

SERFF Tracking Number: MRKA-126323351 State: Arkansas
Filing Company: Markel American Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: ARRPRR-101
TOI: 04.0 Homeowners Sub-TOI: 04.0004 Tenant Homeowners
Product Name: Renter's Protection
Project Name/Number: AR Renter's Protection Rate/Rule Filing/ARRPRR-101

Filing at a Glance

Company: Markel American Insurance Company

Product Name: Renter's Protection

SERFF Tr Num: MRKA-126323351 State: Arkansas

TOI: 04.0 Homeowners

SERFF Status: Closed-Filed

State Tr Num: EFT \$100

Sub-TOI: 04.0004 Tenant Homeowners

Co Tr Num: ARRPRR-101

State Status: Fees verified and received

Filing Type: Rate/Rule

Reviewer(s): Becky Harrington, Betty Montesi

Authors: Angel Wunrow, Audrey Hanken, Nadine Jaeger

Disposition Date: 01/27/2010

Date Submitted: 01/18/2010

Disposition Status: Filed

Effective Date Requested (New): 02/20/2010

Effective Date (New): 02/20/2010

Effective Date Requested (Renewal):

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: AR Renter's Protection Rate/Rule Filing

Status of Filing in Domicile: Authorized

Project Number: ARRPRR-101

Domicile Status Comments: None

Reference Organization: None

Reference Number: None

Reference Title: None

Advisory Org. Circular: None

Filing Status Changed: 01/27/2010

State Status Changed: 01/22/2010

Deemer Date:

Created By: Angel Wunrow

Submitted By: Audrey Hanken

Corresponding Filing Tracking Number: MRKA-126323350

Filing Description:

We enclose rates/rules in final print for our new Renter's Protection program, which provides tenant homeowners coverage on a broader form than the standard HO-4 renter's policy and provides many options to increase coverage as well as the limits within the policy.

The rates developed for this program are based on competitor rates and experience.

This program is being developed nationally and will be marketed through three distribution channels: direct to insured, retail agents and the specialty channel. The specialty channel at this time consists of a provider of risk management solutions specifically designed for the multi-housing industry. The initial focus will be through the specialty channel.

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Competitors with similar programs include Assurant, American Modern Home and Balboa Insurance Group.

Below is a rate comparison that shows that our rates are similar to the competition:

Limits chosen for comparison:

\$20,000 - Contents
\$100,000 - Liability
\$500 - Medical Payments
\$250 Deductible

Preferred Property Company Rate

Markel American \$215.00
American Modern Home \$216.00

Standard Property Company Rate

Markel American \$289.00
Balboa \$230.00
Assurant \$260.00

We are filing these changes using your "file and use" statutes with an effective date of February 20, 2010. Please feel free to contact me if you have any questions or concerns.

Company and Contact

Filing Contact Information

Nadine Jaeger, Executive Assistant njaeger@markelcorp.com
P.O. Box 906 800-236-2862 [Phone] 3387 [Ext]
Pewaukee, WI 53702-0906 262-548-9880 [FAX]

Filing Company Information

Markel American Insurance Company CoCode: 28932 State of Domicile: Virginia
P.O. Box 906 Group Code: 785 Company Type: Insurance
Company
N14 W23800 Group Name: State ID Number:
Pewaukee, WI 53072-0906 FEIN Number: 54-1398877
(800) 236-2862 ext. [Phone]

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Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: \$100 Rate filing fee.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Markel American Insurance Company	\$100.00	01/18/2010	33598787

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	01/27/2010	01/27/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	01/22/2010	01/22/2010	Angel Wunrow	01/25/2010	01/25/2010

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
HPCS	Note To Filer	Becky Harrington	01/22/2010	01/22/2010

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Disposition

Disposition Date: 01/27/2010
 Effective Date (New): 02/20/2010
 Effective Date (Renewal):
 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):
Markel American Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Form RF-2 Loss Costs Only (not for workers' compensation)		Yes
Supporting Document	H-1 Homeowners Abstract		Yes
Supporting Document (revised)	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	HO-4 Acquisition Cost Exhibit	Filed	Yes
Rate	Rule Pages	Filed	Yes
Rate (revised)	Rate Pages	Filed	Yes
Rate	Rate Pages		Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 01/22/2010
Submitted Date 01/22/2010

Respond By Date

Dear Nadine Jaeger,

This will acknowledge receipt of the captioned filing.

Objection 1

- Rate Pages, 1-2 (Rate)

Comment: Please provide statistical support for the acquisition factors and indicate the percentage otherwise included for acquisition expenses in your expense provisions.

Objection 2

- Rate Pages, 1-2 (Rate)

Comment: Arkansas does not allow mandatory wind/hail deductibles. Optional wind/hail deductibles in amounts greater than the all other peril deductible may be offered. Please amend your deductible options.

Please feel free to contact me if you have questions.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Sincerely,

Becky Harrington

Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/25/2010
Submitted Date 01/25/2010

Dear Becky Harrington,

Comments:

Thank you for your letter dated January 22, 2010. Our response follows the order of that letter.

Response 1

SERFF Tracking Number: MRKA-126323351 State: Arkansas
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Comments: We enclose support for the acquisition expenses, as requested.

Related Objection 1

Applies To:

- Rate Pages, 1-2 (Rate)

Comment:

Please provide statistical support for the acquisition factors and indicate the percentage otherwise included for acquisition expenses in your expense provisions.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: HO-4 Acquisition Cost Exhibit

Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Rate Pages	1-2	New	
Previous Version			
Rate Pages	1-2	New	

Response 2

Comments: We apologize for the oversight. We have removed reference to the \$1000 Wind/Hail Deductible from Rate Page 1. We also enclose an updated HPCS form to remove the reference.

Related Objection 1

Applies To:

- Rate Pages, 1-2 (Rate)

Comment:

Arkansas does not allow mandatory wind/hail deductibles. Optional wind/hail deductibles in amounts greater than the all other peril deductible may be offered. Please amend your deductible options.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: HPCS-Homeowners Premium Comparison Survey

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Comment: Rates were calculated using a \$25,000 limit for Liability; \$500 limit for Medical Payments and an acquisition factor of 1.30 was also applied as the program is currently solely marketed through this distribution channel.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Rate Pages	1-2	New	
Previous Version			
Rate Pages	1-2	New	

We look forward to the department's approval. Please let me know if you have any additional questions.

Angel Wunrow

Sincerely,

Angel Wunrow, Audrey Hanken, Nadine Jaeger

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Note To Filer

Created By:

Becky Harrington on 01/22/2010 09:54 AM

Last Edited By:

Becky Harrington

Submitted On:

01/27/2010 08:12 AM

Subject:

HPCS

Comments:

The HPCS indicates a credit for wind/hail exclusion. A rule is not shown in the manual pages. Arkansas does not allow wind/hail exclusions. Please explain.

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Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision:
Filing Method of Last Filing: n/a

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):
Markel American Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

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Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed 01/27/2010	Rule Pages	1-2	New	AR HO-4 Rules.pdf
Filed 01/27/2010	Rate Pages	1-2	New	AR HO-4 Rates.pdf

RENTERS PROGRAM RULES

A. POLICY TERM

Policy term is either a monthly continuous policy with an initial policy period of one calendar month or an annual policy. If the policy term chosen is monthly continuous, the policy will remain in effect for successive policy periods of one calendar month unless the required premium is not paid prior to the end of the current policy period.

B. PREMIUM DETERMINATION

Coverage for the selected limit is rated on a monthly basis. Coverage is subject to a deductible as shown in the rate pages.

Contents Coverage:

1. Refer to Rate Pages to determine the monthly premium base rate by limit.
2. Add monthly base premium, premium for enhancement endorsements (if applicable) and golf cart endorsement (if applicable) to get Sub-Total 1.
3. Multiply the Sub-Total 1 by the factor for the following options, if applicable: Flood, Water Damage, Theft, Replacement Cost, Deductible and Preferred Property Factor to get Sub-Total 2. (Sub-Total 1 * Flood * Water Damage * Theft * Replacement Cost * Deductible * Preferred Property Factor = Sub-Total 2)
4. Add Sub-Total 2 and Identity Fraud Coverage (if applicable) to get Sub-Total 3.
5. Multiply Sub-Total 3 by the Acquisition Factor to get the Contents Premium. Round to 2 decimal points.
6. If an annual policy is chosen, multiply the Contents Premium by 12. The Premium Rounding rule would apply.

Liability Coverage:

1. Refer to Rate Pages to determine the monthly premium base rate.
2. Multiply the monthly premium base rate, Increased Limit Factor (if applicable), Preferred Property (if applicable) and Acquisition Factor to get the Liability Premium. Round to 2 decimal points.
3. If an annual policy is chosen, multiply the Contents Premium by 12. The Premium Rounding rule would apply.

Scheduled Personal Property Coverage

1. Determine value to be insured and divide by \$100.
2. Multiply rate from 1. above by the Scheduled Personal Property rate to get Sub-Total 1.
3. Multiply Sub-Total 1 by the Replacement Cost factor (if applicable), Preferred Property (if applicable) and the Acquisition Factor to get the Scheduled Personal Property Premium. (Sub-Total 1 * Replacement Cost Factor * Preferred Property * Acquisition Factor = Scheduled Personal Property Premium) Round to 2 decimal points.
4. If an annual policy is chosen, multiply the Scheduled Personal Property Premium by 12. The Premium Rounding rule would apply.

Earthquake Coverage

1. Determine value to be insured and divide by \$100.
2. Multiply rate from 1. above by the Earthquake rate to get Sub-Total 1.
3. Multiply Sub-Total 1 by the Replacement Cost factor (if applicable), Preferred Property (if applicable) and the Acquisition Factor to get the Earthquake Coverage Premium. (Sub-Total 1 * Replacement Cost Factor * Preferred Property * Acquisition Factor = Earthquake Coverage Premium) Round to 2 decimal points.
4. If an annual policy is chosen, multiply the Earthquake Coverage Premium by 12. The Premium Rounding rule would apply.

C. PREMIUM ROUNDING

If an annual policy is chosen, all policy and endorsement premiums shall be a whole dollar amount. For this purpose, an amount of fifty (50) cents or more shall be rounded to the next whole dollar.

RENTERS PROGRAM RULES

D. MINIMUM PREMIUMS

If a monthly term is chosen, the premium for each policy period is fully earned on the effective date of the policy period for which the premium has been paid.

If an annual term is chosen, the minimum written and retained premium of \$50 per policy shall apply. The retained premium of \$50 shall not apply if termination is initiated by the company.

E. CANCELLATIONS

If a monthly term is chosen, we will return the full premium for any term that is cancelled prior to the first day of that period.

For an annual term, if we cancel the policy, any return premium will be computed on a pro-rata basis. If you cancel the policy, any return premium will be computed on a 90% pro rata basis.

F. TERRITORY DEFINITIONS

The entire state consists of one territory.

G. PREFERRED PROPERTY ELIGIBILITY

Residents of an apartment community must meet the following criteria:

1. Property must be more than 100 units at the same location.
2. Property must have a paid resident manager living on site.
3. Property must be well maintained with no special hazards and professionally managed.
4. Property must be less than 25 years old (or have substantial updating to electrical, water, roof).
5. Gated security or other community protection measures may be required in urban areas.
6. Facility age should not exceed 20 years without substantial updating.

H. CHANGES

For annual policies:

- A. All changes requiring adjustment of premium shall be computed pro rata.
- B. If a policy is amended and results in a premium adjustment of less than \$5, such adjustment may be waived except that the actual return premium of less than \$5 shall be allowed at the request of the insured.

I. BILLING FEE

1. A \$5 billing fee per non-EFT (paper) billing shall apply to each payment.
2. A \$1 billing fee per Electronic Funds Transfer (EFT) billing shall apply to each payment.

ARKANSAS RENTER'S PROTECTION PROGRAM

Renter's Protection Contents Rates

Coverage for the selected limit is rated on a monthly basis.

<u>Limit</u>	<u>Monthly Premium Base Rate</u>
\$10,000	\$8.00
\$15,000	\$10.50
\$20,000	\$12.50
\$25,000	\$14.50
\$30,000	\$16.00
\$35,000	\$17.50
\$40,000	\$19.00
\$45,000	\$20.50
\$50,000	\$22.00
\$55,000	\$23.50
\$60,000	\$25.00
\$65,000	\$26.50
\$70,000	\$28.00
\$75,000	\$29.50

Liability Coverage

Includes \$500 of Medical Payments coverage and \$10,000 Animal Liability sublimit.

<u>Limit</u>	<u>Monthly Premium Base Rate</u>
\$25,000	\$3.08

Increased Limits of Liability

<u>Limit</u>	<u>Factor</u>
\$50,000	1.20
\$100,000	1.35
\$300,000	1.75

Deductible Options

Deductible credit is applied to the contents coverage only.

<u>Deductible</u>	<u>Factor</u>
\$250	Base
\$500	0.95
\$1,000	0.93

Replacement Cost Coverage for Contents

Factor	1.15
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Flood Endorsement

Factor	1.10
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Earthquake Endorsement

Limit is equal to chosen contents limit. Includes a 15% deductible based on the contents limit.

Monthly Premium:	\$0.04 per \$100
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ARKANSAS RENTER'S PROTECTION PROGRAM

Golf Cart Endorsement

Monthly Premium: \$3

Water Damage (Sewers & Drains) Endorsement

Factor: 1.50

Silver Enhancement Endorsement

Monthly Premium: \$ 1.00

Gold Enhancement Endorsement

Monthly Premium: \$ 3.00

Platinum Enhancement Endorsement

Monthly Premium: \$ 4.00

Scheduled Personal Property

Monthly Premium: \$0.12 per \$100

Identity Fraud Expense Endorsement

<u>Limit</u>	<u>Monthly Premium</u>
\$5,000	\$1.00
\$10,000	\$1.50
\$15,000	\$2.00

Preferred Property

Must meet requirements as stated in Rule Page 2.

Factor: 0.65

Theft Endorsement

Factor: 1.10

Acquisition Factors

Direct 1.00
Retail 1.03
Specialty Channel 1.30

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 Product Name: Renter's Protection
 Project Name/Number: AR Renter's Protection Rate/Rule Filing/ARRPRR-101

Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Form RF-2 Loss Costs Only (not for workers' compensation)		
Bypass Reason:	This independent rate filing does not use loss costs.		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	H-1 Homeowners Abstract		
Bypass Reason:	Not applicable – this is a tenant howeowners program, not owner occupied howeowners.		
Comments:			
		Item Status:	Status Date:
Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey	Filed	01/27/2010
Comments:	Rates were calculated using a \$25,000 limit for Liability; \$500 limit for Medical Payments and an acquisition factor of 1.30 was also applied as the program is currently solely marketed through this distribution channel.		
Attachment:	AR Form HPCS.xls		
		Item Status:	Status Date:
Bypassed - Item:	NAIC loss cost data entry document		
Bypass Reason:	This independent rate filing does not use loss costs.		
Comments:			
		Item Status:	Status Date:

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Product Name: Renter's Protection
Project Name/Number: AR Renter's Protection Rate/Rule Filing/ARRPRR-101
Satisfied - Item: HO-4 Acquisition Cost Exhibit Filed 01/27/2010
Comments:
Attachment:
HO-4 Acquisition Cost.pdf

NAIC Number: 28932
 Company Name: Markel American Insurance Company
 Contact Person: Angel Wunrow
 Telephone No.: 800-236-2862 x 3393
 Email Address: awunrow@markelcorp.com
 Effective Date: 2/20/2010

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

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

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

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

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

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	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61
	\$25,000	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89
6	\$5,000																		
	\$15,000	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61
	\$25,000	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89
9	\$5,000																		
	\$15,000	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61	\$203.61
	\$25,000	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89	\$262.89

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	0	%	Window Locks	0	%
Smoke Alarm	0	%	\$1,000 Deductible	7	%
			Other (specify)		

EARTHQUAKE INSURANCE

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

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

Zone Brick Frame

Acquisition Cost Calculation

	Direct	Retail	GA
Earned Premium	1.000	1.000	1.000
Commissions	0.000	0.125	0.300
General & Other Acquisitions	0.228	0.125	0.090
Taxes, Licenses & Fees	0.026	0.026	0.026
Profit	0.100	0.100	0.100
Total:	0.354	0.376	0.516
Balance Point:	0.646	0.624	0.484
Multiplier	1.548	1.603	2.066
Channel of Dist Factor	1.000	1.035	1.335
Factor Chosen	1.000	1.030	1.300

SERFF Tracking Number: MRKA-126323351 State: Arkansas
 Filing Company: Markel American Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: ARRPRR-101
 TOI: 04.0 Homeowners Sub-TOI: 04.0004 Tenant Homeowners
 Product Name: Renter's Protection
 Project Name/Number: AR Renter's Protection Rate/Rule Filing/ARRPRR-101

Superseded Schedule Items

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.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
12/04/2009	Rate and Rule	Rate Pages	01/25/2010	AR HO-4 Rates.pdf (Superseded)
09/29/2009	Supporting Document	HPCS-Homeowners Premium Comparison Survey	01/25/2010	AR Form HPCS.xls (Superseded)

ARKANSAS RENTER'S PROTECTION PROGRAM

Renter's Protection Contents Rates

Coverage for the selected limit is rated on a monthly basis.

<u>Limit</u>	<u>Monthly Premium Base Rate</u>
\$10,000	\$8.00
\$15,000	\$10.50
\$20,000	\$12.50
\$25,000	\$14.50
\$30,000	\$16.00
\$35,000	\$17.50
\$40,000	\$19.00
\$45,000	\$20.50
\$50,000	\$22.00
\$55,000	\$23.50
\$60,000	\$25.00
\$65,000	\$26.50
\$70,000	\$28.00
\$75,000	\$29.50

Liability Coverage

Includes \$500 of Medical Payments coverage and \$10,000 Animal Liability sublimit.

<u>Limit</u>	<u>Monthly Premium Base Rate</u>
\$25,000	\$3.08

Increased Limits of Liability

<u>Limit</u>	<u>Factor</u>
\$50,000	1.20
\$100,000	1.35
\$300,000	1.75

Deductible Options

Deductible credit is applied to the contents coverage only. Includes a \$1,000 Wind/Hail deductible.

<u>Deductible</u>	<u>Factor</u>
\$250	Base
\$500	0.95
\$1,000	0.93

Replacement Cost Coverage for Contents

Factor	1.15
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Flood Endorsement

Factor	1.10
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Earthquake Endorsement

Limit is equal to chosen contents limit. Includes a 15% deductible based on the contents limit.

Monthly Premium:	\$0.04 per \$100
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ARKANSAS RENTER'S PROTECTION PROGRAM

Golf Cart Endorsement

Monthly Premium: \$3

Water Damage (Sewers & Drains) Endorsement

Factor: 1.50

Silver Enhancement Endorsement

Monthly Premium: \$ 1.00

Gold Enhancement Endorsement

Monthly Premium: \$ 3.00

Platinum Enhancement Endorsement

Monthly Premium: \$ 4.00

Scheduled Personal Property

Monthly Premium: \$0.12 per \$100

Identity Fraud Expense Endorsement

<u>Limit</u>	<u>Monthly Premium</u>
\$5,000	\$1.00
\$10,000	\$1.50
\$15,000	\$2.00

Preferred Property

Must meet requirements as stated in Rule Page 2.

Factor: 0.65

Theft Endorsement

Factor: 1.10

Acquisition Factors

Direct 1.00
Retail 1.03
Specialty Channel 1.30