

SERFF Tracking Number: APCG-125978368 State: Arkansas
Filing Company: AIG Casualty Company State Tracking Number: EFT \$125
Company Tracking Number: 09-HO-AR-001R
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: AIG Private Client Group Homeowners Program
Project Name/Number: Homeowners Me Too 01/09 Filing/09-HO-AR-001R

Filing at a Glance

Company: AIG Casualty Company

Product Name: AIG Private Client Group Homeowners Program

TOI: 04.0 Homeowners

Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Filing Type: Rate/Rule

SERFF Tr Num: APCG-125978368 State: Arkansas

SERFF Status: Closed

Co Tr Num: 09-HO-AR-001R

Co Status:

Author: Stefanie Colavito

Date Submitted: 01/29/2009

State Tr Num: EFT \$125

State Status: Fees verified and received

Reviewer(s): Becky Harrington, Betty Montesi

Disposition Date: 02/06/2009

Disposition Status: Filed

Effective Date (New): 06/01/2009

Effective Date (Renewal):

Effective Date Requested (New):

Effective Date Requested (Renewal):

State Filing Description:

General Information

Project Name: Homeowners Me Too 01/09 Filing

Project Number: 09-HO-AR-001R

Reference Organization:

Reference Title:

Filing Status Changed: 02/06/2009

State Status Changed: 01/30/2009

Corresponding Filing Tracking Number: 09-HO-AR-001F

Filing Description:

AIG Casualty Company is submitting, for your approval, our Private Client Group Homeowners Program. This program is the exact same program that was originally approved for American International Insurance Company (AIIC) and includes all revisions subsequently approved. We have made no changes whatsoever to the rates or rules associated with this program.

Status of Filing in Domicile: Not Filed

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Enclosed for your records are copies of all rates and rules previously filed and approved through American International

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
AIG Casualty Company	\$125.00	01/29/2009	25346868

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	02/06/2009	02/06/2009

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	Stefanie Colavito	02/05/2009	02/05/2009

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Disposition

Disposition Date: 02/06/2009

Effective Date (New): 06/01/2009

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

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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	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Rate	AIG Private Client Group Homeowners Rating Pages - State of Arkansas	Filed	Yes
Rate	AIG Private Client Group Tenants/Condos/Coops Rating Pages - State of Arkansas	Filed	Yes
Rate	AIG Private Client Group Homeowners Program General Rules - State of Arkansas	Filed	Yes
Rate	AIG Private Client Group Homeowners Program Territory Definitions - State of Arkansas	Filed	Yes
Rate	AIG Private Client Group Homeowners/Tenants/Condos/Coops Base Rates	Filed	Yes

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Objection Letter

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

Respond By Date

Dear Stefanie Colavito,

This will acknowledge receipt of the captioned filing.

Objection 1

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comment:

Companies may not change the form in any way or include formulas. You must re-submit the HPCS using our form.

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 02/05/2009
Submitted Date 02/05/2009

Dear Becky Harrington,

Comments:

This is in response to your letter dated 1/30/09.

Response 1

Comments: Attached is the correct HPCS along with a document indicating all Homeowners credits and discounts available in Arkansas

Related Objection 1

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Applies To:

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comment:

Companies may not change the form in any way or include formulas. You must re-submit the HPCS using our form.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: HPCS-Homeowners Premium Comparison Survey

Comment: PDF & Excel copies of the HPCS are attached. Also attached is a document indicating all HO credits and discounts available in AR.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

If you have any additional questions, please feel free to contact me.

Sincerely,
Stefanie Colavito

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Rate Information

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	AIG Private Client Group Homeowners Rating Pages - State of Arkansas	AR-RT-1 through AR-RT-20 Edition 01/09	New	AR_HO_Rate Man 0109.pdf
Filed	AIG Private Client Group Tenants/Condos/Coops Rating Pages - State of Arkansas	AR-RT-1 through AR-RT-17 Edition 01/09	New	AR_tnco_Rate Man 0109.pdf
Filed	AIG Private Client Group Homeowners Program General Rules - State of Arkansas	AR-GR-1 through AR-GR-4 Edition 01/09	New	AR_HO_GR.pdf
Filed	AIG Private Client Group Homeowners Program Territory Definitions - State of Arkansas	AR-TERR-1 Edition 01/09	New	AR HO Territory Definitions 0109.pdf
Filed	AIG Private Client Group Homeowners/Tenants/Condos/Coops Base Rates	AR-RATES-1 through AR-RATES-5 Edition 01/09	New	AR HO TN CO Rates Edition 0109.pdf

AIG PRIVATE CLIENT GROUP HOMEOWNERS RATING PAGES STATE OF ARKANSAS

BASE PREMIUM

The calculation of the **Base Premium** is described in the General Rules and includes:

- 20% of House Coverage for Other Permanent Structures coverage
- 50% of House Coverage for Contents coverage
- Other coverages, as described in the policy. See policy for complete coverage description.

PROTECTION CLASS/CONSTRUCTION FACTORS

Protection Class	Construction Type		
	Frame/Veneer	Masonry	Fire Resistive
1 – 6	1.00	0.95	0.85
7, 8	1.25	1.19	1.06
9	1.90	1.81	1.62
10	2.30	2.10	1.85

Masonry

The house must have exterior walls built of solid masonry or other fire resistive materials.

Fire Resistive

The house must have exterior walls, floors, roof cover and roof structure built of solid masonry or other fire resistive materials with a rating of two hours or more.

WIND OR HAIL DEDUCTIBLES

Wind or Hail Deductibles of 0.5%, 1% and 2% are available. The deductible will apply to the total direct loss for house, other permanent structures and contents coverages.

If a Wind or Hail Deductible is requested, the following credit will apply:

Deductible	Credit
0.5%	3%
1.0%	6%
2.0%	9%

In the event of a wind or hail loss, the greater of the standard deductible or the Wind or Hail Deductible will apply.

Use **Wind or Hail Percentage Deductible** Endorsement.

PERCENTAGE ADJUSTMENTS

To apply percentage credits and surcharges:

Add together all credits and surcharges. The resulting percentage is the net credit or net surcharge to be applied to the premium. The following discounts and surcharges are applicable to all houses excluding those in the course of construction. For houses in the course of construction, please refer to the company.

Claim Record Adjustment

The premium will be adjusted according to the schedule shown below:

Consecutive Years Insured with AIG PCG	Basic Premium Adjustment				
	Number of Qualified Paid Claims in the Last 3 Years				
	0	1	2	3	4+
0 – 2	0%	0%	+30%	+55%	+85%
3 – 5	-5%	-5%	+30%	+55%	+85%
6 – 8	-10%	-10%	+25%	+55%	+85%
9 +	-15%	-15%	+10%	+45%	+85%

Consecutive Years with AIG Private Client Group – the years with AIG Private Client Group are determined by the number of consecutive years (ending with the current renewal date) that the policyholder or spouse has had an AIG Private Client Group policy covering their primary dwelling or contents. Although the number of consecutive years is based on the policy on the primary dwelling or contents, it will also be used for any secondary residence insured by the AIG Private Client Group.

If the policy is reinstated, the number of consecutive years with the AIG Private Client Group applying at the time of cancellation or expiration will be used provided the reinstatement occurs within three years.

Number of Qualified Paid Claims in the Last 3 Years – the number of claims is determined by the number of qualified paid claims the policyholder has had in the last 3 years (ending 3 months prior to the current renewal effective date). A qualified claim is considered to be any non-catastrophe or non-weather related claim that resulted in a net paid loss during this 3-year period. Losses that only have payments under Medical Payments coverage are also NOT considered to be qualified claims.

The number of qualified Property claims may be reduced or eliminated with the selection of a higher deductible. All claims that would not have applied if this higher deductible option had been in force at the time of the claim are removed from the total qualified claim count.

The number of qualified Liability claims may be reduced or eliminated with the elimination of the exposure that caused the claim.

Private Collections Policy Credit

There is a 5% credit for an insured residence which houses items insured under an AIG Private Collections policy whose premium is at least \$1,000. The residence can be either primary or secondary. The credit may be reduced if a premium reversal was to occur.

Excess Flood Policy Credit

There is a 10% credit if the insured has also purchased an AIG Private Client Group Excess Flood policy whose premium is at least \$2,000, which covers the same insured residence. The credit may be reduced if a premium reversal was to occur.

Burglar Alarm Credit

There is a 5% credit if a house has a direct reporting or central station burglar alarm system that is maintained and in use.

Fire Alarm Credit

There is a 5% credit if a house has a direct reporting or central station fire alarm system that is maintained and in use.

Protection Credit

There are additional credits available for a highly protected house. Maximum total credit is 12%. Add the applicable credits from the following:

	CREDIT
1. Security protection for the entire external perimeter of the house consisting of any one or more of the following: <ul style="list-style-type: none">• Closed circuit TV cameras monitored 24 hours a day• Detection system, external to the residence which is motion activated and monitored 24 hours per day• 24-hour on-site security guard.	5%
2. Full-time caretaker who lives at the residence year round. (if house is seasonal, this discount is not applicable; a separate discount exists). This credit applies only if a 24-hour on-site security guard is not present.	2%
3. 24-hour signal continuity protection for central station or direct fire and burglar alarm systems which ensures uninterrupted communication with the central station in the event that primary communication is interrupted.	2%
4. Sprinkler system water flow alarm that activates a central station or direct alarm.	2%
5. Temperature monitoring system, to protect against freezing, which activates a central station alarm.	2%
6. Permanently installed, electrical power back-up generator capable of servicing heat, light, alarm and sprinkler systems.	2%
7. Explosive gas leakage detector that activates a central station alarm.	2%
8. Automatic seismic shut-off valve to gas lines which activates automatically in the event of an earthquake.	2%
9. Lightning protection system having a U.L. Master Label and installed by a certified Lightning Protection Institute installer. The system must include lightning rods and lightning surge arresters protecting the electrical wiring and all electronic devices of the entire house.	2%
10. House protected by a perimeter gate where vehicular and pedestrian access is limited to entrances controlled by locked or electronic gates. This credit <u>does not</u> apply if the guard gated community credit applies.	2%
11. Automatic water shut-off valve that actively monitors and protects all residential plumbing in the main residence. If a leak occurs, this device must: <ul style="list-style-type: none">• close and shut off the master plumbing valve; or• close and shut off the mater plumbing valve and activate the central station or direct alarm system	3%
	5%

New House Credit

There is a credit for a house built within the last ten years as shown below. The age of the dwelling is computed by subtracting the year of construction from the policy effective year.

<u>Age of Dwelling</u>	<u>Credit</u>
1	16%
2	15%
3	14%
4	13%
5	12%
6	10%
7	8%
8	6%
9	4%
10	2%

This credit does not apply if the renovated house credit applies.

Renovated House Credit

There is a credit for houses that have been renovated within the last ten years as shown below. The year of the oldest renovation will be determined by an authorized inspector. To qualify for this credit, the house must be renovated as defined in the General Rules.

<u>Years since Oldest Renovation</u>	<u>Credit</u>
1	16%
2	15%
3	14%
4	13%
5	12%
6	10%
7	8%
8	6%
9	4%
10	2%

This credit does not apply if the new house credit applies.

Guard Gated Community Credit

There is a 5% credit for a house located in a gated community meeting all of the following criteria:

- vehicular and pedestrian access is limited to entrances controlled by guards or locked gates at all times;
- proper identification is required to enter; and
- visitors are announced.

Residential Sprinkler System Credit

There is a 10% credit for houses if all enclosed spaces are protected by a properly maintained sprinkler system. Protected areas must include:

- All living areas
- Basements
- Garages
- Mechanical areas

There is a 5% credit for houses if the following areas are protected by a properly maintained sprinkler system:

- Areas of egress
- Mechanical areas

Only one of the above sprinkler credits may apply.

No Contents Coverage Credit

There is a 20% credit if the Contents coverage is eliminated in its entirety.

Off-Premises Theft Exclusion Credit

The Base Premium includes coverage for loss by theft to personal property away from the residence premises. This endorsement deletes this coverage. There is a 2% credit if this coverage is deleted.

Use **Off-Premises Theft Exclusion** Endorsement.

Rented to Others Surcharge

There is a 25% surcharge while the house is rented to others by the insured.

Seasonal/Secondary House Surcharge

There is a 10% surcharge on any house maintained as a seasonal or secondary house that is unoccupied for more than 60 days in any given policy term, if and only if there is a primary residence also insured on the same policy. The surcharge is 30% if the seasonal or secondary house is 'unsupported', or if there is no primary residence on the policy.

The 10% surcharge does not apply if a full-time caretaker is present at the seasonal or secondary house during the owner's absence, and the 'unsupported' is reduced to 20%. The surcharge is reduced to 5% (25% if unsupported) if a fulltime caretaker lives on the grounds, but not in the house itself, or to 8% (28% if unsupported) if a caretaker (or equivalent service with an established maintenance company) checks on the house at least once per week during the unoccupied time period.

Vacancy Surcharge

There is a 25% surcharge if this house is vacant, defined to be empty of furnishings and contents for more than 30 days.

LIABILITY

Liability

The **Base Premium** does not include a charge for personal liability. This coverage may be purchased for the charges below. This coverage will be rated in the state where the Primary residence is located regardless of the location of the additional residence(s).

Amount of Liability Coverage	Liability Premium			
	Primary Location		Each Additional Location	
	Is coverage provided for building and/or contents?		Is coverage provided for building and/or contents?	
	Yes	No	Yes	No
300,000	\$40	\$65	\$15	\$30
500,000	\$50	\$75	\$16	\$31
1,000,000	\$60	\$85	\$18	\$33

Amount of Liability Coverage	Liability Premium
	Course of Construction*
300,000	\$100
500,000	\$200
1,000,000	\$250

*For exposures in the Course of Construction, an additional liability charge is applicable if contractors and/or subcontractors do not maintain limits of liability equal to or greater than the total insured value of the project. The additional charge is \$1,500 per million with respect to the 'gap' in liability coverage, and would be charged pro-rata when necessary. For example, if the total insured value of the project is \$5M, and the contractors liability policy limit is \$2.5M, an additional charge of $\$1,500 * (\$5M - \$2.5M) = \$3,750$ will be applicable.

Medical Payment to Others

The Liability Premium includes \$10,000 of Medical Payments to Others.

DOLLAR ADJUSTMENTS

To apply dollar adjustments:

Subtract any applicable credits and add any applicable surcharges to the premium.

House Replacement Cost Credit

If Guaranteed Rebuilding Cost Coverage on the house is removed, and Replacement Cost Coverage is selected as the payment basis for the house, there is a premium credit of \$5.

House and Contents Coverage

Contents

The **Base Premium** includes Contents coverage at 50% of the House coverage. This amount may be increased above 50%, decreased down to 10%, or eliminated. The additional charge or credit is indicated below.

Contents Coverage	Premium Adjustment
For each \$1,000 of Contents above 50% of House Coverage:	Add \$ 1.25
For each \$1,000 of Contents below 50%, but not less than 10% of House Coverage:	Subtract \$ 0.75
For no Contents Coverage	See <i>No Contents Coverage Credit</i>

Other Permanent Structures

The **Base Premium** includes Other Permanent Structures coverage at 20% of the House coverage. This amount may be increased above 20% or decreased down to 0% of House coverage. The additional charge or credit is indicated below.

Other Permanent Structures (OPS) Coverage	Premium Adjustment
For each \$1,000 of OPS above 20% of House Coverage:	Add \$ 3.00
For each \$1,000 of OPS below 20% of House Coverage:	Subtract \$ 1.00

Additional Insured

This endorsement amends coverage to include an additional person or organization on a specific location. There is no premium charge for this endorsement.

Use **Additional Insured** Endorsement.

Additional Interests

This endorsement provides coverage for any additional mortgagee(s) not listed on the Declarations Page that have an interest in the residence. There is no premium charge for this endorsement.

Use **Additional Interests** Endorsement.

Business Pursuits

This endorsement extends liability coverage to specific business pursuits of the insured. The Business Pursuits liability limit must equal the personal liability limit selected. The premium charge is as follows:

Amount of Liability Coverage	Charge per Insured Person
\$300,000	\$25
\$500,000	\$30
\$1,000,000	\$35

Use **Business Pursuits** Endorsement.

Coinsurance Clause

This endorsement describes the payment for loss to a property when the residence is not insured to value. There is no premium adjustment for this endorsement.

Use **Coinsurance Clause** Endorsement.

Deductible Waiver for Large Losses

There is a surcharge when the option to waive the standard deductible for covered losses in excess of \$50,000 is selected. This endorsement is available with deductibles up to \$25,000. This waiver of deductible does not apply to

1. Special deductibles including, but not limited to wind and hail, hurricane, named storm or earthquake, or
2. Separate coverage deductibles contained within the Equipment Breakdown or Fraud Safeguard endorsements.

The premium charge is as follows:

Coverage A Limit / Deductible ->	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
0 - \$350K	\$1	\$1	\$2	\$5	\$10	\$20	\$50
\$350K - \$500K	\$1	\$2	\$4	\$10	\$20	\$40	\$100
\$500K - \$750K	\$2	\$3	\$6	\$15	\$30	\$60	\$150
\$750K - \$1M	\$3	\$5	\$10	\$25	\$50	\$100	\$250
\$1M - \$1.5M	\$4	\$8	\$15	\$38	\$75	\$150	\$375
\$1.5M - \$2M	\$5	\$10	\$20	\$50	\$100	\$200	\$500
\$2M - \$3M	\$6	\$11	\$22	\$55	\$110	\$220	\$550
\$3M - \$5M	\$6	\$12	\$24	\$60	\$120	\$240	\$600
\$5M - \$7.5M	\$7	\$13	\$26	\$65	\$130	\$260	\$650
\$7.5M - \$10M	\$8	\$16	\$32	\$80	\$160	\$320	\$800
\$10M +	\$10	\$20	\$40	\$100	\$200	\$400	\$1,000

Use **Deductible Waiver for Large Losses** Endorsement.

Earthquake Coverage Extension

This peril is automatically included for Contents coverage. Coverage can be purchased to cover losses to House and Other Permanent Structures. The additional premium is computed as follows:

1. Determine the rate per \$1,000 according to construction and deductible option.
2. Apply the rate to the House amount of insurance.

The premium per \$1,000 of coverage is shown below:

Deductible	House	
	Frame/Veneer	Masonry
5%	0.75	1.00
10%	0.67	0.95
15%	0.59	0.89
20%	0.50	0.84
25%	0.42	0.79

The same construction definitions listed above for Construction Type Factors apply.

Use **Earthquake Coverage Extension** Endorsement.

Earthquake Coverage Extension – Loss Assessment

This endorsement extends coverage under loss assessment for the peril of earthquakes. The premium charge is \$10 per \$1,000 of coverage up to \$100,000.

Use **Earthquake Coverage Extension for Loss Assessment** Endorsement.

Equipment Breakdown Coverage

This endorsement provides equipment breakdown insurance to cover equipment attached to and made part of the dwelling or other structure which would otherwise be excluded. A premium charge is required for each location where coverage applies.

The Equipment Breakdown for Homeowners premium depends on three variables:

- a.) The value identified under Coverage A of the house, or Coverage C if a condominium, cooperative or rental unit;
- b.) The deductible; c.) The EB for Homeowners limit factor

- a.) **The building value identified under Coverage A of the house, or Coverage C if a condominium, cooperative or rental unit, Real Property Value, determines the tiered base rate;**

Table A Base Rates

Base Rates are tiered as follows:

Real Property Value			Base Rate
<	\$350,000		\$32
\$350,000	-	\$500,000	\$49
\$500,000	-	\$750,000	\$61
\$750,000	-	\$1,000,000	\$74
\$1,000,000	-	\$1,500,000	\$92
\$1,500,000	-	\$2,000,000	\$111
\$2,000,000	-	\$3,000,000	\$137
\$3,000,000	-	\$5,000,000	\$181
\$5,000,000	-	\$7,500,000	\$237
\$7,500,000	-	\$10,000,000	\$291
\$10,000,000	-	\$15,000,000	\$359
\$15,000,000	-	\$20,000,000	\$441
\$20,000,000	-	\$25,000,000	\$515
>	\$25,000,000		Refer to company

- b.) **The deductible on the Equipment Breakdown endorsement**

The base rates contemplate a deductible of \$500. If the Equipment Breakdown endorsement uses a higher deductible then select the applicable deductible factor from Table B. For intermediate values, use the next lower deductible entry.

Table B Deductibles

Coverage A (or Coverage C if Condo, Coop or Rental Unit) Value Range	Deductible Level			
	\$500	\$1,000	\$2,500	\$5,000
0-\$350,000	1.00	0.88	0.61	0.58
\$350,000-\$500,000	1.00	0.88	0.63	0.59
\$500,000-\$750,000	1.00	0.89	0.66	0.60
\$750,000-\$1,000,000	1.00	0.89	0.67	0.61
\$1,000,000-\$1,500,000	1.00	0.90	0.71	0.61
\$1,500,000-\$2,000,000	1.00	0.91	0.73	0.61
\$2,000,000-\$3,000,000	1.00	0.92	0.74	0.62
\$3,000,000-\$5,000,000	1.00	0.92	0.76	0.63

\$5,000,000-\$7,500,000	1.00	0.93	0.80	0.64
\$7,500,000-\$10,000,000	1.00	0.95	0.83	0.64
\$10,000,000-\$15,000,000	1.00	0.95	0.85	0.65
\$15,000,000-\$20,000,000	1.00	0.96	0.85	0.66
\$20,000,000-\$25,000,000	1.00	0.96	0.86	0.66
> \$25,000,000	Refer to company			

Multiply the base rate from step 5.a by the deductible factor.

c.) The EB for Homeowners Limit Factor

- i.) Determine the limit of insurance.
- ii.) Multiply the EB for Homeowners limit factor, from Table C, by the premium determined in 5.b above.

Table C EB for Homeowners Limit Factors					
Limit	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000
Factor	1.000	1.040	1.046	1.051	1.055

The resultant product is the Homeowners Equipment Breakdown endorsement premium.

Use **Equipment Breakdown Coverage** Endorsement

Exclusion of Specified Affixed Fine Art and Unique Items

This endorsement removes coverage for specifically named Fine Art and Unique Items from the Homeowners Policy. There is a \$5 premium credit for this endorsement.

Use **Exclusion of Specified Affixed Fine Art and Unique Items** Endorsement.

Exclusion of Specified Other Permanent Structures

See House and Contents, Other Permanent Structures under Dollar Adjustments.

Extended Rebuilding Cost Coverage

The Policy offers Guaranteed Rebuilding Cost of the House or Other Permanent Structures. This endorsement reduces the loss payment of the House or Other Permanent Structures to 150%. The premium credit is \$2 for this endorsement.

Use **Extended Rebuilding Cost Coverage** Endorsement.

Fine Arts Exclusion

This endorsement removes coverage for Fine Arts from the Homeowners Policy. There is a \$5 premium credit for this endorsement.

Use **Fine Arts Exclusion** Endorsement.

Flood Coverage

Primary flood coverage will be provided if residence meets company underwriting guidelines. This endorsement extends coverage for flood, up to a limit of \$350,000, subject to the terms and conditions noted on the Flood Coverage Endorsement. The rates do not vary by territory.

Dwelling (Coverage A) Limit / Deductible ->	\$500	\$1,000	\$2,500	\$5,000
0 < \$350K	326	280	223	182
\$350K < \$500K	383	331	265	215
\$500K < \$750K	423	364	291	237
\$750K < \$1M	465	400	321	260
\$1M < \$1.5M	510	440	353	287
\$1.5M < \$2M	562	485	388	315
\$2M < \$3M	618	533	427	346
\$3M < \$5M	680	586	469	381
\$5M < \$7.5M	747	645	516	419
\$7.5M < \$10M	823	710	567	461
\$10M +	905	780	624	508

Dwelling (Coverage A) Limit / Deductible ->	\$10,000	\$25,000	\$50,000	\$100,000
0 < \$350K	143	125	112	98
\$350K < \$500K	168	149	132	116
\$500K < \$750K	186	164	146	128
\$750K < \$1M	205	180	160	140
\$1M < \$1.5M	225	198	176	153
\$1.5M < \$2M	247	218	194	170
\$2M < \$3M	272	240	213	186
\$3M < \$5M	299	264	234	205
\$5M < \$7.5M	329	290	249	226
\$7.5M < \$10M	362	319	284	248
\$10M +	397	352	313	273

Use **Flood Coverage** Endorsement.

AIG Fraud SafeGuard Coverage

This endorsement extends coverage for fraud, embezzlement, or forgery, ATM robbery or stolen identity event. This endorsement can be purchased with deductibles up to \$5,000. The premium charge is as follows:

Fraud, Embezzlement or Forgery Limit	Stolen ID Event Limit	ATM Robbery Limit	Fraud, Embezzlement or Forgery Deductible				
			\$250	\$500	\$1,000	\$2,500	\$5,000
\$5,000	\$5,000	\$2,500	\$80	\$74	\$66	\$53	\$43
\$10,000	\$10,000	\$2,500	\$105	\$98	\$89	\$73	\$59
\$15,000	\$15,000	\$2,500	\$121	\$114	\$104	\$87	\$72
\$20,000	\$20,000	\$2,500	\$133	\$126	\$116	\$98	\$82
\$25,000	\$25,000	\$2,500	\$143	\$136	\$126	\$107	\$90
\$30,000	\$30,000	\$2,500	\$151	\$144	\$134	\$115	\$97
\$35,000	\$35,000	\$2,500	\$158	\$151	\$140	\$121	\$103
\$40,000	\$40,000	\$2,500	\$165	\$157	\$146	\$127	\$109
\$45,000	\$45,000	\$2,500	\$170	\$163	\$152	\$132	\$114
\$50,000	\$50,000	\$2,500	\$175	\$167	\$157	\$137	\$118
\$55,000	\$55,000	\$2,500	\$180	\$172	\$161	\$142	\$123
\$60,000	\$60,000	\$2,500	\$184	\$176	\$165	\$145	\$126
\$65,000	\$65,000	\$2,500	\$188	\$180	\$169	\$149	\$130
\$70,000	\$70,000	\$2,500	\$191	\$183	\$173	\$153	\$133
\$75,000	\$75,000	\$2,500	\$194	\$187	\$176	\$156	\$136
\$80,000	\$80,000	\$2,500	\$197	\$190	\$179	\$159	\$139
\$85,000	\$85,000	\$2,500	\$200	\$193	\$182	\$162	\$142
\$90,000	\$90,000	\$2,500	\$203	\$195	\$184	\$164	\$145
\$95,000	\$95,000	\$2,500	\$206	\$198	\$187	\$167	\$147
\$100,000	\$100,000	\$2,500	\$208	\$200	\$190	\$169	\$150

Use **AIG Fraud SafeGuard Coverage** Endorsement.

AIG Household SafeGuard

This endorsement extends coverage for kidnapping, child abduction, stalking, home invasion, car jacking, hijacking and violent threat for occurrences anytime during the policy period, unless stated otherwise or an exclusion applies. The premium charge is \$95 per policy.

Use **AIG Household SafeGuard** Endorsement.

AIG Household SafeGuard (Stalking Excluded)

This endorsement extends coverage for kidnapping, child abduction, home invasion, car jacking, hijacking and violent threat for occurrences anytime during the policy period, unless stated otherwise or an exclusion applies. The premium charge is \$95 per policy.

Use **AIG Household SafeGuard (Stalking Excluded)** Endorsement.

Increased Ensuing Fungi or Bacteria Coverage

Ensuing fungi remediation expense coverage is included up to \$10,000 in the base policy. The amount of coverage can be increased by either a flat dollar amount or a percentage of house coverage (or contents coverage if condo, coop or rental unit). The additional premium is shown below:

Amount of Coverage	Premium
\$25,000	\$120

For limits up to 100% of the House Coverage (contents, other permanent structures sub-limits apply) or 100% of Contents Coverage if condo, coop or rental unit a separate premium is developed for these coverages by applying the following factor to policy base premium:

Percentage of House Coverage(or Contents Coverage if Condo, Coop or Rental Unit)	Factor	
	Houses	Condos, Coops, and Renters
10%	20%	10%
25%	30%	15%
50%	35%	17.5%
100%	60%	30%

Use **Increased Ensuing Fungi or Bacteria Coverage** Endorsement.

Increased Limit on Personal Property in Other Residences

The policy provides coverage up to 10% of the highest amount of contents coverage of any single location listed on the policy, for each occurrence, for personal property located at a residence that does not have contents coverage in this policy. The premium charge to increase this limit is \$6.50 per \$1,000.

Use **Increased Limit on Personal Property in Other Residences** Endorsement.

Increased Limits Business Property

This endorsement extends coverage up to a specified limit for a covered loss to business property. The premium charge is \$25 per \$2,500.

Use **Increased Limits Business Property** Endorsement.

Increased Threshold of Incidental Business

The Homeowners Policy includes a definition for “incidental business”. This endorsement amends the definition of “incidental business” by increasing the gross annual revenues earned for business and farming for the following premium charge:

Gross Annual Revenues Earned		Premium Charge
Business	Farming	
\$25,000	\$50,000	\$50
\$50,000	\$100,000	\$100

Use **Increased Threshold of Incidental Business** Endorsement.

Inflation Guard

This endorsement increases limits of the house, contents, and other permanent structures. There is no premium charge for this endorsement.

Use **Inflation Guard** Endorsement.

Landscaping Coverage Increased Limits

The **Base Premium** includes coverage for landscaping, up to 5% of House or Contents coverage, whichever is greater. This coverage is provided for specifically named perils and includes a \$5,000 limit on any one tree, shrub or plant. The coverage amount may be increased for the following premium charge.

Tree, Shrub or Plant Limit	Aggregate Landscaping Coverage	
	Up to 5%	Above 5%
\$5,000 limit	Included	\$3.00 per \$1,000
\$10,000 limit	\$2.00 per \$1,000	\$4.00 per \$1,000
\$25,000 limit	\$4.00 per \$1,000	\$8.00 per \$1,000
\$50,000 limit	\$7.00 per \$1,000	\$13.00 per \$1,000
\$100,000 limit	\$12.00 per \$1,000	\$18.00 per \$1,000

Use **Landscaping Coverage Increased Limits** Endorsement.

Landscaping Limitation

The **Base Premium** includes coverage for landscaping, up to 5% of House or Contents coverage, whichever is greater. This endorsement removes the perils of fire, lightning and explosion from specifically named perils covered. It includes a \$5,000 limit on any one tree, shrub or plant. There is a \$5 premium credit for this endorsement.

Use **Landscaping Limitation** Endorsement.

Landscaping Wind Coverage

The **Base Premium** does not include landscaping coverage for losses caused by wind. Coverage against this peril may be added for the following premium charge. The percentage of Landscaping Wind Coverage must equal the percentage selected for Landscaping Coverage.

Tree, Shrub or Plant Limit	Premium Charge
\$5,000 limit	\$5.00 per \$1,000
\$10,000 limit	\$8.00 per \$1,000
\$25,000 limit	\$16.00 per \$1,000
\$50,000 limit	\$26.00 per \$1,000
\$100,000 limit	\$35.00 per \$1,000

Use **Landscaping Wind Coverage** Endorsement.

Libel/Slander Exclusion

This endorsement deletes libel and slander from the definition of personal injury but maintains property and personal liability coverage for insureds that may have coverage elsewhere or where we would not be able to entertain an account otherwise. There is no premium adjustment for this endorsement.

Use **Libel/Slander Exclusion** Endorsement.

Limited Additional Coverages

This endorsement caps Additional Living Expense, Fair Rental Value and Forced Evacuation at 30% of the policy limit. There is a \$15 premium credit for this endorsement.

Use **Limited Additional Coverages** Endorsement.

Limited Residence Premises Liability Extension

This endorsement extends coverage for liability arising from business conducted, under certain conditions, at the covered person's residence. The premium charge is \$15 per Residence.

Use **Limited Residence Premises Liability Extension** Endorsement.

Loss Payable Clause

This endorsement is used to list loss payees names and addresses. There is no premium adjustment for this endorsement.

Use **Loss Payable Clause** Endorsement.

Miscellaneous Club Assessment Coverage

This endorsement allows a covered person to specify a club in which we will pay assessment charges. There is a premium charge of \$10 per \$1,000.

Use **Miscellaneous Club Assessment Coverage** Endorsement.

Personal Injury Exclusion

This endorsement eliminates Personal Injury from the Liability Coverage. Apply the following credits to the Liability Premium:

Amount of Liability Coverage	Credit per Policy
\$300,000	\$12
\$500,000	\$15
\$1,000,000	\$18

Use **Personal Injury Exclusion** Endorsement.

Personal Liability Exclusion

This endorsement eliminates Personal Liability coverage from the Homeowners policy. If this endorsement applies, the Liability Premium should not be added to the **Base Premium**.

Use **Personal Liability Exclusion** Endorsement.

Premises Liability Limitation

This endorsement limits liability coverage to personal injury and property damage caused by an occurrence at the residence shown on the Declarations Page. There is a \$5 premium credit for this endorsement.

Use **Premises Liability Limitation** Endorsement.

Refrigerated Food Spoilage Exclusion

This endorsement removes coverage for food spoilage as a result of temperature change caused by the interruption of the power supply. The premium credit is \$5 for this endorsement.

Use **Refrigerated Food Spoilage Exclusion** Endorsement.

Residence Rental Theft Exclusion

This endorsement restricts coverage on any loss by theft from any part of the residence rented to others. There is a premium credit of \$15 per Policy.

Use **Residence Rental Theft Exclusion** Endorsement.

Sinkhole Collapse Coverage Extension

This endorsement extends coverage to insure direct physical loss to the house or other permanent structure arising out of a sinkhole collapse. There is a premium charge of \$0.35 per \$1,000.

Use **Sinkhole Collapse Coverage Extension** Endorsement.

Snowmobile Liability Extension

This endorsement extends coverage for liability resulting from the use of a snowmobile. The Snowmobile liability limit must equal the personal liability limit selected.

Liability	Premium for Each Snowmobile
\$300,000	\$ 70
\$500,000	\$ 80
\$1,000,000	\$100

This coverage includes \$10,000 of Medical Payments to Others.

Use **Snowmobile Liability Extension** Endorsement.

Thoroughbred Horse Liability Extension

This endorsement extends \$1,000,000 of Liability coverage to thoroughbred horse owners. The premium charge is as follows:

<u>Number of Horses</u>	<u>Charge</u>
10 or fewer	\$120
11 to 20	\$200
Greater than 20	Refer to Company

Use **Thoroughbred Horse Liability Extension** Endorsement.

Watercraft Liability Extension

This endorsement extends coverage for liability resulting from ownership, use and maintenance of watercraft. The Watercraft liability limit must equal the personal liability limit selected. Watercrafts must be 55 feet or less.

Liability	Premium for Each Watercraft		
	Length of Vessel		
	26' to 34' 11''	35' to 44' 11''	45' to 55'
\$300,000	\$200	\$275	\$350
\$500,000	\$250	\$325	\$425
\$1,000,000	\$350	\$450	\$600

This coverage includes \$10,000 of Medical Payments to Others.

Use **Watercraft Liability Extension** Endorsement.

Watercraft Coverage

Rating Steps

1. Determine the Territory, based on the mooring location and/or area of primary usage.
2. Calculate the Watercraft Hull Base Premium, based on the Territory, Coastal Exposure and Type of Watercraft.
3. Apply the Hull Value Factor.
4. Apply the Deductible Factor.
5. Apply the Age of Watercraft Surcharge Factor.
6. Apply the Hurricane Deductible Factor, if applicable.
7. Add the Protection and Indemnity (P&I) Premium
8. Apply the Powerboat Speed Surcharge Factor.
9. Add the Occasional Charter Surcharge, if applicable.

Step 1: Territory

The mooring/usage location of the watercraft determines the territory

Northeast	Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia
North Central	Colorado, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Montana, Nebraska, North Dakota, Ohio, Oklahoma, South Dakota, Tennessee, Wisconsin, Wyoming
South Central	Alabama, Arkansas, Louisiana, Mississippi, New Mexico, Texas
Southeast	Georgia, North Carolina, South Carolina
Florida Southeast	Broward, Dade, Monroe and Palm Beach Counties
Florida Remainder	All counties not in Florida Southeast
Western	Alaska, Arizona, California, Hawaii, Idaho, Nevada, Oregon, Utah, Washington

Step 2: Hull Base Premium

Determine the Watercraft Physical Damage Base Premium based on the Territory (from Step 1), the Type of Watercraft (Power or Sail), and Coastal Exposure (Coastal/Tidal or Inland).

Territory	POWER		SAIL	
	Coastal/Tidal*	Inland*	Coastal/Tidal*	Inland*
Northeast	\$150	\$95	\$115	\$90
North Central	N/A	\$90	N/A	\$85
South Central	\$260	\$120	\$200	\$100
Southeast	\$190	\$120	\$165	\$95
Florida Remainder	\$225	\$125	\$165	\$115
Florida Southeast	\$250	\$160	\$230	\$130
Western	\$100	\$90	\$95	\$85

***INLAND** base premiums should be used for watercraft moored and/or used primarily in the waters of the Chesapeake Bay (excluding the following counties: Accomack, Chesapeake City, Hampton City, Norfolk City, Northampton, Poquoson City, Portsmouth City, Virginia Beach City – these counties should use Coastal/Tidal Base Premiums) San Francisco Bay, Puget Sound and their tributaries.

Step 3: Hull Value

Determine the Hull Value Factor based on the Hull Value, the Type of Watercraft and the Coastal Exposure. Multiply the premium from Step 2 times the Hull Value Factor. Round to the nearest whole dollar.

Value of Watercraft	POWER	
	Coastal/Tidal	Inland
\$2,000	1.00	0.30
\$10,000	2.90	1.45
\$25,000	4.85	3.10
\$50,000	5.60	5.10
\$75,000	7.85	8.00
\$100,000	10.10	10.25
\$150,000	14.60	14.75
Each add'l \$1,000 above \$150,000	0.08 per \$1,000	0.06 per \$1,000

SAIL	
Coastal/Tidal	Inland
0.30	0.30
1.45	1.45
3.10	3.10
5.10	5.10
7.50	7.50
9.90	9.90
14.40	14.40
0.08 per \$1,000	0.06 per \$1,000

For values not listed, use interpolation. For example, a \$20,000 Power Watercraft (Coastal) would be =

The rate per \$1,000 between \$10,000 and \$25,000 is $(4.85 - 2.90) / (25 - 10) = 0.13$

Value Factor for \$20,000 = 2.90 [Value Factor for \$10,000] + 0.13 * 10 [the additional rate per \$1,000 for the \$10,001 to \$20,000 layer] = 4.2

Step 4: Hull Deductible

Multiply the premium from Step 3 times the deductible factor below. Round to the nearest whole dollar. The minimum deductible is \$250.

Deductible	Deductible Factor
1%	1.00
2%	0.90
3%	0.80

Step 5: Age of Watercraft

Determine the age of the Watercraft by subtracting the model year of the Watercraft from the current year. Use the age to determine the Age of Watercraft Surcharge below. Multiply the premium from Step 4 times the Age of Watercraft Surcharge Factor. Round to the nearest whole dollar.

Watercraft Age	Coastal	Inland
0 – 6 Years	1.00	1.00
7 Years	1.05	1.00
8 Years	1.10	1.00
9 Years	1.15	1.00
10 Years	1.25	1.00
11 Years	1.35	1.05
12 Years	1.45	1.15
13 Years	1.60	1.25
14 Years	1.75	1.35
15 + Years	1.90	1.50

Step 6: Hurricane Deductible

For watercrafts moored in Atlantic and Gulf Coastal waters between Maine and Texas, a special 25% hurricane deductible applies. There is a 20% hurricane deductible credit for these risks. Multiply the premium from Step 5 times 0.80. Round to the nearest dollar.

Step 7: Protection and Indemnity (P&I)

Add the Protection and Indemnity Base Premium to the premium from Step 6.

Coastal/Tidal*

P&I Limit	Less than 26'	26' to 30'
\$300,000	\$135	\$150
\$500,000	\$160	\$190
\$1,000,000	\$225	\$270

Inland*

P&I Limit	Less than 26'	26' to 30'
\$300,000	\$70	\$80
\$500,000	\$80	\$95
\$1,000,000	\$115	\$135

***INLAND** base premiums should be used for watercraft moored and/or used primarily in the waters of the Chesapeake Bay (excluding the following counties: Accomack, Chesapeake City, Hampton City, Norfolk City, Northhampton, Poquoson City, Portsmouth City, Virginia Beach City – these counties should use Coastal/Tidal Base Premiums) San Francisco Bay, Puget Sound and their tributaries.

Step 8: Powerboat Speed Surcharge

Apply following surcharge. Multiply the total property damage and/or Liability premium(s) from Step 7 times the Powerboat Speed Surcharge Factor below.

If watercraft can exceed	Surcharge Factor
Can Exceed 40 MPH	1.30
Can Exceed 20 MPH, but not 40 MPH	1.05
Can Not Exceed 20 MPH	1.00

Step 9: Occasional Charter Surcharge

If the watercraft is used for an occasional charter, add \$50 per week. Count any partial week as one week.

Use **Watercraft Coverage** Endorsement.

**AIG PRIVATE CLIENT GROUP
TENANTS/CONDOMINIUM/COOPERATIVE RATING PAGES
STATE OF ARKANSAS**

BASE PREMIUM

The calculation of the **Base Premium** is described in the General Rules.

PROTECTION CLASS/CONSTRUCTION FACTORS

Protection Class	Construction Type		
	Frame/Veneer	Masonry	Fire Resistive
1 – 6	1.00	0.90	0.80
7, 8	1.30	1.17	1.04
9	1.60	1.44	1.28
10	2.00	1.70	1.50

Masonry

The condominium, cooperative or rental unit must have exterior walls built of solid masonry or other fire resistive materials.

Fire Resistive

The condominium, cooperative or rental unit must have exterior walls, floors, roof cover and roof structure built of solid masonry or other fire resistive materials with a rating of two hours or more.

WIND OR HAIL DEDUCTIBLES

Wind or Hail Deductibles of 0.5%, 1% and 2% are available for a condominium, cooperative or rental unit. The deductible will apply to the total direct loss for contents coverages.

If a Wind or Hail Deductible is requested, the following credit will apply:

Deductible	Credit
0.5%	1%
1.0%	2%
2.0%	3%

In the event of a wind or hail loss, the greater of the standard deductible or the Wind or Hail Deductible will apply.

Use **Wind or Hail Percentage Deductible** Endorsement.

PERCENTAGE ADJUSTMENTS

To apply percentage credits and surcharges:

Add together all credits and surcharges. The resulting percentage is the net credit or net surcharge to be applied to the premium. The following discounts and surcharges are applicable to all houses excluding those in the course of construction. For houses in the course of construction, please refer to the company.

Claim Record Adjustment

The premium will be adjusted according to the schedule shown below:

Consecutive Years Insured with AIG PCG	Basic Premium Adjustment				
	Number of Qualified Paid Claims in the Last 3 Years				
	0	1	2	3	4+
0 – 2	0%	0%	+30%	+55%	+85%
3 – 5	-5%	-5%	+30%	+55%	+85%
6 – 8	-10%	-10%	+25%	+55%	+85%
9 +	-15%	-15%	+10%	+45%	+85%

Consecutive Years with AIG Private Client Group – the years with AIG Private Client Group are determined by the number of consecutive years (ending with the current renewal date) that the policyholder or spouse has had an AIG Private Client Group policy covering their primary dwelling or contents. Although the number of consecutive years is based on the policy on the primary dwelling or contents, it will also be used for any secondary residence insured by the AIG Private Client Group.

If the policy is reinstated, the number of consecutive years with the AIG Private Client Group applying at the time of cancellation or expiration will be used provided the reinstatement occurs within three years.

Number of Qualified Paid Claims in the Last 3 Years – the number of claims is determined by the number of qualified paid claims the policyholder has had in the last 3 years (ending 3 months prior to the current renewal effective date). A qualified claim is considered to be any non-catastrophe or non-weather related claim that resulted in a net paid loss during this 3-year period. Losses that only have payments under Medical Payments coverage are also NOT considered to be qualified claims.

The number of qualified Property claims may be reduced or eliminated with the selection of a higher deductible. All claims that would not have applied if this higher deductible option had been in force at the time of the claim are removed from the total qualified claim count.

The number of qualified Liability claims may be reduced or eliminated with the elimination of the exposure that caused the claim.

Burglar Alarm Credit

There is a 5% credit if a condominium, cooperative or rental unit has a direct reporting or central station burglar alarm system that is maintained and in use.

Fire Alarm Credit

There is a 5% credit if a condominium, cooperative or rental unit has a direct reporting or central station fire alarm system that is maintained and in use.

Excess Flood Policy Credit

There is a 10% credit if the insured has also purchased an AIG Private Client Group Excess Flood policy whose premium is at least \$2,000, which covers the same insured residence. The credit may be reduced if a premium reversal was to occur.

Private Collections Policy Credit

There is a 5% credit for an insured residence which houses items insured under an AIG Private Collections policy whose premium is at least \$1,000. The residence can be either primary or secondary. The credit may be reduced if a premium reversal was to occur.

Building Protection Credit

There is a 3% credit for a condominium, cooperative, or rental unit if the building has a 24-hour doorman.

In addition, the following credits may also apply, but only if the building has a 24-hour doorman:

- The elevators are either manned or locked and coded 1%
- The lobby has a functioning surveillance camera 1%

Guard Gated Community Credit

There is a 5% credit for a condominium, cooperative or rental unit located in a gated community meeting all of the following criteria:

- vehicular and pedestrian access is limited to entrances controlled by guards or locked gates at all times;
- proper identification is required to enter; and
- visitors are announced.

Residential Sprinkler System Credit

There is a 5% credit for a condominium, cooperative or rental unit if the living areas are protected by a properly maintained sprinkler system.

Off-Premises Theft Exclusion Credit

The Base Premium includes coverage for loss by theft to personal property away from the residence premises. This endorsement deletes this coverage. There is a 2% credit if this coverage is deleted.

Use **Off-Premises Theft Exclusion** Endorsement.

Rented to Others Surcharge

There is a 25% surcharge while the condominium, cooperative or rental unit is rented to others by the insured.

Seasonal/Secondary House Surcharge

There is a 10% surcharge on any house maintained as a seasonal or secondary house that is unoccupied for more than 60 days in any given policy term, if and only if there is a primary residence also insured on the same policy. The surcharge is 30% if the seasonal or secondary house is 'unsupported', or if there is no primary residence on the policy.

The 10% surcharge does not apply if a full-time caretaker is present at the seasonal or secondary house during the owner's absence, and the 'unsupported' is reduced to 20%. The surcharge is reduced to 5% (25% if unsupported) if a fulltime caretaker lives on the grounds, but not in the house itself, or to 8% (28% if unsupported) if a caretaker (or equivalent service with an established maintenance company) checks on the house at least once per week during the unoccupied time period.

Vacancy Surcharge

There is a 25% surcharge for the condominium, cooperative or rental unit that is vacant more than 30 days.

Automatic Water Shut-Off Valve Credit

There is a credit if a condominium, cooperative or rental unit has an automatic water shut-off valve that actively monitors and protects all residential plumbing in the main residence. If a leak occurs, this device must:

- close and shut off the master plumbing valve; or 3%
- close and shut off the mater plumbing valve and activate the central station or direct alarm system 5%

LIABILITY

Liability

The **Base Premium** does not include a charge for personal liability. This coverage may be purchased for the charges below. This coverage will be rated in the state where the Primary residence is located regardless of the location of the additional residence(s).

Amount of Liability Coverage	Liability Premium			
	Primary Location		Each Additional Location	
	Is coverage provided for building and/or contents?		Is coverage provided for building and/or contents?	
	Yes	No	Yes	No
300,000	\$40	\$65	\$15	\$30
500,000	\$50	\$75	\$16	\$31
1,000,000	\$60	\$85	\$18	\$33

Amount of Liability Coverage	Liability Premium
	Course of Construction*
300,000	\$100
500,000	\$200
1,000,000	\$250

*For exposures in the Course of Construction, an additional liability charge is applicable if contractors and/or subcontractors do not maintain limits of liability equal to or greater than the total insured value of the project. The additional charge is \$1,500 per million with respect to the ‘gap’ in liability coverage, and would be charged pro-rata when necessary. For example, if the total insured value of the project is \$5M, and the contractors liability policy limit is \$2.5M, an additional charge of \$1,500 * (\$5M - \$2.5M) = \$3,750 will be applicable.

Medical Payment to Others

The Liability Premium includes \$10,000 of Medical Payments to Others.

DOLLAR ADJUSTMENTS

To apply dollar adjustments:

Subtract any applicable credits and add any applicable surcharges to the premium.

Additional Insured

This endorsement amends coverage to include an additional person or organization on a specific location. There is no premium charge for this endorsement.

Use **Additional Insured** Endorsement.

Additional Interests

This endorsement provides coverage for any additional mortgagee(s) not listed on the Declarations Page that have an interest in the residence. There is no premium charge for this endorsement.

Use **Additional Interests** Endorsement.

Additions and Alterations Extended Replacement Cost

This endorsement extends replacement cost coverage on contents up to 150% of the coverage limit listed in the Declaration Page. The premium charge is \$10 for this endorsement.

Use **Additions and Alterations Extended Replacement Cost** Endorsement.

Additions and Alterations Loss Limitation

This endorsement restricts coverage to a specific sum per occurrence on a claim for loss or damage to additions and/or alterations. There is no premium adjustment for this endorsement.

Use **Additions and Alterations Loss Limitation** Endorsement.

Business Pursuits

This endorsement extends liability coverage to specific business pursuits of the insured. The Business Pursuits liability limit must equal the personal liability limit selected. The premium charge is as follows:

Amount of Liability Coverage	Charge per Insured Person
\$300,000	\$25
\$500,000	\$30
\$1,000,000	\$35

Use **Business Pursuits** Endorsement.

Deductible Waiver for Large Losses

There is a surcharge when the option to waive the standard deductible for covered losses in excess of \$50,000 is selected. This endorsement can be purchased with deductibles up to \$25,000. This waiver of deductible does not apply to :

1. Special deductibles including but not limited to wind and hail, hurricane, named storm or earthquake, or
2. Separate coverage deductibles contained within the Equipment Breakdown or Fraud Safeguard endorsements.

The premium charge is as follows:

Coverage A Limit / Deductible ->	\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
0 - \$350K	\$1	\$1	\$2	\$5	\$10	\$20	\$50
\$350K - \$500K	\$1	\$2	\$4	\$10	\$20	\$40	\$100
\$500K - \$750K	\$2	\$3	\$6	\$15	\$30	\$60	\$150
\$750K - \$1M	\$3	\$5	\$10	\$25	\$50	\$100	\$250
\$1M - \$1.5M	\$4	\$8	\$15	\$38	\$75	\$150	\$375
\$1.5M - \$2M	\$5	\$10	\$20	\$50	\$100	\$200	\$500
\$2M - \$3M	\$6	\$11	\$22	\$55	\$110	\$220	\$550
\$3M - \$5M	\$6	\$12	\$24	\$60	\$120	\$240	\$600
\$5M - \$7.5M	\$7	\$13	\$26	\$65	\$130	\$260	\$650
\$7.5M - \$10M	\$8	\$16	\$32	\$80	\$160	\$320	\$800
\$10M +	\$10	\$20	\$40	\$100	\$200	\$400	\$1,000

Use **Deductible Waiver for Large Losses** Endorsement.

Earthquake Coverage Extension – Loss Assessment

This endorsement extends coverage under loss assessment for the peril of earthquakes. The premium charge is \$10 per \$1,000 of coverage up to \$100,000

Use **Earthquake Coverage Extension for Loss Assessment** Endorsement.

Equipment Breakdown Coverage

This endorsement provides equipment breakdown insurance to cover equipment attached to and made part of the dwelling or other structure which would otherwise be excluded. A premium charge is required for each location where coverage applies.

The Equipment Breakdown for Homeowners premium depends on three variables:

- a.) The value identified under Coverage A of the house, or Coverage C if a condominium, cooperative or rental unit;
- b.) The deductible; c.) The EB for Homeowners limit factor

- a.) **The building value identified under Coverage A of the house, or Coverage C if a condominium, cooperative or rental unit, Real Property Value, determines the tiered base rate;**

Table A Base Rates

Base Rates are tiered as follows:

Real Property Value		Base Rate
<	\$350,000	\$32
\$350,000 -	\$500,000	\$49
\$500,000 -	\$750,000	\$61
\$750,000 -	\$1,000,000	\$74
\$1,000,000 -	\$1,500,000	\$92
\$1,500,000 -	\$2,000,000	\$111
\$2,000,000 -	\$3,000,000	\$137
\$3,000,000 -	\$5,000,000	\$181
\$5,000,000 -	\$7,500,000	\$237
\$7,500,000 -	\$10,000,000	\$291
\$10,000,000 -	\$15,000,000	\$359
\$15,000,000 -	\$20,000,000	\$441
\$20,000,000 -	\$25,000,000	\$515

> \$25,000,000	Refer to company
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b.) The deductible on the Equipment Breakdown endorsement

The base rates contemplate a deductible of \$500. If the Equipment Breakdown endorsement uses a higher deductible then select the applicable deductible factor from Table B. For intermediate values, use the next lower deductible entry.

Coverage A (or Coverage C if Condo, Coop or Rental Unit) Value Range	Table B Deductibles			
	Deductible Level			
	\$500	\$1,000	\$2,500	\$5,000
0-\$350,000	1.00	0.88	0.61	0.58
\$350,000-\$500,000	1.00	0.88	0.63	0.59
\$500,000-\$750,000	1.00	0.89	0.66	0.60
\$750,000-\$1,000,000	1.00	0.89	0.67	0.61
\$1,000,000-\$1,500,000	1.00	0.90	0.71	0.61
\$1,500,000-\$2,000,000	1.00	0.91	0.73	0.61
\$2,000,000-\$3,000,000	1.00	0.92	0.74	0.62
\$3,000,000-\$5,000,000	1.00	0.92	0.76	0.63
\$5,000,000-\$7,500,000	1.00	0.93	0.80	0.64
\$7,500,000-\$10,000,000	1.00	0.95	0.83	0.64
\$10,000,000-\$15,000,000	1.00	0.95	0.85	0.65
\$15,000,000-\$20,000,000	1.00	0.96	0.85	0.66
\$20,000,000-\$25,000,000	1.00	0.96	0.86	0.66
> \$25,000,000	Refer to company			

Multiply the base rate from step 5.a by the deductible factor.

c.) The EB for Homeowners Limit Factor

- i.) Determine the limit of insurance.
- ii.) Multiply the EB for Homeowners limit factor, from Table C, by the premium determined in 5.b above.

Limit	Table C EB for Homeowners Limit Factors				
	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000
Factor	1.000	1.040	1.046	1.051	1.055

The resultant product is the Homeowners Equipment Breakdown endorsement premium.

Use **Equipment Breakdown Coverage** Endorsement.

Exclusion of Specified Affixed Fine Art and Unique Items

This endorsement removes coverage for specifically named Fine Art and Unique Items from the Homeowners Policy. There is a \$5 premium credit for this endorsement.

Use **Exclusion of Specified Affixed Fine Art and Unique Items** Endorsement.

Fine Arts Exclusion

This endorsement removes coverage for Fine Arts from the Homeowners Policy. There is a \$5 premium credit for this endorsement.

Use **Fine Arts Exclusion** Endorsement.

Flood Coverage

Primary flood coverage will be provided if residence meets company underwriting guidelines. This endorsement extends coverage for flood, up to a limit of \$100,000, subject to the terms and conditions noted on the Flood Coverage Endorsement. The rates do not vary by territory.

Contents (Coverage C) Limit / Deductible ->	\$500	\$1,000	\$2,500	\$5,000
\$0K < \$100K	107	92	74	59
\$100K < \$200K	171	148	118	96
\$200K < \$350K	195	168	134	109
\$350K < \$500K	230	199	159	129
\$500K < \$750K	254	218	175	142
\$750K < \$1M	279	240	192	156
\$1M < \$1.5M	306	264	212	172
\$1.5M < \$2M	337	291	233	189
\$2M < \$3M	371	320	256	208
\$3M - \$5M	408	352	281	229
\$5M < \$7.5M	448	387	309	251
\$7.5M < \$10M	494	426	340	276
\$10M +	543	468	374	305

Contents (Coverage C) Limit / Deductible ->	\$10,000	\$25,000	\$50,000	\$100,000
\$0K < \$100K	48	42	36	33
\$100K < \$200K	76	66	59	52
\$200K < \$350K	86	75	67	59
\$350K < \$500K	101	90	79	69
\$500K < \$750K	112	99	87	77
\$750K < \$1M	123	108	96	84
\$1M < \$1.5M	135	119	106	92
\$1.5M < \$2M	148	131	116	102
\$2M < \$3M	163	144	128	111
\$3M - \$5M	179	158	141	123
\$5M < \$7.5M	197	174	155	136
\$7.5M < \$10M	217	192	171	149
\$10M +	238	211	188	164

Use **Flood Coverage** Endorsement.

AIG Fraud SafeGuard Coverage

This endorsement extends coverage for fraud, embezzlement, or forgery, ATM robbery or stolen identity event. This endorsement can be purchased with deductibles up to \$5,000. The premium charge is as follows:

Fraud, Embezzlement or Forgery Limit	Stolen ID Event Limit	ATM Robbery Limit	Fraud, Embezzlement or Forgery Deductible				
			\$250	\$500	\$1,000	\$2,500	\$5,000
\$5,000	\$5,000	\$2,500	\$80	\$74	\$66	\$53	\$43
\$10,000	\$10,000	\$2,500	\$105	\$98	\$89	\$73	\$59
\$15,000	\$15,000	\$2,500	\$121	\$114	\$104	\$87	\$72
\$20,000	\$20,000	\$2,500	\$133	\$126	\$116	\$98	\$82
\$25,000	\$25,000	\$2,500	\$143	\$136	\$126	\$107	\$90
\$30,000	\$30,000	\$2,500	\$151	\$144	\$134	\$115	\$97
\$35,000	\$35,000	\$2,500	\$158	\$151	\$140	\$121	\$103
\$40,000	\$40,000	\$2,500	\$165	\$157	\$146	\$127	\$109
\$45,000	\$45,000	\$2,500	\$170	\$163	\$152	\$132	\$114
\$50,000	\$50,000	\$2,500	\$175	\$167	\$157	\$137	\$118
\$55,000	\$55,000	\$2,500	\$180	\$172	\$161	\$142	\$123
\$60,000	\$60,000	\$2,500	\$184	\$176	\$165	\$145	\$126
\$65,000	\$65,000	\$2,500	\$188	\$180	\$169	\$149	\$130
\$70,000	\$70,000	\$2,500	\$191	\$183	\$173	\$153	\$133
\$75,000	\$75,000	\$2,500	\$194	\$187	\$176	\$156	\$136
\$80,000	\$80,000	\$2,500	\$197	\$190	\$179	\$159	\$139
\$85,000	\$85,000	\$2,500	\$200	\$193	\$182	\$162	\$142
\$90,000	\$90,000	\$2,500	\$203	\$195	\$184	\$164	\$145
\$95,000	\$95,000	\$2,500	\$206	\$198	\$187	\$167	\$147
\$100,000	\$100,000	\$2,500	\$208	\$200	\$190	\$169	\$150

Use **AIG Fraud SafeGuard Coverage** Endorsement

AIG Household SafeGuard

This endorsement extends coverage for kidnapping, child abduction, stalking, home invasion, car jacking, hijacking and violent threat for occurrences anytime during the policy period, unless stated otherwise or an exclusion applies. The premium charge is \$95 per policy.

Use **AIG Household SafeGuard** Endorsement.

AIG Household SafeGuard (Stalking Excluded)

This endorsement extends coverage for kidnapping, child abduction, home invasion, car jacking, hijacking and violent threat for occurrences anytime during the policy period, unless stated otherwise or an exclusion applies. The premium charge is \$95 per policy.

Use **AIG Household SafeGuard (Stalking Excluded)** Endorsement.

Increased Ensuing Fungi or Bacteria Coverage

Ensuing fungi remediation expense coverage is included up to \$10,000 in the base policy. The amount of coverage can be increased by either a flat dollar amount or a percentage of house coverage (or contents coverage if condo, coop or rental unit). The additional premium is shown below:

Amount of Coverage	Premium
\$25,000	\$120

For limits up to 100% of the House Coverage (contents, other permanent structures sub-limits apply) or 100% of Contents Coverage if condo, coop or rental unit a separate premium is developed for these coverages by applying the following factor to policy base premium:

Percentage of House Coverage(or Contents Coverage if Condo, Coop or Rental Unit)	Factor	
	Houses	Condos, Coops, and Renters
10%	20%	10%
25%	30%	15%
50%	35%	17.5%
100%	60%	30%

Use **Increased Ensuing Fungi or Bacteria Coverage** Endorsement.

Increased Limit on Personal Property in Other Residences

The policy provides coverage up to 10% of the highest amount of contents coverage of any single location listed on the policy, for each occurrence, for personal property located at a residence that does not have contents coverage in this policy. The premium charge to increase this limit is \$6.50 per \$1,000.

Use **Increased Limit on Personal Property in Other Residences** Endorsement.

Increased Limits Business Property

This endorsement extends coverage up to a specified limit for a covered loss to property used for an incidental business. The premium charge is \$25 per \$2,500.

Use **Increased Limits Incidental Business Property** Endorsement.

Increased Loss Assessment Coverage

The policy provides \$50,000 in loss assessment coverage. This coverage can be increased up to an additional \$50,000, to a total of \$100,000. The premium charge is \$2 per \$1,000.

Use **Increased Loss Assessment Coverage** Endorsement.

Increased Threshold of Incidental Business

The Homeowners Policy includes a definition for “incidental business”. This endorsement amends the definition of “incidental business” by increasing the gross annual revenues earned for business and farming for the following premium charge:

Gross Annual Revenues Earned		Premium Charge
Business	Farming	
\$25,000	\$50,000	\$50
\$50,000	\$100,000	\$100

Use **Increased Threshold of Incidental Business** Endorsement.

Inflation Guard

This endorsement increases limits of the house, contents, and other permanent structures. There is no premium charge for this endorsement.

Use **Inflation Guard** Endorsement.

Landscaping Coverage Increased Limits

The **Base Premium** includes coverage for landscaping, up to 5% of House or Contents coverage, whichever is greater. This coverage is provided for specifically named perils and includes a \$5,000 limit on any one tree, shrub or plant. The coverage amount may be increased for the following premium charge.

Tree, Shrub or Plant Limit	Aggregate Landscaping Coverage	
	Up to 5%	Above 5%
\$5,000 limit	Included	\$3.00 per \$1,000
\$10,000 limit	\$2.00 per \$1,000	\$4.00 per \$1,000
\$25,000 limit	\$4.00 per \$1,000	\$8.00 per \$1,000
\$50,000 limit	\$7.00 per \$1,000	\$13.00 per \$1,000
\$100,000 limit	\$12.00 per \$1,000	\$18.00 per \$1,000

Use **Landscaping Coverage Increased Limits** Endorsement.

Landscaping Limitation

The **Base Premium** includes coverage for landscaping, up to 5% of House or Contents coverage, whichever is greater. This endorsement removes the perils of fire, lightning and explosion from specifically named perils covered. It includes a \$5,000 limit on any one tree, shrub or plant. There is a \$5 premium credit for this endorsement.

Use **Landscaping Limitation** Endorsement.

Landscaping Wind Coverage

The **Base Premium** does not include landscaping coverage for losses caused by wind. Coverage against this peril may be added for the following premium charge. The percentage of Landscaping Wind Coverage must equal the percentage selected for Landscaping Coverage.

Tree, Shrub or Plant Limit	Premium Charge
\$5,000 limit	\$5.00 per \$1,000

\$10,000 limit	\$8.00 per \$1,000
\$25,000 limit	\$16.00 per \$1,000
\$50,000 limit	\$26.00 per \$1,000
\$100,000 limit	\$35.00 per \$1,000

Use **Landscaping Wind Coverage** Endorsement.

Libel/Slander Exclusion

This endorsement deletes libel and slander from the definition of personal injury but maintains property and personal liability coverage for insureds that may have coverage elsewhere or where we would not be able to entertain an account otherwise. There is no premium adjustment for this endorsement.

Use **Libel/Slander Exclusion** Endorsement.

Limited Additional Coverages

This endorsement caps Additional Living Expense, Fair Rental Value and Forced Evacuation at 30% of the policy limit. There is a \$15 premium credit for this endorsement.

Use **Limited Additional Coverages** Endorsement.

Limited Residence Premises Liability Extension

This endorsement extends coverage for liability arising from business conducted, under certain conditions, at the covered person's residence. The premium charge is \$15 per Residence.

Use **Limited Residence Premises Liability Extension** Endorsement.

Loss Payable Clause

This endorsement is used to list loss payees names and addresses. There is no premium adjustment for this endorsement.

Use **Loss Payable Clause** Endorsement.

Miscellaneous Club Assessment Coverage

This endorsement allows a covered person to specify a club in which we will pay assessment charges. There is a premium charge of \$10 per \$1,000.

Use **Miscellaneous Club Assessment Coverage** Endorsement.

Other Permanent Structures – Condominium & Cooperative Owner Coverage

For any residence listed on the Declarations Page that is a condominium or cooperative unit, other permanent structures includes additions, alterations, items of real property, installations or fixtures, including other permanent structures paid for or acquired at the insured's expense along with the residence. There is a premium charge of \$2.75 per \$1,000 of OPS coverage.

Use **Other Permanent Structures – Condominium & Cooperative Owner** Endorsement

Personal Injury Exclusion

This endorsement eliminates Personal Injury from the Liability Coverage. Apply the following credits to the Liability Premium:

Amount of Liability Coverage	Credit per Policy
\$300,000	\$12
\$500,000	\$15
\$1,000,000	\$18

Use **Personal Injury Exclusion** Endorsement.

Personal Liability Exclusion

This endorsement eliminates Personal Liability coverage from the Homeowners policy. If this endorsement applies, the Liability Premium should not be added to the **Base Premium**.

Use **Personal Liability Exclusion** Endorsement.

Premises Liability Limitation

This endorsement limits liability coverage to personal injury and property damage caused by an occurrence at the residence shown on the Declarations Page. There is a \$5 premium credit for this endorsement.

Use **Premises Liability Limitation** Endorsement.

Refrigerated Food Spoilage Exclusion

This endorsement removes coverage for food spoilage as a result of temperature change caused by the interruption of the power supply. The premium credit is \$5 for this endorsement.

Use **Refrigerated Food Spoilage Exclusion** Endorsement.

Residence Rental Theft Exclusion

This endorsement restricts coverage on any loss by theft from any part of the residence rented to others. There is a premium credit of \$15 per Policy.

Use **Residence Rental Theft Exclusion** Endorsement.

Snowmobile Liability Extension

This endorsement extends coverage for liability resulting from the use of a snowmobile. The Snowmobile liability limit must equal the personal liability limit selected.

Liability	Premium for Each Snowmobile
\$300,000	\$ 70
\$500,000	\$ 80
\$1,000,000	\$100

This coverage includes \$10,000 of Medical Payments to Others.

Use **Snowmobile Liability Extension** Endorsement.

Thoroughbred Horse Liability Extension

This endorsement extends \$1,000,000 of Liability coverage to thoroughbred horse owners. The premium charge is as follows:

<u>Number of Horses</u>	<u>Charge</u>
10 or fewer	\$120
11 to 20	\$200
Greater than 20	Refer to Company

Use **Thoroughbred Horse Liability Extension** Endorsement.

Watercraft Liability Extension

This endorsement extends coverage for liability resulting from ownership, use and maintenance of watercraft. The Watercraft liability limit must equal the personal liability limit selected. Watercrafts must be 55 feet or less.

Liability	Premium for Each Watercraft		
	Length of Vessel		
	26' to 34' 11''	35' to 44' 11''	45' to 55'
\$300,000	\$200	\$275	\$350
\$500,000	\$250	\$325	\$425
\$1,000,000	\$350	\$450	\$600

This coverage includes \$10,000 of Medical Payments to Others.

Use **Watercraft Liability Extension** Endorsement.

Watercraft Coverage

Rating Steps

1. Determine the Territory, based on the mooring location and/or area of primary usage.
2. Calculate the Watercraft Hull Base Premium, based on the Territory, Coastal Exposure and Type of Watercraft.
3. Apply the Hull Value Factor.
4. Apply the Deductible Factor.
5. Apply the Age of Watercraft Surcharge Factor.
6. Apply the Hurricane Deductible Factor, if applicable.
7. Add the Protection and Indemnity (P&I) Premium
8. Apply the Powerboat Speed Surcharge Factor.
9. Add the Occasional Charter Surcharge, if applicable.

Step 1: Territory

The mooring/usage location of the watercraft determines the territory

Northeast	Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia
North Central	Colorado, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Montana, Nebraska, North Dakota, Ohio, Oklahoma, South Dakota, Tennessee, Wisconsin, Wyoming
South Central	Alabama, Arkansas, Louisiana, Mississippi, New Mexico, Texas
Southeast	Georgia, North Carolina, South Carolina
Florida Southeast	Broward, Dade, Monroe and Palm Beach Counties
Florida Remainder	All counties not in Florida Southeast
Western	Alaska, Arizona, California, Hawaii, Idaho, Nevada, Oregon, Utah, Washington

Step 2: Hull Base Premium

Determine the Watercraft Physical Damage Base Premium based on the Territory (from Step 1), the Type of Watercraft (Power or Sail), and Coastal Exposure (Coastal/Tidal or Inland).

Territory	<u>POWER</u>		<u>SAIL</u>	
	<u>Coastal/Tidal*</u>	<u>Inland*</u>	<u>Coastal/Tidal*</u>	<u>Inland*</u>
Northeast	\$150	\$95	\$115	\$90
North Central	N/A	\$90	N/A	\$85
South Central	\$260	\$120	\$200	\$100
Southeast	\$190	\$120	\$165	\$95
Florida Remainder	\$225	\$125	\$165	\$115
Florida Southeast	\$250	\$160	\$230	\$130
Western	\$100	\$90	\$95	\$85

***INLAND** base premiums should be used for watercraft moored and/or used primarily in the waters of the Chesapeake Bay (excluding the following counties: Accomack, Chesapeake City, Hampton City, Norfolk City, Northhampton, Poquoson City, Portsmouth City, Virginia Beach City – these counties should use Coastal/Tidal Base Premiums) San Francisco Bay, Puget Sound and their tributaries.

Step 3: Hull Value

Determine the Hull Value Factor based on the Hull Value, the Type of Watercraft and the Coastal Exposure. Multiply the premium from Step 2 times the Hull Value Factor. Round to the nearest whole dollar.

Value of Watercraft	POWER	
	Coastal/Tidal	Inland
\$2,000	1.00	0.30
\$10,000	2.90	1.45
\$25,000	4.85	3.10
\$50,000	5.60	5.10
\$75,000	7.85	8.00
\$100,000	10.10	10.25
\$150,000	14.60	14.75
Each additional \$1,000 above \$150,000	0.08 per \$1,000	0.06 per \$1,000

SAIL	
Coastal/Tidal	Inland
0.30	0.30
1.45	1.45
3.10	3.10
5.10	5.10
7.50	7.50
9.90	9.90
14.40	14.40
0.08 per \$1,000	0.06 per \$1,000

For values not listed, use interpolation. For example, a \$20,000 Power Watercraft (Coastal) would be =

The rate per \$1,000 between \$10,000 and \$25,000 is $(4.85 - 2.90) / (25 - 10) = 0.13$

Value Factor for \$20,000 = 2.90 [Value Factor for \$10,000] + 0.13 * 10 [the additional rate per \$1,000 for the \$10,001 to \$20,000 layer] = 4.2

Step 4: Hull Deductible

Multiply the premium from Step 3 times the deductible factor below. Round to the nearest whole dollar. The minimum deductible is \$250.

Deductible	Deductible Factor
1%	1.00
2%	0.90
3%	0.80

Step 5: Age of Watercraft

Determine the age of the Watercraft by subtracting the model year of the Watercraft from the current year. Use the age to determine the Age of Watercraft Surcharge below. Multiply the premium from Step 4 times the Age of Watercraft Surcharge Factor. Round to the nearest whole dollar.

Watercraft Age	Coastal	Inland
0 – 6 Years	1.00	1.00
7 Years	1.05	1.00
8 Years	1.10	1.00
9 Years	1.15	1.00
10 Years	1.25	1.00
11 Years	1.35	1.05
12 Years	1.45	1.15
13 Years	1.60	1.25
14 Years	1.75	1.35
15 + Years	1.90	1.50

Step 6: Hurricane Deductible

For watercrafts moored in Atlantic and Gulf Coastal waters between Maine and Texas, a special 25% hurricane deductible applies. There is a 20% hurricane deductible credit for these risks. Multiply the premium from Step 5 times 0.80. Round to the nearest dollar.

Step 7: Protection and Indemnity (P&I)

Add the Protection and Indemnity Base Premium to the premium from Step 6.

Coastal/Tidal*

P&I Limit	Less than 26'	26' to 30'
\$300,000	\$135	\$150
\$500,000	\$160	\$190
\$1,000,000	\$225	\$270

Inland*

P&I Limit	Less than 26'	26' to 30'
\$300,000	\$70	\$80
\$500,000	\$80	\$95
\$1,000,000	\$115	\$135

***INLAND** base premiums should be used for watercraft moored and/or used primarily in the waters of the Chesapeake Bay (excluding the following counties: Accomack, Chesapeake City, Hampton City, Norfolk City, Northhampton, Poquoson City, Portsmouth City, Virginia Beach City – these counties should use Coastal/Tidal Base Premiums) San Francisco Bay, Puget Sound and their tributaries.

Step 8: Powerboat Speed Surcharge

Apply following surcharge. Multiply the total property damage and/or Liability premium(s) from Step 7 times the Powerboat Speed Surcharge Factor below.

If watercraft can exceed	Surcharge Factor
Can Exceed 40 MPH	1.30
Can Exceed 20 MPH, but not 40 MPH	1.05
Can Not Exceed 20 MPH	1.00

Step 9: Occasional Charter Surcharge

If the watercraft is used for an occasional charter, add \$50 per week. Count any partial week as one week.

Use **Watercraft Coverage** Endorsement.

**AIG PRIVATE CLIENT GROUP
HOMEOWNERS PROGRAM
ARKANSAS GENERAL RULES**

I. ELIGIBILITY

All homes must be used as one-family to four-family residences.

A Tenant/Condominium/Cooperative Policy may be issued to the tenant of a dwelling or a tenant/owner-occupant of a rental/condominium unit.

II. DEFINITIONS

Burglar Alarm – A central station or direct reporting theft or burglar alarm that is maintained and in use.

Fire Alarm – A central station or direct reporting fire alarm that is maintained and in use.

Renovated House – A house that has had the plumbing and heating systems and the electrical system including wiring, receptacles, circuit boxes and conduits in exposed areas completely upgraded. The renovations must have been completed by a licensed contractor in compliance with the local building codes.

Vacant House – A house that is empty of furnishings and contents. We must be notified if an insured house will be vacant for more than 30 days.

III. POLICY TERM

Policies may be written for a term of one year. Policies written for less than one year will be rated *pro rata*. The rates, rules and forms in effect at the effective date of the policy shall apply. A policy may be renewed based on premiums in effect at renewal date. The current editions of the applicable forms and endorsements will be made a part of the policy. All rates contained in this manual are for a one year term policy.

IV. PREMIUM DETERMINATION

- a) *Whole Dollar* – All computations are to be rounded separately to the nearest dollar. Fifty cents or more should be rounded up.
- b) *Premium Calculation* – The premium for a risk is computed as follows:
 1. Use the State Territory Page to determine the rating territory for the residence location.
 2. Determine the **Base Premium**. From the State Rate Page, determine the range in which the desired amount of insurance falls, for the appropriate territory and form. For the applicable deductible and range, add the

“Premium at Lower Limit” to the product of the “Each Addl \$1,000” rate times the desired amount of insurance in excess of the “Lower Limit.” The **Base Premium** for the desired amount of insurance includes:

COVERAGE	Homeowners
Other Permanent Structures	20% of House Coverage
Contents	50% of House Coverage
Loss of Use	Unlimited, see policy

COVERAGE	Tenant/Condo/Cooperative
Loss of Use	Unlimited, see policy

3. Apply the Protection Class/Construction Factors to adjust the protection classification and the type of construction.
4. Apply the Wind or Hail Deductible Credit, if applicable.
5. Apply the Percentage Adjustments, if applicable.
6. Add Liability coverage, if applicable.
7. Apply the Dollar Adjustments, if applicable.

V. WAIVER OF PREMIUM

When a policy is changed after the effective date, any additional or return premium of \$5 or less will be waived.

VI. PROTECTION CLASSIFICATION CODES AND INFORMATION

The ISO Public Protection Class listings on file with this company apply to risks insured under this Homeowners Program.

1. In a municipality or classified area where a single class of fire protection is available throughout, apply the protection class indicated.
2. In a municipality or classified area where two or more classifications are shown (e.g.6/9), the classification is determined as follows:

Assign Class 6 Five road miles or less to the fire station, and main dwelling within 1,000 feet of a public hydrant.

Assign Class 9** Five road miles or less to the fire station, but **NO** public hydrant within 1,000 feet of the main dwelling.

** If a risk is assigned an ISO Classification of 9 but meets **ALL** the following criteria, then the risk will be rated as though it were a Protection Class 6:

- *New Lines*: New policies issued and effective on or after the effective date of the change will be rated using the new rates.
- *Renewals*: Renewals issued on or after the effective date of the change will be rated using the new rates.
- *Coverage Changes*: The same rates used for the current term of the policy will apply to all changes in coverage, including the addition of coverage to a policy.

XII. CANCELLATION

If the policy is cancelled for any reason, the return premium should be computed on a *pro rata* basis.

**AIG PRIVATE CLIENT GROUP
HOMEOWNERS PROGRAM
ARKANSAS TERRITORY DEFINITIONS**

Territory 1: Counties of

Arkansas , Baxter, Benton, Boone, Carroll, Clark, Cleburne, Conway, Craighead, Crittenden, Drew, Faulkner, Fulton ¹, Garland, Grant, Hot Spring, Howard, Independence, Lincoln, Little River, Logan, Lonoke, Madison, Marion, Montgomery, Perry, Phillips, Pikes, Pope, Saline, Scott, Sharp, Van Buren, Washington, Yell

¹ Cherokee Village

Territory 2: Counties of

Ashley, Bradley, Calhoun, Chicot, Cleveland, Columbia, Crawford, Dallas, Desha, Franklin, Fulton ², Hempstead, Izard, Jefferson, Johnson, Lafayette, Miller, Monroe, Nevada, Newton, Quachita, Polk, Prairie, Pulaski, Searcy, Sebastian, Sevicr, Stone, Union, White, Woodruff

² Excluding Cherokee Village

Territory 3: Counties of

Clay, Cross, Greene, Jackson, Lawrence, Lee, Mississippi, Poinsett, Randolph, St. Francis

American International Group
Private Client Group
Homeowners

Premiums - Zone 1 (50% Contents Coverage)

Amount of Insurance (\$000)		No Deductible		\$250 Deductible		\$500 Deductible		\$1,000 Deductible		
Lower Limit	Higher Limit	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000	
0	-	350	0	7.49	0	7.21	0	6.92	0	5.61
350	-	500	2,622	3.16	2,522	3.08	2,422	3.00	1,965	3.43
500	-	750	3,096	4.61	2,984	4.56	2,872	4.51	2,479	3.77
750	-	1,000	4,248	3.97	4,124	3.92	4,000	3.87	3,421	2.23
1,000	-	1,500	5,240	4.19	5,104	4.17	4,968	4.15	3,979	4.27
1,500	-	2,000	7,337	3.39	7,189	3.37	7,041	3.34	6,116	4.03
2,000	-	3,000	9,032	3.92	8,872	3.90	8,712	3.89	8,133	3.36
3,000	-	5,000	12,947	3.68	12,775	3.67	12,603	3.67	11,489	3.47
5,000	-	7,500	20,304	4.04	20,120	4.03	19,936	4.03	18,436	3.76
7,500	-	10,000	30,399	4.04	30,203	4.03	30,007	4.03	27,841	3.76
10,000	-	And Over	40,495	4.04	40,287	4.03	40,079	4.03	37,244	3.76

Amount of Insurance (\$000)		\$2,500 Deductible		\$5,000 Deductible		\$10,000 Deductible		
Lower Limit	Higher Limit	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000	
0	-	350	0	4.73	0	4.09	0	3.43
350	-	500	1,656	2.89	1,430	1.92	1,199	0.97
500	-	750	2,089	2.90	1,718	2.46	1,345	1.88
750	-	1,000	2,814	2.34	2,333	2.02	1,815	1.72
1,000	-	1,500	3,399	2.81	2,838	2.36	2,244	1.88
1,500	-	2,000	4,806	3.82	4,018	2.59	3,185	2.12
2,000	-	3,000	6,716	3.45	5,313	3.27	4,244	1.75
3,000	-	5,000	10,169	3.57	8,584	3.55	5,997	3.29
5,000	-	7,500	17,318	3.30	15,685	3.25	12,584	2.83
7,500	-	10,000	25,578	3.52	23,810	3.39	19,647	3.00
10,000	-	And Over	34,387	3.52	32,284	3.39	27,140	3.00

Amount of Insurance (\$000)		\$25,000 Deductible		\$50,000 Deductible		\$100,000 Deductible		
Lower Limit	Higher Limit	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000	
0	-	350	0	3.00	0	2.75	0	2.51
350	-	500	1,050	0.85	961	0.79	880	0.74
500	-	750	1,178	1.66	1,080	1.53	991	1.40
750	-	1,000	1,593	1.50	1,462	1.38	1,341	1.28
1,000	-	1,500	1,969	1.66	1,808	1.53	1,660	1.40
1,500	-	2,000	2,798	1.86	2,571	1.71	2,361	1.58
2,000	-	3,000	3,729	1.55	3,428	1.42	3,150	1.31
3,000	-	5,000	5,274	2.90	4,849	2.67	4,459	2.45
5,000	-	7,500	11,070	2.49	10,182	2.29	9,364	2.10
7,500	-	10,000	17,285	2.64	15,900	2.43	14,625	2.23
10,000	-	And Over	23,879	2.64	21,966	2.43	20,206	2.23

American International Group
Private Client Group
Homeowners

Premiums - Zone 2 (50% Contents Coverage)

Amount of Insurance (\$000)		No Deductible		\$250 Deductible		\$500 Deductible		\$1,000 Deductible	
Lower Limit	Higher Limit	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000
0	- 350	0	10.21	0	9.92	0	9.64	0	8.13
350	- 500	3,573	4.18	3,473	4.10	3,373	4.02	2,846	3.45
500	- 750	4,200	5.72	4,088	5.68	3,976	5.63	3,363	5.31
750	- 1,000	5,631	5.75	5,507	5.70	5,383	5.65	4,690	3.80
1,000	- 1,500	7,068	5.60	6,932	5.57	6,796	5.55	5,639	5.74
1,500	- 2,000	9,867	4.54	9,719	4.52	9,571	4.49	8,510	5.40
2,000	- 3,000	12,138	5.23	11,978	5.21	11,818	5.20	11,208	4.48
3,000	- 5,000	17,364	4.91	17,192	4.90	17,020	4.90	15,685	4.63
5,000	- 7,500	27,180	5.43	26,996	5.43	26,812	5.42	24,954	5.08
7,500	- 10,000	40,759	5.43	40,563	5.43	40,367	5.42	37,659	5.08
10,000	And Over	54,337	5.43	54,129	5.43	53,921	5.42	50,365	5.08

Amount of Insurance (\$000)		\$2,500 Deductible		\$5,000 Deductible		\$10,000 Deductible	
Lower Limit	Higher Limit	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000
0	- 350	0	6.50	0	5.59	0	4.69
350	- 500	2,274	3.95	1,958	2.81	1,641	1.67
500	- 750	2,866	4.06	2,379	3.42	1,891	2.62
750	- 1,000	3,881	3.18	3,233	2.77	2,546	2.38
1,000	- 1,500	4,676	4.61	3,925	3.18	3,141	2.56
1,500	- 2,000	6,982	5.31	5,513	4.98	4,421	2.83
2,000	- 3,000	9,639	4.59	8,001	4.60	5,838	3.53
3,000	- 5,000	14,233	4.77	12,605	4.73	9,368	4.76
5,000	- 7,500	23,765	4.49	22,061	4.46	18,887	4.00
7,500	- 10,000	34,986	4.79	33,212	4.66	28,887	4.26
10,000	And Over	46,958	4.79	44,856	4.66	39,533	4.26

Amount of Insurance (\$000)		\$25,000 Deductible		\$50,000 Deductible		\$100,000 Deductible	
Lower Limit	Higher Limit	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000
0	- 350	0	4.11	0	3.77	0	3.45
350	- 500	1,437	1.48	1,318	1.37	1,207	1.27
500	- 750	1,659	2.31	1,523	2.12	1,397	1.95
750	- 1,000	2,236	2.09	2,054	1.92	1,885	1.77
1,000	- 1,500	2,758	2.26	2,534	2.08	2,327	1.91
1,500	- 2,000	3,886	2.49	3,572	2.30	3,283	2.11
2,000	- 3,000	5,133	3.11	4,720	2.86	4,339	2.63
3,000	- 5,000	8,240	4.19	7,578	3.85	6,970	3.54
5,000	- 7,500	16,616	3.52	15,284	3.24	14,058	2.98
7,500	- 10,000	25,417	3.75	23,381	3.45	21,507	3.17
10,000	And Over	34,784	3.75	31,999	3.45	29,436	3.17

American International Group
Private Client Group
Homeowners

Premiums - Zone 3 (50% Contents Coverage)

Amount of Insurance (\$000)		No Deductible		\$250 Deductible		\$500 Deductible		\$1,000 Deductible		
Lower Limit	Higher Limit	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000	
0	-	350	0	12.21	0	11.92	0	11.64	0	9.98
350	-	500	4,273	12.28	4,173	12.20	4,073	12.12	3,493	11.25
500	-	750	6,115	11.14	6,003	11.10	5,891	11.05	5,180	10.24
750	-	1,000	8,901	9.14	8,777	9.10	8,653	9.05	7,740	8.91
1,000	-	1,500	11,187	10.32	11,051	10.29	10,915	10.27	9,968	9.47
1,500	-	2,000	16,345	7.97	16,197	7.94	16,049	7.92	14,703	8.80
2,000	-	3,000	20,328	8.79	20,168	8.78	20,008	8.77	19,102	7.83
3,000	-	5,000	29,117	8.24	28,945	8.24	28,773	8.23	26,929	7.74
5,000	-	7,500	45,604	9.18	45,420	9.17	45,236	9.17	42,418	8.65
7,500	-	10,000	68,551	9.18	68,355	9.17	68,159	9.17	64,038	8.65
10,000	-	And Over	91,499	9.18	91,291	9.17	91,083	9.17	85,658	8.65

Amount of Insurance (\$000)		\$2,500 Deductible		\$5,000 Deductible		\$10,000 Deductible		
Lower Limit	Higher Limit	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000	
0	-	350	0	7.79	0	6.70	0	5.61
350	-	500	2,727	10.85	2,346	6.73	1,964	5.61
500	-	750	4,355	10.26	3,356	8.56	2,806	5.12
750	-	1,000	6,921	7.72	5,496	6.55	4,085	2.26
1,000	-	1,500	8,851	8.35	7,134	8.40	4,651	6.86
1,500	-	2,000	13,024	8.90	11,335	8.65	8,082	8.29
2,000	-	3,000	17,472	7.65	15,661	7.72	12,229	7.67
3,000	-	5,000	25,123	7.96	23,376	7.88	19,902	7.94
5,000	-	7,500	41,037	7.72	39,141	7.83	35,775	7.37
7,500	-	10,000	60,349	8.24	58,714	8.18	54,190	7.86
10,000	-	And Over	80,959	8.24	79,159	8.18	73,828	7.86

Amount of Insurance (\$000)		\$25,000 Deductible		\$50,000 Deductible		\$100,000 Deductible		
Lower Limit	Higher Limit	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000	
0	-	350	0	4.92	0	4.51	0	4.14
350	-	500	1,722	4.94	1,579	4.55	1,449	4.18
500	-	750	2,463	4.50	2,261	4.14	2,076	3.81
750	-	1,000	3,588	1.99	3,296	1.84	3,029	1.68
1,000	-	1,500	4,086	6.04	3,755	5.56	3,450	5.11
1,500	-	2,000	7,106	7.30	6,533	6.71	6,006	6.18
2,000	-	3,000	10,755	6.75	9,890	6.21	9,095	5.72
3,000	-	5,000	17,507	6.98	16,102	6.43	14,810	5.91
5,000	-	7,500	31,476	6.48	28,954	5.96	26,633	5.49
7,500	-	10,000	47,681	6.91	43,863	6.36	40,349	5.85
10,000	-	And Over	64,962	6.91	59,761	6.36	54,975	5.85

American International Group
Private Client Group
Condominiums

Premiums Entire State

Amount of Insurance (\$000)			No Deductible		\$250 Deductible		\$500 Deductible		\$1,000 Deductible	
Lower Limit		Higher Limit	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000
0	-	50	0	7.78	0	6.64	0	5.12	0	4.02
50	-	250	389	4.82	332	4.19	256	3.71	201	2.67
250	-	500	1,353	3.32	1,170	2.89	999	2.93	735	2.61
500	-	750	2,184	3.16	1,893	2.74	1,731	2.72	1,388	2.61
750	-	1,000	2,973	3.15	2,578	2.74	2,410	2.72	2,041	2.61
1,000	-	2,000	3,761	3.15	3,264	2.74	3,089	2.72	2,693	2.61
2,000	-	5,000	6,914	3.15	6,005	2.74	5,805	2.72	5,305	2.61
5,000	-	And Over	16,373	3.15	14,231	2.74	13,952	2.72	13,138	2.61

Amount of Insurance (\$000)			\$2,500 Deductible		\$5,000 Deductible		\$10,000 Deductible	
Lower Limit		Higher Limit	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000
0	-	50	0	3.40	0	2.76	0	2.12
50	-	250	170	2.28	138	1.90	106	1.52
250	-	500	627	1.64	519	1.29	411	0.88
500	-	750	1,038	1.52	842	1.24	632	0.94
750	-	1,000	1,418	1.57	1,153	1.24	867	0.94
1,000	-	2,000	1,811	2.44	1,463	1.33	1,102	0.89
2,000	-	5,000	4,253	2.36	2,789	2.28	1,995	1.65
5,000	-	And Over	11,324	2.36	9,620	2.28	6,952	1.65

Amount of Insurance (\$000)			\$25,000 Deductible		\$50,000 Deductible		\$100,000 Deductible	
Lower Limit		Higher Limit	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000
0	-	50	0	1.74	0	1.52	0	1.32
50	-	250	87	1.34	76	1.24	66	1.13
250	-	500	356	0.78	323	0.72	293	0.66
500	-	750	550	0.83	502	0.76	458	0.70
750	-	1,000	757	0.82	692	0.76	633	0.70
1,000	-	2,000	963	0.79	882	0.72	808	0.67
2,000	-	5,000	1,750	1.45	1,606	1.34	1,473	1.23
5,000	-	And Over	6,112	1.45	5,619	1.34	5,166	1.23

American International Group
Private Client Group
Tenants

Premiums Entire State

Amount of Insurance (\$000)			No Deductible		\$250 Deductible		\$500 Deductible		\$1,000 Deductible	
Lower Limit		Higher Limit	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000
0	-	50	0	8.62	0	7.36	0	5.70	0	4.50
50	-	250	431	5.08	368	4.41	285	3.90	225	2.81
250	-	500	1,447	3.62	1,251	3.15	1,066	3.18	788	2.80
500	-	750	2,351	3.39	2,038	2.94	1,862	2.92	1,489	2.80
750	-	1,000	3,198	3.39	2,774	2.95	2,591	2.92	2,190	2.80
1,000	-	2,000	4,045	3.39	3,511	2.94	3,321	2.92	2,891	2.81
2,000	-	5,000	7,431	3.39	6,455	2.95	6,237	2.92	5,696	2.80
5,000	-	And Over	17,591	3.39	15,290	2.95	14,988	2.92	14,109	2.80

Amount of Insurance (\$000)			\$2,500 Deductible		\$5,000 Deductible		\$10,000 Deductible	
Lower Limit		Higher Limit	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000
0	-	50	0	3.82	0	3.12	0	2.42
50	-	250	191	2.41	156	2.01	121	1.60
250	-	500	672	1.79	557	1.41	442	0.96
500	-	750	1,120	1.63	909	1.33	683	1.01
750	-	1,000	1,528	1.63	1,242	1.34	935	1.01
1,000	-	2,000	1,936	2.62	1,576	1.39	1,188	0.96
2,000	-	5,000	4,553	2.53	2,961	2.45	2,147	1.75
5,000	-	And Over	12,149	2.53	10,298	2.45	7,395	1.75

Amount of Insurance (\$000)			\$25,000 Deductible		\$50,000 Deductible		\$100,000 Deductible	
Lower Limit		Higher Limit	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000	Premium at Lower Limit	Each Addl \$1,000
0	-	50	0	2.00	0	1.76	0	1.54
50	-	250	100	1.42	88	1.30	77	1.19
250	-	500	383	0.85	348	0.78	316	0.72
500	-	750	595	0.89	543	0.82	496	0.75
750	-	1,000	817	0.89	748	0.82	684	0.75
1,000	-	2,000	1,039	0.84	952	0.78	872	0.71
2,000	-	5,000	1,884	1.54	1,729	1.42	1,587	1.30
5,000	-	And Over	6,502	1.54	5,978	1.42	5,496	1.30

SERFF Tracking Number: APCG-125978368 State: Arkansas
 Filing Company: AIG Casualty Company State Tracking Number: EFT \$125
 Company Tracking Number: 09-HO-AR-001R
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: AIG Private Client Group Homeowners Program
 Project Name/Number: Homeowners Me Too 01/09 Filing/09-HO-AR-001R

Supporting Document Schedules

Review Status:

Bypassed -Name: Form RF-2 Loss Costs Only (not for workers' compensation) 01/07/2009
Bypass Reason: N/A - This is not a Loss Cost filing.
Comments:

Review Status:

Satisfied -Name: H-1 Homeowners Abstract Filed 02/06/2009
Comments:
Attachment:
 AR Homeowners Abstract.pdf

Review Status:

Satisfied -Name: HPCS-Homeowners Premium Comparison Survey Filed 02/06/2009
Comments:
 PDF & Excel copies of the HPCS are attached. Also attached is a document indicating all HO credits and discounts available in AR.
Attachments:
 HPCS.xls
 HPCS.pdf
 AR HO Credits & Discounts.pdf

Review Status:

Bypassed -Name: NAIC loss cost data entry document 01/07/2009
Bypass Reason: N/A - This is not a Loss Cost filing.
Comments:

Review Status:

Satisfied -Name: Uniform Transmittal Document-Property & Casualty Filed 02/06/2009
Comments:
Attachments:

SERFF Tracking Number: *APCG-125978368* *State:* *Arkansas*
Filing Company: *AIG Casualty Company* *State Tracking Number:* *EFT \$125*
Company Tracking Number: *09-HO-AR-001R*
TOI: *04.0 Homeowners* *Sub-TOI:* *04.0000 Homeowners Sub-TOI Combinations*
Product Name: *AIG Private Client Group Homeowners Program*
Project Name/Number: *Homeowners Me Too 01/09 Filing/09-HO-AR-001R*

Rate & Rule Filing Schedule.pdf

P&C Transmittal Document - Rates.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 AIG Casualty Company

NAIC No. 19402 GROUP No. 012

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

N/A

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

N/A

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.

N/A

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

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

- | | | |
|--|----------------------|---|
| a. Fire Extinguisher | <u> </u> | % |
| b. Burglar Alarm | <u> 5 </u> | % |
| c. Smoke Alarm | <u> </u> | % |
| d. Insured who has both homeowners
and auto with your company | <u> </u> | % |
| e. Deadbolt Locks | <u> </u> | % |
| f. Window or Door Locks | <u> </u> | % |
| g. Other (Specify) | <u> </u> | % |
| <u>Please see attached for the complete list of available credits.</u> | | |
| | <u> </u> | % |

6. Are there any areas in the State of Arkansas in which your company will not write homeowners insurance?

No

If so, state areas and explain reason for not writing N/A

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

<u>FORM</u>	<u>PREMIUM VOLUME</u>
PCHO (09/06)	0 - New Company
_____	_____
_____	_____
_____	_____

8. Do you write homeowner risks which have aluminum, steel or vinyl siding? Yes

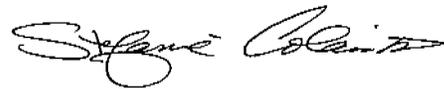
9. Is there a surcharge on risks with wood heat? No

If yes, state surcharge N/A

Does the surcharge apply to conventional fire places? N/A

If yes, state surcharge N/A

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



Signature

Stefanie Colavito

Printed Name

Property Manager, Compliance & State Filings

Title

(212) 770-8249

Telephone Number

stefanie.colavito@aig.com

Email Address

AIG Casualty Company
AIG Private Client Group
Homeowners Line of Business
ARKANSAS

Credits and Discounts available

HOMEOWNERS

Claim Record Adjustment	Consecutive Years Insured with AIG PCG	Basic Premium Adjustment				
		Number of Qualified Paid Claims in the Last 3 Years				
		0	1	2	3	4+
	0 – 2	0%	0%	30%	55%	85%
	3 – 5	-5%	-5%	30%	55%	85%
	6 – 8	-10%	-10%	25%	55%	85%
	9 +	-15%	-15%	10%	45%	85%

Private Collections Policy Credit	5%
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Excess Flood Policy Credit	10%
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Burglar Alarm Credit	5%
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Fire Alarm Credit	5%
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Protection Credit	Maximum Protection Credit	12%
	Security Protection	5%
	Full time caretaker	2%
	24-hour signal continuity protection	2%
	Sprinkler system	2%
	Temperature monitoring system	2%
	electrical power back-up generator	2%
	Explosive gas leakage detector	2%
	Automatic seismic shut-off valve to gas lines	2%
	Lightning protection system	2%
	perimeter gate	2%
	Automatic water shut-off valve	3%
	Automatic water shut-off valve and activate the central station	5%

New House Credit	Age of Dwelling	
	1	16%
	2	15%
	3	14%
	4	13%
	5	12%
	6	10%
	7	8%
	8	6%
	9	4%
	10	2%

Renovated House Credit	Years since Oldest Renovation	
	1	16%
	2	15%
	3	14%
	4	13%
	5	12%
	6	10%
	7	8%
	8	6%
	9	4%
	10	2%

Guard Gated Community Credit		5%
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Residential Sprinkler System Credit	all enclosed spaces are protected by a properly maintained sprinkler system. Protected areas must include:	10%
	<ul style="list-style-type: none"> • All living areas • Basements • Garages • Mechanical areas 	
	following areas are protected by a properly maintained sprinkler system:	5%
	<ul style="list-style-type: none"> • Areas of egress • Mechanical areas 	

CONDOS & TENANTS

Claim Record Adjustment	Consecutive Years Insured with AIG PCG	Basic Premium Adjustment				
		Number of Qualified Paid Claims in the Last 3 Years				
		0	1	2	3	4+
	0 – 2	0%	0%	30%	55%	85%
	3 – 5	-5%	-5%	30%	55%	85%
	6 – 8	-10%	-10%	25%	55%	85%
	9 +	-15%	-15%	10%	45%	85%

Private Collections Policy Credit		5%
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Excess Flood Policy Credit		10%
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Burglar Alarm Credit		5%
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Fire Alarm Credit		5%
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Building Protection Credit	if the building has a 24-hour doorman	3%
	The elevators are either manned or locked and coded	1%
	The lobby has a functioning surveillance camera	1%

Guard Gated Community Credit		5%
<hr/>		
Residential Sprinkler System Credit		5%
<hr/>		
Automatic Water Shut-Off Valve Credit	Automatic water shut-off valve	3%
	Automatic water shut-off valve and activate the central station	5%
<hr/>		

NAIC Number: 012-19402
 Company Name: AIG Casualty Company
 Contact Person: Stefanie Colavito
 Telephone No.: 212-770-8249
 Email Address: stefanie.colavito@aig.com
 Effective Date: Upon Approval

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

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
 Telephone: 501-371-2800
 Email as an attachment to insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a cdr disk

**USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE, LEAVE
 BLANK**

Survey Form for HO3 (Homeowners) - Use \$500 Flat Deductible (Covers risk of direct physical loss for dwelling and other structures; named perils for personal property, replacement cost on dwelling, actual cash value on personal property)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$526.00	\$554.00	\$526.00	\$554.00	\$526.00	\$554.00	\$885.00	\$931.00	\$733.00	\$771.00	\$733.00	\$771.00	\$733.00	\$771.00	\$733.00	\$771.00	\$733.00	\$771.00
	\$120,000	\$789.00	\$830.00	\$789.00	\$830.00	\$789.00	\$830.00	\$1,327.00	\$1,397.00	\$1,099.00	\$1,157.00	\$1,099.00	\$1,157.00	\$1,099.00	\$1,157.00	\$1,099.00	\$1,157.00	\$1,099.00	\$1,157.00
	\$160,000	\$1,052.00	\$1,107.00	\$1,052.00	\$1,107.00	\$1,052.00	\$1,107.00	\$1,769.00	\$1,862.00	\$1,465.00	\$1,542.00	\$1,465.00	\$1,542.00	\$1,465.00	\$1,542.00	\$1,465.00	\$1,542.00	\$1,465.00	\$1,542.00
6	\$80,000	\$526.00	\$554.00	\$526.00	\$554.00	\$526.00	\$554.00	\$885.00	\$931.00	\$733.00	\$771.00	\$733.00	\$771.00	\$733.00	\$771.00	\$733.00	\$771.00	\$733.00	\$771.00
	\$120,000	\$789.00	\$830.00	\$789.00	\$830.00	\$789.00	\$830.00	\$1,327.00	\$1,397.00	\$1,099.00	\$1,157.00	\$1,099.00	\$1,157.00	\$1,099.00	\$1,157.00	\$1,099.00	\$1,157.00	\$1,099.00	\$1,157.00
	\$160,000	\$1,052.00	\$1,107.00	\$1,052.00	\$1,107.00	\$1,052.00	\$1,107.00	\$1,769.00	\$1,862.00	\$1,465.00	\$1,542.00	\$1,465.00	\$1,542.00	\$1,465.00	\$1,542.00	\$1,465.00	\$1,542.00	\$1,465.00	\$1,542.00
9	\$80,000	\$1,002.00	\$1,052.00	\$1,002.00	\$1,052.00	\$1,002.00	\$1,052.00	\$1,685.00	\$1,769.00	\$1,396.00	\$1,465.00	\$1,396.00	\$1,465.00	\$1,396.00	\$1,465.00	\$1,396.00	\$1,465.00	\$1,396.00	\$1,465.00
	\$120,000	\$1,503.00	\$1,578.00	\$1,503.00	\$1,578.00	\$1,503.00	\$1,578.00	\$2,528.00	\$2,654.00	\$2,094.00	\$2,198.00	\$2,094.00	\$2,198.00	\$2,094.00	\$2,198.00	\$2,094.00	\$2,198.00	\$2,094.00	\$2,198.00
	\$160,000	\$2,004.00	\$2,104.00	\$2,004.00	\$2,104.00	\$2,004.00	\$2,104.00	\$3,371.00	\$3,539.00	\$2,792.00	\$2,931.00	\$2,792.00	\$2,931.00	\$2,792.00	\$2,931.00	\$2,792.00	\$2,931.00	\$2,792.00	\$2,931.00

Survey Form for HO4 (Renters) - Use \$500 Flat Deductible (Named perils for personal property, actual cash value for loss, liability and medical payments for others included)

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	\$26.00	\$29.00	\$26.00	\$29.00	\$26.00	\$29.00	\$26.00	\$29.00	\$26.00	\$29.00	\$26.00	\$29.00	\$26.00	\$29.00	\$26.00	\$29.00	\$26.00	\$29.00
	\$15,000	\$77.00	\$86.00	\$77.00	\$86.00	\$77.00	\$86.00	\$77.00	\$86.00	\$77.00	\$86.00	\$77.00	\$86.00	\$77.00	\$86.00	\$77.00	\$86.00	\$77.00	\$86.00
	\$25,000	\$128.00	\$143.00	\$128.00	\$143.00	\$128.00	\$143.00	\$128.00	\$143.00	\$128.00	\$143.00	\$128.00	\$143.00	\$128.00	\$143.00	\$128.00	\$143.00	\$128.00	\$143.00
6	\$5,000	\$26.00	\$29.00	\$26.00	\$29.00	\$26.00	\$29.00	\$26.00	\$29.00	\$26.00	\$29.00	\$26.00	\$29.00	\$26.00	\$29.00	\$26.00	\$29.00	\$26.00	\$29.00
	\$15,000	\$77.00	\$86.00	\$77.00	\$86.00	\$77.00	\$86.00	\$77.00	\$86.00	\$77.00	\$86.00	\$77.00	\$86.00	\$77.00	\$86.00	\$77.00	\$86.00	\$77.00	\$86.00
	\$25,000	\$128.00	\$143.00	\$128.00	\$143.00	\$128.00	\$143.00	\$128.00	\$143.00	\$128.00	\$143.00	\$128.00	\$143.00	\$128.00	\$143.00	\$128.00	\$143.00	\$128.00	\$143.00
9	\$5,000	\$41.00	\$46.00	\$41.00	\$46.00	\$41.00	\$46.00	\$41.00	\$46.00	\$41.00	\$46.00	\$41.00	\$46.00	\$41.00	\$46.00	\$41.00	\$46.00	\$41.00	\$46.00
	\$15,000	\$123.00	\$137.00	\$123.00	\$137.00	\$123.00	\$137.00	\$123.00	\$137.00	\$123.00	\$137.00	\$123.00	\$137.00	\$123.00	\$137.00	\$123.00	\$137.00	\$123.00	\$137.00
	\$25,000	\$205.00	\$228.00	\$205.00	\$228.00	\$205.00	\$228.00	\$205.00	\$228.00	\$205.00	\$228.00	\$205.00	\$228.00	\$205.00	\$228.00	\$205.00	\$228.00	\$205.00	\$228.00

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		%	Deadbolt Lock		%
Burglar Alarm	5	%	Window Locks		%
Smoke Alarm		%	\$1,000 Deductible		%
			Other (specify)		%

EARTHQUAKE INSURANCE

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?	yes	(yes or no)
WHAT IS YOUR PERCENTAGE DEDUCTIBLE?	5-25	%

Zone Brick Frame

	See attached		%	WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Highest Risk	\$	0.59	\$	0.89
	Maximum Credit Allowed		%		Lowest Risk	\$	0.59	\$	0.89

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AIG Casualty Company
AIG Private Client Group
Homeowners Line of Business
ARKANSAS

Credits and Discounts available

HOMEOWNERS

Claim Record Adjustment	Consecutive Years Insured with AIG PCG	Basic Premium Adjustment				
		Number of Qualified Paid Claims in the Last 3 Years				
		0	1	2	3	4+
	0 – 2	0%	0%	30%	55%	85%
	3 – 5	-5%	-5%	30%	55%	85%
	6 – 8	-10%	-10%	25%	55%	85%
	9 +	-15%	-15%	10%	45%	85%

Private Collections Policy Credit	5%
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Excess Flood Policy Credit	10%
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Burglar Alarm Credit	5%
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Fire Alarm Credit	5%
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Protection Credit	Maximum Protection Credit	12%
	Security Protection	5%
	Full time caretaker	2%
	24-hour signal continuity protection	2%
	Sprinkler system	2%
	Temperature monitoring system	2%
	electrical power back-up generator	2%
	Explosive gas leakage detector	2%
	Automatic seismic shut-off valve to gas lines	2%
	Lightning protection system	2%
	perimeter gate	2%
	Automatic water shut-off valve	3%
	Automatic water shut-off valve and activate the central station	5%

New House Credit	Age of Dwelling	
	1	16%
	2	15%
	3	14%
	4	13%
	5	12%
	6	10%
	7	8%
	8	6%
	9	4%
	10	2%

Renovated House Credit	Years since Oldest Renovation	
	1	16%
	2	15%
	3	14%
	4	13%
	5	12%
	6	10%
	7	8%
	8	6%
	9	4%
	10	2%

Guard Gated Community Credit		5%
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Residential Sprinkler System Credit	all enclosed spaces are protected by a properly maintained sprinkler system. Protected areas must include:	10%
	<ul style="list-style-type: none"> • All living areas • Basements • Garages • Mechanical areas 	
	following areas are protected by a properly maintained sprinkler system:	5%
	<ul style="list-style-type: none"> • Areas of egress • Mechanical areas 	

CONDOS & TENANTS

Claim Record Adjustment	Consecutive Years Insured with AIG PCG	Basic Premium Adjustment				
		Number of Qualified Paid Claims in the Last 3 Years				
		0	1	2	3	4+
	0 – 2	0%	0%	30%	55%	85%
	3 – 5	-5%	-5%	30%	55%	85%
	6 – 8	-10%	-10%	25%	55%	85%
	9 +	-15%	-15%	10%	45%	85%

Private Collections Policy Credit		5%
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Excess Flood Policy Credit		10%
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Burglar Alarm Credit		5%
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Fire Alarm Credit		5%
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Building Protection Credit	if the building has a 24-hour doorman	3%
	The elevators are either manned or locked and coded	1%
	The lobby has a functioning surveillance camera	1%

Guard Gated Community Credit		5%
<hr/>		
Residential Sprinkler System Credit		5%
<hr/>		
Automatic Water Shut-Off Valve Credit	Automatic water shut-off valve	3%
	Automatic water shut-off valve and activate the central station	5%
<hr/>		

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #				09-HO-AR-001R				
2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)				09-HO-AR-001F				
<input type="checkbox"/> Rate Increase				<input type="checkbox"/> Rate Decrease		<input checked="" type="checkbox"/> Rate Neutral (0%)			
3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)								
4a.	Rate Change by Company (As Proposed)								
	Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)	
	AIG Casualty Company	0	0	0	0	0	0	0	
4b.	Rate Change by Company (As Accepted) For State Use Only								
	Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)	
Overall Rate Information (Complete for Multiple Company Filings only)									
						COMPANY USE	STATE USE		
5a.	Overall percentage rate indication (when applicable)								
5b.	Overall percentage rate impact for this filing								
5c.	Effect of Rate Filing – Written premium change for this program								
5d.	Effect of Rate Filing – Number of policyholders affected								
6.	Overall percentage of last rate revision				N/A - Initial Filing for AIG Casualty				
7.	Effective Date of last rate revision				N/A - Initial Filing for AIG Casualty				
8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)				N/A - Initial Filing for AIG Casualty				
9.	Rule # or Page # Submitted for Review			Replacement or Withdrawn?			Previous state filing number, if required by state		
01	AIG Private Client Group Homeowners Rating Pages - State of Arkansas AR-RT-1 through AR-RT-20 Edition 01/09			<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn					
02	AIG Private Client Group Tenants/Condos/Coops Rating Pages - State of Arkansas AR-RT-1 through AR-RT-17 Edition 01/09			<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn					
03	AIG Private Client Group Homeowners Program General Rules - State of Arkansas AR-GR-1 through AR-GR-4 Edition 01/09			<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn					
04	AIG Private Client Group Homeowners Program Territory Definitions - State of Arkansas AR-TERR-1 Edition 01/09			<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn					
05	AIG Private Client Group Homeowners/Tenants/Condos/Coops Base Rates - State of Arkansas AR-RATES-1 through AR-RATES-5 Edition 01/09			<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn					

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking # 09-HO-AR-001F

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

AIG Casualty Company is submitting, for your approval, our Private Client Group Homeowners Program. This program is the exact same program that was originally approved for American International Insurance Company (AIG) and includes all revisions subsequently approved. We have made no changes whatsoever to the rates, rules or forms associated with this program.

Enclosed for your records are copies of all forms and endorsements as well as our General Rules and Rate Pages previously filed and approved through American International Insurance Company.

22. Filing Fees (Filer must provide check # and fee amount if applicable)
[If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: Filing Fee being submitted via EFT.
Amount: \$50.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

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