.00
733	1.00	1.00	1.00	1.00	1.00	1.00
997	1.00	1.00	1.00	1.00	1.00	1.00
998	1.00	1.00	1.00	1.00	1.00	1.00
999	1.00	1.00	1.00	1.00	1.00	1.00

Amica Mutual Insurance Company
Homeowners Dwelling Page
Arkansas

Dwelling Coverage A/Deductible Factor Tables
Effective June 1, 2009

All Territories

Additional Rate per $1000: **0.0075**

(000)	Fire, Wind, Water, Theft, Other Deductible								% Deductibles only available for Wind		
Cov A	**500**	**1,000**	**1,500**	**2,500**	**5,000**	**10,000**	**15,000**	**25,000**	**1%**	**2%**	**5%**
15	0.740	0.647	0.594	0.495	0.379	0.326					0.692
20	0.753	0.659	0.605	0.504	0.386	0.331	0.324				0.659
30	0.781	0.683	0.627	0.523	0.400	0.344	0.336	0.312		0.761	0.627
40	0.809	0.708	0.651	0.542	0.416	0.359	0.349	0.325		0.747	0.594
50	0.838	0.734	0.675	0.563	0.433	0.376	0.364	0.339	0.838	0.734	0.563
60	0.868	0.761	0.700	0.584	0.450	0.392	0.378	0.352	0.845	0.736	0.555
70	0.899	0.788	0.725	0.606	0.467	0.410	0.394	0.367	0.853	0.737	0.547
80	0.932	0.818	0.753	0.630	0.486	0.429	0.410	0.382	0.862	0.739	0.540
90	0.965	0.847	0.780	0.653	0.504	0.444	0.425	0.396	0.869	0.739	0.531
100	1.000	0.878	0.809	0.677	0.524	0.460	0.440	0.410	0.878	0.740	0.524
110	1.036	0.910	0.838	0.702	0.543	0.477	0.456	0.425	0.895	0.741	0.537
120	1.073	0.943	0.869	0.728	0.564	0.494	0.472	0.440	0.912	0.741	0.549
130	1.112	0.977	0.901	0.755	0.585	0.512	0.489	0.456	0.931	0.747	0.562
140	1.152	1.013	0.934	0.783	0.607	0.530	0.507	0.472	0.949	0.759	0.575
150	1.194	1.050	0.968	0.812	0.630	0.549	0.525	0.490	0.968	0.773	0.589
160	1.237	1.088	1.004	0.844	0.656	0.571	0.547	0.509	0.987	0.785	0.604
170	1.281	1.128	1.041	0.876	0.681	0.594	0.569	0.530	1.006	0.801	0.619
180	1.327	1.169	1.080	0.909	0.709	0.617	0.592	0.551	1.026	0.815	0.634
190	1.375	1.212	1.120	0.944	0.737	0.642	0.616	0.573	1.046	0.831	0.650
200	1.425	1.257	1.163	0.980	0.767	0.668	0.641	0.596	1.067	0.846	0.668
210	1.476	1.303	1.206	1.018	0.797	0.694	0.666	0.620	1.089	0.862	0.691
220	1.529	1.350	1.250	1.057	0.829	0.722	0.693	0.645	1.112	0.879	0.716
230	1.584	1.400	1.297	1.097	0.862	0.750	0.721	0.671	1.134	0.895	0.741
240	1.641	1.451	1.345	1.138	0.895	0.780	0.750	0.698	1.157	0.912	0.768
250	1.701	1.505	1.395	1.182	0.930	0.812	0.780	0.726	1.182	0.930	0.796
260	1.762	1.559	1.447	1.226	0.967	0.843	0.811	0.755	1.214	0.962	0.823
270	1.825	1.616	1.500	1.272	1.004	0.877	0.843	0.785	1.248	0.993	0.852
280	1.891	1.675	1.555	1.320	1.043	0.911	0.876	0.816	1.284	1.027	0.883
290	1.959	1.736	1.613	1.370	1.084	0.947	0.911	0.849	1.320	1.060	0.915
300	2.030	1.800	1.673	1.422	1.126	0.985	0.947	0.883	1.356	1.096	0.946
310	2.103	1.865	1.735	1.475	1.170	1.024	0.984	0.918	1.396	1.134	0.980
320	2.179	1.934	1.799	1.531	1.215	1.065	1.023	0.955	1.436	1.170	1.015
330	2.257	2.004	1.865	1.589	1.262	1.106	1.064	0.992	1.476	1.210	1.052
340	2.339	2.078	1.935	1.650	1.312	1.150	1.106	1.032	1.518	1.251	1.090
350	2.423	2.154	2.006	1.712	1.363	1.196	1.150	1.073	1.563	1.294	1.129
360	2.498	2.221	2.070	1.769	1.409	1.237	1.189	1.110	1.601	1.331	1.164
370	2.573	2.289	2.135	1.825	1.455	1.278	1.229	1.148	1.636	1.366	1.199
380	2.648	2.362	2.206	1.891	1.503	1.321	1.270	1.187	1.679	1.406	1.237
390	2.723	2.440	2.285	1.966	1.553	1.365	1.312	1.228	1.724	1.446	1.274
400	2.798	2.518	2.364	2.043	1.603	1.410	1.355	1.269	1.766	1.483	1.312
410	2.873	2.597	2.445	2.120	1.654	1.455	1.398	1.310	1.810	1.523	1.350
420	2.948	2.677	2.526	2.199	1.706	1.500	1.441	1.352	1.851	1.562	1.389
430	3.023	2.751	2.600	2.267	1.754	1.543	1.483	1.391	1.883	1.599	1.424
440	3.098	2.819	2.664	2.324	1.798	1.584	1.522	1.428	1.911	1.633	1.456
450	3.173	2.887	2.729	2.380	1.843	1.625	1.562	1.464	1.939	1.666	1.488
460	3.248	2.956	2.793	2.436	1.887	1.665	1.602	1.501	1.965	1.699	1.520
470	3.323	3.024	2.858	2.492	1.932	1.707	1.642	1.537	1.990	1.731	1.552
480	3.398	3.094	2.924	2.550	1.977	1.747	1.682	1.574	2.018	1.764	1.583
490	3.473	3.166	2.992	2.610	2.023	1.788	1.721	1.611	2.042	1.796	1.615
500	3.548	3.238	3.061	2.671	2.069	1.829	1.760	1.648	2.068	1.827	1.646
550	3.923	3.602	3.406	2.974	2.301	2.033	1.957	1.834	2.271	2.016	1.820
600	4.298	3.970	3.755	3.282	2.535	2.240	2.156	2.023	2.471	2.205	1.990
650	4.673	4.342	4.108	3.594	2.772	2.449	2.357	2.214	2.673	2.393	2.159
700	5.048	4.718	4.465	3.910	3.012	2.661	2.560	2.407	2.867	2.580	2.327
750	5.423	5.098	4.826	4.230	3.254	2.874	2.766	2.603	3.059	2.766	2.495
800	5.798	5.462	5.172	4.546	3.517	3.116	2.999	2.824	3.270	2.980	2.690
850	6.173	5.827	5.519	4.864	3.785	3.363	3.238	3.051	3.482	3.198	2.889
900	6.548	6.194	5.867	5.186	4.058	3.616	3.483	3.283	3.700	3.425	3.097
950	6.923	6.563	6.217	5.511	4.336	3.875	3.733	3.520	3.918	3.648	3.302
1,000	7.298	6.933	6.568	5.838	4.618	4.138	3.988	3.762	4.138	3.875	3.510
1,100	8.048	7.678	7.275	6.503	5.199	4.683	4.515	4.263	4.652	4.338	3.935
1,200	8.798	8.428	7.989	7.179	5.799	5.250	5.065	4.786	5.173	4.813	4.373
1,300	9.548	9.172	8.708	7.868	6.384	5.778	5.577	5.267	5.614	5.223	4.745
1,400	10.298	9.907	9.433	8.568	6.946	6.254	6.038	5.693	6.066	5.643	5.128
1,500	11.048	10.643	10.164	9.280	7.517	6.733	6.503	6.121	6.507	6.054	5.502
1,750	12.923	12.492	12.018	11.114	8.984	7.944	7.680	7.198	7.612	7.082	6.436
2,000	14.798	14.354	13.910	13.022	10.507	9.175	8.879	8.287	8.716	8.109	7.369
2,250	16.673	16.256	15.839	15.006	12.505	11.004	10.671	9.920	10.104	9.420	8.587
2,500	18.548	18.177	17.806	17.064	14.653	12.984	12.613	11.685	11.685	10.925	9.997
2,750	20.423	20.015	19.606	18.789	16.134	14.296	13.888	12.866	12.866	12.029	11.008
3,000	22.298	21.852	21.406	20.514	17.615	15.609	15.163	14.048	14.048	13.134	12.019

Amica Mutual Insurance Company
Homeowners Tenants Page
Arkansas

Tenants Coverage C/Deductible Factor Tables
Effective June 1, 2009

Additional Rate per $1000: **0.0210**

	Fire, Wind, Water, Theft, Other						
(000)	Deductible						
Cov C	**250**	**500**	**1,000**	**1,500**	**2,500**	**5,000**	**10,000**
8	0.741	0.687	0.597	0.553	0.477	0.397	
10	0.769	0.713	0.620	0.574	0.495	0.412	
15	0.841	0.781	0.682	0.632	0.547	0.456	0.388
20	0.918	0.855	0.749	0.696	0.603	0.504	0.430
25	1.000	0.933	0.821	0.764	0.664	0.556	0.475
30	1.087	1.016	0.898	0.837	0.729	0.612	0.524
35	1.178	1.104	0.979	0.914	0.799	0.671	0.575
40	1.273	1.195	1.065	0.995	0.872	0.734	0.630
45	1.376	1.295	1.158	1.084	0.952	0.802	0.690
50	1.489	1.404	1.261	1.182	1.041	0.879	0.757
60	1.719	1.622	1.457	1.366	1.202	1.014	0.874
70	1.949	1.839	1.653	1.550	1.364	1.150	0.991
80	2.179	2.057	1.850	1.735	1.527	1.286	1.108
90	2.409	2.275	2.047	1.920	1.689	1.422	1.225
100	2.639	2.494	2.244	2.105	1.852	1.558	1.342
110	2.849	2.695	2.432	2.285	2.018	1.705	1.473
120	3.059	2.898	2.622	2.466	2.187	1.855	1.607
130	3.269	3.100	2.813	2.649	2.359	2.009	1.745
140	3.479	3.304	3.005	2.833	2.533	2.166	1.887
150	3.689	3.507	3.199	3.020	2.711	2.327	2.032
160	3.899	3.712	3.394	3.208	2.891	2.491	2.181
170	4.109	3.916	3.590	3.398	3.074	2.659	2.334
180	4.319	4.122	3.788	3.589	3.259	2.830	2.490
190	4.529	4.325	3.982	3.777	3.436	2.988	2.633
200	4.739	4.525	4.172	3.960	3.604	3.132	2.760
225	5.264	5.027	4.649	4.421	4.025	3.493	3.081
250	5.789	5.528	5.129	4.886	4.450	3.858	3.404
275	6.314	6.029	5.611	5.355	4.880	4.225	3.730
300	6.839	6.548	6.112	5.835	5.320	4.611	4.057
325	7.364	7.069	6.618	6.319	5.766	5.002	4.387
350	7.889	7.573	7.110	6.790	6.216	5.378	4.739
375	8.414	8.077	7.604	7.262	6.672	5.757	5.097
400	8.939	8.603	8.100	7.738	7.133	6.161	5.437
425	9.464	9.132	8.600	8.216	7.599	6.570	5.780
450	9.989	9.638	9.127	8.772	8.120	7.034	6.201
500	11.039	10.651	10.086	9.694	8.974	7.774	6.853
750	16.289	15.717	14.883	14.304	13.242	11.471	10.112

Amica Mutual Insurance Company
Homeowners Condominium Page
Arkansas

Condominium Coverage C/Deductible Factor Tables
Effective June 1, 2009

Additional Rate per $1000: **0.0210**

(000)			**Fire, Wind, Water, Theft, Other Deductible**				
Cov C	**250**	**500**	**1,000**	**1,500**	**2,500**	**5,000**	**10,000**
8	0.741	0.687	0.597	0.553	0.477	0.397	
10	0.769	0.713	0.620	0.574	0.495	0.412	
15	0.841	0.781	0.682	0.632	0.547	0.456	0.388
20	0.918	0.855	0.749	0.696	0.603	0.504	0.430
25	1.000	0.933	0.821	0.764	0.664	0.556	0.475
30	1.087	1.016	0.898	0.837	0.729	0.612	0.524
35	1.178	1.104	0.979	0.914	0.799	0.671	0.575
40	1.273	1.195	1.065	0.995	0.872	0.734	0.630
45	1.376	1.295	1.158	1.084	0.952	0.802	0.690
50	1.489	1.404	1.261	1.182	1.041	0.879	0.757
60	1.719	1.622	1.457	1.366	1.202	1.014	0.874
70	1.949	1.839	1.653	1.550	1.364	1.150	0.991
80	2.179	2.057	1.850	1.735	1.527	1.286	1.108
90	2.409	2.275	2.047	1.920	1.689	1.422	1.225
100	2.639	2.494	2.244	2.105	1.852	1.558	1.342
110	2.849	2.695	2.432	2.285	2.018	1.705	1.473
120	3.059	2.898	2.622	2.466	2.187	1.855	1.607
130	3.269	3.100	2.813	2.649	2.359	2.009	1.745
140	3.479	3.304	3.005	2.833	2.533	2.166	1.887
150	3.689	3.507	3.199	3.020	2.711	2.327	2.032
160	3.899	3.712	3.394	3.208	2.891	2.491	2.181
170	4.109	3.916	3.590	3.398	3.074	2.659	2.334
180	4.319	4.122	3.788	3.589	3.259	2.830	2.490
190	4.529	4.325	3.982	3.777	3.436	2.988	2.633
200	4.739	4.525	4.172	3.960	3.604	3.132	2.760
225	5.264	5.027	4.649	4.421	4.025	3.493	3.081
250	5.789	5.528	5.129	4.886	4.450	3.858	3.404
275	6.314	6.029	5.611	5.355	4.880	4.225	3.730
300	6.839	6.548	6.112	5.835	5.320	4.611	4.057
325	7.364	7.069	6.618	6.319	5.766	5.002	4.387
350	7.889	7.573	7.110	6.790	6.216	5.378	4.739
375	8.414	8.077	7.604	7.262	6.672	5.757	5.097
400	8.939	8.603	8.100	7.738	7.133	6.161	5.437
425	9.464	9.132	8.600	8.216	7.599	6.570	5.780
450	9.989	9.638	9.127	8.772	8.120	7.034	6.201
500	11.039	10.651	10.086	9.694	8.974	7.774	6.853
750	16.289	15.717	14.883	14.304	13.242	11.471	10.112

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

1.	This filing transmittal is part of Company Tracking #	AR-H-08-1-RR

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

		Company Name		Company NAIC Number
3.	**A.**	Amica Mutual Insurance Company	**B.**	028-19976

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Business (i.e., Sub-type of Insurance)
4.	**A.**	04.0 Homeowners	**B.**	04.0000 HO-Sub-TOI Combinations

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	FOR LOSS COSTS ONLY (E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Dwelling	N/A	0.0%					
Tenants	N/A	0.0%					
Condominiums	N/A	0.0%					
TOTAL OVERALL EFFECT		0.0%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2007	257	-4.4	04-1-07	314	280	.892	.365
2006	270	--	--	313	296	.946	.371
2005	291	3.7	10-1-05	284	46	.162	.539
2004	281	5.0	08-1-04	238	228	.958	.592
2003	243	19.1	05-1-03	179	48	.268	.564

7.

Expense Constants	Selected Provisions
A. Total Production Expense	17.9
B. General Expense	4.9
C. Taxes, Licenses & Fees	3.5
D. Underwriting Profit & Contingencies	4.6
E. Other-Anticipated Dividend	7.2
F. TOTAL	38.1

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

9. 54.0% Estimated Maximum Rate Increase for any Insured (%) Territory (if applicable): _____

10. -32.0% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

ARKANSAS
AMICA MUTUAL INSURANCE COMPANY
HOMEOWNERS INSURANCE

IMPACT OF ALL REVISIONS UPON ENTIRE BOOK OF BUSINESS (a)

Policy Sample (b)	Policy Form	Change
Sample 1	Tenant	0.761
Sample 59	Dwelling	0.781
Sample 218	Dwelling	0.781
Sample 76	Dwelling	0.829
Sample 56	Dwelling	0.833
Sample 61	Dwelling	0.837
Sample 183	Dwelling	0.838
Sample 230	Dwelling	0.840
Sample 53	Dwelling	0.848
Sample 90	Dwelling	0.849
Sample 245	Condo	0.851
Sample 36	Dwelling	0.860
Sample 78	Dwelling	0.867
Sample 41	Dwelling	0.869
Sample 91	Dwelling	0.870
Sample 63	Dwelling	0.872
Sample 185	Dwelling	0.876
Sample 2	Tenant	0.877
Sample 143	Dwelling	0.877
Sample 171	Dwelling	0.883
Sample 54	Dwelling	0.885
Sample 232	Dwelling	0.886
Sample 145	Dwelling	0.887
Sample 49	Dwelling	0.889
Sample 70	Dwelling	0.897
Sample 3	Tenant	0.900
Sample 137	Dwelling	0.901
Sample 213	Dwelling	0.901
Sample 194	Dwelling	0.901
Sample 55	Dwelling	0.901
Sample 188	Dwelling	0.902
Sample 167	Dwelling	0.908
Sample 148	Dwelling	0.908
Sample 109	Dwelling	0.913
Sample 217	Dwelling	0.914
Sample 227	Dwelling	0.918
Sample 153	Dwelling	0.919
Sample 200	Dwelling	0.919
Sample 4	Tenant	0.923
Sample 234	Dwelling	0.924
Sample 221	Dwelling	0.926
Sample 139	Dwelling	0.926
Sample 233	Dwelling	0.928
Sample 87	Dwelling	0.929
Sample 74	Dwelling	0.930
Sample 209	Dwelling	0.931
Sample 244	Condo	0.931
Sample 5	Tenant	0.932
Sample 47	Dwelling	0.934
Sample 112	Dwelling	0.936
Sample 243	Condo	0.938
Sample 77	Dwelling	0.938
Sample 73	Dwelling	0.939
Sample 191	Dwelling	0.942
Sample 40	Dwelling	0.943
Sample 108	Dwelling	0.944
Sample 64	Dwelling	0.945
Sample 199	Dwelling	0.946
Sample 6	Tenant	0.951
Sample 7	Tenant	0.951
Sample 8	Tenant	0.952
Sample 154	Dwelling	0.955
Sample 210	Dwelling	0.955
Sample 184	Dwelling	0.956
Sample 68	Dwelling	0.957
Sample 228	Dwelling	0.957
Sample 196	Dwelling	0.958
Sample 42	Dwelling	0.961
Sample 113	Dwelling	0.962
Sample 134	Dwelling	0.963
Sample 158	Dwelling	0.963
Sample 107	Dwelling	0.963
Sample 97	Dwelling	0.965
Sample 89	Dwelling	0.965
Sample 92	Dwelling	0.966
Sample 9	Tenant	0.966
Sample 175	Dwelling	0.967

Sample 140	Dwelling	0.967
Sample 10	Tenant	0.967
Sample 201	Dwelling	0.969
Sample 11	Tenant	0.970
Sample 180	Dwelling	0.970
Sample 237	Dwelling	0.970
Sample 160	Dwelling	0.971
Sample 206	Dwelling	0.971
Sample 173	Dwelling	0.972
Sample 123	Dwelling	0.972
Sample 119	Dwelling	0.973
Sample 66	Dwelling	0.974
Sample 48	Dwelling	0.975
Sample 60	Dwelling	0.975
Sample 190	Dwelling	0.978
Sample 176	Dwelling	0.978
Sample 100	Dwelling	0.980
Sample 187	Dwelling	0.983
Sample 216	Dwelling	0.988
Sample 225	Dwelling	0.988
Sample 166	Dwelling	0.989
Sample 129	Dwelling	0.991
Sample 12	Tenant	0.994
Sample 236	Dwelling	0.994
Sample 182	Dwelling	0.994
Sample 13	Tenant	0.995
Sample 149	Dwelling	0.997
Sample 14	Tenant	1.001
Sample 235	Dwelling	1.001
Sample 15	Tenant	1.001
Sample 195	Dwelling	1.002
Sample 212	Dwelling	1.003
Sample 16	Tenant	1.003
Sample 103	Dwelling	1.003
Sample 115	Dwelling	1.007
Sample 104	Dwelling	1.007
Sample 130	Dwelling	1.008
Sample 142	Dwelling	1.009
Sample 45	Dwelling	1.010
Sample 177	Dwelling	1.010
Sample 242	Condo	1.011
Sample 17	Tenant	1.011
Sample 164	Dwelling	1.012
Sample 132	Dwelling	1.012
Sample 18	Tenant	1.013
Sample 38	Dwelling	1.014
Sample 144	Dwelling	1.016
Sample 19	Tenant	1.016
Sample 20	Tenant	1.018
Sample 141	Dwelling	1.018
Sample 152	Dwelling	1.018
Sample 203	Dwelling	1.022
Sample 224	Dwelling	1.022
Sample 155	Dwelling	1.025
Sample 95	Dwelling	1.026
Sample 198	Dwelling	1.026
Sample 157	Dwelling	1.027
Sample 98	Dwelling	1.029
Sample 135	Dwelling	1.029
Sample 174	Dwelling	1.031
Sample 21	Tenant	1.032
Sample 229	Dwelling	1.032
Sample 211	Dwelling	1.032
Sample 133	Dwelling	1.032
Sample 114	Dwelling	1.034
Sample 81	Dwelling	1.037
Sample 178	Dwelling	1.040
Sample 72	Dwelling	1.041
Sample 202	Dwelling	1.041
Sample 106	Dwelling	1.043
Sample 156	Dwelling	1.045
Sample 197	Dwelling	1.045
Sample 101	Dwelling	1.045
Sample 83	Dwelling	1.046
Sample 22	Tenant	1.046
Sample 84	Dwelling	1.048
Sample 111	Dwelling	1.049
Sample 238	Dwelling	1.050
Sample 96	Dwelling	1.050
Sample 69	Dwelling	1.051
Sample 214	Dwelling	1.052
Sample 122	Dwelling	1.058
Sample 23	Tenant	1.061
Sample 168	Dwelling	1.062
Sample 222	Dwelling	1.063
Sample 94	Dwelling	1.063

Sample 181	Dwelling	1.064
Sample 146	Dwelling	1.064
Sample 240	Dwelling	1.065
Sample 215	Dwelling	1.069
Sample 39	Dwelling	1.071
Sample 147	Dwelling	1.071
Sample 159	Dwelling	1.074
Sample 52	Dwelling	1.074
Sample 220	Dwelling	1.074
Sample 193	Dwelling	1.075
Sample 46	Dwelling	1.076
Sample 24	Tenant	1.076
Sample 25	Tenant	1.076
Sample 170	Dwelling	1.080
Sample 241	Condo	1.084
Sample 26	Tenant	1.085
Sample 99	Dwelling	1.085
Sample 75	Dwelling	1.086
Sample 44	Dwelling	1.088
Sample 179	Dwelling	1.088
Sample 86	Dwelling	1.088
Sample 117	Dwelling	1.090
Sample 120	Dwelling	1.099
Sample 58	Dwelling	1.099
Sample 85	Dwelling	1.102
Sample 124	Dwelling	1.102
Sample 162	Dwelling	1.103
Sample 27	Tenant	1.104
Sample 131	Dwelling	1.106
Sample 204	Dwelling	1.106
Sample 28	Tenant	1.107
Sample 29	Tenant	1.108
Sample 82	Dwelling	1.108
Sample 30	Tenant	1.112
Sample 110	Dwelling	1.112
Sample 79	Dwelling	1.114
Sample 169	Dwelling	1.118
Sample 43	Dwelling	1.120
Sample 186	Dwelling	1.122
Sample 50	Dwelling	1.122
Sample 51	Dwelling	1.122
Sample 172	Dwelling	1.124
Sample 80	Dwelling	1.125
Sample 127	Dwelling	1.127
Sample 102	Dwelling	1.130
Sample 31	Tenant	1.130
Sample 125	Dwelling	1.132
Sample 37	Dwelling	1.136
Sample 151	Dwelling	1.136
Sample 128	Dwelling	1.136
Sample 67	Dwelling	1.138
Sample 192	Dwelling	1.140
Sample 231	Dwelling	1.140
Sample 32	Tenant	1.143
Sample 161	Dwelling	1.146
Sample 121	Dwelling	1.149
Sample 105	Dwelling	1.153
Sample 88	Dwelling	1.153
Sample 33	Tenant	1.155
Sample 150	Dwelling	1.159
Sample 205	Dwelling	1.159
Sample 226	Dwelling	1.160
Sample 239	Dwelling	1.160
Sample 71	Dwelling	1.162
Sample 163	Dwelling	1.163
Sample 208	Dwelling	1.167
Sample 136	Dwelling	1.170
Sample 65	Dwelling	1.174
Sample 57	Dwelling	1.175
Sample 118	Dwelling	1.179
Sample 34	Tenant	1.192
Sample 93	Dwelling	1.195
Sample 35	Tenant	1.200
Sample 116	Dwelling	1.214
Sample 126	Dwelling	1.227
Sample 219	Dwelling	1.237
Sample 138	Dwelling	1.252
Sample 165	Dwelling	1.306
Sample 223	Dwelling	1.322
Sample 207	Dwelling	1.370
Sample 189	Dwelling	1.402
Sample 62	Dwelling	1.474

(a) This includes the simulated credit impact for our current book of business, 245 policies.
(b) Policy sample is shown in place of actual policy numbers, with data sorted by magnitude of change.

Supplemental Exhibit B

ARKANSAS
AMICA MUTUAL INSURANCE COMPANY
HOMEOWNERS

SUPPORT FOR REVISED RATING BY PERIL TERRITORIAL FACTORS

	Dwelling			Tenant			Condo		
	(1)	(1)/ Avg of (1)		(2)	(2)/ Avg of (2)		(3)	(3)/ Avg of (3)	
Territory	Current Base	Current Territorial Relativity	Proposed Territorial Factor for Each Peril	Current Base	Current Territorial Relativity	Proposed Territorial Factor for Each Peril	Current Base	Current Territorial Relativity	Proposed Territorial Factor for Each Peril
30	1,339	1.09	1.09	279	1.04	1.04	227	1.00	1.00
31	1,339	1.09	1.09	279	1.04	1.04	227	1.00	1.00
32	1,398	1.14	1.14	279	1.04	1.04	227	1.00	1.00
133	1,270	1.04	1.04	279	1.04	1.04	227	1.00	1.00
233	1,282	1.05	1.05	254	0.94	0.94	227	1.00	1.00
533	1,693	1.38	1.38	279	1.04	1.04	227	1.00	1.00
633	1,032	0.84	0.84	254	0.94	0.94	227	1.00	1.00
733	1,117	0.91	0.91	254	0.94	0.94	227	1.00	1.00
997	1,446	1.18	1.18	279	1.04	1.04	227	1.00	1.00
998	1,316	1.07	1.07	254	0.94	0.94	227	1.00	1.00
999	1,316	1.07	1.07	254	0.94	0.94	227	1.00	1.00
SW Average	1,224	1.00		269	1.00		227	1.00	

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Exhibit 2
Sheet 2

Arkansas
Amica Mutual Insurance Company
Homeowners Rating by Peril
Determination of Territory Relativities
Tenants

Current Avg Base	269.48		
	Selected	**Base Rate**	**Vary by Territory**
Wind/Hail	0.020	$5.39	Y
Water/Freezing	0.090	$24.25	Y
Fire/Lightning	0.300	$80.84	Y
Theft	0.400	$107.79	Y
Liability	0.150	$40.42	Y
Other	0.040	$10.78	Y
Hurricane	0.000	$0.00	Y
	1.000	$269.47	

	$269.48	**$0.00**		**$0.00**	**$269.48**	
(1)	**(2)**	**(3)**	**(4)**	**(5)**	**(6)**	**(7)**
				Hurr Base x (4)	(2)-(3)-(5)	(6)/(6 Tot)
	Current	**Proposed**	**Hurricane**	**Hurricane**	**Remaining**	**Remaining**
Territory	**Base**	**"Fixed"**	**Relativity**	**Base**	**Variable Base**	**Relativity**
30	$279.00	$0.00	1.00	$0.00	$279.00	1.04
31	$279.00	$0.00	1.00	$0.00	$279.00	1.04
32	$279.00	$0.00	1.00	$0.00	$279.00	1.04
133	$279.00	$0.00	1.00	$0.00	$279.00	1.04
233	$254.00	$0.00	1.00	$0.00	$254.00	0.94
533	$279.00	$0.00	1.00	$0.00	$279.00	1.04
633	$254.00	$0.00	1.00	$0.00	$254.00	0.94
733	$254.00	$0.00	1.00	$0.00	$254.00	0.94
997	$279.00	$0.00	1.00	$0.00	$279.00	1.04
998	$254.00	$0.00	1.00	$0.00	$254.00	0.94
999	$254.00	$0.00	1.00	$0.00	$254.00	0.94

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Exhibit 2
Sheet 1

Arkansas
Amica Mutual Insurance Company
Homeowners Rating by Peril
Determination of Territory Relativities
Dwelling Forms

Current Avg Base	1,224.20		
	Selected	**Base Rate**	**Vary by Territory**
Wind/Hail	0.370	$452.95	Y
Water/Freezing	0.270	$330.53	Y
Fire/Lightning	0.220	$269.32	Y
Theft	0.040	$48.97	Y
Liability	0.050	$61.21	Y
Other	0.050	$61.21	Y
Hurricane	0.000	$0.00	Y
	1.000	$1,224.19	

	$1,224	**$0**		**$0**	**$1,224**	
(1)	**(2)**	**(3)**	**(4)**	**(5)**	**(6)**	**(7)**
				Hurr Base x (4)	(2)-(3)-(5)	(6)/(6 Tot)
	Current	**Proposed**	**Hurricane**	**Hurricane**	**Remaining**	**Remaining**
Territory	**Base**	**"Fixed"**	**Relativity**	**Base**	**Variable Base**	**Relativity**
30	$1,339.00	$0.00	1.00	$0.00	$1,339.00	1.09
31	$1,339.00	$0.00	1.00	$0.00	$1,339.00	1.09
32	$1,398.00	$0.00	1.00	$0.00	$1,398.00	1.14
133	$1,270.00	$0.00	1.00	$0.00	$1,270.00	1.04
233	$1,282.00	$0.00	1.00	$0.00	$1,282.00	1.05
533	$1,693.00	$0.00	1.00	$0.00	$1,693.00	1.38
633	$1,032.00	$0.00	1.00	$0.00	$1,032.00	0.84
733	$1,117.00	$0.00	1.00	$0.00	$1,117.00	0.91
997	$1,446.00	$0.00	1.00	$0.00	$1,446.00	1.18
998	$1,316.00	$0.00	1.00	$0.00	$1,316.00	1.07
999	$1,316.00	$0.00	1.00	$0.00	$1,316.00	1.07

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Exhibit 2
Sheet 3

Arkansas
Amica Mutual Insurance Company
Homeowners Rating by Peril
Determination of Territory Relativities
Condominiums

Current Avg Base	227.00		
	Selected	**Base Rate**	**Vary by Territory**
Wind/Hail	0.050	$11.35	Y
Water/Freezing	0.550	$124.85	Y
Fire/Lightning	0.150	$34.05	Y
Theft	0.100	$22.70	Y
Liability	0.110	$24.97	Y
Other	0.040	$9.08	Y
Hurricane	0.000	$0.00	Y
	1.000	$227.00	

	$227.00	**$0.00**		**$0.00**	**$227.00**	
(1)	**(2)**	**(3)**	**(4)**	**(5)**	**(6)**	**(7)**
				Hurr Base x (4)	(2)-(3)-(5)	(6)/(6 Tot)
	Current	**Proposed**	**Hurricane**	**Hurricane**	**Remaining**	**Remaining**
Territory	**Base**	**"Fixed"**	**Relativity**	**Base**	**Variable Base**	**Relativity**
30	$227.00	$0.00	1.00	$0.00	$227.00	1.00
31	$227.00	$0.00	1.00	$0.00	$227.00	1.00
32	$227.00	$0.00	1.00	$0.00	$227.00	1.00
133	$227.00	$0.00	1.00	$0.00	$227.00	1.00
233	$227.00	$0.00	1.00	$0.00	$227.00	1.00
533	$227.00	$0.00	1.00	$0.00	$227.00	1.00
633	$227.00	$0.00	1.00	$0.00	$227.00	1.00
733	$227.00	$0.00	1.00	$0.00	$227.00	1.00
997	$227.00	$0.00	1.00	$0.00	$227.00	1.00
998	$227.00	$0.00	1.00	$0.00	$227.00	1.00
999	$227.00	$0.00	1.00	$0.00	$227.00	1.00

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Exhibit 3
Sheet 1

Arkansas

Homeowner's Rating By Peril

Rate Order of Calculation
Dwelling Forms

	Rating Formulas	Wind	Water	Fire	Theft	Liability	Other	Misc.
1	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	
2	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	
BCP	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	
3	x Form Factor	x Form Factor	x Form Factor	x Form Factor	x Form Factor		x Form Factor	
4	x Prot-Constr Factor			x Prot-Constr Factor				
5	x Cov A/Ded Factor	x Cov A/Ded Factor	x Cov A/Ded Factor	x Cov A/Ded Factor	x Cov A/Ded Factor		x Cov A/Ded Factor	
6	x #Family Factor	x #Family Factor	x #Family Factor	x #Family Factor	x #Family Factor	x #Family Factor	x #Family Factor	
BP	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	
7	+ Ordinance/Law (BP * OrdLaw)	+ Ordinance/Law	+ Ordinance/Law	+ Ordinance/Law			+ Ordinance/Law	
8	+ Repl Cost Loss Settle (BP * ReplCost)	+ Repl Cost Loss Settle	+ Repl Cost Loss Settle	+ Repl Cost Loss Settle			+ Repl Cost Loss Settle	
9								
10	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	
11	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	
ABP	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	
12a	+ Protective Device Credit* (ABP * ProtDev)			+ Protective Device Credit*	+ Protective Device Credit*			
12b	+ Superior Constr Credit* (ABP * SupConCr)			+ Superior Constr Credit*				
12c	+ Age of Home/Remodeled (ABP *AgeHome)	+ Age of Home/Remodeled	+ Age of Home/Remodeled	+ Age of Home/Remodeled	+ Age of Home/Remodeled	+ Age of Home/Remodeled	+ Age of Home/Remodeled	
12d	+ BCEG (BCP * 5 * 10 * 11 * BCEG)	+ BCEG						
13	+ Secondary/Seasonal Charge (ABP * SecSeasChg)	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	
14	+ Platinum Charge (10 * 11 * PlatChrg)		+ Platinum Charge		+ Platinum Charge	+ Platinum Charge	+ Platinum Charge	
15	+ Incr Covg E/F (10 * 11 * IncrEF)					+ Incr Covg E/F		
16	+ Incr Covg C (10 * 11 * IncrC)							+ Incr Covg C
17	+ Incr Covg D (10 * 11 * IncrD)							+ Incr Covg D
18	+ Townhouse Prem (ABP * Townhouse)			+ Townhouse Prem				
19	+ Inflation Guard Premium (ABP * InflGuard)	+ Inflation Guard Premium	+ Inflation Guard Premium	+ Inflation Guard Premium	+ Inflation Guard Premium		+ Inflation Guard Premium	
20	+ Personal Prop Repl Cost (ABP * ReplCost)	+Personal Prop Repl Cost	+Personal Prop Repl Cost	+Personal Prop Repl Cost	+Personal Prop Repl Cost		+Personal Prop Repl Cost	
21	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total
22	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc
Ann.	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium**
23	+ Ann. Other Premium***	+Endorse Wind ***	+Endorse Water ***	+Endorse Fire ***	+Endorse Theft ***	+Endorse Liability ***	+Endorse Other ***	+Endorse Misc. ***
24								
25								
Tot.	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**
26	+ PAF Premium							+ PAF Premium
Fin.	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**

*Combine credits from 12a-12b. Maximum total credit of 50% applies.
**The Annual Basic Premium is subject to a minimum premium as displayed in rule 205
*** Each endorsement with an associated rate in Annual Other Premium multiplied by HRF, Non-Dividend and Multi-Line where applicable. (HRF does not apply to Earthquake.)

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Exhibit 3
Sheet 2

Arkansas

Homeowner's Rating By Peril
Rate Order of Calculation
Tenants Form

	Rating Formulas	Wind	Water	Fire	Theft	Liability	Other	Misc.
1	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	
2	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	
BCP	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	
3	x Prot-Constr Factor			x Prot-Constr Factor				
4	Cov C/Ded Factor	Cov C/Ded Factor	Cov C/Ded Factor	Cov C/Ded Factor	Cov C/Ded Factor		Cov C/Ded Factor	
BP	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	
5	+ Ordinance/Law (BP * OrdLaw)	+ Ordinance/Law	+ Ordinance/Law	+ Ordinance/Law			+ Ordinance/Law	
6	+ Spec Pers Prop (BP * SpecPP)	+ Spec Pers Prop	+ Spec Pers Prop	+ Spec Pers Prop	+ Spec Pers Prop		+ Spec Pers Prop	
7								
8	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	
9	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	
ABP	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	
10a	+ Superior Constr Credit* (ABP * SupConCr)			+ Superior Constr Credit				
10c	+ BCEG (BCP * 4 * 8 * 9 * BCEG)	+ BCEG						
11	+ Secondary/Seasonal Charge (ABP * SecSeasChg)	+ Sec/Seas Charge	+ Sec/Seas Charge	+ Sec/Seas Charge	+ Sec/Seas Charge	+ Sec/Seas Charge	+ Sec/Seas Charge	
12	+ Incr Covg E/F (8 * 9 * IncrEF)					+ Incr Covg E/F		
13	+ Incr Covg D (8 * 9 * IncrD)							+ Incr Covg D
14	+ Personal Prop Repl Cost (ABP * ReplCost)	+Personal Prop Repl Cost	+Personal Prop Repl Cost	+Personal Prop Repl Cost	+Personal Prop Repl Cost		+Personal Prop Repl Cost	
15	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total
16	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit
Ann.	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium**
17	+ Ann. Other Premium ***	+Endorse Wind ***	+Endorse Water ***	+Endorse Fire ***	+Endorse Theft ***	+Endorse Liability ***	+Endorse Other ***	+Endorse Misc. ***
18								
19								
Tot.	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**
20	+ PAF Final Prem							+ PAF Final Prem
Fin.	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**

**The Annual Basic Premium is subject to a minimum premium as displayed in rule 205
*** Each endorsement with an associated rate in Annual Other Premium multiplied by HRF, Non-Dividend and Multi-Line where applicable. (HRF does not apply to Earthquake.)

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Exhibit 3
Sheet 3

Arkansas

Homeowner's Rating By Peril
Rate Order of Calculation
Condominium Form

	Rating Formulas	Wind	Water	Fire	Theft	Liability	Other	Misc.
1	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	
2	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	x Territory Factor	
BCP	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	**Base Class Premium**	
3	x Prot-Constr Factor			x Prot-Constr Factor				
4	x Cov C/Ded Factor	x Cov C/Ded Factor	x Cov C/Ded Factor	x Cov C/Ded Factor	x Cov C/Ded Factor		x Cov C/Ded Factor	
BP	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	**Base Premium**	
5	+ Ordinance/Law (BP * OrdLaw)	+ Ordinance/Law	+ Ordinance/Law	+ Ordinance/Law			+ Ordinance/Law	
6	+ Spec Pers Prop (BP * SpecPP)	+ Spec Pers Prop	+ Spec Pers Prop	+ Spec Pers Prop	+ Spec Pers Prop		+ Spec Pers Prop	
7								
8	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	x HRF Factor	
9	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	x Non-Dividend Factor	
ABP	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	**Adjusted Base Prem**	
10a	+ Superior Constr Credit* (ABP * SupConCr)			+ Superior Constr Credit*				
10c	+ BCEG (BCP * 4 * 8 * 9 * BCEG)	+ BCEG						
11	+ Secondary/Seasonal Charge (ABP * SecSeasChg)	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	+ Secondary/Seasonal Charge	
12	+ Incr Covg E/F (8 * 9 * IncrEF)					+ Incr Covg E/F		
13	+ Incr Covg D (8 * 9 * IncrD)							+ Incr Covg D
14	+ Incr Covg A (8 * 9 * IncrAChrg)							+ Incr Covg A
15	+ Personal Prop Repl Cost (ABP * ReplCost)	+ Personal Prop Repl Cost	+ Personal Prop Repl Cost	+ Personal Prop Repl Cost	+ Personal Prop Repl Cost		+ Personal Prop Repl Cost	
16	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total	Sub-Total
17	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit	+ Multi-Line Credit
Ann.	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium****	**Annual Basic Premium**
18	+ Ann. Other Premium ***	+Endorse Wind ***	+Endorse Water ***	+Endorse Fire ***	+Endorse Theft ***	+Endorse Liability ***	+Endorse Other ***	+Endorse Misc. ***
19								
20								
Tot.	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**	**Total Premium**
21	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc	+ Multi Line Disc
22	+ PAF Final Prem							+ PAF Final Prem
Fin.	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**	**Final Premium**

**The Annual Basic Premium is subject to a minimum premium as displayed in rule 205
*** Each endorsement with an associated rate in Annual Other Premium multiplied by HRF, Non-Dividend and Multi-Line where applicable. (HRF does not apply to Earthquake.)

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Exhibit 8
Sheet 1

Homeowners Rating by Peril
Arkansas
Homeowners - Dwelling
Policyholder Dislocation Exhibits
Policy Sample: March 2008-February 2009

All Perils Deductible				
Ded	**Policies**	**Current**	**Revised**	**% Change**
500	102	1,467	1,449	-1.3%
1000	85	1,491	1,486	-0.3%
2500	12	1,115	1,191	6.8%
5000	4	1,210	1,374	13.5%
	203	**1,456**	**1,453**	**-0.2%**

Protection Class					
PC		**Policies**	**Current**	**Revised**	**% Change**
1		0	0	0	0.0%
2		51	1,447	1,502	3.9%
3		52	1,325	1,329	0.4%
4		26	1,488	1,478	-0.7%
5		26	1,414	1,389	-1.8%
6		24	1,132	1,188	4.9%
7		6	1,187	1,206	1.6%
8		2	1,630	1,433	-12.1%
19	8B	0	0	0	0.0%
9		12	1,907	1,758	-7.8%
10		6	2,839	2,514	-11.4%
		205	**1,442**	**1,439**	**-0.2%**

Protective Device Burglar				
Group	**Policies**	**Current**	**Revised**	**% Change**
0%	159	1,388	1,379	-0.6%
-2%	22	1,713	1,661	-3.0%
-3%	0	0	0	0.0%
-5%	24	1,550	1,632	5.3%
	205	**1,442**	**1,439**	**-0.2%**

Protective Device Fire				
Group	**Policies**	**Current**	**Revised**	**% Change**
0%	54	1,262	1,272	0.8%
-2%	128	1,485	1,457	-1.9%
-3%	0	0	0	0.0%
-5%	16	1,549	1,681	8.5%
-8%	1	1,028	1,093	6.3%
-10%	4	2,007	2,165	7.8%
-11%	0	0	0	0.0%
-13%	0	0	0	0.0%
-15%	1	754	901	19.5%
-16%	0	0	0	0.0%
-18%	1	2,732	2,351	-14.0%
	205	**1,442**	**1,439**	**-0.2%**

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Exhibit 8
Sheet 2

Homeowners Rating by Peril
Arkansas
Homeowners - Dwelling
Policyholder Dislocation Exhibits
Policy Sample: March 2008-February 2009

	205	
% Change	**Count**	**Distribution**
<-20%	2	1.0%
-20%	0	0.0%
-19%	0	0.0%
-18%	0	0.0%
-17%	2	1.0%
-16%	3	1.5%
-15%	2	1.0%
-14%	1	0.5%
-13%	4	2.0%
-12%	3	1.5%
-11%	4	2.0%
-10%	6	2.9%
-9%	4	2.0%
-8%	4	2.0%
-7%	7	3.4%
-6%	7	3.4%
-5%	2	1.0%
-4%	11	5.4%
-3%	15	7.3%
-2%	4	2.0%
-1%	6	2.9%
0%	5	2.4%
1%	9	4.4%
2%	5	2.4%
3%	11	5.4%
4%	7	3.4%
5%	8	3.9%
6%	6	2.9%
7%	8	3.9%
8%	2	1.0%
9%	6	2.9%
10%	5	2.4%
11%	5	2.4%
12%	7	3.4%
13%	3	1.5%
14%	6	2.9%
15%	4	2.0%
16%	6	2.9%
17%	3	1.5%
18%	2	1.0%
19%	1	0.5%
20%	0	0.0%
>20%	9	4.4%
% with decrease or 0%		44.9%
% with increase <=10%		32.7%
% with increase 10-20%		18.0%
% with increase >20%		4.4%
% with change within +/-10%		67.3%
% with change within +/-15%		86.3%

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Exhibit 8
Sheet 3

Homeowners Rating by Peril
Arkansas
Homeowners - Tenants
Policyholder Dislocation Exhibits
Policy Sample: March 2008-February 2009

All Perils Deductible				
Ded	**Policies**	**Current**	**Revised**	**% Change**
100	0	0	0	0.0%
250	21	316	315	-0.4%
500	11	352	346	-1.7%
1000	2	184	209	13.0%
2500	1	130	156	20.0%
5000	0	0	0	0.0%
	35	**315**	**314**	**-0.2%**

Protection					
PC		**Policies**	**Current**	**Revised**	**% Change**
1		0	0	0	0.0%
2		16	351	343	-2.0%
3		9	286	290	1.4%
4		4	233	247	6.0%
5		3	199	193	-3.2%
6		1	431	445	3.2%
7		1	454	462	1.8%
8		1	421	421	0.1%
19	8B	0	0	0	0.0%
9		0	0	0	0.0%
10		0	0	0	0.0%
		35	**315**	**314**	**-0.2%**

Protective Device Burglar				
Group	**Policies**	**Current**	**Revised**	**% Change**
0%	32	315	314	-0.2%
-2%	2	323	309	-4.4%
-3%	1	300	334	11.2%
-5%	0	0	0	0.0%
	35	**315**	**314**	**-0.2%**

Protective Device Fire				
Group	**Policies**	**Current**	**Revised**	**% Change**
0%	16	346	339	-1.9%
-2%	14	280	281	0.2%
-3%	0	0	0	0.0%
-5%	1	413	432	4.6%
-8%	2	359	358	-0.4%
-10%	1	300	334	11.2%
-11%	0	0	0	0.0%
-13%	0	0	0	0.0%
-15%	1	130	156	20.0%
-16%	0	0	0	0.0%
-18%	0	0	0	0.0%
	35	**315**	**314**	**-0.2%**

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Exhibit 8
Sheet 4

Homeowners Rating by Peril
Arkansas
Homeowners - Tenants
Policyholder Dislocation Exhibits
Policy Sample: March 2008-February 2009

	35	
% Change	**Count**	**Distribution**
<-20%	1	2.9%
-20%	0	0.0%
-19%	0	0.0%
-18%	0	0.0%
-17%	0	0.0%
-16%	0	0.0%
-15%	0	0.0%
-14%	0	0.0%
-13%	0	0.0%
-12%	1	2.9%
-11%	0	0.0%
-10%	1	2.9%
-9%	0	0.0%
-8%	1	2.9%
-7%	1	2.9%
-6%	0	0.0%
-5%	3	8.6%
-4%	0	0.0%
-3%	3	8.6%
-2%	0	0.0%
-1%	2	5.7%
0%	3	8.6%
1%	2	5.7%
2%	2	5.7%
3%	1	2.9%
4%	0	0.0%
5%	1	2.9%
6%	1	2.9%
7%	0	0.0%
8%	3	8.6%
9%	0	0.0%
10%	1	2.9%
11%	3	8.6%
12%	0	0.0%
13%	1	2.9%
14%	1	2.9%
15%	0	0.0%
16%	1	2.9%
17%	0	0.0%
18%	0	0.0%
19%	1	2.9%
20%	1	2.9%
>20%	0	0.0%

% with decrease or 0%	45.7%
% with increase <=10%	31.4%
% with increase 10-20%	22.9%
% with increase >20%	0.0%
% with change within +/-10%	71.4%
% with change within +/-15%	88.6%

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Exhibit 8
Sheet 5

Homeowners Rating by Peril
Arkansas
Homeowners - Condo
Policyholder Dislocation Exhibits
Policy Sample: March 2008-February 2009

All Perils Deductible				
Ded	**Policies**	**Current**	**Revised**	**% Change**
100	0	0	0	0.0%
250	2	189	171	-9.8%
500	3	615	638	3.7%
1000	0	0	0	0.0%
2500	0	0	0	0.0%
5000	0	0	0	0.0%
	5	**445**	**451**	**1.4%**

Protection Class					
PC		**Policies**	**Current**	**Revised**	**% Change**
1		0	0	0	0.0%
2		0	0	0	0.0%
3		2	320	299	-6.7%
4		0	0	0	0.0%
5		1	1,123	1,217	8.4%
6		2	231	221	-4.4%
7		0	0	0	0.0%
8		0	0	0	0.0%
19	8B	0	0	0	0.0%
9		0	0	0	0.0%
10		0	0	0	0.0%
		5	**445**	**451**	**1.4%**

Protective Device Burglar				
Group	**Policies**	**Current**	**Revised**	**% Change**
0%	5	445	451	1.4%
-2%	0	0	0	0.0%
-3%	0	0	0	0.0%
-5%	0	0	0	0.0%
	5	**445**	**451**	**1.4%**

Protective Device Fire				
Group	**Policies**	**Current**	**Revised**	**% Change**
0%	3	293	277	-5.6%
-2%	2	672	712	6.0%
-3%	0	0	0	0.0%
-5%	0	0	0	0.0%
-8%	0	0	0	0.0%
-10%	0	0	0	0.0%
-11%	0	0	0	0.0%
-13%	0	0	0	0.0%
-15%	0	0	0	0.0%
-16%	0	0	0	0.0%
-18%	0	0	0	0.0%
	5	**445**	**451**	**1.4%**

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Exhibit 8
Sheet 6

Homeowners Rating by Peril
Arkansas
Homeowners - Condo
Policyholder Dislocation Exhibits
Policy Sample: March 2008-February 2009

	5	
% Change	**Count**	**Distribution**
<-20%	0	0.0%
-20%	0	0.0%
-19%	0	0.0%
-18%	0	0.0%
-17%	0	0.0%
-16%	0	0.0%
-15%	1	20.0%
-14%	0	0.0%
-13%	0	0.0%
-12%	0	0.0%
-11%	0	0.0%
-10%	0	0.0%
-9%	0	0.0%
-8%	0	0.0%
-7%	1	20.0%
-6%	1	20.0%
-5%	0	0.0%
-4%	0	0.0%
-3%	0	0.0%
-2%	0	0.0%
-1%	0	0.0%
0%	0	0.0%
1%	1	20.0%
2%	0	0.0%
3%	0	0.0%
4%	0	0.0%
5%	0	0.0%
6%	0	0.0%
7%	0	0.0%
8%	1	20.0%
9%	0	0.0%
10%	0	0.0%
11%	0	0.0%
12%	0	0.0%
13%	0	0.0%
14%	0	0.0%
15%	0	0.0%
16%	0	0.0%
17%	0	0.0%
18%	0	0.0%
19%	0	0.0%
20%	0	0.0%
>20%	0	0.0%

% with decrease or 0%	60.0%
% with increase <=10%	40.0%
% with increase 10-20%	0.0%
% with increase >20%	0.0%
% with change within +/-10%	80.0%
% with change within +/-15%	100.0%