

SERFF Tracking Number: HNVR-126071155 State: Arkansas
First Filing Company: Hanover American Insurance Company, ... State Tracking Number: EFT \$100
Company Tracking Number: HO-AR-09085R
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: Homeowners/HO-AR-09085R

Filing at a Glance

Companies: Hanover American Insurance Company, Massachusetts Bay Insurance Company, The Hanover Insurance Company

Product Name: Homeowners SERFF Tr Num: HNVR-126071155 State: Arkansas
TOI: 04.0 Homeowners SERFF Status: Closed State Tr Num: EFT \$100
Sub-TOI: 04.0000 Homeowners Sub-TOI Co Tr Num: HO-AR-09085R State Status: Fees verified and received
Combinations
Filing Type: Rate/Rule Co Status: Reviewer(s): Becky Harrington, Brittany Yielding
Authors: Susan Whitworth, Kathryn Husson, Cheryl Richards, Eleanor Doherty Disposition Date: 04/27/2009
Date Submitted: 03/13/2009 Disposition Status: Filed
Effective Date Requested (New): 06/04/2009 Effective Date (New):
Effective Date Requested (Renewal): 06/04/2009 Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Homeowners Status of Filing in Domicile:
Project Number: HO-AR-09085R Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 04/27/2009
State Status Changed: 03/16/2009 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:

We wish to make a revision to our Homeowners Program in Arkansas. Changes are being made to Base Rates, Territory Definitions and Relativities, Minimum Premiums for HO-3 & HO-6, umbrella endorsement rates and minimum premiums.

We are also filing the Valuable Items Plus rule. The Form, 231-1402 04-04, was filed with our corresponding form filing

SERFF Tracking Number: *HNVR-126071155* *State:* *Arkansas*
First Filing Company: *Hanover American Insurance Company, ...* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *HO-AR-09085R*
TOI: *04.0 Homeowners* *Sub-TOI:* *04.0000 Homeowners Sub-TOI Combinations*
Product Name: *Homeowners*
Project Name/Number: *Homeowners/HO-AR-09085R*
HO-AR-09085F.

A more detailed description of these changes can be found in the Explanatory Memorandum and Exhibits attached to the supporting documentation tab.

Company and Contact

Filing Contact Information

Eleanor Doherty, Product Specialist elfdoherty@hanover.com
440 Lincoln Street (508) 855-3251 [Phone]
Worcester, MA 01653 (508) 855-4311[FAX]

Filing Company Information

Hanover American Insurance Company 440 Lincoln Street Worcester, MA 01653 (508) 855-1000 ext. [Phone]	CoCode: 36064 Group Code: 88 Group Name: The Hanover Ins Group FEIN Number: 04-3063898 -----	State of Domicile: New Hampshire Company Type: Property & Casualty State ID Number:
Massachusetts Bay Insurance Company 440 Lincoln Street Worcester, MA 01653 (508) 855-1000 ext. [Phone]	CoCode: 22306 Group Code: 88 Group Name: The Hanover Ins Group FEIN Number: 04-2217600 -----	State of Domicile: New Hampshire Company Type: Property & Casualty State ID Number:
The Hanover Insurance Company 440 Lincoln Street Worcester, MA 01653 (508) 855-1000 ext. [Phone]	CoCode: 22292 Group Code: 88 Group Name: The Hanover Ins Group FEIN Number: 13-5129825 -----	State of Domicile: New Hampshire Company Type: Property & Casualty State ID Number:

SERFF Tracking Number: HNVR-126071155 State: Arkansas
First Filing Company: Hanover American Insurance Company, ... State Tracking Number: EFT \$100
Company Tracking Number: HO-AR-09085R
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: Homeowners/HO-AR-09085R

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: \$100.00 per rate/rule filing
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hanover American Insurance Company	\$100.00	03/13/2009	26406215
Massachusetts Bay Insurance Company	\$0.00	03/13/2009	
The Hanover Insurance Company	\$0.00	03/13/2009	

SERFF Tracking Number: HNVR-126071155 State: Arkansas
 First Filing Company: Hanover American Insurance Company, ... State Tracking Number: EFT \$100
 Company Tracking Number: HO-AR-09085R
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners
 Project Name/Number: Homeowners/HO-AR-09085R

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	04/27/2009	04/27/2009
Filed	Becky Harrington	03/18/2009	03/18/2009

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	03/16/2009	03/16/2009	Eleanor Doherty	03/18/2009	03/18/2009

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Rate Structure Premium Group Chart	Rate	Eleanor Doherty	04/27/2009	04/27/2009

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request to re-open filing to attach a revised manual page	Note To Reviewer	Eleanor Doherty	04/27/2009	04/27/2009

SERFF Tracking Number: *HNVR-126071155* State: *Arkansas*
 First Filing Company: *Hanover American Insurance Company, ...* State Tracking Number: *EFT \$100*
 Company Tracking Number: *HO-AR-09085R*
 TOI: *04.0 Homeowners* Sub-TOI: *04.0000 Homeowners Sub-TOI Combinations*
 Product Name: *Homeowners*
 Project Name/Number: *Homeowners/HO-AR-09085R*

Disposition

Disposition Date: 04/27/2009

Effective Date (New):

Effective Date (Renewal):

Status: Filed

Comment: Disposition to re-close after manual page error corrected. No change in effective dates.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Hanover American Insurance Company	11.900%	5.100%	\$161,658	4,221	\$3,169,772	13.500%	-16.770%
Massachusetts Bay Insurance Company	11.900%	5.100%	\$117,809	2,839	\$2,309,985	50.380%	-16.690%
The Hanover Insurance Company	11.900%	4.300%	\$30,385	830	\$706,625	11.390%	-16.390%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	11.900%
Overall Percentage Rate Impact For This Filing	5.000%
Effect of Rate Filing-Written Premium Change For This Program	\$309,852

SERFF Tracking Number: HNVR-126071155 State: Arkansas
 First Filing Company: Hanover American Insurance Company, ... State Tracking Number: EFT \$100
 Company Tracking Number: HO-AR-09085R
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners
 Project Name/Number: Homeowners/HO-AR-09085R

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	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Explanatory Memorandum/Exhibits	Filed	Yes
Supporting Document	Territory Redefinition	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Rate	Index	Filed	Yes
Rate	Endorsement Table	Filed	Yes
Rate	Rating Methodology	Filed	Yes
Rate	Rate Structure HO-3 Base Rates	Filed	Yes
Rate	Rate Structure HO-4&6 Base Rates	Filed	Yes
Rate (revised)	Rate Structure Premium Group Chart	Filed	Yes
Rate	Territory Pages	Filed	Yes
Rate	Rating Rule-Valuable Items Plus	Filed	Yes
Rate	Rating Rule-Mimimum Premiums	Filed	Yes
Rate	Umbrella Supplement	Filed	Yes
Rate	Rate Structure Premium Group Chart		Yes

SERFF Tracking Number: *HNVR-126071155* State: *Arkansas*
 First Filing Company: *Hanover American Insurance Company, ...* State Tracking Number: *EFT \$100*
 Company Tracking Number: *HO-AR-09085R*
 TOI: *04.0 Homeowners* Sub-TOI: *04.0000 Homeowners Sub-TOI Combinations*
 Product Name: *Homeowners*
 Project Name/Number: *Homeowners/HO-AR-09085R*

Disposition

Disposition Date: 03/18/2009
 Effective Date (New): 06/04/2009
 Effective Date (Renewal): 06/04/2009
 Status: Filed
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Hanover American Insurance Company	11.900%	5.100%	\$161,658	4,221	\$3,169,772	13.500%	-16.770%
Massachusetts Bay Insurance Company	11.900%	5.100%	\$117,809	2,839	\$2,309,985	50.380%	-16.690%
The Hanover Insurance Company	11.900%	4.300%	\$30,385	830	\$706,625	11.390%	-16.390%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	11.900%
Overall Percentage Rate Impact For This Filing	5.000%
Effect of Rate Filing-Written Premium Change For This Program	\$309,852

SERFF Tracking Number: *HNVR-126071155* State: *Arkansas*
First Filing Company: *Hanover American Insurance Company, ...* State Tracking Number: *EFT \$100*
Company Tracking Number: *HO-AR-09085R*
TOI: *04.0 Homeowners* Sub-TOI: *04.0000 Homeowners Sub-TOI Combinations*
Product Name: *Homeowners*
Project Name/Number: *Homeowners/HO-AR-09085R*

Effect of Rate Filing - Number of Policyholders Affected

7,890

SERFF Tracking Number: HNVR-126071155 State: Arkansas
 First Filing Company: Hanover American Insurance Company, ... State Tracking Number: EFT \$100
 Company Tracking Number: HO-AR-09085R
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners
 Project Name/Number: Homeowners/HO-AR-09085R

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	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Explanatory Memorandum/Exhibits	Filed	Yes
Supporting Document	Territory Redefinition	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Rate	Index	Filed	Yes
Rate	Endorsement Table	Filed	Yes
Rate	Rating Methodology	Filed	Yes
Rate	Rate Structure HO-3 Base Rates	Filed	Yes
Rate	Rate Structure HO-4&6 Base Rates	Filed	Yes
Rate (revised)	Rate Structure Premium Group Chart	Filed	Yes
Rate	Territory Pages	Filed	Yes
Rate	Rating Rule-Valuable Items Plus	Filed	Yes
Rate	Rating Rule-Mimimum Premiums	Filed	Yes
Rate	Umbrella Supplement	Filed	Yes
Rate	Rate Structure Premium Group Chart		Yes

SERFF Tracking Number: HNVN-126071155 State: Arkansas
First Filing Company: Hanover American Insurance Company, ... State Tracking Number: EFT \$100
Company Tracking Number: HO-AR-09085R
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: Homeowners/HO-AR-09085R

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 03/16/2009

Submitted Date 03/16/2009

Respond By Date

Dear Eleanor Doherty,

This will acknowledge receipt of the captioned filing.

Objection 1

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comment:

Companies may not change the Excel spreadsheet form in any way, including adding formulas, or changing the name of the spreadsheet. Please re-submit the xls version of the survey on our form without ANY changes.

Objection 2

- Explanatory Memorandum/Exhibits (Supporting Document)

Comment: Provide the rate impact for the territory re-definitions

Objection 3

- Rating Rule-Mimimum Premiums (Rate)

Comment: Please verify the loss free credits/surcharges as being 0%.

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 03/18/2009

Submitted Date 03/18/2009

SERFF Tracking Number: HNVN-126071155 State: Arkansas
First Filing Company: Hanover American Insurance Company, ... State Tracking Number: EFT \$100
Company Tracking Number: HO-AR-09085R
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: Homeowners/HO-AR-09085R

Dear Becky Harrington,

Comments:

Our response to your questions are found below.

Response 1

Comments: New xls and pdf files have been attached.

Related Objection 1

Applies To:

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comment:

Companies may not change the Excel spreadsheet form in any way, including adding formulas, or changing the name of the spreadsheet. Please re-submit the xls version of the survey on our form without ANY changes.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: HPCS-Homeowners Premium Comparison Survey

Comment: I have attached both the excel and .pdf version of the forms so it can be viewed in SERFF. The files have been renamed and no formulas are contained within the excel files.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments: The impact for the territory re- definitions is 0%, please refer to Terr Redefinition file.

Related Objection 1

Applies To:

- Explanatory Memorandum/Exhibits (Supporting Document)

Comment:

Provide the rate impact for the territory re-definitions

Changed Items:

Supporting Document Schedule Item Changes

SERFF Tracking Number: HNVN-126071155 State: Arkansas
First Filing Company: Hanover American Insurance Company, ... State Tracking Number: EFT \$100
Company Tracking Number: HO-AR-09085R
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: Homeowners/HO-AR-09085R

Satisfied -Name: Territory Redefinition

Comment: The impact for the territory re- definitions is 0%, please refer to Terr Redefinition file.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments: Yes, it is correct.

Related Objection 1

Applies To:

- Rating Rule-Mimimum Premiums (Rate)

Comment:

Please verify the loss free credits/surcharges as being 0%.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Please advise if you have any other questions.

Sincerely,

Cheryl Richards, Eleanor Doherty, Kathryn Husson, Susan Whitworth

SERFF Tracking Number: HNVR-126071155 State: Arkansas
First Filing Company: Hanover American Insurance Company, ... State Tracking Number: EFT \$100
Company Tracking Number: HO-AR-09085R
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: Homeowners/HO-AR-09085R

Amendment Letter

Amendment Date:
Submitted Date: 04/27/2009

Comments:

Thank you for re-opening the filing.

I have replaced the original Manual Page RS-8 with the corrected page which now includes the three territories (73, 70 & 71) in the Premium Group Determination Table. These were inadvertently not listed when we sent the filing.

Changed Items:

Rate/Rule Schedule Item Changes:

Exhibit Name:	Rule # or Page #:	Rate Action:	Previous State Filing Numbers:	Attach Document:
Rate Structure Premium Group Chart	RS-8	Replacement		Revised RS-8 Manual Page AR 06.04.2009.pdf

SERFF Tracking Number: *HNVR-126071155* *State:* *Arkansas*
First Filing Company: *Hanover American Insurance Company, ...* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *HO-AR-09085R*
TOI: *04.0 Homeowners* *Sub-TOI:* *04.0000 Homeowners Sub-TOI Combinations*
Product Name: *Homeowners*
Project Name/Number: *Homeowners/HO-AR-09085R*

Note To Reviewer

Created By:

Eleanor Doherty on 04/27/2009 10:36 AM

Last Edited By:

Eleanor Doherty

Submitted On:

04/27/2009 10:36 AM

Subject:

Request to re-open filing to attach a revised manual page

Comments:

We just found that the Premium Group Chart Manual Page sent with the original filing did not contain the Premium Group Determination for the last three territories. This is just a typographical error in the manual.

Would you please re-open the filing so we can sent the corrected Manual Page RS-8. Territories 73, 70 and 71 have been added to the chart.

SERFF Tracking Number: *HNVR-126071155* State: *Arkansas*
 First Filing Company: *Hanover American Insurance Company, ...* State Tracking Number: *EFT \$100*
 Company Tracking Number: *HO-AR-09085R*
 TOI: *04.0 Homeowners* Sub-TOI: *04.0000 Homeowners Sub-TOI Combinations*
 Product Name: *Homeowners*
 Project Name/Number: *Homeowners/HO-AR-09085R*

Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 11/01/2008
Filing Method of Last Filing: File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Hanover American Insurance Company	11.900%	5.100%	\$161,658	4,221	\$3,169,772	13.500%	-16.770%
Massachusetts Bay Insurance Company	11.900%	5.100%	\$117,809	2,839	\$2,309,985	50.380%	-16.690%
The Hanover Insurance Company	11.900%	4.300%	\$30,385	830	\$706,625	11.390%	-16.390%

Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated: 11.900%

<i>SERFF Tracking Number:</i>	<i>HNVR-126071155</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Hanover American Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>HO-AR-09085R</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Homeowners</i>		
<i>Project Name/Number:</i>	<i>Homeowners/HO-AR-09085R</i>		

Overall Percentage Rate Impact For This Filing:	5.000%
Effect of Rate Filing - Written Premium Change For This Program:	\$309,852
Effect of Rate Filing - Number of Policyholders Affected:	7890

SERFF Tracking Number: HNVR-126071155 State: Arkansas
 First Filing Company: Hanover American Insurance Company, ... State Tracking Number: EFT \$100
 Company Tracking Number: HO-AR-09085R
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners
 Project Name/Number: Homeowners/HO-AR-09085R

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Index	B	Replacement	Index Page 06.04.2009.pdf
Filed	Endorsement Table	End-1	Replacement	Endorsement Page-1 06.04.2009.pdf
Filed	Rating Methodology	RM-1	Replacement	Rating Methodology Page 06.04.2009.pdf
Filed	Rate Structure HO-3 Base Rates	RS-1 to RS-5	Replacement	HO-3 Base Rate Pages 06.04.2009.pdf
Filed	Rate Structure HO-4 &6 Base Rates	RS-7	Replacement	HO-4&6 Base Rate Page 06.04.2009.pdf
Filed	Rate Structure Premium Group Chart	RS-8	Replacement	Revised RS-8 Manual Page AR 06.04.2009.pdf
Filed	Territory Pages	T-2 to T-5	Replacement	Territory Pages 06.04.2009.pdf
Filed	Rating Rule-Valuable Items Plus	8.10	New	Rating Rule 8.10 06.04.2009.pdf
Filed	Rating Rule-Mimumum Premiums	8.53	Replacement	Rating Rule 8.53 06.04.2009.pdf

1. INDEX

POLICY PERIOD	2
PREMISES ALARM OR FIRE PROTECTION SYSTEM	15
PREMIUM GROUP CHARTS	AR-RS-6
PROTECTION CLASSIFICATION CODES AND INFORMATION	3
RATE STRUCTURE.....	AR-RS-1
RATING METHODOLOGY	AR-RM-1
RESIDENCE HELD IN TRUST – 231-2349.....	34
SEASONAL DWELLING DEFINITION.....	8
SCHEDULED PERSONAL PROPERTY - HO-04-61.....	17
SCHEDULED PERSONAL PROPERTY AGREED AMOUNT – 231-1339.....	18
SECONDARY RESIDENCE	28
SECTION II COVERAGES	27
SINGLE BUILDING DEFINITION.....	5
SPECIAL PERSONAL PROPERTY COVERAGE – HO-00-15, HO-17-31.....	18
TERRITORIES	AR-T-1
TRANSITION RULE	37
UNIT-OWNERS - COVERAGE A DWELLING - BASIC AND INCREASED LIMITS	21
UNIT-OWNERS – RENTAL TO OTHERS – HO-17-33	34
VALUABLE ITEMS PLUS – 231-1402	16
WATER BACKUP AND SUMP OVERFLOW – 231-2340.....	26
WATERCRAFT LIABILITY - HO-24-75.....	31
WHOLE DOLLAR PREMIUM RULE	5
WINDSTORM OR HAIL DEDUCTIBLE – HO-03-12.....	19
WOOD ROOF SURCHARGE	37

THE FOLLOWING ADDITIONAL RULES ARE FOR BUSINESS WRITTEN PRIOR TO 4/30/2007

BUSINESS PROPERTY – INCREASED LIMITS - HO-04-12 - HBPC	56
COVERAGE C – INCREASED SPECIAL LIMITS OF LIABILITY – HO-04-65 (HO-04-66 WITH HO-00-15 OR HO-17-31) – 65XX	58
CREDIT CARD, FUND TRANSFER CARD, FORGERY AND COUNTERFEIT MONEY COVERAGE – INCREASED LIMITS – HO-04-53 – HO53	57
EXCESS DWELLING COVERAGE – 231-1841	54
FARMERS PERSONAL LIABILITY – HO-24-73 – HO73	63
GUARANTEED REPLACEMENT COST – 231-0695 - HGRC	54
HOME COMPUTER/ENTERTAINMENT CENTER COVERAGE – 231-0666 – 61CP.....	49
HOME ENTREPRENEUR PROGRAM - 231-1678 - HHEP	50
HOMEOWNERS ENHANCED COVERAGE ENDORSEMENT- 231-1938 – FORM V	61
HOMEOWNERS-PLUS ENDORSEMENT - 231-1480	55
LOSS ASSESSMENT COVERAGE – HO-04-35 - HLOA.....	56
MISCELLANEOUS RULES – RATING METHODOLOGY.....	48

2. ENDORSEMENT TABLE

NUMBER	EDITION DATE	BASIC COVERAGE FORMS	PREMIUM BEARING	
			YES	NO
HO-00-03	4-91	Special Form	X	
HO-00-04	4-91	Contents - Broad Form	X	
HO-00-06	4-91	Unit Owners Form	X	
		MANDATORY COVERAGE FORMS		
HO-04-96	4-91	Home Day Care Business: <u>No</u> Section II Liability Coverages; <u>Limited</u> Section I – Property Coverages		X
231-1340	12-91	Lead Poisoning Exclusion		X
231-2475	06-06	Lead Poisoning Exclusion-Personal Umbrella Liability Supplement		X
231-2516	10-06	Special Provisions – AR		X
		OPTIONAL COVERAGE FORMS		
HO-00-15	4-91	Special Personal Property Coverage – Form HO-3 Only **	X	
HO-03-12	10-93	Windstorm or Hail Percentage Deductible – HO-3	X	
HO-04-10	4-91	Additional Interests – Residence Premises		X
HO-04-35	4-91	Loss Assessment Coverage **	X	
HO-04-41	4-91	Additional Insured – Residence Premises		X
HO-04-42	4-91	Permitted Incidental Occupancies – Residence Premises	X	
HO-04-48	4-91	Other Structures – Increased Limits	X	
HO-04-54	6-94	Earthquake	X	
HO-04-61	4-91	Scheduled Personal Property Endorsement	X	
HO-04-91	4-91	Coverage B – Off Premises	X	
HO-17-31	4-91	Unit Owners Coverage C Special Coverage – Form HO-6 Only **	X	
HO-17-33	4-91	Unit-Owners Rental to Others	X	
HO-24-13	4-91	Incidental Motorized Land Conveyances	X	
HO-24-70	4-91	Additional Residence Rented to Others 1, 2, 3 or 4 Families	X	
HO-24-71	4-91	Business Pursuits	X	
HO-24-72	4-91	Incidental Farming Personal Liability	X	
HO-24-75	4-91	Watercraft	X	
HO-24-82	4-91	Personal Injury ** (Mandatory w/231-2322 P.L. Umbrella)	X	
231-1050	8-88	Scheduled Golf Cart Endorsement	X	
231-1339	12-91	Scheduled Personal Property Endorsement–Agreed Amount Cov.	X	
*231-1402	04-04	Valuable Items Plus Coverage	X	
231-1937	1-01	Identity Fraud Expense Coverage **	X	
231-2322	6-06	Personal Liability Umbrella Supplement	X	
231-2338	6-06	Building Materials Coverage For Dwelling Under Construction or Renovations		X
231-2340	6-06	Water Backup and Sump Discharge or Overflow **	X	
231-2349	6-06	Residence Held In Trust		X
391-0565	1-83	Premises Alarm or Fire Protection System	X	

** This coverage is also provided in selected Coverage Packages.

4. RATING METHODOLOGY

Note: For policies with an inception date prior to 04/30/2007, see the rating methodology on page 48.

Round after each calculation to the nearest dollar value.

1. Identify the Policy's Rating Territory, using the dwelling's (physical location) address.
2. Determine the Policy's Premium Group, using the Territory Code, Writing Company Code, Protection Class Code, Construction Type and the Coverage A amount.
3. Find the policy's Base Rate, using the Premium Group.
4. Multiply the Base Rate by the Form Factor.
5. Multiply result of the prior step by the Policy Amount Relativity (i.e. Increase Limit Factor).
6. Multiply the result in Step 5 by the BudgetWise Tier factor. This is the Base Premium.
7. Multiply the Base Premium by the Windstorm or Hail Deductible Factor, if applicable.
8. Calculate each premium charge or credit (including Group Modification) separately. Add or subtract them from the result of the prior step to determine Total Policy Premium.
 - a. Calculate the Coverage Package Premium, multiply the Base Premium by the Coverage Package factor and add the applicable fixed dollar charge.
 - b. Calculate the Optional Endorsement Premium; this varies by endorsement.
 - c. Calculate the premium impact for the increased (or decrease) limits of liability in Coverage C.
 - d. Calculate the Group Discount.
 - e. Calculate the total premium impact of all policy level credits and surcharges (for example, the account credit, the protection device credit, etc.) separately and round each to the nearest dollar.

5. RATE STRUCTURE

HO-00-03
 \$30,000 BASE RATES
 \$250 DEDUCTIBLE COVERAGE

Terr	Prem. Group	Hanover Standard* HO-00-03	Mass Bay Pref. HO-00-03	Han Am. Sup. HO-00-03	Terr	Prem. Group	Hanover Standard* HO-00-03	Mass Bay Pref. HO-00-03	Han Am. Sup. HO-00-03
31	1	755	581	523	49	34	597	459	413
	2	840	646	581		35	663	510	459
	3	924	711	640		36	729	561	505
	4	1008	775	698		37	796	612	551
	5	1394	1072	965		38	1101	847	762
	6	2100	1615	1454		39	1659	1276	1148
	7	3021	2324	2092		40	2387	1836	1652
	8	1050	808	727		41	829	638	574
	9	1132	871	784		42	894	688	619
	10	1641	1262	1136		43	1296	997	897
	37	11	3442	2648		2383	50	44	2718
15		1052	809	728	50	3011		2316	2084
18		3156	2428	2185	49	1998		1537	1383
13		878	675	608	46	1204		926	833
20		1183	910	819	47	1325		1019	917
21		1713	1318	1186	48	1444		1111	1000
17		2193	1687	1518	53	1624		1249	1124
14		965	742	668	54	2352		1809	1628
12		789	607	546	45	1083		833	750
22		3595	2765	2489	52	1505		1158	1042
42		19	1097	844	760	51		55	4935
	16	1456	1120	1008	51		4332	3332	2999
	23	815	627	564	57		1244	957	861
	32	1771	1362	1226	56		1118	860	774
	27	1504	1157	1041	65		2431	1870	1683
	25	997	767	690	60		2064	1588	1429
	26	1087	836	752	61		3111	2393	2154
	29	3260	2508	2257	64		1678	1291	1162
	24	906	697	627	62		4477	3444	3100
	31	1222	940	846	59		1492	1148	1033
	30	1134	872	785	63		1556	1197	1077
33	3714	2857	2571	58	1369	1053	948		
28	2266	1743	1569	66	5100	3923	3531		

Note: HO-00-02 Form is no longer available for policies written effective 4/30/2007 or later

To determine the HO-00-02 base rates for policies with an original inception date prior to 4/30/2007, multiply HO-00-03 by .95.

5. RATE STRUCTURE

HO-00-03
 \$30,000 BASE RATES
 \$250 DEDUCTIBLE COVERAGE

Terr	Prem. Group	Hanover Standard* HO-00-03	Mass Bay Pref. HO-00-03	Han Am. Sup. HO-00-03	Terr	Prem. Group	Hanover Standard* HO-00-03	Mass Bay Pref. HO-00-03	Han Am. Sup. HO-00-03
52	93	1268	975	878	55	111	709	545	491
	99	3132	2409	2168		112	788	606	545
	89	686	528	475		113	867	667	600
	96	956	735	662		114	944	726	653
	92	917	705	635		115	1307	1005	905
	98	1492	1148	1033		116	1968	1514	1363
	97	1031	793	714		117	2833	2179	1961
	95	2750	2115	1904		118	985	758	682
	90	764	588	529		119	1062	817	735
	91	841	647	582		120	1538	1183	1065
53	94	1911	1470	1323	56	121	3228	2483	2235
	104	1334	1026	923		122	729	561	505
	102	884	680	612		123	811	624	562
	108	1083	833	750		124	892	686	617
	109	1569	1207	1086		125	972	748	673
	103	963	741	667		126	1346	1035	932
	105	2009	1545	1391		127	2027	1559	1403
	101	803	618	556		128	2917	2244	2020
	106	2890	2223	2001		129	1014	780	702
	107	1005	773	696		130	1093	841	757
54	100	723	556	500	61	131	1583	1218	1096
	110	3293	2533	2280		132	3323	2556	2300
	67	1203	925	833		155	792	609	548
	68	1338	1029	926		156	880	677	609
	69	1472	1132	1019		157	970	746	671
	70	1604	1234	1111		158	1057	813	732
	71	2220	1708	1537		159	1463	1125	1013
	72	3345	2573	2316		160	2202	1694	1525
	73	4813	3702	3332		161	3169	2438	2194
	74	1673	1287	1158		162	1101	847	762
75	1804	1388	1249	163	1188	914	823		
76	2613	2010	1809	164	1721	1324	1192		
77	5482	4217	3795	165	3610	2777	2499		

Note: HO-00-02 Form is no longer available for policies written effective 4/30/2007 or later

To determine the HO-00-02 base rates for policies with an original inception date prior to 4/30/2007, multiply HO-00-03 by .95.

5. RATE STRUCTURE

HO-00-03
\$30,000 BASE RATES
\$250 DEDUCTIBLE COVERAGE

Terr	Prem. Group	Hanover Standard* HO-00-03	Mass Bay Pref. HO-00-03	Han Am. Sup. HO-00-03	Terr	Prem. Group	Hanover Standard* HO-00-03	Mass Bay Pref. HO-00-03	Han Am. Sup. HO-00-03
62	80	731	562	506	65	166	833	641	577
	84	2389	1838	1654		167	927	713	642
	87	1297	998	898		168	1021	785	707
	83	1660	1277	1149		169	1113	856	770
	86	896	689	620		170	1539	1184	1066
	88	2722	2094	1885		171	2319	1784	1606
	81	797	613	552		172	3337	2567	2310
	85	831	639	575		173	1160	892	803
	78	597	459	413		174	1251	962	866
	82	1102	848	763		175	1812	1394	1255
63	79	664	511	460	66	176	3801	2924	2632
	133	709	545	491		210	1045	804	724
	134	788	606	545		211	1162	894	805
	135	867	667	600		212	1279	984	886
	136	944	726	653		213	1395	1073	966
	137	1307	1005	905		214	1931	1485	1337
	138	1968	1514	1363		215	2908	2237	2013
	139	2833	2179	1961		216	4185	3219	2897
	140	985	758	682		217	1455	1119	1007
	141	1062	817	735		218	1568	1206	1085
64	142	1538	1183	1065	67	219	2272	1748	1573
	143	3228	2483	2235		220	4767	3667	3300
	144	1102	848	763		232	819	630	567
	145	1225	942	848		233	910	700	630
	146	1348	1037	933		234	1002	771	694
	147	1470	1131	1018		235	1092	840	756
	148	2035	1565	1409		236	1512	1163	1047
	149	3064	2357	2121		237	2278	1752	1577
	150	4410	3392	3053		238	3277	2521	2269
	151	1533	1179	1061		239	1139	876	788
152	1652	1271	1144	240	1229	945	851		
153	2395	1842	1658	241	1780	1369	1232		
154	5023	3864	3478	242	3732	2871	2584		

Note: HO-00-02 Form is no longer available for policies written effective 4/30/2007 or later

To determine the HO-00-02 base rates for policies with an original inception date prior to 4/30/2007, multiply HO-00-03 by 95.

5. RATE STRUCTURE

HO-00-03
 \$30,000 BASE RATES
 \$250 DEDUCTIBLE COVERAGE

Terr	Prem. Group	Hanover Standard* HO-00-03	Mass Bay Pref. HO-00-03	Han Am. Sup. HO-00-03	Terr	Prem. Group	Hanover Standard* HO-00-03	Mass Bay Pref. HO-00-03	Han Am. Sup. HO-00-03
68	243	889	684	616	71	287	958	737	663
	244	989	761	685		288	1066	820	738
	245	1088	837	753		289	1173	902	812
	246	1187	913	822		290	1278	983	885
	247	1642	1263	1137		291	1769	1361	1225
	248	2474	1903	1713		292	2665	2050	1845
	249	3559	2738	2464		293	3835	2950	2655
	250	1238	952	857		294	1333	1025	923
	251	1334	1026	923		295	1438	1106	995
	252	1933	1487	1338		296	2083	1602	1442
	253	4055	3119	2807		297	4368	3360	3024
69	254	1050	808	727	72	221	836	643	579
	255	1167	898	808		222	930	715	644
	256	1284	988	889		223	1023	787	708
	257	1400	1077	969		224	1114	857	771
	258	1938	1491	1342		225	1543	1187	1068
	259	2920	2246	2021		227	3344	2572	2315
	260	4202	3232	2909		228	1162	894	805
	261	1460	1123	1011		229	1253	964	868
	262	1574	1211	1090		230	1816	1397	1257
	263	2282	1755	1580		231	3809	2930	2637
	264	4785	3681	3313		226	2324	1788	1609
70	276	742	571	514	73	265	772	594	535
	277	826	635	572		266	859	661	595
	278	909	699	629		267	945	727	654
	279	991	762	686		268	1031	793	714
	280	1370	1054	949		269	1426	1097	987
	281	2064	1588	1429		270	2149	1653	1488
	282	2971	2285	2057		271	3091	2378	2140
	283	1032	794	715		272	1075	827	744
	284	1114	857	771		273	1158	891	802
	285	1613	1241	1117		274	1678	1291	1162
	286	3384	2603	2343		275	3523	2710	2439

Note: HO-00-02 Form is no longer available for policies written effective 4/30/2007 or later

To determine the HO-00-02 base rates for policies with an original inception date prior to 4/30/2007, multiply HO-00-03 by .95.

5. RATE STRUCTURE

HO-00-03
\$30,000 BASE RATES
\$250 DEDUCTIBLE COVERAGE

Terr	Prem. Group	Hanover Standard* HO-00-03	Mass Bay Pref. HO-00-03	Han Am. Sup. HO-00-03
74	177	952	732	659
	178	1058	814	733
	179	1165	896	806
	180	1269	976	878
	182	2646	2035	1832
	183	3808	2929	2636
	184	1323	1018	916
	185	1427	1098	988
	186	2067	1590	1431
	187	4338	3337	3003
	181	1756	1351	1216
75	199	1066	820	738
	200	1186	912	821
	201	1305	1004	904
	202	1422	1094	985
	203	1968	1514	1363
	204	2967	2282	2054
	205	4268	3283	2955
	206	1483	1141	1027
	207	1600	1231	1108
	208	2318	1783	1605
	209	4862	3740	3366
76	188	867	667	600
	189	965	742	668
	190	1062	817	735
	191	1157	890	801
	192	1602	1232	1109
	193	2413	1856	1670
	194	3472	2671	2404
	195	1206	928	835
	196	1301	1001	901
	197	1885	1450	1305
	198	3955	3042	2738

Note: HO-00-02 Form is no longer available for policies written effective 4/30/2007 or later

To determine the HO-00-02 base rates for policies with an original inception date prior to 4/30/2007, multiply HO-00-03 by 95.

5. RATE STRUCTURE

HO-00-04 AND HO-00-06

**\$25,000 BASE RATES
\$250 DEDUCTIBLE COVERAGE**

Premium Group	Hanover		Mass Bay	Hanover American
	<u>HO-00-04</u>	<u>HO-00-06</u>	<u>HO-00-06</u>	<u>HO-00-06</u>
1	209	191	153	138
2	230	211	169	152
3	252	231	185	167
4	356	326	261	235
5	501	459	367	330

RELATIVITY CURVE

<u>Policy Amount</u>	<u>Relativity</u>
20,000	.870
21,000	.896
22,000	.922
23,000	.948
24,000	.974
25,000	1.000
30,000	1.130
35,000	1.261
40,000	1.391
45,000	1.522
50,000	1.652
Each additional 5,000	0.131

5. RATE STRUCTURE

HO-00-02 and HO-00-03

PREMIUM GROUP DETERMINATION

Terr.	Masonry							Terr.	Frame						
	1-3	4-5	6	7	8	9	10		1-3	4-5	6	7	8	9	10
31	1	2	3	4	5	6	7	31	2	3	8	9	10	7	11
37	12	13	14	15	16	17	18	37	13	14	19	20	21	18	22
42	23	24	25	26	27	28	29	42	24	25	30	31	32	29	33
49	34	35	36	37	38	39	40	49	35	36	41	42	43	40	44
50	45	46	47	48	49	50	51	50	46	47	52	53	54	51	55
51	56	57	58	59	60	61	62	51	57	58	63	64	65	62	66
54	67	68	69	70	71	72	73	54	68	69	74	75	76	73	77
62	78	79	80	81	82	83	84	62	79	80	85	86	87	84	88
52	89	90	91	92	93	94	95	52	90	91	96	97	98	95	99
53	100	101	102	103	104	105	106	53	101	102	107	108	109	106	110
55	111	112	113	114	115	116	117	55	112	113	118	119	120	117	121
56	122	123	124	125	126	127	128	56	123	124	129	130	131	128	132
63	133	134	135	136	137	138	139	63	134	135	140	141	142	139	143
64	144	145	146	147	148	149	150	64	145	146	151	152	153	150	154
61	155	156	157	158	159	160	161	61	156	157	162	163	164	161	165
65	166	167	168	169	170	171	172	65	167	168	173	174	175	172	176
74	177	178	179	180	181	182	183	74	178	179	184	185	186	183	187
76	188	189	190	191	192	193	194	76	189	190	195	196	197	194	198
75	199	200	201	202	203	204	205	75	200	201	206	207	208	205	209
66	210	211	212	213	214	215	216	66	211	212	217	218	219	216	220
72	221	222	223	224	225	226	227	72	222	223	228	229	230	227	231
67	232	233	234	235	236	237	238	67	233	234	239	240	241	238	242
68	243	244	245	246	247	248	249	68	244	245	250	251	252	249	253
69	254	255	256	257	258	259	260	69	255	256	261	262	263	260	264
73	265	266	267	268	269	270	271	73	266	267	272	273	274	271	275
70	276	277	278	279	280	281	282	70	277	278	283	284	285	282	286
71	287	288	289	290	291	292	293	71	288	289	294	295	296	293	297

HO-00-04 AND HO-00-06

PREMIUM GROUP DETERMINATION

Territory	Protection Code	Premium Group
All	1 – 2	1
	3	1
	4	1
	5	2
	6	2
	7	3
	8	4
	9	5
	10	5

6. TERRITORY PAGES

ZIP CODE	Territory						
71601	64	71744	75	71858	75	71972	66
71602	64	71745	75	71859	66	71973	66
71603	64	71747	75	71860	69	71998	75
71612	64	71748	75	71861	69	71999	75
71630	64	71749	75	71862	66	72001	76
71631	75	71750	75	71864	75	72002	42
71635	64	71751	75	71865	69	72003	64
71638	64	71752	69	71866	69	72004	64
71639	64	71753	69	71901	42	72005	54
71640	64	71758	75	71902	42	72006	64
71642	64	71759	75	71903	42	72007	71
71643	64	71762	75	71909	49	72010	68
71644	64	71763	75	71910	42	72011	42
71646	64	71764	75	71913	42	72012	68
71647	75	71765	75	71914	42	72013	65
71651	75	71766	75	71920	75	72014	54
71652	75	71768	75	71921	75	72015	42
71653	64	71770	69	71922	66	72016	76
71654	64	71801	66	71923	75	72017	64
71655	64	71820	69	71929	42	72019	42
71656	64	71822	69	71932	66	72020	42
71658	64	71823	66	71933	42	72021	64
71659	64	71825	66	71935	66	72022	42
71660	75	71826	69	71937	66	72023	37
71661	64	71827	69	71940	66	72024	71
71662	64	71828	75	71941	75	72025	76
71663	64	71831	66	71942	75	72026	64
71665	75	71832	66	71943	66	72027	65
71667	64	71833	66	71944	66	72028	65
71670	64	71834	69	71945	66	72029	64
71671	75	71835	75	71949	42	72030	65
71674	64	71836	69	71950	66	72031	65
71675	64	71837	69	71951	42	72032	31
71676	64	71838	66	71952	66	72034	31
71677	64	71839	69	71953	66	72035	72
71678	64	71840	69	71956	42	72036	64
71701	75	71841	66	71957	66	72037	71
71720	75	71842	66	71958	66	72038	64
71721	75	71844	75	71959	66	72039	72
71722	75	71845	69	71960	66	72040	64
71724	75	71846	66	71961	66	72041	64
71725	75	71847	66	71962	75	72042	64
71726	75	71851	66	71964	42	72043	54
71728	75	71852	66	71965	66	72044	68
71730	75	71853	69	71968	42	72045	68
71740	69	71854	69	71969	66	72046	71
71742	75	71855	66	71970	66	72047	72
71743	75	71857	75	71971	66	72048	64

Please refer to our ZIP Code Assignment rule on Page AR-T-1 for ZIP Codes not listed.

6. TERRITORY PAGES

ZIP CODE	Territory						
72051	68	72118	31	72204	37	72364	64
72052	68	72120	37	72205	37	72365	54
72053	37	72121	42	72206	37	72366	64
72055	64	72122	42	72207	37	72367	64
72057	75	72123	64	72209	37	72368	64
72058	72	72125	76	72210	37	72369	64
72059	64	72126	76	72211	37	72370	54
72060	68	72127	67	72212	37	72372	64
72061	72	72128	75	72223	37	72373	64
72063	67	72129	75	72227	37	72374	64
72064	71	72130	68	72301	64	72376	64
72065	37	72131	68	72310	54	72377	54
72066	64	72132	64	72311	64	72379	64
72067	68	72133	64	72312	64	72383	64
72068	68	72134	64	72313	54	72384	64
72069	64	72135	31	72315	54	72386	54
72070	76	72136	68	72319	54	72387	64
72072	71	72137	68	72320	64	72389	64
72073	71	72139	68	72321	54	72390	64
72074	64	72140	64	72322	64	72391	54
72075	54	72141	65	72324	64	72392	64
72076	37	72142	37	72325	64	72394	64
72079	64	72143	68	72326	64	72395	54
72080	67	72150	75	72327	64	72396	64
72081	68	72152	64	72328	64	72401	51
72082	68	72153	65	72329	54	72404	51
72083	71	72156	67	72330	54	72410	68
72084	75	72157	67	72331	64	72411	51
72085	68	72160	71	72332	64	72412	50
72086	71	72164	37	72333	64	72413	50
72087	42	72165	68	72335	64	72414	51
72088	65	72166	64	72338	54	72415	68
72099	37	72167	75	72339	64	72416	50
72101	64	72168	64	72340	64	72417	51
72102	42	72169	54	72341	64	72419	51
72103	42	72170	64	72342	64	72421	51
72104	75	72173	72	72346	64	72422	50
72105	75	72175	64	72347	64	72424	50
72106	31	72176	71	72348	64	72425	50
72107	67	72178	68	72350	54	72426	54
72108	64	72179	68	72351	54	72427	51
72110	67	72180	37	72352	64	72428	54
72111	72	72181	72	72353	64	72429	54
72112	54	72182	64	72354	54	72430	50
72113	31	72183	37	72355	64	72431	54
72114	37	72199	31	72358	54		
72116	37	72201	37	72359	64		
72117	37	72202	37	72360	64		

Please refer to our ZIP Code Assignment rule on Page AR-T-1 for ZIP Codes not listed.

6. TERRITORY PAGES

ZIP CODE	Territory						
72432	54	72520	68	72585	68	72680	68
72433	68	72521	68	72587	68	72682	61
72434	68	72522	68	72601	61	72683	65
72435	50	72523	68	72611	65	72685	65
72436	50	72524	68	72613	63	72686	65
72437	51	72526	68	72615	61	72687	61
72438	54	72527	68	72616	56	72701	55
72439	54	72528	68	72617	61	72703	55
72440	68	72529	68	72619	61	72704	55
72441	50	72530	68	72623	61	72711	63
72442	54	72531	68	72624	65	72712	52
72443	50	72532	68	72626	61	72714	62
72444	50	72533	68	72628	65	72715	62
72445	68	72534	68	72629	65	72717	55
72447	51	72536	68	72630	61	72718	63
72449	50	72537	61	72631	56	72719	63
72450	50	72538	68	72632	56	72721	53
72453	50	72539	68	72633	61	72722	63
72454	50	72540	68	72634	61	72727	55
72455	50	72542	68	72635	61	72728	63
72456	50	72543	68	72636	65	72729	55
72457	68	72544	61	72638	56	72730	55
72458	68	72546	68	72639	65	72732	63
72459	68	72550	68	72640	65	72733	63
72460	50	72553	68	72641	65	72734	63
72461	50	72554	68	72642	61	72735	63
72462	50	72555	68	72644	61	72736	63
72464	50	72556	68	72645	65	72737	63
72465	68	72560	68	72648	65	72738	53
72466	68	72561	68	72650	65	72739	63
72467	51	72562	68	72651	61	72740	53
72469	68	72564	68	72653	61	72741	63
72470	50	72565	68	72655	65	72742	53
72471	54	72566	68	72657	68	72744	55
72472	54	72567	68	72658	61	72745	63
72473	54	72568	68	72659	61	72747	63
72474	50	72569	68	72660	56	72749	55
72475	54	72571	68	72661	61	72751	63
72476	68	72572	68	72662	61	72752	53
72478	50	72573	68	72663	68	72753	55
72479	54	72575	68	72666	65	72756	63
72482	68	72576	68	72668	61	72758	63
72501	68	72577	68	72669	65	72760	53
72512	68	72578	68	72670	65	72761	63
72513	68	72579	68	72672	61		
72515	68	72581	68	72675	65		
72517	68	72583	68	72677	61		
72519	68	72584	68	72679	67		

Please refer to our ZIP Code Assignment rule on Page AR-T-1 for ZIP Codes not listed.

6. TERRITORY PAGES

ZIP Code	Territory
72762	63
72764	63
72768	63
72769	55
72770	63
72773	53
72774	55
72776	63
72801	67
72802	67
72820	65
72821	65
72823	67
72824	74
72826	74
72827	74
72828	74
72829	74
72830	65
72832	65
72833	74
72834	76
72835	76
72837	67
72838	74
72839	65
72840	65
72841	74
72842	74
72843	67
72845	65
72846	65
72847	67
72851	76
72852	65
72853	74
72854	65
72855	76
72856	67
72857	74
72858	67
72860	74
72863	76
72865	76
72901	70
72903	70
72904	70
72905	70

ZIP Code	Territory
72908	70
72916	70
72921	73
72923	70
72926	74
72927	74
72928	65
72930	65
72932	73
72933	65
72934	73
72935	73
72936	70
72937	70
72938	70
72940	70
72941	70
72943	76
72944	74
72945	70
72946	73
72947	73
72948	73
72949	65
72950	74
72951	74
72952	73
72955	73
72956	73
72958	74
72959	55

8. STATE PAGES – RATING RULES

8.10 VALUABLE ITEMS PLUS - 231-1402

ALL FORMS - Optional Blanket coverage for all risks of physical loss, with certain exceptions, on jewelry, silverware, fine arts and furs is provided by this endorsement. This coverage is primary and any coverage provided by the basic policy form is excess. A \$5,000 maximum per occurrence coverage amount applies for any one item.

No deductible applies to coverage provided by this endorsement. However, a deductible, if any, will be subtracted from any payments made under Coverage C.

Coverage Options and Premiums

Limit	Jewelry	Furs	Silverware	Fine Arts
\$1,000	\$11	\$5	\$3	\$4
2,500	28	11	6	10
5,000	55	23	13	20
7,500	83	34	19	30
10,000	110	45	25	40
15,000	165	68	38	60
20,000	220	90	50	80
25,000	275	113	63	100
30,000	330	135	75	120
35,000	385	158	88	140
40,000	440	180	100	160
45,000	495	203	113	180
50,000	550	225	125	200

8. STATE PAGES - RATING RULES**8.50 HOMEOWNER LOSS FREE CREDIT/SURCHARGE (continued)**

The following table is to be used when the insured has Claims, during their tenure with Hanover:

Consecutive Years with Hanover	Basic Premium Adjustment			
	Number of Qualified Claims in the Last 39 Months			
	1	2	3	4+
0	0%	0%	0%	0%
1	0%	0%	0%	0%
2	0%	0%	0%	0%
3	0%	0%	0%	0%
4	0%	0%	0%	0%
5+	0%	0%	0%	0%

8.51 – 8.52 RESERVED FOR FUTURE USE**8.53 MINIMUM PREMIUM RULE**

A minimum premium will apply to all policies as follows:

Form	Minimum Premium
HO-3	\$200
HO-4	\$100
HO-6	\$150

8.54 - 8.55 RESERVED FOR FUTURE USE**8.56 WOOD ROOF SURCHARGE**

HO 00 03 - (HO-00-02 is only available for policies written prior to 04/30/2007) - All dwellings with wood roofs are subject to a 5% surcharge. Compute the surcharge by applying this percentage to the premium developed from the Basic Premium Chart.

8.57 – 8.72 RESERVED FOR FUTURE USE**8.73 TRANSITION RULE – MODIFICATION FACTORS**

From time to time, the Hanover Insurance Group (“Hanover”) will buy another insurance company or work with independent agencies who wish to move books of business to the Hanover based on Hanover’s product offerings. The intent of this rule is to minimize rate disruption in placing the affected customers.

1. General

The Transition Rule Modification Factors are used when writing business from a non-Hanover company into a Hanover rating program in support of a significant transaction. Its purpose is to reduce the individual policyholder disruption that may result from the transition into the Hanover rating program as part of a merger, acquisition, renewal rights or large agent book transfer transaction. The factor will remain in effect for these policies for up to ten years.

9. STATE PAGES – PERSONAL UMBRELLA LIABILITY SUPPLEMENT

9.2 RATES AND RULES

1. Exposure Charges - for the first \$1,000,000 of Coverage Limits

Automobile Underlying Limit of Liability	100/300/100 or 300 CSL	250/500/100 or 500 CSL	500/500/100
Initial Auto	83	50	39
Additional Auto	66	33	22
INEXPERIENCED DRIVER			
Less than 3 years	39	39	39
Over 3, less than 6 years	17	17	17

The following premium charges anticipate that the underlying limit meets or exceeds required minimum eligibility amounts.

Homeowners		Recreational Vehicle	
Initial Residence	55	Not Licensed	39
Add'l residences or farms (each)	28	Licensed	55
Office, Private School or studio	11		
Rental Property			
Per each living unit.	11		
Example: Duplex = 2 units. 4 Plex = 4 units.			

9. STATE PAGES – PERSONAL UMBRELLA LIABILITY SUPPLEMENT

9.2 RATES AND RULES (continued)

Watercraft Rating Methodology

Underlying Limit	Territory	Watercraft				
		Category 1	Category 2	Category 3	Category 4	Category 5
300 CSL	All	\$ 55.00	\$ 50.00	\$ 110.00	\$ 165.00	\$ 220.00
250/500/100 or 500 CSL	All	\$ 55.00	\$ 50.00	\$ 110.00	\$ 165.00	\$ 220.00
500/500/100 or 1M CSL	All	\$ 55.00	\$ 50.00	\$ 110.00	\$ 165.00	\$ 220.00

per watercraft per watercraft per watercraft per watercraft per watercraft

Category of Watercraft

- 1 Personal Watercraft
- 2 Watercraft under 26 ft in length
- 3 Watercraft 26' to 40' - Rated speed under 30 m.p.h.
- 4 Watercraft 26' to 40' - Rated speed 30 m.p.h. and greater
- 5 Watercraft 40' or over in length

Personal Watercraft definition:

Personal watercraft means any motorized watercraft that is 15 feet or less in hull length as manufactured, has as its primary source of propulsion an inboard motor powering a jet pump and is capable of carrying one or more persons in a sitting, standing or kneeling position. Personal watercraft includes, but is not limited to, a jet ski, wet bike, surf jet and miniature speedboat.

2. Minimum Premiums

Underlying	1M	2M	3M	4M	5M
100/300/100	\$165	\$289	\$399	\$510	\$620
250/500/100	\$138	\$248	\$358	\$468	\$578
500/500/100	\$138	\$248	\$358	\$468	\$578

3. Premium Credits - Higher Self Insured Retention Limits

When the risk has a self-insured retention limit that exceeds the minimum for the exposure, the following premium credits may be applied to the annual premium charge for the risk. **These credits shall not be applied to the MINIMUM PREMIUM for the policy.**

A self-insured retention that exceeds the minimum for the exposure:

\$500 in lieu of \$250	\$2.00 Cr.
\$1,000 in lieu of \$500	\$4.00 Cr.
\$5,000 in lieu of \$1,000	\$5.00 Cr.
\$10,000 in lieu of \$5,000	\$7.00 Cr.

SERFF Tracking Number: HNVN-126071155 State: Arkansas
First Filing Company: Hanover American Insurance Company, ... State Tracking Number: EFT \$100
Company Tracking Number: HO-AR-09085R
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: Homeowners/HO-AR-09085R

Supporting Document Schedules

Review Status:
Satisfied -Name: H-1 Homeowners Abstract Filed 03/18/2009
Comments:
Attachments:
ARKANSAS INSURANCE DEPARTMENT H-1_Han Final.pdf
ARKANSAS INSURANCE DEPARTMENT H-1_Han_Am Final.pdf
ARKANSAS INSURANCE DEPARTMENT H-1_Mass_Bay Final.pdf

Review Status:
Satisfied -Name: HPCS-Homeowners Premium Filed 03/18/2009
Comparison Survey
Comments:
I have attached both the excel and .pdf version of the forms so it can be viewed in SERFF. The files have been renamed and no formulas are contained within the excel files.
Attachments:
HPCS 3-06i Han Ame.xls
HPCS 3-06i Han.xls
HPCS 3-06i MB.xls
HPCS 3-06i Han Ame.pdf
HPCS 3-06i Han.pdf
HPCS 3-06i MB.pdf

Review Status:
Satisfied -Name: NAIC loss cost data entry document Filed 03/18/2009
Comments:
Attachments:
AR rate filing abstract han Final.pdf
AR rate filing abstract HanAmer Final.pdf
AR rate filing abstract mb2 Final.pdf

Review Status:
Satisfied -Name: Explanatory Memorandum/Exhibits Filed 03/18/2009
Comments:

SERFF Tracking Number: *HNVR-126071155* *State:* *Arkansas*
First Filing Company: *Hanover American Insurance Company, ...* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *HO-AR-09085R*
TOI: *04.0 Homeowners* *Sub-TOI:* *04.0000 Homeowners Sub-TOI Combinations*
Product Name: *Homeowners*
Project Name/Number: *Homeowners/HO-AR-09085R*

Attachments:

AR Home Memo 06042009.pdf
Actuarial Support Final.pdf

SERFF Tracking Number: HNVN-126071155 State: Arkansas
First Filing Company: Hanover American Insurance Company, ... State Tracking Number: EFT \$100
Company Tracking Number: HO-AR-09085R
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: Homeowners/HO-AR-09085R

Review Status:

Satisfied -Name: Territory Redefinition Filed 03/18/2009

Comments:

The impact for the territory re- definitions is 0%, please refer to Terr Redefinition file.

Attachment:

Terr Redefinition.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 Hanover Insurance Company
NAIC # (including group #) 0088-22292

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

Not applicable.

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

For our companies already being used, a cost estimator has been required since 1985 on all new submissions. The Boeckh value guide is distributed to our agents; however we will accept cost estimators from other sources.

3. If you require a minimum relationship between the amount of insurance to be written and the replacement value of the dwelling (contents) in order to purchase insurance, describe the procedures that are used.

We require between 80 – 100% of the estimated replacement to be written. However, when guaranteed dwelling replacement cost is written the dwelling must be insured at 100% of the replacement cost.

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

Inflation guard endorsement 231-0600 is currently used on all policies. The endorsement tells the insured that the Company will increase coverage at each renewal as determined by an appraisal firm.

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

a. Fire Extinguisher	0 %
b. Burglar Alarm	5 – 10 %
c. Smoke Alarm	2 %
d. Insured who has both homeowners and auto with your company	15 %
e. Deadbolt Locks	0 %
f. Window or Door Locks	0 %
g. Other (specify)	

Combination of fire extinguisher, smoke alarm, and deadbolt locks **5 %**
Approved automatic sprinkler **5-10 %** Non-Smoke discount **1 %**
Loss Free Credit 3 years **5 %** Loss Free Credit 4 years **5 %** Loss Free Credit 5+ years **10 %** New home discount **3-25 %** Deductible credits **13-42 %**

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

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

Form	Premium Volume
HO - 3	\$612,616
HO - 4	\$57,677
HO - 6	\$9,321

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

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

If yes, state the surcharge **N/A**

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

If yes, state the surcharge **N/A**

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



Signature

Eleanor Doherty

Printed Name

PL Product Specialist

Title

508-855-3251

Telephone Number

elfdoherty@hanover.com

Email address

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 Hanover American Insurance Company
NAIC # (including group #) 0088-36064

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

Not applicable.

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

For our companies already being used, a cost estimator has been required since 1985 on all new submissions. The Boeckh value guide is distributed to our agents; however we will accept cost estimators from other sources.

3. If you require a minimum relationship between the amount of insurance to be written and the replacement value of the dwelling (contents) in order to purchase insurance, describe the procedures that are used.

We require between 80 – 100% of the estimated replacement to be written. However, when guaranteed dwelling replacement cost is written the dwelling must be insured at 100% of the replacement cost.

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

Inflation guard endorsement 231-0600 is currently used on all policies. The endorsement tells the insured that the Company will increase coverage at each renewal as determined by an appraisal firm.

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

a. Fire Extinguisher	0 %
b. Burglar Alarm	5 – 10 %
c. Smoke Alarm	2 %
d. Insured who has both homeowners and auto with your company	15 %
e. Deadbolt Locks	0 %
f. Window or Door Locks	0 %
g. Other (specify)	

Combination of fire extinguisher, smoke alarm, and deadbolt locks **5 %**
Approved automatic sprinkler **5-10 %** Non-Smoke discount **1 %**
Loss Free Credit 3 years **5 %** Loss Free Credit 4 years **5 %** Loss Free Credit 5+ years **10 %** New home discount **3-25 %** Deductible credits **13-42 %**

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

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

Form	Premium Volume
HO - 3	\$3,059,896
HO - 6	\$7,635

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

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

If yes, state the surcharge **N/A**

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

If yes, state the surcharge **N/A**

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



Signature

Eleanor Doherty

Printed Name

PL Product Specialist

Title

508-855-3251

Telephone Number

elfdoherty@hanover.com

Email address

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 Massachusetts Bay Insurance Company
NAIC # (including group #) 0088-22306

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

Not applicable.

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

For our companies already being used, a cost estimator has been required since 1985 on all new submissions. The Boeckh value guide is distributed to our agents; however we will accept cost estimators from other sources.

3. If you require a minimum relationship between the amount of insurance to be written and the replacement value of the dwelling (contents) in order to purchase insurance, describe the procedures that are used.

We require between 80 – 100% of the estimated replacement to be written. However, when guaranteed dwelling replacement cost is written the dwelling must be insured at 100% of the replacement cost.

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

Inflation guard endorsement 231-0600 is currently used on all policies. The endorsement tells the insured that the Company will increase coverage at each renewal as determined by an appraisal firm.

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

a. Fire Extinguisher	0 %
b. Burglar Alarm	5 – 10 %
c. Smoke Alarm	2 %
d. Insured who has both homeowners and auto with your company	15 %
e. Deadbolt Locks	0 %
f. Window or Door Locks	0 %
g. Other (specify)	

Combination of fire extinguisher, smoke alarm, and deadbolt locks **5 %**
Approved automatic sprinkler **5-10 %** Non-Smoke discount **1 %**
Loss Free Credit 3 years **5 %** Loss Free Credit 4 years **5 %** Loss Free Credit 5+ years **10 %** New home discount **3-25 %** Deductible credits **13-42 %**

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

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

Form	Premium Volume
HO - 3	\$2,196,292
HO - 6	\$21,880

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

9. Is there a surcharge on risks with wood heat?

No

If yes, state the surcharge

N/A

Does the surcharge apply to conventional fire places?

N/A

If yes, state the surcharge

N/A

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



Signature

Eleanor Doherty

Printed Name

PL Product Specialist

Title

508-855-3251

Telephone Number

elfdoherty@hanover.com

Email address

SERFF Tracking Number: *HNVR-126071155* *State:* *Arkansas*
First Filing Company: *Hanover American Insurance Company, ...* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *HO-AR-09085R*
TOI: *04.0 Homeowners* *Sub-TOI:* *04.0000 Homeowners Sub-TOI Combinations*
Product Name: *Homeowners*
Project Name/Number: *Homeowners/HO-AR-09085R*

Attachment "HPCS 3-06i Han Ame.xls" is not a PDF document and cannot be reproduced here.

SERFF Tracking Number: *HNVR-126071155* *State:* *Arkansas*
First Filing Company: *Hanover American Insurance Company, ...* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *HO-AR-09085R*
TOI: *04.0 Homeowners* *Sub-TOI:* *04.0000 Homeowners Sub-TOI Combinations*
Product Name: *Homeowners*
Project Name/Number: *Homeowners/HO-AR-09085R*

Attachment "HPCS 3-06i Han.xls" is not a PDF document and cannot be reproduced here.

SERFF Tracking Number: *HNVR-126071155* *State:* *Arkansas*
First Filing Company: *Hanover American Insurance Company, ...* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *HO-AR-09085R*
TOI: *04.0 Homeowners* *Sub-TOI:* *04.0000 Homeowners Sub-TOI Combinations*
Product Name: *Homeowners*
Project Name/Number: *Homeowners/HO-AR-09085R*

Attachment "HPCS 3-06i MB.xls" is not a PDF document and cannot be reproduced here.

NAIC Number: 0088-22306
 Company Name: Hanover American Insurance Company
 Contact Person: Eleanor Doherty
 Telephone No.: 508-855-3251
 Email Address: elfdoherty@hanover.com
 Effective Date: 06/04/2009 New & Renewal

**Homeowners Premium Comparison Survey Form
 FORM HP3S - 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	\$459.00	\$510.00	\$540.00	\$601.00	\$779.00	\$866.00	\$714.00	\$793.00	\$714.00	\$793.00	\$677.00	\$753.00	\$680.00	\$756.00	\$481.00	\$535.00	\$511.00	\$569.00
	\$120,000	\$517.00	\$574.00	\$608.00	\$677.00	\$878.00	\$976.00	\$804.00	\$894.00	\$804.00	\$894.00	\$763.00	\$848.00	\$766.00	\$851.00	\$542.00	\$603.00	\$575.00	\$641.00
	\$160,000	\$647.00	\$718.00	\$760.00	\$846.00	\$1,101.00	\$1,242.00	\$1,005.00	\$1,124.00	\$1,005.00	\$1,124.00	\$954.00	\$1,061.00	\$958.00	\$1,065.00	\$677.00	\$754.00	\$719.00	\$801.00
6	\$80,000	\$561.00	\$638.00	\$661.00	\$751.00	\$953.00	\$1,085.00	\$873.00	\$992.00	\$873.00	\$992.00	\$829.00	\$942.00	\$832.00	\$946.00	\$588.00	\$669.00	\$625.00	\$711.00
	\$120,000	\$632.00	\$719.00	\$745.00	\$846.00	\$1,074.00	\$1,243.00	\$983.00	\$1,125.00	\$983.00	\$1,125.00	\$934.00	\$1,061.00	\$937.00	\$1,065.00	\$663.00	\$753.00	\$704.00	\$801.00
	\$160,000	\$791.00	\$899.00	\$931.00	\$1,058.00	\$1,383.00	\$1,594.00	\$1,253.00	\$1,447.00	\$1,253.00	\$1,447.00	\$1,182.00	\$1,365.00	\$1,186.00	\$1,371.00	\$829.00	\$942.00	\$880.00	\$1,001.00
9	\$80,000	\$1,305.00	\$1,948.00	\$1,567.00	\$2,324.00	\$2,330.00	\$3,423.00	\$2,120.00	\$3,123.00	\$2,120.00	\$3,123.00	\$2,004.00	\$2,955.00	\$2,013.00	\$2,968.00	\$1,376.00	\$2,052.00	\$1,472.00	\$2,189.00
	\$120,000	\$1,491.00	\$2,215.00	\$1,785.00	\$2,638.00	\$2,645.00	\$3,876.00	\$2,409.00	\$3,538.00	\$2,409.00	\$3,538.00	\$2,278.00	\$3,349.00	\$2,288.00	\$3,363.00	\$1,571.00	\$2,331.00	\$1,679.00	\$2,486.00
	\$160,000	\$1,904.00	\$2,810.00	\$2,272.00	\$3,338.00	\$3,347.00	\$4,886.00	\$3,052.00	\$4,463.00	\$3,052.00	\$4,463.00	\$2,888.00	\$4,227.00	\$2,901.00	\$4,245.00	\$2,004.00	\$2,955.00	\$2,139.00	\$3,149.00

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																		
	\$15,000																		
	\$25,000																		
6	\$5,000																		
	\$15,000																		
	\$25,000																		
9	\$5,000																		
	\$15,000																		
	\$25,000																		

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
	\$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	0	%	Deadbolt Lock	0	%
Burglar Alarm	5-10	%	Window Locks	0	%
Smoke Alarm	2	%	\$1,000 Deductible	22	%
Other (specify)					
Non-Smoke		1	%		
Maximum Credit Allowed		40	%		

EARTHQUAKE INSURANCE

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? Yes (yes or no)

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? 10 %

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?

Zone	Brick	Frame
Highest Risk	\$ 1.4	\$ 0.61
Lowest Risk	\$ 1.02	\$ 0.37

NAIC Number: 0088-22306
 Company Name: Hanover Insurance Company
 Contact Person: Eleanor Doherty
 Telephone No.: 508-855-3251
 Email Address: elfdoherty@hanover.com
 Effective Date: 06/04/2009 New & Renewal

**Homeowners Premium Comparison Survey Form
 FORM HP3S - 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	\$663.00	\$737.00	\$779.00	\$867.00	\$1,133.00	\$1,279.00	\$1,031.00	\$1,157.00	\$1,031.00	\$1,157.00	\$978.00	\$1,089.00	\$982.00	\$1,095.00	\$694.00	\$773.00	\$738.00	\$821.00
	\$120,000	\$747.00	\$830.00	\$878.00	\$977.00	\$1,297.00	\$1,461.00	\$1,175.00	\$1,324.00	\$1,175.00	\$1,324.00	\$1,106.00	\$1,247.00	\$1,112.00	\$1,253.00	\$782.00	\$870.00	\$831.00	\$925.00
	\$160,000	\$934.00	\$1,038.00	\$1,101.00	\$1,244.00	\$1,662.00	\$1,866.00	\$1,509.00	\$1,695.00	\$1,509.00	\$1,695.00	\$1,423.00	\$1,600.00	\$1,430.00	\$1,607.00	\$978.00	\$1,091.00	\$1,040.00	\$1,170.00
6	\$80,000	\$811.00	\$921.00	\$955.00	\$1,087.00	\$1,423.00	\$1,639.00	\$1,289.00	\$1,488.00	\$1,289.00	\$1,488.00	\$1,215.00	\$1,404.00	\$1,221.00	\$1,410.00	\$850.00	\$965.00	\$903.00	\$1,026.00
	\$120,000	\$914.00	\$1,038.00	\$1,077.00	\$1,245.00	\$1,623.00	\$1,866.00	\$1,473.00	\$1,697.00	\$1,473.00	\$1,697.00	\$1,389.00	\$1,602.00	\$1,395.00	\$1,608.00	\$958.00	\$1,090.00	\$1,017.00	\$1,169.00
	\$160,000	\$1,153.00	\$1,332.00	\$1,386.00	\$1,597.00	\$2,069.00	\$2,374.00	\$1,881.00	\$2,162.00	\$1,881.00	\$2,162.00	\$1,777.00	\$2,043.00	\$1,784.00	\$2,051.00	\$1,217.00	\$1,403.00	\$1,301.00	\$1,501.00
9	\$80,000	\$1,956.00	\$2,886.00	\$2,333.00	\$3,428.00	\$3,437.00	\$5,015.00	\$3,134.00	\$4,582.00	\$3,134.00	\$4,582.00	\$2,967.00	\$4,340.00	\$2,980.00	\$4,358.00	\$2,059.00	\$3,034.00	\$2,198.00	\$3,233.00
	\$120,000	\$2,224.00	\$3,271.00	\$2,649.00	\$3,882.00	\$3,891.00	\$5,670.00	\$3,551.00	\$5,181.00	\$3,551.00	\$5,181.00	\$3,362.00	\$4,909.00	\$3,377.00	\$4,929.00	\$2,340.00	\$3,438.00	\$2,496.00	\$3,663.00
	\$160,000	\$2,820.00	\$4,130.00	\$3,352.00	\$4,894.00	\$4,906.00	\$7,129.00	\$4,480.00	\$6,519.00	\$4,480.00	\$6,519.00	\$4,244.00	\$6,178.00	\$4,262.00	\$6,204.00	\$2,966.00	\$4,339.00	\$3,161.00	\$4,619.00

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																		
	\$15,000																		
	\$25,000	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00
6	\$5,000																		
	\$15,000																		
	\$25,000	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00
9	\$5,000																		
	\$15,000																		
	\$25,000	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00

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	0	%	Deadbolt Lock	0	%
Burglar Alarm	5-10	%	Window Locks	0	%
Smoke Alarm	2	%	\$1,000 Deductible	22	%
			Other (specify)		
			Non-Smoke	1	%
			Maximum Credit Allowed	40	%

EARTHQUAKE INSURANCE

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? Yes (yes or no)

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?

Zone	Brick	Frame
Highest Risk	\$ 1.4	\$ 0.61
Lowest Risk	\$ 1.02	\$ 0.37

NAIC Number: 0088-22306
 Company Name: Massachusetts Bay Insurance Company
 Contact Person: Eleanor Doherty
 Telephone No.: 508-855-3251
 Email Address: elfdoherty@hanover.com
 Effective Date: 06/04/2009 New & Renewal

**Homeowners Premium Comparison Survey Form
 FORM HP3S - 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	\$510.00	\$567.00	\$600.00	\$667.00	\$865.00	\$963.00	\$793.00	\$881.00	\$793.00	\$881.00	\$752.00	\$836.00	\$756.00	\$840.00	\$534.00	\$594.00	\$568.00	\$631.00
	\$120,000	\$574.00	\$639.00	\$675.00	\$751.00	\$975.00	\$1,086.00	\$894.00	\$993.00	\$894.00	\$993.00	\$847.00	\$942.00	\$851.00	\$946.00	\$602.00	\$669.00	\$640.00	\$711.00
	\$160,000	\$718.00	\$798.00	\$845.00	\$939.00	\$1,241.00	\$1,398.00	\$1,124.00	\$1,267.00	\$1,124.00	\$1,267.00	\$1,059.00	\$1,194.00	\$1,065.00	\$1,200.00	\$752.00	\$837.00	\$800.00	\$889.00
6	\$80,000	\$624.00	\$709.00	\$734.00	\$834.00	\$1,059.00	\$1,224.00	\$970.00	\$1,108.00	\$970.00	\$1,108.00	\$920.00	\$1,047.00	\$924.00	\$1,050.00	\$654.00	\$743.00	\$694.00	\$789.00
	\$120,000	\$703.00	\$799.00	\$827.00	\$940.00	\$1,211.00	\$1,399.00	\$1,096.00	\$1,268.00	\$1,096.00	\$1,268.00	\$1,037.00	\$1,195.00	\$1,041.00	\$1,200.00	\$737.00	\$837.00	\$782.00	\$889.00
	\$160,000	\$879.00	\$999.00	\$1,034.00	\$1,191.00	\$1,554.00	\$1,789.00	\$1,410.00	\$1,625.00	\$1,410.00	\$1,625.00	\$1,330.00	\$1,535.00	\$1,336.00	\$1,541.00	\$921.00	\$1,046.00	\$978.00	\$1,118.00
9	\$80,000	\$1,468.00	\$2,183.00	\$1,758.00	\$2,600.00	\$2,606.00	\$3,820.00	\$2,374.00	\$3,487.00	\$2,374.00	\$3,487.00	\$2,245.00	\$3,301.00	\$2,255.00	\$3,315.00	\$1,547.00	\$2,297.00	\$1,654.00	\$2,451.00
	\$120,000	\$1,674.00	\$2,479.00	\$2,001.00	\$2,949.00	\$2,956.00	\$4,324.00	\$2,695.00	\$3,948.00	\$2,695.00	\$3,948.00	\$2,549.00	\$3,739.00	\$2,560.00	\$3,755.00	\$1,763.00	\$2,608.00	\$1,883.00	\$2,781.00
	\$160,000	\$2,133.00	\$3,140.00	\$2,542.00	\$3,727.00	\$3,737.00	\$5,446.00	\$3,409.00	\$4,977.00	\$3,409.00	\$4,977.00	\$3,228.00	\$4,715.00	\$3,241.00	\$4,735.00	\$2,245.00	\$3,300.00	\$2,395.00	\$3,517.00

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																		
	\$15,000																		
	\$25,000																		
6	\$5,000																		
	\$15,000																		
	\$25,000																		
9	\$5,000																		
	\$15,000																		
	\$25,000																		

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
	\$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	0	%	Deadbolt Lock	0	%
Burglar Alarm	5-10	%	Window Locks	0	%
Smoke Alarm	2	%	\$1,000 Deductible	22	%
Other (specify)					
Non-Smoke		1	%		
Maximum Credit Allowed		40	%		

EARTHQUAKE INSURANCE

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? Yes (yes or no)

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?

Zone	Brick	Frame
Highest Risk	\$ 1.4	\$ 0.61
Lowest Risk	\$ 1.02	\$ 0.37

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

1.	This filing transmittal is part of Company Tracking #	HO AR0840301R
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A

Company Name		Company NAIC Number	
3.	A. Hanover Insurance Company	B.	0088-22292

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A. 4.0000	B.	4.0000

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY			
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)
HO 2,3	12.0%	4.8%				
HO 4	-0.9%	-0.1%				
HO 6	4.1%	-0.7%				
TOTAL OVERALL EFFECT	11.9%	4.3%				

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2002	1,630	12.5%	11/1/2002	\$618	\$302	48.8%	45.6%
2003	1,665	5.8%	11/1/2003	\$944	\$930	98.5%	49.1%
2004	1,645	7.0%	11/1/2004	\$1,041	\$570	54.7%	64.5%
2005	1,500	7.4%	11/1/2005	\$1,070	\$276	25.8%	95.9%
2006	1,243	1.7%	7/1/2006	\$994	\$854	85.9%	54.4%
2007	1,078	7.6%	7/15/2007	\$896	\$486	54.3%	36.3%
2008	836	3.0%	5/05/2008	\$760	\$978	128.7%	52.4%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	25.4%
B. General Expense	13.7%
C. Taxes, License & Fees	3.4%
D. Underwriting Profit & Contingencies	2.7%
E. Other (explain)	0.0%
F. TOTAL	45.2%

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

9. 11.39% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 62

10 -16.39% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): 76

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

1.	This filing transmittal is part of Company Tracking #	HO AR0840301R
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A

Company Name		Company NAIC Number	
3.	A. Hanover American Insurance Company	B.	0088-36064

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A. 4.0000	B.	4.0000

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
HO 2,3	12.0%	5.1%					
HO 4	N/A	N/A					
HO 6	4.1%	-0.6%					
TOTAL OVERALL EFFECT	11.9%	5.1%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2002	1,054	7.0%	11/1/2002	\$492	\$156	31.7%	55.6%
2003	1,174	5.25%	11/1/2003	\$685	\$359	52.4%	46.3%
2004	1,292	4.0%	11/1/2004	\$811	\$235	29.0%	74.9%
2005	1,466	5.2%	11/1/2005	\$943	\$220	23.4%	217.1%
2006	2,024	2.2%	7/1/2006	\$1,273	\$894	70.2%	95.0%
2007	2,830	4.0%	7/15/2007	\$1,895	\$859	45.3%	33.3%
2008	4,136	3.0%	5/05/2008	\$2,595	\$2,338	90.1%	138.5%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	25.4%
B. General Expense	13.7%
C. Taxes, License & Fees	3.4%
D. Underwriting Profit & Contingencies	2.7%
E. Other (explain)	0.0%
F. TOTAL	45.2%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 50.38% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 62
10. -16.69% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): 76

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

1.	This filing transmittal is part of Company Tracking #	HO AR0840301R
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A

Company Name		Company NAIC Number	
3.	A. Massachusetts Bay Insurance Company	B.	0088-22306

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A. 4.0000	B.	4.0000

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY			
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)
HO 2,3	12.0%	5.1%				
HO 4	N/A	N/A				
HO 6	4.1%	-0.2%				
TOTAL OVERALL EFFECT	11.9%	5.1%				

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2002	5,134	7.2%	11/1/2002	\$2,654	\$1,607	60.5%	50.0%
2003	5,131	4.7%	11/1/2003	\$3,082	\$1,536	49.8%	57.6%
2004	5,005	4.9%	11/1/2004	\$3,212	\$1,132	35.2%	56.6%
2005	4,630	5.7%	11/1/2005	\$3,249	\$926	28.5%	106.1%
2006	3,817	2.0%	7/1/2006	\$3,105	\$4,997	160.9%	69.2%
2007	3,373	4.8%	7/15/2007	\$2,751	\$883	32.1%	34.5%
2008	2,868	3.0%	5/05/2008	\$2,399	\$2,182	90.9%	55.8%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	25.4%
B. General Expense	13.7%
C. Taxes, License & Fees	3.4%
D. Underwriting Profit & Contingencies	2.7%
E. Other (explain)	0.0%
F. TOTAL	45.2%

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 13.5% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 37
10. -16.77% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): 76

EXPLANATORY MEMORANDUM
ARKANSAS HOMEOWNERS
 Hanover Insurance Company
 Hanover American Insurance Company
 Mass Bay Insurance Company
Effective 06/04/2009 for New and Renewal Business

Summary of Proposed Changes

- 1) +5.0% overall rate change for all forms combined.
- 2) Modify territory definitions and relativities.
- 3) Introduce minimum premium to HO-3, modify minimum premium to HO-6.
- 4) Introduce the Valuable Items Plus endorsement.
- 5) Revise umbrella endorsement rates and minimum premium.
- 6) Adjust base rates to achieve overall target rate change.

Overall Rate Change

Based on the data through the 3rd quarter of 2008, the overall indicated change is +11.9% (*Exhibit 1*). We propose an overall increase of 5.0%.

The change by form is included in the chart below:

Form	Proposed Rate Effect
Owners (HO-2/HO-3)	+5.1%
Condo (HO-6)	-0.4%
Tenant (HO-4)	-0.1%
All Forms Combined	+5.0%

For more details refer to *Exhibit A*.

Territory Redefinition

We are proposing to create 12 new territories and realign some zip codes to our existing territories for better risk segmentation. The detail is provided in *Exhibit B*.

Territory Relativities

By analyzing our loss experience, and competitive position we propose to modify the territory relativities as shown in the following table. The rate impact from this change is -0.5% overall, please refer to *Exhibit A* for more detail.

Terr	Current Relativity	Proposed Relativity	Terr	Current Relativity	Proposed Relativity	Terr	Current Relativity	Proposed Relativity
37	0.930	0.939	53	0.843	0.860	73	0.902	0.920
42	1.000	0.970	56	0.843	0.868	74	1.245	1.133
50	1.432	1.289	61	0.993	0.943	75	1.245	1.270
51	1.432	1.332	70	0.902	0.884	76	1.245	1.033
52	0.843	0.818	72	0.975	0.995			

Minimum Premium

We introduce the minimum premium of \$200 for form HO-3 and revise minimum premium to \$150 for form HO-6. The overall impact of this proposal is 0%.

Valuable Items Plus Endorsement

We are introducing the Valuable Items Plus Endorsement and there is no impact from this since this is a new product offering. Please refer to *Exhibit D* for detail.

Umbrella Endorsement

We are proposing to change our umbrella endorsement rates and minimum premiums by +10% to align with those of our stand alone personal umbrella product, which were revised effective 01/26/2009. (Please refer to filing number HNVR-125885310 or PXS-AR-08102-01R). The overall rate effect of this change is minimal due to the small number of policies with the umbrella endorsement.

Base Rate Change

Base rates are modified by form in order to achieve a +5.0% overall rate change.

Overall Indication Description

General Philosophy: Hanover data, within the state of Arkansas, is used whenever possible. If Hanover data, within the state of Arkansas, is not available, then Arkansas industry or Hanover countrywide/regional data may be used in its place.

Overall Indication: The following is a detailed explanation of the indication calculation shown in *Exhibit 1*. The overall indicated rate increase is +11.9%.

Description of Actuarial Calculations:

Data

The underlying experience is that of the Hanover Insurance Companies. Experience for the most recently available five year review period is on a calendar/accident year basis, as reported under ISO's Personal Lines Statistical Plan (PLSP).

On-Level Premiums

Reported premiums are adjusted to current rate level by using the parallelogram method. During the five-year experience period, the following rate changes took place:

Rate Change History	
11/01/04	+5.2%
11/01/05	+6.0%
07/01/06	+2.0%
07/15/07	+5.0%
05/05/08	+3.0%

Premium Trend

The current rate level earned premium and average adjusted earned premium are developed for each of the past 6 accident years, shown in *Exhibit 3*. Earned house years are used as the exposure base. The fitted premium trend is an exponential fit of the average adjusted earned premium of the past 5 years.

Losses

Actual incurred losses for accident years ending 9/30/04 to 9/30/08 as of 9/30/08 are shown in row 7 of *Exhibit 2, Page 1 to 3*. Non-hurricane catastrophe losses are displayed and removed in rows 8 and 9 of *Exhibit 2, Page 1 to 3*. A non-hurricane catastrophe load is added in later.

Loss Trend Selections

Loss trend selections (*Exhibit 4*) were made after reviewing Arkansas, ISO industry and Hanover loss data.

Loss Development

Arkansas' data was used to select loss development factors and countrywide data is used to select condo and tenant loss development factors (*Exhibit 5*). Loss development factors are applied to generate the Estimated Ultimate Incurred Loss (*row 12, Exhibit 2, Page 1 to 3*).

Non-Hurricane Catastrophe Losses

Based on most up to date catastrophe model information, a non-hurricane catastrophe load of 33.3% is established for Arkansas (*row 20b, Exhibit 2, Page 1 to 3*).

Five-Year Projected Loss and LAE ratio

The 5-Year Projected Loss and LAE ratio results from using the standard 10%, 15%, 20%, 25%, and 30% weights by accident year (*row 18, Exhibit 2, Page 1 to 3*).

Credibility

We use classic credibility. The full credibility standard during the five-year experience period is 40,000 exposures for Owners; 25,000 exposures for Condo & Tenant.

Permissible Loss Ratio

Exhibit 6 shows selected expense provisions. Prospective Arkansas Homeowners commission rates were selected. Countrywide General and Other Acquisition expenses were the finest detail available. Expected Arkansas Taxes, Licenses, & Fees were calculated based on ISO's expense circular.

Please also refer to *Exhibit C* for loss ratio by territories.

Arkansas
Homeowners - All Companies Combined
Rate Indication for Rates Effective 6/4/09 - Summary Exhibit

	Selected Retrospective	Selected Prospective	Selected Retrospective	Selected Prospective	Underwriting Profit Provision	Target Loss & ALAE Ratio	Modeled Cats Loss & ALAE Ratio	Indication	Proposed Overall Rate Change	9/2008 E. Premium At Current Rates (000)
Homeowners	Annual Loss Trend 2.0%	Annual Loss Trend 7.1%	Annual Premium Trend 1.6%	Annual Premium Trend -1.2%	2.7%	21.5%	33.3%	12.0%	5.1%	5,789
Condo	2.0%	4.0%	2.7%	1.7%	2.7%	12.5%	33.3%	4.1%	-0.4%	29
Tenant	0.0%	6.1%	1.9%	1.3%	2.7%	12.5%	33.3%	-0.9%	-0.1%	64
Condo and Tenant	0.6%	5.4%	2.1%	1.4%	2.7%	12.5%	33.3%	5.1%	-0.2%	94
Total	2.0%	7.0%	1.6%	-1.2%	2.7%	21.3%	33.3%	11.9%	5.0%	5,883

Arkansas Homeowners - All Companies Combined
Homeowners Form Rate Indication for Rates Effective 6/4/09
Dollars in Thousands

		Accident Year Ending:				
		<u>09/30/2004</u>	<u>09/30/2005</u>	<u>09/30/2006</u>	<u>09/30/2007</u>	<u>09/30/2008</u>
1	Earned Premium	4,653	4,911	5,043	5,143	5,561
2	Current Rate Level Factor	1.260	1.199	1.136	1.082	1.041
3 = 1·2	Premium at CRL	5,864	5,890	5,727	5,565	5,789
4a	Annual Premium Trend - Retrospective	1.6%	1.6%	1.6%	1.6%	1.6%
5a	Premium Trend Factor - Retrospective	1.064	1.047	1.031	1.016	1.000
4b	Annual Premium Trend - Prospective	-1.2%	-1.2%	-1.2%	-1.2%	-1.2%
5b	Premium Trend Factor - Prospective	0.977	0.977	0.977	0.977	0.977
6 = 3·5a·5b	Trended Premium	6,094	6,027	5,770	5,521	5,656
7	Incurred Loss Evaluated @ 9/30/08	1,850	1,578	7,437	2,133	4,570
8a	Catastrophe Incurred Losses	254	73	4,771	400	2,921
8b	Non-Cat Wind	227	193	761	173	639
9 = 7·8a·8b	Non-Cat Incurred Losses	1,370	1,312	1,905	1,561	1,010
10	Loss Development Factor:	1.000	1.000	1.002	1.004	1.051
11 = 9·10	Estim. Ultimate Incurred Loss Non-Cat	1,370	1,312	1,909	1,566	1,061
12a	Est. Annual Loss Trend - Retrospective	2.0%	2.0%	2.0%	2.0%	2.0%
13a	Loss Trend Factor - Retrospective	1.082	1.061	1.040	1.020	1.000
12b	Est. Annual Loss Trend - Prospective	7.1%	7.1%	7.1%	7.1%	7.1%
13b	Loss Trend Factor - Prospective	1.140	1.140	1.140	1.140	1.140
14 = 13a·12b·11	Trended Incurred Losses	1,691	1,588	2,265	1,822	1,210
15	ALAE (% of Loss)	3.0%	3.0%	3.0%	3.0%	3.0%
16 = (1.00 +15)·14	Trended Loss & ALAE	1,743	1,636	2,334	1,877	1,247
17 = 16÷6	Projected Loss & ALAE Ratio	28.6%	27.1%	40.4%	34.0%	22.0%
18	Accident Year Weights	10.0%	15.0%	20.0%	25.0%	30.0%
19 = Sum(18·17)	Projected (Formula Weighted) Loss Ratio					30.1%
20a	Hurricane Loss & ALAE Ratio					0.0%
20b	Other Catastrophes Loss & ALAE Ratio (incl Non-Cat Wind)					33.3%
21	Permissible Loss & ALAE Ratio Excluding All Catastrophes (to yield a Combined Ratio of 97.3%)					21.5%
22	Loss Ratio Trend Factor					9.1%
23 = (1+(22))*(21)	Trended Permissible Loss & ALAE Ratio Excluding All Catastrophes					23.4%
24a	Fixed Expense					14.6%
24b	Variable Expense(incl Profit)					30.6%
25a	Earned House Years	7,620	7,492	7,136	6,799	7,129
25b	Credibility					95.1%
25c	Credibility-Adjusted Loss & ALAE Ratio Excluding All Catastrophes					29.8%
26 = (25c+20a+20b+24a) / (1-24b)-1	Indicated Rate Change					12.0%

Arkansas Homeowners - All Companies Combined
Condominium Form Rate Indication for Rates Effective 6/4/09
Dollars in Thousands

		Accident Year Ending:				
		<u>09/30/04</u>	<u>09/30/05</u>	<u>09/30/06</u>	<u>09/30/07</u>	<u>09/30/08</u>
1	Earned Premium	17	23	23	23	29
2	Current Rate Level Factor	1.081	1.038	0.995	0.963	1.003
3 = 1·2	Premium at CRL	19	24	23	22	29
4a	Annual Premium Trend - Retrospective	2.7%	2.7%	2.7%	2.7%	2.7%
5a	Premium Trend Factor - Retrospective	1.111	1.082	1.054	1.027	1.000
4b	Annual Premium Trend - Prospective	1.7%	1.7%	1.7%	1.7%	1.7%
5b	Premium Trend Factor - Prospective	1.033	1.033	1.033	1.033	1.033
6 = 3·5a·5b	Trended Premium	21	27	25	24	30
7	Incurred Loss Evaluated @ 9/30/08	0	7	4	23	0
8a	Catastrophe Incurred Losses	0	0	0	0	0
8b	Non-Cat Wind	0	0	0	2	0
9 = 7·8a·8b	Non-Cat Incurred Losses	0	7	4	22	0
10	Loss Development Factor:	1.000	1.000	1.004	0.996	1.113
11 = 9·10	Estim. Ultimate Incurred Loss Non-Cat	0	7	4	22	0
12a	Est. Annual Loss Trend - Retrospective	2.0%	2.0%	2.0%	2.0%	2.0%
13a	Loss Trend Factor - Retrospective	1.082	1.061	1.040	1.020	1.000
12b	Est. Annual Loss Trend - Prospective	4.0%	4.0%	4.0%	4.0%	4.0%
13b	Loss Trend Factor - Prospective	1.078	1.078	1.078	1.078	1.078
14 = 13a·12b·11	Trended Incurred Losses	0	8	5	24	0
15	ALAE (% of Loss)	3.0%	3.0%	3.0%	3.0%	3.0%
16 = (1.00 +15)·14	Trended Loss & ALAE	0	8	5	24	0
17 = 16÷6	Projected Loss & ALAE Ratio	0.0%	30.6%	18.5%	104.0%	0.0%
18	Accident Year Weights	10.0%	15.0%	20.0%	25.0%	30.0%
19 = Sum(18·17)	Projected (Formula Weighted) Loss Ratio					34.3%
20a	Hurricane Loss & ALAE Ratio					0.0%
20b	Other Catastrophes Loss & ALAE Ratio (incl Non-Cat Wind)					33.3%
21	Permissible Loss & ALAE Ratio Excluding All Catastrophes (to yield a Combined Ratio of 97.3%)					12.5%
22	Loss Ratio Trend Factor					2.4%
23 = (1+(22))*(21)	Trended Permissible Loss & ALAE Ratio Excluding All Catastrophes					12.8%
24a	Fixed Expense					19.0%
24b	Variable Expense(incl Profit)					35.1%
25a	Earned House Years	53	63	57	55	67
25b	Credibility					10.9%
25c	Credibility-Adjusted Loss & ALAE Ratio Excluding All Catastrophes					15.2%
26 = (25c+20a+20b+24a) / (1-24b)-1	Indicated Rate Change					4.1%

Arkansas Homeowners - All Companies Combined
Tenant Form Rate Indication for Rates Effective 6/4/09
Dollars in Thousands

		Accident Year Ending:				
		<u>09/30/04</u>	<u>09/30/05</u>	<u>09/30/06</u>	<u>09/30/07</u>	<u>09/30/08</u>
1	Earned Premium	65	63	62	59	62
2	Current Rate Level Factor	1.124	1.070	1.037	1.033	1.032
3 = 1-2	Premium at CRL	73	67	64	61	64
4a	Annual Premium Trend - Retrospective	1.9%	1.9%	1.9%	1.9%	1.9%
5a	Premium Trend Factor - Retrospective	1.079	1.058	1.039	1.019	1.000
4b	Annual Premium Trend - Prospective	1.3%	1.3%	1.3%	1.3%	1.3%
5b	Premium Trend Factor - Prospective	1.025	1.025	1.025	1.025	1.025
6 = 3-5a-5b	Trended Premium	81	73	69	64	66
7	Incurred Loss Evaluated @ 9/30/08	11	1	19	2	2
8a	Catastrophe Incurred Losses	0	0	0	0	0
8b	Non-Cat Wind	0	0	0	0	0
9 = 7-8a-8b	Non-Cat Incurred Losses	11	1	19	2	2
10	Loss Development Factor:	1.000	1.000	1.011	0.991	0.979
11 = 9-10	Estim. Ultimate Incurred Loss Non-Cat	11	1	20	2	2
12a	Est. Annual Loss Trend - Retrospective	0.0%	0.0%	0.0%	0.0%	0.0%
13a	Loss Trend Factor - Retrospective	1.000	1.000	1.000	1.000	1.000
12b	Est. Annual Loss Trend - Prospective	6.1%	6.1%	6.1%	6.1%	6.1%
13b	Loss Trend Factor - Prospective	1.121	1.121	1.121	1.121	1.121
14 = 13a-12b-11	Trended Incurred Losses	13	1	22	3	3
15	ALAE (% of Loss)	3.0%	3.0%	3.0%	3.0%	3.0%
16 = (1.00 +15)-14	Trended Loss & ALAE	13	1	23	3	3
17 = 16÷6	Projected Loss & ALAE Ratio	15.9%	1.9%	33.2%	4.1%	4.0%
18	Accident Year Weights	10.0%	15.0%	20.0%	25.0%	30.0%
19 = Sum(18-17)	Projected (Formula Weighted) Loss Ratio					10.7%
20a	Hurricane Loss & ALAE Ratio					0.0%
20b	Other Catastrophes Loss & ALAE Ratio (incl Non-Cat Wind)					33.3%
21	Permissible Loss & ALAE Ratio Excluding All Catastrophes (to yield a Combined Ratio of 97.3%)					12.5%
22	Loss Ratio Trend Factor					-2.0%
23 = (1+(22))*(21)	Trended Permissible Loss & ALAE Ratio Excluding All Catastrophes					12.3%
24a	Fixed Expense					19.0%
24b	Variable Expense(incl Profit)					35.1%
25a	Earned House Years	245	219	206	194	188
25b	Credibility					20.5%
25c	Credibility-Adjusted Loss & ALAE Ratio Excluding All Catastrophes					12.0%
26 = (25c+20a+20b+24a) / (1-24b)-1	Indicated Rate Change					-0.9%

HO Premium Trend Analysis (Average On-Level Premium Method)

Exhibit 3

State **AR**

Earned Premium at Current Rate Level

AY-QTR Ending	OWN	CON	TEN	Totals
200306	5,514,583	22,641	95,129	5,632,353
200406	5,822,733	18,444	76,969	5,918,146
200506	5,915,295	22,249	67,977	6,005,521
200606	5,778,806	24,728	65,723	5,869,257
200706	5,560,766	21,537	61,592	5,643,895
200806	5,751,421	27,056	62,914	5,841,391

Earned House Years

Accident Yr Ending	OWN	CON	TEN	Totals
200306	7,191	58	317	7,566
200406	7,593	53	257	7,902
200506	7,560	60	223	7,843
200606	7,239	61	210	7,510
200706	6,831	53	196	7,080
200806	7,006	65	190	7,261

Average Earned Premium at Current Rate Level

Accident Yr Ending	OWN	CON	TEN	Totals
200306	767	387	300	744
200406	767	347	300	749
200506	782	370	304	766
200606	798	405	313	782
200706	814	403	315	797
200806	821	418	331	804

Year over Year

Latest 4 Quarters Ending	OWN	CON	TEN	Totals
200406	0.0%	-10.4%	-0.1%	0.6%
200506	2.0%	6.7%	1.5%	2.2%
200606	2.0%	9.5%	2.7%	2.1%
200706	2.0%	-0.6%	0.7%	2.0%
200806	0.8%	3.7%	5.2%	0.9%
Latest 5 Year	1.4%	1.5%	2.0%	1.6%
Latest 4 Year	1.7%	4.8%	2.5%	1.8%
Latest 3 Year	1.6%	4.1%	2.9%	1.7%
Latest 2 Year	1.4%	1.5%	2.9%	1.5%

Fitted Annual Premium Trend*

Accident Yr Ending	OWN	CON	TEN	Totals
5 year trend	1.6%	2.7%	1.9%	1.7%
4 year trend	1.8%	4.7%	2.4%	1.9%
3 year trend	1.6%	3.6%	2.6%	1.7%

*Log Fit

Selected Retrospective	1.6%	2.7%	1.9%	1.7%
Selected Prospective	-1.2%	1.7%	1.3%	1.7%

ARKANSAS
HOMEOWNERS - HAN OWNERS FORMS EX CATS

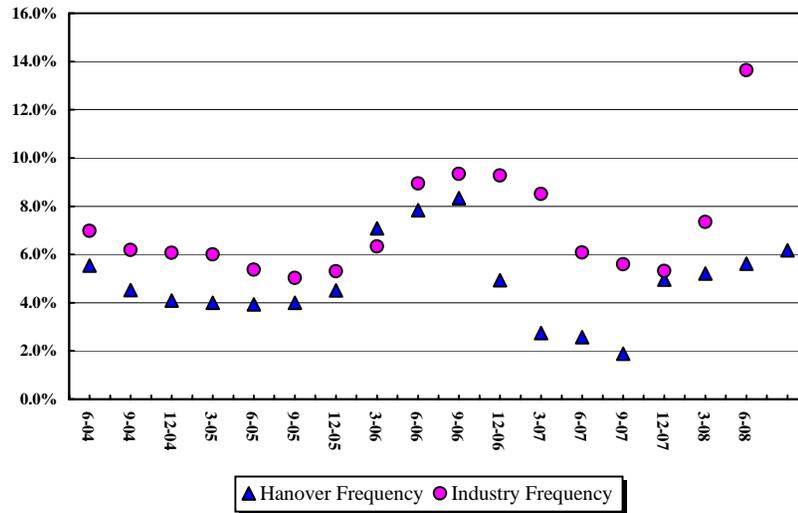
Note: ISO does not exclude CATS from its HO-3 data

FREQUENCY TREND

4 Qtrs. Ending	Hanover Paid Feature Frequency	Industry Paid Feature Frequency	Percent Difference
6-04	5.54%	6.97%	-20.5%
9-04	4.53%	6.19%	-26.8%
12-04	4.09%	6.06%	-32.5%
3-05	3.99%	6.00%	-33.5%
6-05	3.93%	5.36%	-26.8%
9-05	3.99%	5.03%	-20.7%
12-05	4.51%	5.30%	-15.0%
3-06	7.09%	6.33%	11.9%
6-06	7.83%	8.95%	-12.5%
9-06	8.34%	9.34%	-10.8%
12-06	4.93%	9.27%	-46.8%
3-07	2.74%	8.50%	-67.8%
6-07	2.58%	6.08%	-57.6%
9-07	1.88%	5.59%	-66.3%
12-07	4.96%	5.32%	-6.7%
3-08	5.21%	7.34%	-29.0%
6-08	5.62%	13.64%	-58.8%
9-08	6.17%	N/A	N/A

EXPONENTIAL FIT		
ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
4 Years	0.4%	9.2%
3 Years	-5.3%	14.8%
2 Years	7.8%	-3.7%
Latest Year	171.8%	112.7%

Retrospective Selected
Prospective 2.0%
4.0%



ARKANSAS
HOMEOWNERS - HAN OWNERS FORMS EX CATS

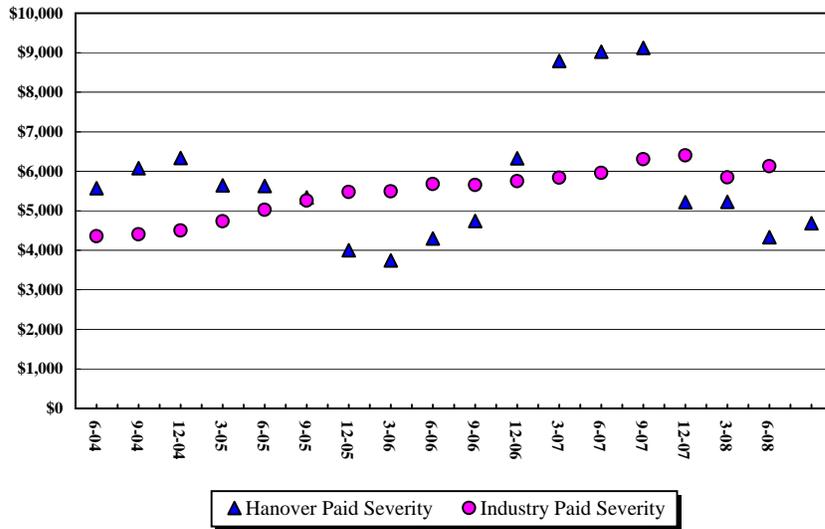
Note: ISO does not exclude CATS from its HO-3 data

SEVERITY TREND

4 Qtrs. Ending	Hanover Average Paid Severity	Industry Average Paid Severity	Percent Difference
6-04	5,570	4,355	27.9%
9-04	6,083	4,402	38.2%
12-04	6,339	4,498	40.9%
3-05	5,646	4,738	19.2%
6-05	5,625	5,023	12.0%
9-05	5,337	5,256	1.5%
12-05	4,002	5,475	-26.9%
3-06	3,741	5,489	-31.8%
6-06	4,303	5,675	-24.2%
9-06	4,746	5,649	-16.0%
12-06	6,328	5,746	10.1%
3-07	8,793	5,837	50.6%
6-07	9,022	5,959	51.4%
9-07	9,120	6,302	44.7%
12-07	5,216	6,403	-18.5%
3-08	5,225	5,842	-10.6%
6-08	4,333	6,129	-29.3%
9-08	4,689	N/A	N/A

EXPONENTIAL FIT		
ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
4 Years	1.1%	9.6%
3 Years	7.3%	6.6%
2 Years	-16.9%	4.8%
Latest Year	-45.5%	-0.8%

	Selected
Retrospective	0.0%
Prospective	3.0%



**ARKANSAS
HOMEOWNERS - HAN OWNERS FORMS EX CATS**

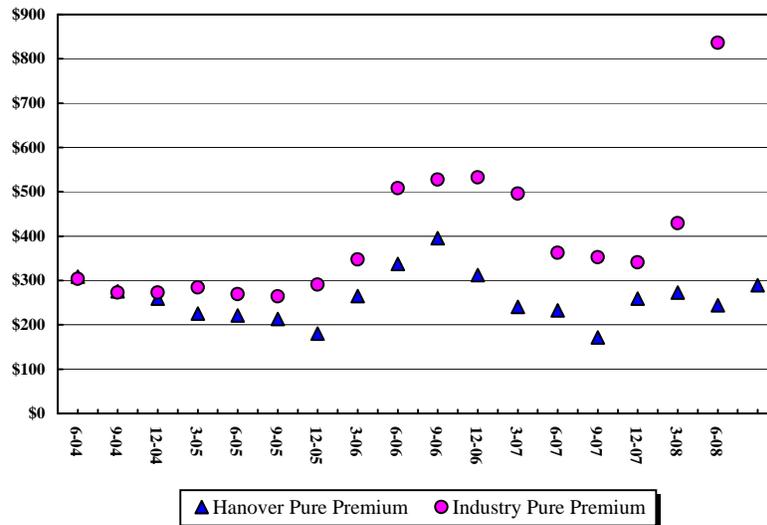
Note: ISO does not exclude CATS from its HO-3 data

PURE PREMIUM

4 Qtrs. Ending	Hanover Average Pure Premium	Industry Average Pure Premium	Percent Difference
6-04	309	304	1.7%
9-04	275	272	1.1%
12-04	259	273	-4.9%
3-05	225	284	-20.8%
6-05	221	269	-18.0%
9-05	213	264	-19.4%
12-05	180	290	-37.9%
3-06	265	348	-23.7%
6-06	337	508	-33.6%
9-06	396	528	-25.0%
12-06	312	533	-41.4%
3-07	241	496	-51.5%
6-07	232	363	-35.9%
9-07	172	352	-51.3%
12-07	259	341	-24.0%
3-08	272	429	-36.5%
6-08	244	836	-70.8%
9-08	289	N/A	N/A

EXPONENTIAL FIT ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
4 Years	1.5%	19.8%
3 Years	1.5%	22.3%
2 Years	-10.4%	0.9%
Latest Year	48.2%	111.0%

	Selected
Retrospective	2.0%
Prospective	7.1%



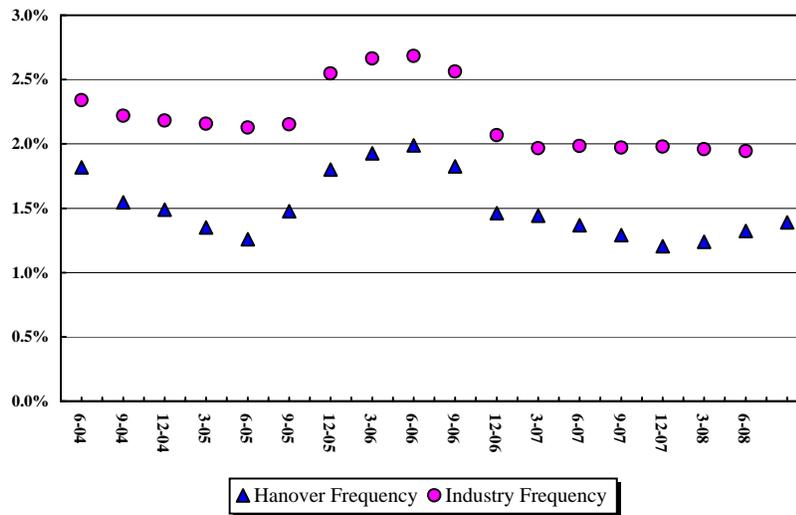
**COUNTRYWIDE
HOMEOWNERS - TENANTS FORM**

FREQUENCY TREND

4 Qtrs. Ending	Hanover Paid Feature Frequency	Industry Paid Feature Frequency	Percent Difference
6-04	1.82%	2.34%	-22.4%
9-04	1.54%	2.22%	-30.4%
12-04	1.49%	2.18%	-31.7%
3-05	1.35%	2.16%	-37.3%
6-05	1.26%	2.13%	-40.8%
9-05	1.48%	2.15%	-31.3%
12-05	1.80%	2.55%	-29.3%
3-06	1.93%	2.66%	-27.7%
6-06	1.99%	2.68%	-25.9%
9-06	1.83%	2.56%	-28.7%
12-06	1.46%	2.07%	-29.3%
3-07	1.44%	1.97%	-26.7%
6-07	1.37%	1.98%	-31.1%
9-07	1.29%	1.97%	-34.5%
12-07	1.20%	1.98%	-39.1%
3-08	1.24%	1.96%	-36.8%
6-08	1.32%	1.94%	-32.0%
9-08	1.39%	N/A	N/A

EXPONENTIAL FIT ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
4 Years	-4.5%	-4.2%
3 Years	-12.2%	-8.0%
2 Years	-11.4%	-13.5%
Latest Year	10.1%	-1.9%

	Selected
Retrospective	0.0%
Prospective	4.0%



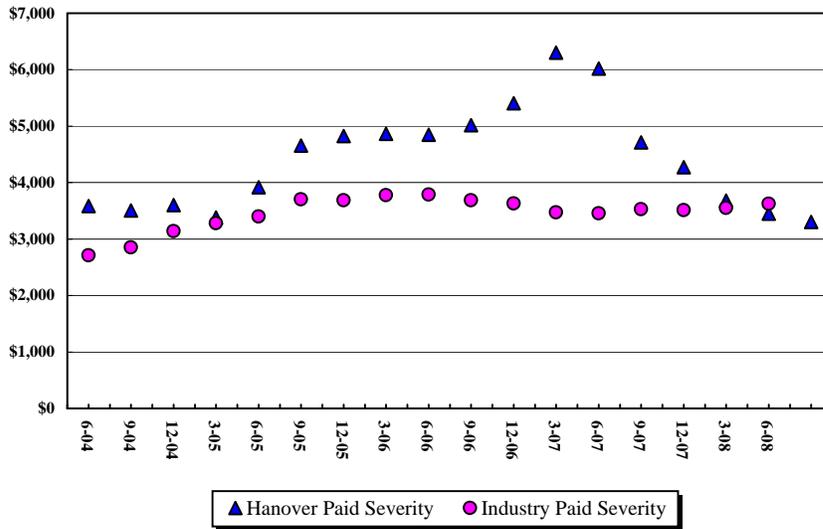
**COUNTRYWIDE
HOMEOWNERS - TENANTS FORM**

SEVERITY TREND

4 Qtrs. Ending	Hanover Average Paid Severity	Industry Average Paid Severity	Percent Difference
6-04	3,586	2,711	32.3%
9-04	3,505	2,850	23.0%
12-04	3,599	3,142	14.6%
3-05	3,379	3,280	3.0%
6-05	3,916	3,396	15.3%
9-05	4,658	3,704	25.8%
12-05	4,822	3,686	30.8%
3-06	4,865	3,775	28.9%
6-06	4,844	3,788	27.9%
9-06	5,017	3,685	36.1%
12-06	5,408	3,628	49.0%
3-07	6,301	3,474	81.4%
6-07	6,017	3,455	74.2%
9-07	4,713	3,526	33.6%
12-07	4,273	3,513	21.7%
3-08	3,681	3,550	3.7%
6-08	3,448	3,623	-4.9%
9-08	3,303	N/A	N/A

EXPONENTIAL FIT ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
4 Years	1.5%	4.7%
3 Years	-10.9%	-1.0%
2 Years	-25.6%	-2.2%
Latest Year	-30.9%	4.2%

	Selected
Retrospective	0.0%
Prospective	2.0%



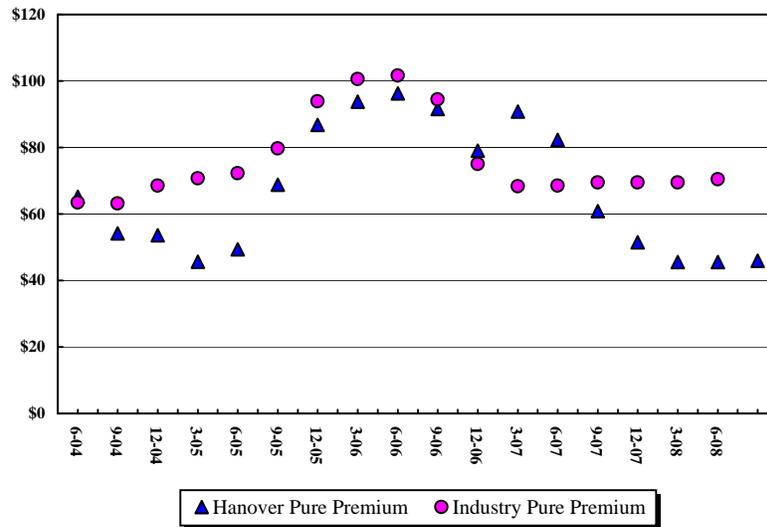
**COUNTRYWIDE
HOMEOWNERS - TENANTS FORM**

PURE PREMIUM

4 Qtrs. Ending	Hanover Average Pure Premium	Industry Average Pure Premium	Percent Difference
6-04	65	63	2.7%
9-04	54	63	-14.3%
12-04	54	68	-21.7%
3-05	46	71	-35.4%
6-05	49	72	-31.7%
9-05	69	80	-13.6%
12-05	87	94	-7.5%
3-06	94	101	-6.8%
6-06	96	102	-5.3%
9-06	92	94	-3.0%
12-06	79	75	5.4%
3-07	91	68	32.9%
6-07	82	69	20.1%
9-07	61	69	-12.4%
12-07	51	69	-25.9%
3-08	46	70	-34.4%
6-08	46	70	-35.3%
9-08	46	N/A	N/A

EXPONENTIAL FIT ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
4 Years	-3.1%	0.3%
3 Years	-21.8%	-8.9%
2 Years	-34.1%	-15.5%
Latest Year	-23.9%	2.2%

	Selected
Retrospective	0.0%
Prospective	6.1%



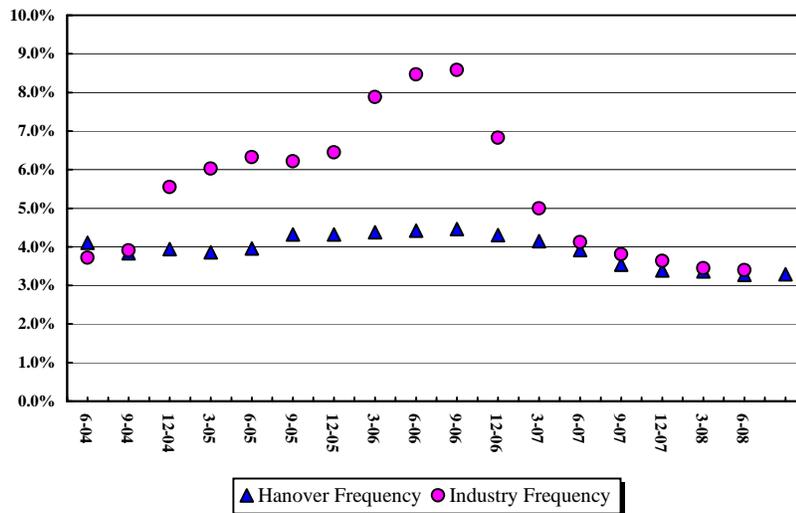
**COUNTRYWIDE
HOMEOWNERS - CONDO FORM**

FREQUENCY TREND

4 Qtrs. Ending	Hanover Paid Feature Frequency	Industry Paid Feature Frequency	Percent Difference
6-04	4.11%	3.72%	10.6%
9-04	3.84%	3.91%	-1.8%
12-04	3.94%	5.55%	-29.0%
3-05	3.86%	6.02%	-36.0%
6-05	3.96%	6.32%	-37.4%
9-05	4.32%	6.22%	-30.5%
12-05	4.32%	6.44%	-33.0%
3-06	4.37%	7.88%	-44.5%
6-06	4.42%	8.47%	-47.8%
9-06	4.46%	8.58%	-48.0%
12-06	4.30%	6.82%	-37.0%
3-07	4.15%	4.99%	-17.0%
6-07	3.92%	4.12%	-4.9%
9-07	3.54%	3.81%	-7.2%
12-07	3.39%	3.63%	-6.8%
3-08	3.36%	3.45%	-2.4%
6-08	3.27%	3.40%	-3.7%
9-08	3.29%	N/A	N/A

EXPONENTIAL FIT ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
4 Years	-5.1%	-8.1%
3 Years	-11.2%	-25.1%
2 Years	-15.9%	-41.0%
Latest Year	-6.9%	-17.7%

Retrospective Selected
Prospective 0.0%
1.0%



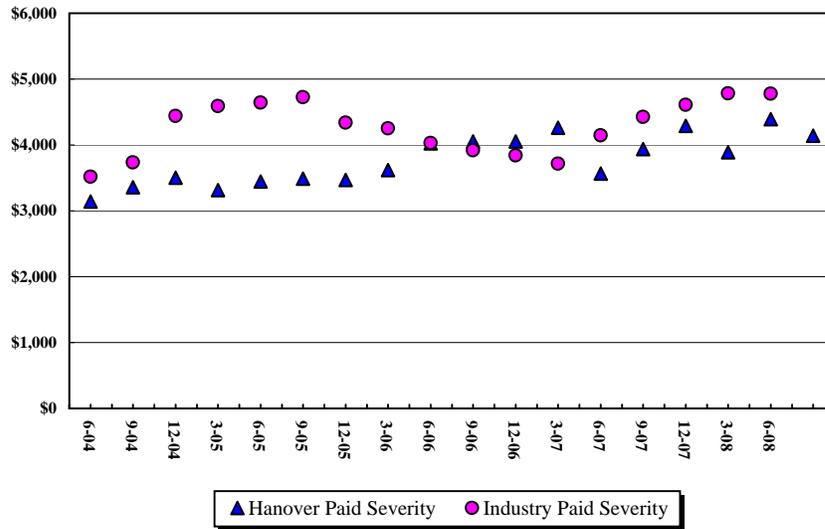
**COUNTRYWIDE
HOMEOWNERS - CONDO FORM**

SEVERITY TREND

4 Qtrs. Ending	Hanover Average Paid Severity	Industry Average Paid Severity	Percent Difference
6-04	3,141	3,519	-10.7%
9-04	3,357	3,733	-10.1%
12-04	3,503	4,439	-21.1%
3-05	3,312	4,590	-27.8%
6-05	3,444	4,645	-25.8%
9-05	3,490	4,723	-26.1%
12-05	3,468	4,337	-20.0%
3-06	3,617	4,249	-14.9%
6-06	4,023	4,029	-0.1%
9-06	4,054	3,919	3.5%
12-06	4,052	3,841	5.5%
3-07	4,261	3,713	14.7%
6-07	3,567	4,143	-13.9%
9-07	3,936	4,426	-11.1%
12-07	4,291	4,608	-6.9%
3-08	3,887	4,784	-18.7%
6-08	4,391	4,778	-8.1%
9-08	4,140	N/A	N/A

EXPONENTIAL FIT		
ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
4 Years	6.3%	2.7%
3 Years	5.6%	1.3%
2 Years	2.2%	12.9%
Latest Year	5.1%	15.6%

	Selected
Retrospective	2.0%
Prospective	3.0%



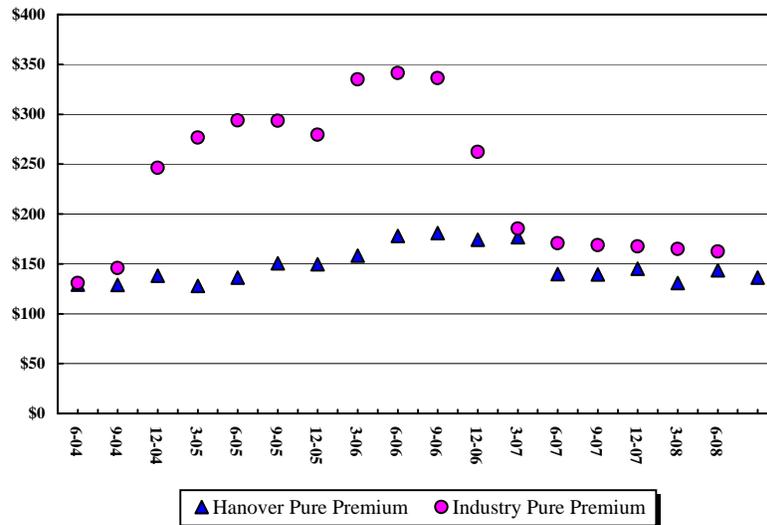
**COUNTRYWIDE
HOMEOWNERS - CONDO FORM**

PURE PREMIUM

4 Qtrs. Ending	Hanover Average Pure Premium	Industry Average Pure Premium	Percent Difference
6-04	129	131	-1.3%
9-04	129	146	-11.7%
12-04	138	246	-44.0%
3-05	128	277	-53.8%
6-05	136	294	-53.6%
9-05	151	294	-48.7%
12-05	150	280	-46.4%
3-06	158	335	-52.8%
6-06	178	341	-47.9%
9-06	181	336	-46.2%
12-06	174	262	-33.5%
3-07	177	185	-4.7%
6-07	140	171	-18.1%
9-07	139	169	-17.5%
12-07	145	167	-13.2%
3-08	131	165	-20.7%
6-08	144	162	-11.5%
9-08	136	N/A	N/A

EXPONENTIAL FIT ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
4 Years	0.9%	-5.6%
3 Years	-6.2%	-24.1%
2 Years	-14.1%	-33.4%
Latest Year	-2.1%	-4.8%

Selected
Retrospective 2.0%
Prospective 4.0%



Hanover Property and Casualty Insurance Companies

AR

Homeowners - Owners Form + Sewer/Sump Endorsement, Data Net of Cats

Direct Case Incurred Losses (000)

Acc. Yr. Ending	Actual Data as of:									
	12 mos.	24 mos.	36 mos.	48 mos.	60 mos.	72 mos.	84 mos.	96 mos.	108 mos.	120 mos.
199909	2,433,543	1,176,251	1,179,896	1,180,047	1,180,047	1,180,047	1,180,047	1,180,047	1,180,047	1,180,047
200009	677,535	767,529	770,038	770,438	792,938	792,938	792,938	792,938	792,938	792,938
200109	1,024,441	1,009,938	1,019,136	1,018,136	1,019,297	1,019,297	1,019,297	1,019,297		
200209	1,606,519	1,687,847	1,704,043	1,704,060	1,703,889	1,703,889	1,703,889			
200309	1,777,532	2,236,704	2,215,728	2,213,028	2,216,450	2,220,205				
200409	1,562,985	1,568,542	1,575,104	1,594,104	1,596,725					
200509	1,469,412	1,497,577	1,501,151	1,505,490						
200609	3,311,901	2,671,602	2,666,241							
200709	1,550,516	1,733,586								
200809	1,648,553									

Acc. Yr.	Link Ratios									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
199909	0.483	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
200009	1.133	1.003	1.001	1.029	1.000	1.000	1.000	1.000		1.000
200109	0.986	1.009	0.999	1.001	1.000	1.000	1.000			
200209	1.051	1.010	1.000	1.000	1.000	1.000				
200309	1.258	0.991	0.999	1.002	1.002					
200409	1.004	1.004	1.012	1.002						
200509	1.019	1.002	1.003							
200609	0.807	0.998								
200709	1.118									
200809										

Method	Average Link Ratios									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
3-yr	0.981	1.002	1.005	1.001	1.001	1.000	1.000	1.000	1.000	1.000
5-yr	1.041	1.001	1.003	1.007	1.000	1.000	1.000	1.000	1.000	1.000
all-yr	0.984	1.003	1.002	1.006	1.000	1.000	1.000	1.000	1.000	1.000
all-yr wtd.	0.931	1.001	1.002	1.003	1.001	1.000	1.000	1.000	1.000	1.000
5-yr x/ hi,low	1.047	1.002	1.001	1.001	1.000	#N/A	#N/A	#N/A	#N/A	#N/A
SELECTED	1.047	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
ULTIMATE	1.051	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000

Hanover Property and Casualty Insurance Companies
Countrywide
Homeowners - Condos Form, Data Net of Cats
Direct Case Incurred Losses (000)

Acc. Yr. Ending	Actual Data as of:									
	12 mos.	24 mos.	36 mos.	48 mos.	60 mos.	72 mos.	84 mos.	96 mos.	108 mos.	120 mos.
199909	1,904,113	2,512,658	2,442,114	2,411,440	2,411,440	2,411,640	2,411,640	2,411,640	2,386,640	2,386,640
200009	1,945,226	2,255,858	2,271,917	2,277,374	2,203,122	2,229,689	2,208,022	2,208,022	2,210,522	
200109	2,104,699	2,290,605	2,276,108	2,347,391	2,350,232	2,327,173	2,322,420	2,322,420		
200209	1,883,085	2,047,554	2,048,312	2,083,783	2,108,683	2,108,673	2,165,573			
200309	2,805,165	2,990,722	3,002,556	3,017,288	3,025,532	3,033,032				
200409	3,633,891	3,996,819	3,889,374	3,784,099	3,764,638					
200509	3,882,134	5,057,254	4,845,339	4,850,673						
200609	3,896,564	4,374,377	4,468,730							
200709	4,607,066	5,209,730								
200809	6,007,463									

Acc. Yr.	Link Ratios									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
199909	1.320	0.972	0.987	1.000	1.000	1.000	1.000	0.990	1.000	1.000
200009	1.160	1.007	1.002	0.967	1.012	0.990	1.000	1.001		
200109	1.088	0.994	1.031	1.001	0.990	0.998	1.000			
200209	1.087	1.000	1.017	1.012	1.000	1.027				
200309	1.066	1.004	1.005	1.003	1.002					
200409	1.100	0.973	0.973	0.995						
200509	1.303	0.958	1.001							
200609	1.123	1.022								
200709	1.131									
200809										

Method	Average Link Ratios									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
3-yr	1.185	0.984	0.993	1.003	0.998	1.005	1.000	0.995	1.000	1.000
5-yr	1.144	0.991	1.006	0.996	1.001	1.004	1.000	0.995	1.000	1.000
all-yr	1.153	0.991	1.002	0.996	1.001	1.004	1.000	0.995	1.000	1.000
all-yr wtd.	1.153	0.989	1.000	0.996	1.001	1.003	1.000	0.995	1.000	1.000
5-yr x/ hi,low	1.118	0.992	1.008	1.000	1.001	#N/A	#N/A	#N/A	#N/A	#N/A
SELECTED	1.118	0.992	1.008	1.000	1.001	1.000	1.000	0.995	1.000	1.000
ULTIMATE	1.113	0.996	1.004	0.996	0.996	0.995	0.995	0.995	1.000	1.000

Hanover Property and Casualty Insurance Companies
Countrywide
Homeowners - Tenants Form, Data Net of Cats
Direct Case Incurred Losses (000)

Acc. Yr. Ending	Actual Data as of:									
	12 mos.	24 mos.	36 mos.	48 mos.	60 mos.	72 mos.	84 mos.	96 mos.	108 mos.	120 mos.
199909	5,803,057	6,381,620	6,328,091	6,362,523	6,379,178	6,387,373	6,381,068	6,381,068	6,468,018	6,468,029
200009	5,181,747	5,493,427	5,369,884	5,375,256	5,381,223	5,391,223	5,380,840	5,380,840	5,380,840	
200109	5,183,588	5,847,926	5,825,016	5,877,921	5,914,194	5,925,379	5,965,470	5,949,210		
200209	5,305,152	5,622,447	5,519,522	5,723,494	5,683,203	5,685,983	5,685,983			
200309	4,499,044	4,553,955	4,590,397	4,543,584	4,535,218	4,529,057				
200409	3,178,254	3,629,017	3,469,353	3,526,077	3,461,333					
200509	1,815,813	1,848,522	1,853,873	1,733,574						
200609	2,686,586	2,507,013	2,250,211							
200709	2,118,129	1,982,429								
200809	2,642,116									

Acc. Yr.	Link Ratios									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
199909	1.100	0.992	1.005	1.003	1.001	0.999	1.000	1.014	1.000	1.000
200009	1.060	0.978	1.001	1.001	1.002	0.998	1.000	1.000		
200109	1.128	0.996	1.009	1.006	1.002	1.007	0.997			
200209	1.060	0.982	1.037	0.993	1.000	1.000				
200309	1.012	1.008	0.990	0.998	0.999					
200409	1.142	0.956	1.016	0.982						
200509	1.018	1.003	0.935							
200609	0.933	0.898								
200709	0.936									
200809										

Method	Average Link Ratios									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
3-yr	0.962	0.952	0.980	0.991	1.000	1.002	0.999	1.007	1.000	1.000
5-yr	1.008	0.969	0.997	0.996	1.001	1.001	0.999	1.007	1.000	1.000
all-yr	1.043	0.976	0.999	0.997	1.001	1.001	0.999	1.007	1.000	1.000
all-yr wtd.	1.059	0.981	1.006	0.998	1.001	1.001	0.999	1.007	1.000	1.000
5-yr x/ hi,low	0.989	0.980	1.005	0.997	1.001	#N/A	#N/A	#N/A	#N/A	#N/A
SELECTED	0.989	0.980	1.005	0.997	1.001	1.000	1.000	1.007	1.000	1.000
ULTIMATE	0.979	0.991	1.011	1.005	1.008	1.007	1.007	1.007	1.000	1.000

Arkansas Homeowners
Development of Target Loss & ALAE Ratio

Owners Form								
	<u>2005</u>	<u>2006</u>	<u>2007</u>	Average	Selected Provision	% Fixed Expense	% Variable Expense	Source
Commission	17.6%	17.6%	17.6%	17.6%	17.6%	0%	100%	Imart
General & Other Acq.	13.7%	16.4%	12.1%	14.1%	13.7%	50%	50%	Countrywide IEE
Taxes, Licenses, and Fees	3.2%	3.2%	3.4%	3.3%	3.4%	0%	100%	Annual Stmt Page 14
ULAE/Premium	8.3%	7.8%	5.8%	7.3%	6.2%	100%	0%	Countrywide IEE
Profit and Contingency					2.7%	0%	100%	Return on Equity Profit Model
Other Fixed Expense Load					1.5%	100%	0%	Modeled Reinsurance Provision
Total Fixed Expense						14.6%		
Total Variable Expense							30.6%	
Total Expenses					45.2%			
Target Loss & ALAE Ratio					54.8%			
ALAE/Loss	2.7%	5.2%	1.9%	3.3%	3.0%			Imart

Arkansas Homeowners
Development of Target Loss & ALAE Ratio

Condo & Tenants Form								
	<u>2005</u>	<u>2006</u>	<u>2007</u>	Average	Selected Provision	% Fixed Expense	% Variable Expense	Source
Commission	17.6%	17.6%	17.6%	17.6%	17.6%	0%	100%	Imart
General & Other Acq.	13.7%	16.4%	12.1%	14.1%	13.7%	50%	50%	Countrywide IEE
Taxes, Licenses, and Fees	3.2%	3.2%	3.4%	3.3%	3.4%	0%	100%	Annual Stmt Page 14
ULAE/Premium	8.3%	7.8%	5.8%	7.3%	6.2%	100%	0%	Countrywide IEE
Profit and Contingency					2.7%	0%	100%	Return on Equity Profit Model
Other Fixed Expense Load					1.5%	100%	0%	Modeled Reinsurance Provision
Total Fixed Expense						14.6%		
Total Variable Expense							30.6%	
Total Expenses					45.2%			
Target Loss & ALAE Ratio					54.8%			
ALAE/Loss	2.7%	5.2%	1.9%	3.3%	1.6%			Imart

STATE of ARKANSAS
Homeowners
Rate Effective 06/04/2009 Renewal & New Business

Rate Impact by Policy Form

Form	Policy Count	Current Written Premium	On-Level Written Premium	Base Rate	Territory	Total Changes
O	7,639	5,868,804	6,087,383	5.6%	-0.5%	5.1%
C	77	38,836	39,508	0.7%	-1.0%	-0.4%
T	174	57,677	59,491	0.5%	-0.5%	-0.1%
Total	7,890	5,965,317	6,186,382	5.5%	-0.5%	5.0%

AR Home Territory Redefinitions

Zip Code	Current Territory	Proposed Territory	Zip Code	Current Territory	Proposed Territory	Zip Code	Current Territory	Proposed Territory	Zip Code	Current Territory	Proposed Territory
71631	66	75	72028	67	65	72436	54	50	72717	63	55
71647	66	75	72029	65	64	72437	54	51	72721	63	53
71651	66	75	72030	64	65	72441	54	50	72727	63	55
71652	66	75	72031	67	65	72443	54	50	72729	63	55
71660	66	75	72032	65	31	72444	54	50	72730	63	55
71665	66	75	72034	67	31	72447	54	51	72738	63	53
71671	66	75	72035	67	72	72449	54	50	72740	63	53
71701	66	75	72036	67	64	72450	54	50	72742	63	53
71720	66	75	72038	71	64	72453	54	50	72744	63	55
71721	66	75	72039	67	72	72454	54	50	72749	63	55
71722	66	75	72047	67	72	72455	54	50	72752	63	53
71724	66	75	72057	66	75	72456	54	50	72753	63	55
71725	66	75	72058	67	72	72460	54	50	72760	63	53
71726	66	75	72061	67	72	72461	54	50	72769	63	55
71728	66	75	72064	42	71	72462	54	50	72773	63	53
71730	66	75	72065	31	37	72464	54	50	72774	63	55
71742	66	75	72070	66	76	72467	54	51	72776	63	53
71743	66	75	72073	64	71	72470	54	50	72824	66	74
71744	66	75	72076	31	37	72474	54	50	72826	66	74
71745	66	75	72084	66	75	72478	54	50	72827	66	74
71747	66	75	72086	42	71	72537	65	61	72828	66	74
71748	66	75	72099	31	37	72544	65	61	72829	66	74
71749	66	75	72104	66	75	72601	65	61	72833	66	74
71750	66	75	72105	66	75	72615	65	61	72834	66	76
71751	66	75	72106	67	31	72616	63	56	72835	66	76
71758	66	75	72111	67	72	72617	65	61	72838	66	74
71759	66	75	72125	66	76	72619	65	61	72841	66	74
71762	66	75	72126	66	76	72623	65	61	72842	66	74
71763	66	75	72128	66	75	72626	65	61	72851	66	76
71764	66	75	72129	66	75	72630	65	61	72853	66	74
71765	66	75	72142	31	37	72631	63	56	72855	66	76
71766	66	75	72150	66	75	72632	63	56	72857	66	74
71768	66	75	72160	64	71	72633	65	61	72860	66	74
71828	66	75	72166	42	64	72634	65	61	72863	66	76
71835	66	75	72167	66	75	72635	65	61	72865	66	76
71844	66	75	72173	67	72	72638	63	56	72921	70	73
71857	66	75	72180	31	37	72642	65	61	72926	66	74
71858	66	75	72181	67	72	72644	65	61	72927	66	74
71864	66	75	72401	54	51	72651	65	61	72932	70	73
71920	66	75	72404	54	51	72653	65	61	72934	70	73
71921	66	75	72411	54	51	72658	65	61	72935	70	73
71923	66	75	72412	54	50	72659	65	61	72943	66	76
71941	66	75	72413	54	50	72660	63	56	72944	66	74
71942	66	75	72414	54	51	72661	65	61	72946	70	73
71962	66	75	72416	54	50	72662	65	61	72947	70	73
71998	66	75	72417	54	51	72668	65	61	72948	70	73
71999	66	75	72419	54	51	72672	65	61	72950	66	74
72001	66	76	72421	54	51	72677	65	61	72951	66	74
72016	66	76	72422	54	50	72682	65	61	72952	70	73
72021	42	64	72424	54	50	72687	65	61	72955	70	73
72023	42	37	72425	54	50	72701	63	55	72956	70	73
72025	71	76	72427	54	51	72703	63	55	72958	66	74
72026	66	64	72430	54	50	72704	63	55	72959	63	55
72027	64	65	72435	54	50	72712	63	52			

ARKANSAS HOMEOWNERS
Hanover Insurance Company
Hanover American Insurance Company
Mass Bay Insurance Company

Direct Case Incurred Loss Ratios, By Territory
Calendar Years 2004 - 2008

Excludes Catastrophes

Terr	Earned HY	Earned Premium	Incurred Losses	Loss Ratio
31	500	\$268,978	\$135,236	50.3%
37	2,687	\$1,544,259	\$711,119	46.0%
42	2,658	\$1,706,416	\$299,049	17.5%
49	11,181	\$5,964,358	\$1,516,845	25.4%
50	66	\$29,957	\$0	0.0%
51	901	\$565,601	\$273,818	48.4%
52	1,571	\$850,784	\$882,523	103.7%
53	18	\$12,163	\$0	0.0%
54	501	\$254,171	\$129,397	50.9%
55	1,863	\$1,086,552	\$154,988	14.3%
56	208	\$127,158	\$48,010	37.8%
61	265	\$163,339	\$47,118	28.8%
62	15,783	\$6,871,776	\$2,118,005	30.8%
63	5,814	\$3,136,833	\$900,766	28.7%
64	676	\$402,408	\$82,876	20.6%
65	201	\$144,381	\$32,231	22.3%
66	113	\$90,653	\$4,557	5.0%
67	1,829	\$1,081,363	\$402,400	37.2%
68	779	\$478,907	\$789,743	164.9%
69	156	\$113,101	\$8,030	7.1%
70	3,138	\$1,415,457	\$347,759	24.6%
71	164	\$123,757	\$323,161	261.1%
72	37	\$24,359	\$13,408	55.0%
73	675	\$299,550	\$19,027	6.4%
74	140	\$95,543	\$292,554	306.2%
75	398	\$320,569	\$57,375	17.9%
76	114	\$81,286	\$26,339	32.4%
Grand Total	52,436	\$27,253,679	\$9,616,334	35.3%

Includes Catastrophes

Terr	Earned HY	Earned Premium	Incurred Losses	Loss Ratio
31	500	\$268,978	\$144,300	53.6%
37	2,687	\$1,544,259	\$804,416	52.1%
42	2,658	\$1,706,416	\$455,300	26.7%
49	11,181	\$5,964,358	\$5,226,326	87.6%
50	66	\$29,957	\$4,802	16.0%
51	901	\$565,601	\$301,016	53.2%
52	1,571	\$850,784	\$1,970,336	231.6%
53	18	\$12,163	\$1,245	10.2%
54	501	\$254,171	\$139,719	55.0%
55	1,863	\$1,086,552	\$198,816	18.3%
56	208	\$127,158	\$54,106	42.6%
61	265	\$163,339	\$53,064	32.5%
62	15,783	\$6,871,776	\$3,374,678	49.1%
63	5,814	\$3,136,833	\$1,687,416	53.8%
64	676	\$402,408	\$106,031	26.3%
65	201	\$144,381	\$45,949	31.8%
66	113	\$90,653	\$14,231	15.7%
67	1,829	\$1,081,363	\$907,723	83.9%
68	779	\$478,907	\$828,225	172.9%
69	156	\$113,101	\$94,209	83.3%
70	3,138	\$1,415,457	\$1,228,247	86.8%
71	164	\$123,757	\$361,988	292.5%
72	37	\$24,359	\$13,408	55.0%
73	675	\$299,550	\$332,335	110.9%
74	140	\$95,543	\$293,771	307.5%
75	398	\$320,569	\$91,333	28.5%
76	114	\$81,286	\$57,322	70.5%
Grand Total	52,436	\$27,253,679	\$18,790,312	68.9%

Valuable Items Plus

<u>Limit</u>	<u>Jewelry(VIJE)</u>	<u>Furs(VIFU)</u>	<u>Silverware(VISI)</u>	<u>Fine Arts (VIFA)</u>
\$ 1,000	11	5	3	4
\$ 2,500	28	11	6	10
\$ 5,000	55	23	13	20
\$ 7,500	83	34	19	30
\$ 10,000	110	45	25	40
\$ 15,000	165	68	38	60
\$ 20,000	220	90	50	80
\$ 25,000	275	113	63	100
\$ 30,000	330	135	75	120
\$ 35,000	385	158	88	140
\$ 40,000	440	180	100	160
\$ 45,000	495	203	113	180
\$ 50,000	550	225	125	200

STATE of ARKANSAS
Homeowners
Rate Effective 06/04/2009 Renewal & New Business

Territory Redefinition Impact:

a. First we sliced Terr 54, 63, 65, 66, 67 and 70 down to finer level with no impact for current policy holders from redefinition stand.

Current Territory	Proposed Territory	
31	31	
37	37	
42	42	
49	49	
	50	Split from territory 54
	51	Split from territory 54
54	54	
62	62	
	52	Split from territory 63
	53	Split from territory 63
	55	Split from territory 63
	56	Split from territory 63
63	63	
64	64	
	61	Split from territory 65
65	65	
	74	Split from territory 66
	76	Split from territory 66
	75	Split from territory 66
66	66	
	72	Split from territory 67
67	67	
68	68	
69	69	
	73	Split from territory 73
70	70	
71	71	

b. We moved 19 zip codes into a different territory than current. Since there are few policies in these areas, the overall impact from this proposal is 0%.

Zip	Current Territory	Proposed Territory
72032	67	31
72034	67	31
72106	67	31
72065	31	37
72076	31	37
72099	31	37
72142	31	37
72180	31	37
72023	71	37
72021	42	64
72166	42	64
72029	65	64
72029	65	64
72036	67	64
72038	71	64
72027	64	65
72030	64	65
72028	67	65
72031	67	65

SERFF Tracking Number: *HNVR-126071155* State: *Arkansas*
 First Filing Company: *Hanover American Insurance Company, ...* State Tracking Number: *EFT \$100*
 Company Tracking Number: *HO-AR-09085R*
 TOI: *04.0 Homeowners* Sub-TOI: *04.0000 Homeowners Sub-TOI Combinations*
 Product Name: *Homeowners*
 Project Name/Number: *Homeowners/HO-AR-09085R*

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Rate and Rule	Rate Structure Premium Group Chart	03/13/2009	Premium Group Chart 06.04.2009.pdf
No original date	Supporting Document	HPCS-Homeowners Premium Comparison Survey	03/11/2009	HPSC Hanover American Final.xls HPSC Hanover Final.xls HPSC Mass Bay Final.xls HPSC Hanover American Final.pdf HPSC Hanover Final.pdf HPSC Mass Bay Final.pdf

5. RATE STRUCTURE

HO-00-02 and HO-00-03

PREMIUM GROUP DETERMINATION

Terr.	<u>Masonry</u>							Terr.	<u>Frame</u>						
	1-3	4-5	6	7	8	9	10		1-3	4-5	6	7	8	9	10
31	1	2	3	4	5	6	7	31	2	3	8	9	10	7	11
37	12	13	14	15	16	17	18	37	13	14	19	20	21	18	22
42	23	24	25	26	27	28	29	42	24	25	30	31	32	29	33
49	34	35	36	37	38	39	40	49	35	36	41	42	43	40	44
50	45	46	47	48	49	50	51	50	46	47	52	53	54	51	55
51	56	57	58	59	60	61	62	51	57	58	63	64	65	62	66
54	67	68	69	70	71	72	73	54	68	69	74	75	76	73	77
62	78	79	80	81	82	83	84	62	79	80	85	86	87	84	88
52	89	90	91	92	93	94	95	52	90	91	96	97	98	95	99
53	100	101	102	103	104	105	106	53	101	102	107	108	109	106	110
55	111	112	113	114	115	116	117	55	112	113	118	119	120	117	121
56	122	123	124	125	126	127	128	56	123	124	129	130	131	128	132
63	133	134	135	136	137	138	139	63	134	135	140	141	142	139	143
64	144	145	146	147	148	149	150	64	145	146	151	152	153	150	154
61	155	156	157	158	159	160	161	61	156	157	162	163	164	161	165
65	166	167	168	169	170	171	172	65	167	168	173	174	175	172	176
74	177	178	179	180	181	182	183	74	178	179	184	185	186	183	187
76	188	189	190	191	192	193	194	76	189	190	195	196	197	194	198
75	199	200	201	202	203	204	205	75	200	201	206	207	208	205	209
66	210	211	212	213	214	215	216	66	211	212	217	218	219	216	220
72	221	222	223	224	225	226	227	72	222	223	228	229	230	227	231
67	232	233	234	235	236	237	238	67	233	234	239	240	241	238	242
68	243	244	245	246	247	248	249	68	244	245	250	251	252	249	253
69	254	255	256	257	258	259	260	69	255	256	261	262	263	260	264

HO-00-04 AND HO-00-06

PREMIUM GROUP DETERMINATION

Territory	Protection Code	Premium Group
All	1 – 2	1
	3	1
	4	1
	5	2
	6	2
	7	3
	8	4
	9	5
	10	5

NAIC Number: 0088-36064
 Company Name: Hanover American Insurance Company
 Contact Person: Eleanor Doherty
 Telephone No.: 508-855-3251
 Email Address: elidoherty@hanover.com
 Effective Date: 06/04/2009 New & Renewal

**Homeowners Premium Comparison Survey Form
 FORM HP3S - 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	\$459.00	\$510.00	\$540.00	\$601.00	\$779.00	\$866.00	\$714.00	\$793.00	\$714.00	\$793.00	\$677.00	\$753.00	\$680.00	\$756.00	\$481.00	\$535.00	\$511.00	\$569.00
	\$120,000	\$517.00	\$574.00	\$608.00	\$677.00	\$878.00	\$976.00	\$804.00	\$894.00	\$804.00	\$894.00	\$763.00	\$848.00	\$766.00	\$851.00	\$542.00	\$603.00	\$575.00	\$641.00
	\$160,000	\$647.00	\$718.00	\$760.00	\$846.00	\$1,101.00	\$1,242.00	\$1,005.00	\$1,124.00	\$1,005.00	\$1,124.00	\$954.00	\$1,061.00	\$958.00	\$1,065.00	\$677.00	\$754.00	\$719.00	\$801.00
6	\$80,000	\$561.00	\$638.00	\$661.00	\$751.00	\$953.00	\$1,085.00	\$873.00	\$992.00	\$873.00	\$992.00	\$829.00	\$942.00	\$832.00	\$946.00	\$588.00	\$669.00	\$625.00	\$711.00
	\$120,000	\$632.00	\$719.00	\$745.00	\$846.00	\$1,074.00	\$1,243.00	\$983.00	\$1,125.00	\$983.00	\$1,125.00	\$934.00	\$1,061.00	\$937.00	\$1,065.00	\$663.00	\$753.00	\$704.00	\$801.00
	\$160,000	\$791.00	\$899.00	\$931.00	\$1,058.00	\$1,383.00	\$1,594.00	\$1,253.00	\$1,447.00	\$1,253.00	\$1,447.00	\$1,182.00	\$1,365.00	\$1,186.00	\$1,371.00	\$829.00	\$942.00	\$880.00	\$1,001.00
9	\$80,000	\$1,305.00	\$1,948.00	\$1,567.00	\$2,324.00	\$2,330.00	\$3,423.00	\$2,120.00	\$3,123.00	\$2,120.00	\$3,123.00	\$2,004.00	\$2,955.00	\$2,013.00	\$2,968.00	\$1,376.00	\$2,052.00	\$1,472.00	\$2,189.00
	\$120,000	\$1,491.00	\$2,215.00	\$1,785.00	\$2,638.00	\$2,645.00	\$3,876.00	\$2,409.00	\$3,538.00	\$2,409.00	\$3,538.00	\$2,278.00	\$3,349.00	\$2,288.00	\$3,363.00	\$1,571.00	\$2,331.00	\$1,679.00	\$2,486.00
	\$160,000	\$1,904.00	\$2,810.00	\$2,272.00	\$3,338.00	\$3,347.00	\$4,886.00	\$3,052.00	\$4,463.00	\$3,052.00	\$4,463.00	\$2,888.00	\$4,227.00	\$2,901.00	\$4,245.00	\$2,004.00	\$2,955.00	\$2,139.00	\$3,149.00

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																		
	\$15,000																		
	\$25,000																		
6	\$5,000																		
	\$15,000																		
	\$25,000																		
9	\$5,000																		
	\$15,000																		
	\$25,000																		

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
	\$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	0 %	Deadbolt Lock	0 %
Burglar Alarm	5-10 %	Window Locks	0 %
Smoke Alarm	2 %	\$1,000 Deductible	22 %
Other (specify)			
Non-Smoke	1 %	Maximum Credit Allowed	45 %

EARTHQUAKE INSURANCE

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? Yes (yes or no)

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?

Zone	Brick	Frame
Highest Risk	\$ 1.4	\$ 0.61
Lowest Risk	\$ 1.02	\$ 0.37

NAIC Number: 0088-22292
 Company Name: Hanover Insurance Company
 Contact Person: Eleanor Doherty
 Telephone No.: 508-855-3251
 Email Address: elldoherty@hanover.com
 Effective Date: 06/04/2009 New & Renewal

**Homeowners Premium Comparison Survey Form
 FORM HP3S - 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	\$663.00	\$737.00	\$779.00	\$867.00	\$1,133.00	\$1,279.00	\$1,031.00	\$1,157.00	\$1,031.00	\$1,157.00	\$978.00	\$1,089.00	\$982.00	\$1,095.00	\$694.00	\$773.00	\$738.00	\$821.00
	\$120,000	\$747.00	\$830.00	\$878.00	\$977.00	\$1,297.00	\$1,461.00	\$1,175.00	\$1,324.00	\$1,175.00	\$1,324.00	\$1,106.00	\$1,247.00	\$1,112.00	\$1,253.00	\$782.00	\$870.00	\$831.00	\$925.00
	\$160,000	\$934.00	\$1,038.00	\$1,101.00	\$1,244.00	\$1,662.00	\$1,866.00	\$1,509.00	\$1,695.00	\$1,509.00	\$1,695.00	\$1,423.00	\$1,600.00	\$1,430.00	\$1,607.00	\$978.00	\$1,091.00	\$1,040.00	\$1,170.00
6	\$80,000	\$811.00	\$921.00	\$955.00	\$1,087.00	\$1,423.00	\$1,639.00	\$1,289.00	\$1,488.00	\$1,289.00	\$1,488.00	\$1,215.00	\$1,404.00	\$1,221.00	\$1,410.00	\$850.00	\$965.00	\$903.00	\$1,026.00
	\$120,000	\$914.00	\$1,038.00	\$1,077.00	\$1,245.00	\$1,623.00	\$1,866.00	\$1,473.00	\$1,697.00	\$1,473.00	\$1,697.00	\$1,389.00	\$1,602.00	\$1,395.00	\$1,608.00	\$958.00	\$1,090.00	\$1,017.00	\$1,169.00
	\$160,000	\$1,153.00	\$1,332.00	\$1,386.00	\$1,597.00	\$2,069.00	\$2,374.00	\$1,881.00	\$2,162.00	\$1,881.00	\$2,162.00	\$1,777.00	\$2,043.00	\$1,784.00	\$2,051.00	\$1,217.00	\$1,403.00	\$1,301.00	\$1,501.00
9	\$80,000	\$1,956.00	\$2,886.00	\$2,333.00	\$3,428.00	\$3,437.00	\$5,015.00	\$3,134.00	\$4,582.00	\$3,134.00	\$4,582.00	\$2,967.00	\$4,340.00	\$2,980.00	\$4,358.00	\$2,059.00	\$3,034.00	\$2,198.00	\$3,233.00
	\$120,000	\$2,224.00	\$3,271.00	\$2,649.00	\$3,882.00	\$3,891.00	\$5,670.00	\$3,551.00	\$5,181.00	\$3,551.00	\$5,181.00	\$3,362.00	\$4,909.00	\$3,377.00	\$4,929.00	\$2,340.00	\$3,438.00	\$2,496.00	\$3,663.00
	\$160,000	\$2,820.00	\$4,130.00	\$3,352.00	\$4,894.00	\$4,906.00	\$7,129.00	\$4,480.00	\$6,519.00	\$4,480.00	\$6,519.00	\$4,244.00	\$6,178.00	\$4,262.00	\$6,204.00	\$2,966.00	\$4,339.00	\$3,161.00	\$4,619.00

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																		
	\$15,000																		
	\$25,000	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00	\$182.00
6	\$5,000																		
	\$15,000																		
	\$25,000	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00
9	\$5,000																		
	\$15,000																		
	\$25,000	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00	\$436.00

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	0 %	Deadbolt Lock	0 %
Burglar Alarm	5-10 %	Window Locks	0 %
Smoke Alarm	2 %	\$1,000 Deductible	22 %
		Other (specify)	
		Non-Smoke	1 %
		Maximum Credit Allowed	40 %

EARTHQUAKE INSURANCE

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? Yes (yes or no)

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? 10 %

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?

Zone	Brick	Frame
Highest Risk	\$ 1.4	\$ 0.61
Lowest Risk	\$ 1.02	\$ 0.37

NAIC Number: 0088-22306
 Company Name: Massachusetts Bay Insurance Company
 Contact Person: Eleanor Doherty
 Telephone No.: 508-855-3251
 Email Address: elidoherty@hanover.com
 Effective Date: 06/04/2009 New & Renewal

**Homeowners Premium Comparison Survey Form
 FORM HP3S - 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	\$510.00	\$567.00	\$600.00	\$667.00	\$865.00	\$963.00	\$793.00	\$881.00	\$793.00	\$881.00	\$752.00	\$836.00	\$756.00	\$840.00	\$534.00	\$594.00	\$568.00	\$631.00
	\$120,000	\$574.00	\$639.00	\$675.00	\$751.00	\$975.00	\$1,086.00	\$894.00	\$993.00	\$894.00	\$993.00	\$847.00	\$942.00	\$851.00	\$946.00	\$602.00	\$669.00	\$640.00	\$711.00
	\$160,000	\$718.00	\$798.00	\$845.00	\$939.00	\$1,241.00	\$1,398.00	\$1,124.00	\$1,267.00	\$1,124.00	\$1,267.00	\$1,059.00	\$1,194.00	\$1,065.00	\$1,200.00	\$752.00	\$837.00	\$800.00	\$889.00
6	\$80,000	\$624.00	\$709.00	\$734.00	\$834.00	\$1,059.00	\$1,224.00	\$970.00	\$1,108.00	\$970.00	\$1,108.00	\$920.00	\$1,047.00	\$924.00	\$1,050.00	\$654.00	\$743.00	\$694.00	\$789.00
	\$120,000	\$703.00	\$799.00	\$827.00	\$940.00	\$1,211.00	\$1,399.00	\$1,096.00	\$1,268.00	\$1,096.00	\$1,268.00	\$1,037.00	\$1,195.00	\$1,041.00	\$1,200.00	\$737.00	\$837.00	\$782.00	\$889.00
	\$160,000	\$879.00	\$999.00	\$1,034.00	\$1,191.00	\$1,554.00	\$1,789.00	\$1,410.00	\$1,625.00	\$1,410.00	\$1,625.00	\$1,330.00	\$1,535.00	\$1,336.00	\$1,541.00	\$921.00	\$1,046.00	\$978.00	\$1,118.00
9	\$80,000	\$1,468.00	\$2,183.00	\$1,758.00	\$2,600.00	\$2,606.00	\$3,820.00	\$2,374.00	\$3,487.00	\$2,374.00	\$3,487.00	\$2,245.00	\$3,301.00	\$2,255.00	\$3,315.00	\$1,547.00	\$2,297.00	\$1,654.00	\$2,451.00
	\$120,000	\$1,674.00	\$2,479.00	\$2,001.00	\$2,949.00	\$2,956.00	\$4,324.00	\$2,695.00	\$3,948.00	\$2,695.00	\$3,948.00	\$2,549.00	\$3,739.00	\$2,560.00	\$3,755.00	\$1,763.00	\$2,608.00	\$1,883.00	\$2,781.00
	\$160,000	\$2,133.00	\$3,140.00	\$2,542.00	\$3,727.00	\$3,737.00	\$5,446.00	\$3,409.00	\$4,977.00	\$3,409.00	\$4,977.00	\$3,228.00	\$4,715.00	\$3,241.00	\$4,735.00	\$2,245.00	\$3,300.00	\$2,395.00	\$3,517.00

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																		
	\$15,000																		
	\$25,000																		
6	\$5,000																		
	\$15,000																		
	\$25,000																		
9	\$5,000																		
	\$15,000																		
	\$25,000																		

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

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

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

HO3 and HO4 only

Fire Extinguisher	<input type="text" value="0"/> %	Deadbolt Lock	<input type="text" value="0"/> %
Burglar Alarm	<input type="text" value="5-10"/> %	Window Locks	<input type="text" value="0"/> %
Smoke Alarm	<input type="text" value="2"/> %	\$1,000 Deductible	<input type="text" value="22"/> %
		Other (specify)	
		Non-Smoke	<input type="text" value="1"/> %
		Maximum Credit Allowed	<input type="text" value="40"/> %

EARTHQUAKE INSURANCE

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? (yes or no)

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?

Zone	Brick	Frame
Highest Risk	\$ <input type="text" value="1.4"/>	\$ <input type="text" value="0.61"/>
Lowest Risk	\$ <input type="text" value="1.02"/>	\$ <input type="text" value="0.37"/>