

SERFF Tracking Number: HART-126763648 State: Arkansas  
 First Filing Company: Hartford Underwriters Insurance Company, ... State Tracking Number: EFT \$100  
 Company Tracking Number: FN.14.799.2010.02  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: Depopulation of HFIC, HUIC and TCFIC into HAIC  
 Project Name/Number: Homeowners Multi Peril/FN.14.799.2010.02

## Filing at a Glance

Companies: Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Hartford Accident and Indemnity Company, Hartford Fire Insurance Company

Product Name: Depopulation of HFIC, HUIC and TCFIC into HAIC SERFF Tr Num: HART-126763648 State: Arkansas

TOI: 04.0 Homeowners

SERFF Status: Closed-Filed

State Tr Num: EFT \$100

Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Co Tr Num: FN.14.799.2010.02

State Status: Fees verified and received

Filing Type: Rate/Rule

Reviewer(s): Becky Harrington, Betty Montesi

Authors: Joyce Driscoll, Marilu Gonzalez, David Logan, Angela Isaac, Desiree Dupree, Omayra Vega

Disposition Date: 10/11/2010

Date Submitted: 08/13/2010

Disposition Status: Filed

Effective Date Requested (New): 10/09/2010

Effective Date (New):

Effective Date Requested (Renewal): 11/25/2010

Effective Date (Renewal): 11/25/2010

State Filing Description:

## General Information

Project Name: Homeowners Multi Peril

Status of Filing in Domicile:

Project Number: FN.14.799.2010.02

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 10/11/2010

Deemer Date:

State Status Changed: 08/13/2010

Submitted By: Joyce Driscoll

Created By: Joyce Driscoll

Corresponding Filing Tracking Number:

Filing Description:

The purpose of this filing is to consolidate products. We will combine Merit/EconMerit, Elite/EconElite and CCRL products into the Premier product. Agency Hartford Accident & Indemnity Insurance Company will temporarily be accepting business for the limited purpose of offering renewal policies to policyholders current in Agency Hartford Fire Insurance Company, Agency/ Affinity

SERFF Tracking Number: HART-126763648 State: Arkansas  
First Filing Company: Hartford Underwriters Insurance Company, ... State Tracking Number: EFT \$100  
Company Tracking Number: FN.14.799.2010.02  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Depopulation of HFIC, HUIC and TCFIC into HAIC  
Project Name/Number: Homeowners Multi Peril/FN.14.799.2010.02

Hartford Underwriters Insurance Company and Agency Twin City Fire Insurance Company.

## Company and Contact

### Filing Contact Information

Joyce Driscoll, Senior Business Analyst joyce.driscoll@thehartford.com  
1 Hartford Plaza 860-547-3468 [Phone]  
HO-GL-19 860-547-5941 [FAX]  
Hartford, CT 06155

### Filing Company Information

Hartford Underwriters Insurance Company	CoCode: 30104	State of Domicile: Connecticut
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-1222527	

-----

Twin City Fire Insurance Company	CoCode: 29459	State of Domicile: Indiana
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-0732738	

-----

Hartford Accident and Indemnity Company	CoCode: 22357	State of Domicile: Connecticut
690 Asylum Ave	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-0383030	

-----

Hartford Fire Insurance Company	CoCode: 19682	State of Domicile: Connecticut
Hartford Plaza	Group Code: 91	Company Type:
690 Asylum Avenue	Group Name:	State ID Number:
Hartford, CT 06115	FEIN Number: 06-0383750	

(860) 547-5000 ext. [Phone]

-----

## Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No

SERFF Tracking Number: HART-126763648 State: Arkansas  
First Filing Company: Hartford Underwriters Insurance Company, ... State Tracking Number: EFT \$100  
Company Tracking Number: FN.14.799.2010.02  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Depopulation of HFIC, HUIC and TCFIC into HAIC  
Project Name/Number: Homeowners Multi Peril/FN.14.799.2010.02  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Underwriters Insurance Company	\$100.00	08/13/2010	38759809
Twin City Fire Insurance Company	\$0.00	08/13/2010	
Hartford Accident and Indemnity Company	\$0.00	08/13/2010	
Hartford Fire Insurance Company	\$0.00	08/13/2010	

SERFF Tracking Number: HART-126763648 State: Arkansas  
 First Filing Company: Hartford Underwriters Insurance Company, ... State Tracking Number: EFT \$100  
 Company Tracking Number: FN.14.799.2010.02  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: Depopulation of HFIC, HUIC and TCFIC into HAIC  
 Project Name/Number: Homeowners Multi Peril/FN.14.799.2010.02

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	10/11/2010	10/11/2010

### 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	09/08/2010	09/08/2010			
Pending Industry Response	Becky Harrington	08/25/2010	08/25/2010	Joyce Driscoll	08/26/2010	08/26/2010
Pending Industry Response	Becky Harrington	08/25/2010	08/25/2010	Joyce Driscoll	08/25/2010	08/25/2010
Pending Industry Response	Becky Harrington	08/16/2010	08/16/2010	Joyce Driscoll	08/23/2010	08/23/2010

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Manual Page	Joyce Driscoll	10/05/2010	10/05/2010
Rate	Manual Page	Joyce Driscoll	10/05/2010	10/05/2010
Rate	Rate Pages	Joyce Driscoll	10/05/2010	10/05/2010
Supporting	H-1 Homeowners Abstract	Joyce Driscoll	10/05/2010	10/05/2010

*SERFF Tracking Number:* HART-126763648      *State:* Arkansas  
*First Filing Company:* Hartford Underwriters Insurance Company, ...      *State Tracking Number:* EFT \$100  
*Company Tracking Number:* FN.14.799.2010.02  
*TOI:* 04.0 Homeowners      *Sub-TOI:* 04.0000 Homeowners Sub-TOI Combinations  
*Product Name:* Depopulation of HFIC, HUIC and TCFIC into HAIC  
*Project Name/Number:* Homeowners Multi Peril/FN.14.799.2010.02

Document

Supporting Document	HPCS-Homeowners Premium Comparison Survey	Joyce Driscoll	10/05/2010	10/05/2010
Supporting Document	Explanatory Memorandum and Actuarial Support	Joyce Driscoll	10/05/2010	10/05/2010
Supporting Document	Marked Up Manual Pages	Joyce Driscoll	10/05/2010	10/05/2010

SERFF Tracking Number: HART-126763648 State: Arkansas  
 First Filing Company: Hartford Underwriters Insurance Company, ... State Tracking Number: EFT \$100  
 Company Tracking Number: FN.14.799.2010.02  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: Depopulation of HFIC, HUIC and TCFIC into HAIC  
 Project Name/Number: Homeowners Multi Peril/FN.14.799.2010.02

## Disposition

Disposition Date: 10/11/2010  
 Effective Date (New):  
 Effective Date (Renewal): 11/25/2010  
 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):
Hartford Underwriters Insurance Company	0.000%	-18.900%	\$-17,931	60	\$94,661	-16.300%	-19.000%
Twin City Fire Insurance Company	0.000%	-10.000%	\$-5,598	40	\$56,144	-8.200%	-10.000%
Hartford Accident and Indemnity Company	0.000%	9.400%	\$7,496	68	\$79,469	9.500%	8.100%
Hartford Fire Insurance Company	0.000%	-36.500%	\$-17,416	33	\$47,690	-33.000%	-36.700%

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing

0.000%

SERFF Tracking Number: HART-126763648 State: Arkansas  
First Filing Company: Hartford Underwriters Insurance Company, ... State Tracking Number: EFT \$100  
Company Tracking Number: FN.14.799.2010.02  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Depopulation of HFIC, HUIC and TCFIC into HAIC  
Project Name/Number: Homeowners Multi Peril/FN.14.799.2010.02

**Overall Percentage Rate Impact For This Filing** -9.300%  
**Effect of Rate Filing-Written Premium Change For This Program** \$-33,449  
**Effect of Rate Filing - Number of Policyholders Affected** 201

SERFF Tracking Number: HART-126763648 State: Arkansas  
 First Filing Company: Hartford Underwriters Insurance Company, ... State Tracking Number: EFT \$100  
 Company Tracking Number: FN.14.799.2010.02  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: Depopulation of HFIC, HUIC and TCFIC into HAIC  
 Project Name/Number: Homeowners Multi Peril/FN.14.799.2010.02

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Form RF-2 Loss Costs Only (not for workers' compensation)		Yes
Supporting Document (revised)	H-1 Homeowners Abstract	Filed	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		Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document (revised)	Explanatory Memorandum and Actuarial Support	Filed	Yes
Supporting Document	Explanatory Memorandum and Actuarial Support		Yes
Supporting Document	Response to Objection No. 3	Filed	Yes
Supporting Document	Response to Objection Dated 08/25/10	Filed	Yes
Supporting Document	Marked Up Manual Pages	Filed	Yes
Rate (revised)	Manual Page	Filed	Yes
Rate	Manual Page		Yes
Rate (revised)	Manual Page	Filed	Yes
Rate	Manual Page		Yes
Rate (revised)	Rate Pages	Filed	Yes
Rate	Rate Pages		Yes

SERFF Tracking Number: HART-126763648 State: Arkansas  
First Filing Company: Hartford Underwriters Insurance Company, ... State Tracking Number: EFT \$100  
Company Tracking Number: FN.14.799.2010.02  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Depopulation of HFIC, HUIC and TCFIC into HAIC  
Project Name/Number: Homeowners Multi Peril/FN.14.799.2010.02

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 09/08/2010

Submitted Date 09/08/2010

Respond By Date

Dear Joyce Driscoll,

This will acknowledge receipt of the recent response.

Objection 1

Comment:

The Department is concerned with the future rate need for closed books of business. What would the rate impact be if these companies were consolidated into one of your companies actively writing new business?

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

SERFF Tracking Number: HART-126763648 State: Arkansas  
First Filing Company: Hartford Underwriters Insurance Company, ... State Tracking Number: EFT \$100  
Company Tracking Number: FN.14.799.2010.02  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Depopulation of HFIC, HUIC and TCFIC into HAIC  
Project Name/Number: Homeowners Multi Peril/FN.14.799.2010.02

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 08/25/2010

Submitted Date 08/25/2010

Respond By Date

Dear Joyce Driscoll,

This will acknowledge receipt of the response dated 8/25/10.

Objection 1

- Response to Objection No. 3 (Supporting Document)

Comment: Please identify the major type of loss driving the 2010 loss ratio.

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

SERFF Tracking Number: HART-126763648 State: Arkansas  
First Filing Company: Hartford Underwriters Insurance Company, ... State Tracking Number: EFT \$100  
Company Tracking Number: FN.14.799.2010.02  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Depopulation of HFIC, HUIC and TCFIC into HAIC  
Project Name/Number: Homeowners Multi Peril/FN.14.799.2010.02

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 08/26/2010  
Submitted Date 08/26/2010

Dear Becky Harrington,

### Comments:

Below is our response to your Objection Letter dated 08/25/2010.

### Response 1

Comments: Please find attached a breakdown of year 2010 claims by causes of loss. The major type of loss driving the 2010 loss ratio was Fire.

### Related Objection 1

Applies To:

- Response to Objection No. 3 (Supporting Document)

Comment:

Please identify the major type of loss driving the 2010 loss ratio.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Response to Objection Dated 08/25/10

Comment: Attached is the Major Type fo Loss Year 2010.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

We hope this will enable you to continue your review.

Sincerely,

Angela Isaac, David Logan, Desiree Dupree, Joyce Driscoll, Marilu Gonzalez, Omayra Vega

SERFF Tracking Number: HART-126763648 State: Arkansas  
First Filing Company: Hartford Underwriters Insurance Company, ... State Tracking Number: EFT \$100  
Company Tracking Number: FN.14.799.2010.02  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Depopulation of HFIC, HUIC and TCFIC into HAIC  
Project Name/Number: Homeowners Multi Peril/FN.14.799.2010.02

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 08/25/2010

Submitted Date 08/25/2010

Respond By Date

Dear Joyce Driscoll,

This will acknowledge receipt of the response dated 8/23/2010.

Objection 1

- NAIC loss cost data entry document (Supporting Document)

Comment: The form submitted is for Hartford Fire personal auto program.

Please submit this form for Hartford Accident & Indemnity homeowner program since it will be the surviving company with HO policies.

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

SERFF Tracking Number: HART-126763648 State: Arkansas  
First Filing Company: Hartford Underwriters Insurance Company, ... State Tracking Number: EFT \$100  
Company Tracking Number: FN.14.799.2010.02  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Depopulation of HFIC, HUIC and TCFIC into HAIC  
Project Name/Number: Homeowners Multi Peril/FN.14.799.2010.02

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 08/25/2010  
Submitted Date 08/25/2010

Dear Becky Harrington,

### Comments:

Below is our response to your Objection Letter dated 08/25/2010

### Response 1

Comments: Attached is the revised NAIC loss cost data entry document.

#### Related Objection 1

Applies To:

- NAIC loss cost data entry document (Supporting Document)

Comment:

The form submitted is for Hartford Fire personal auto program.

Please submit this form for Hartford Accident & Indemnity homeowner program since it will be the surviving company with HO policies.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: NAIC loss cost data entry document

Comment: Attached are the NAIC loss cost data entry documents.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

We hope this will enable you to continue your review.

Sincerely,

Angela Isaac, David Logan, Desiree Dupree, Joyce Driscoll, Marilu Gonzalez, Omayra Vega

SERFF Tracking Number: HART-126763648 State: Arkansas  
First Filing Company: Hartford Underwriters Insurance Company, ... State Tracking Number: EFT \$100  
Company Tracking Number: FN.14.799.2010.02  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Depopulation of HFIC, HUIC and TCFIC into HAIC  
Project Name/Number: Homeowners Multi Peril/FN.14.799.2010.02

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 08/16/2010

Submitted Date 08/16/2010

Respond By Date

Dear Joyce Driscoll,

This will acknowledge receipt of the captioned filing.

### Objection 1

- NAIC loss cost data entry document (Supporting Document)

Comment: The 5-year history section should reflect the most recent 5 years, regardless of whether there was a rate change or not.

The expense provision section must be completed.

Please revise the form for all companies.

### Objection 2

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comment: The HPCS is creating an error in our program used to process the it for use by consumers on our website. There is a reference to data from other worksheets. Please re-submit the form without altering, adding formulas or calculations from other worksheets.

### Objection 3

- Explanatory Memorandum and Actuarial Support (Supporting Document)

Comment: While the overall impact is minimal, the 24.3% increase for current Hartford Accident & Indemnity insureds is significant given this is a company decision and not due to losses. Provide additional supporting data justifying the increase.

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

SERFF Tracking Number: HART-126763648 State: Arkansas  
First Filing Company: Hartford Underwriters Insurance Company, ... State Tracking Number: EFT \$100  
Company Tracking Number: FN.14.799.2010.02  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Depopulation of HFIC, HUIC and TCFIC into HAIC  
Project Name/Number: Homeowners Multi Peril/FN.14.799.2010.02

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 08/23/2010  
Submitted Date 08/23/2010

Dear Becky Harrington,

### Comments:

Below is our response to your Objection Letter dated 8/16/2010.

### Response 1

Comments: Please find attached a revised NAIC loss cost data entry document.

#### Related Objection 1

Applies To:

- NAIC loss cost data entry document (Supporting Document)

Comment:

The 5-year history section should reflect the most recent 5 years, regardless of whether there was a rate change or not.

The expense provision section must be completed.

Please revise the form for all companies.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: NAIC loss cost data entry document

Comment: Attached are the NAIC loss cost data entry documents.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Response 2

Comments: Please see attached a revised HPCS-Homeowners Premium Comparison Survey exhibit.

SERFF Tracking Number: HART-126763648 State: Arkansas  
First Filing Company: Hartford Underwriters Insurance Company, ... State Tracking Number: EFT \$100  
Company Tracking Number: FN.14.799.2010.02  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Depopulation of HFIC, HUIC and TCFIC into HAIC  
Project Name/Number: Homeowners Multi Peril/FN.14.799.2010.02

### Related Objection 1

Applies To:

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comment:

The HPCS is creating an error in our program used to process the it for use by consumers on our website. There is a reference to data from other worksheets. Please re-submit the form without altering, adding formulas or calculations from other worksheets.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: HPCS-Homeowners Premium Comparison Survey

Comment: Attached are the HPCS-Homeowners Premium Comparison Surveys in Excel and PDF formats.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Response 3

Comments: Please see attached additional data supporting the +24.3% increase for current Hartford Accident & Indemnity Premier insureds. The 5- year loss ratio experience is +157.7%.

#### Related Objection 1

Applies To:

- Explanatory Memorandum and Actuarial Support (Supporting Document)

Comment:

While the overall impact is minimal, the 24.3% increase for current Hartford Accident & Indemnity insureds is significant given this is a company decision and not due to losses. Provide additional supporting data justifying the increase.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Response to Objection No. 3

Comment: Attached is the additional pricing support.

No Form Schedule items changed.

*SERFF Tracking Number:* HART-126763648 *State:* Arkansas  
*First Filing Company:* Hartford Underwriters Insurance Company, ... *State Tracking Number:* EFT \$100  
*Company Tracking Number:* FN.14.799.2010.02  
*TOI:* 04.0 Homeowners *Sub-TOI:* 04.0000 Homeowners Sub-TOI Combinations  
*Product Name:* Depopulation of HFIC, HUIC and TCFIC into HAIC  
*Project Name/Number:* Homeowners Multi Peril/FN.14.799.2010.02

No Rate/Rule Schedule items changed.

We hope that this will enable you to continue your review.

Sincerely,

Angela Isaac, David Logan, Desiree Dupree, Joyce Driscoll, Marilu Gonzalez, Omayra Vega

SERFF Tracking Number: HART-126763648 State: Arkansas  
 First Filing Company: Hartford Underwriters Insurance Company, ... State Tracking Number: EFT \$100  
 Company Tracking Number: FN.14.799.2010.02  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: Depopulation of HFIC, HUIC and TCFIC into HAIC  
 Project Name/Number: Homeowners Multi Peril/FN.14.799.2010.02

**Amendment Letter**

Submitted Date: 10/05/2010

**Comments:**

Attached are the amended documents.

**Changed Items:**

**Rate/Rule Schedule Item Changes:**

Exhibit Name:	Rule # or Page #:	Rate Action:	Previous State Filing Number:	Attach Document:
Manual Page	AR-803.1	Replacement		100910 AR Legacy HO depop changes AR-803.1.pdf
Manual Page	AR-821.1	Replacement		100910 AR Legacy HO depop changes AR-821.1.pdf
Rate Pages	ARKANSAS-R-1 and ARKANSAS-R-2	Replacement		AR_LEG RATE PGS R-1 and R-2.pdf

**Supporting Document Schedule Item Changes:**

**Satisfied -Name: H-1 Homeowners Abstract**

Comment: Attached are the H-1 Homeowners Abstracts.  
 ARHOMEH1 Depop.pdf

**Satisfied -Name: HPCS-Homeowners Premium Comparison Survey**

Comment: Attached are the HPCS-Homeowners Premium Comparison Surveys in Excel and PDF formats.  
 Form HPCS Homeowners Premium Comparison Survey\_HFIC.xls  
 Form HPCS Homeowners Premium Comparison Survey\_HAI.xls  
 Form HPCS Homeowners Premium Comparison Survey\_HUIC.xls  
 Form HPCS Homeowners Premium Comparison Survey\_TCFIC.xls  
 Form HPCS Homeowners Premium Comparison Survey\_HFIC.pdf  
 Form HPCS Homeowners Premium Comparison Survey\_HAI.pdf  
 Form HPCS Homeowners Premium Comparison Survey\_HUIC.pdf  
 Form HPCS Homeowners Premium Comparison Survey\_TCFIC.pdf

**User Added -Name: Explanatory Memorandum and Actuarial Support**

Comment: Attached is the Explanatory Memorandum and Actuarial Support.  
 100910 AR Pricing Support.pdf  
 AR\_Explanatory FN14799201002 Rev 100510.pdf

SERFF Tracking Number: HART-126763648 State: Arkansas  
First Filing Company: Hartford Underwriters Insurance Company, ... State Tracking Number: EFT \$100  
Company Tracking Number: FN.14.799.2010.02  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Depopulation of HFIC, HUIC and TCFIC into HAIC  
Project Name/Number: Homeowners Multi Peril/FN.14.799.2010.02

**User Added -Name: Marked Up Manual Pages**

Comment: Attached are the marked up manual rule pages.  
100910 AR Legacy HO depop marked up.pdf

SERFF Tracking Number: HART-126763648 State: Arkansas  
 First Filing Company: Hartford Underwriters Insurance Company, ... State Tracking Number: EFT \$100  
 Company Tracking Number: FN.14.799.2010.02  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: Depopulation of HFIC, HUIC and TCFIC into HAIC  
 Project Name/Number: Homeowners Multi Peril/FN.14.799.2010.02

**Post Submission Update Request Processed On 10/11/2010**

**Status:** Allowed  
**Created By:** Joyce Driscoll  
**Processed By:** Becky Harrington  
**Comments:** Commissioner ok'd change

**Company Rate Information:**

**Company Name:Hartford Underwriters Insurance Company**

Field Name	Requested Change	Prior Value
Overall % Rate Impact	-18.900%	-7.900%
Written Premium Change for this Program	\$-17931	\$-7478
Maximum %Change (where required)	-16.300%	-3.800%
Minimum %Change (where required)	-19.000%	-8.000%

**Company Name:Twin City Fire Insurance Company**

Field Name	Requested Change	Prior Value
Overall % Rate Impact	-10.000%	2.300%
Written Premium Change for this Program	\$-5598	\$1291
Maximum %Change (where required)	-8.200%	5.500%
Minimum %Change (where required)	-10.000%	2.200%

**Company Name:Hartford Accident and Indemnity Company**

Field Name	Requested Change	Prior Value
Overall % Rate Impact	9.400%	24.300%
Written Premium Change for this Program	\$7496	\$19311
Maximum %Change (where required)	9.500%	24.300%
Minimum %Change (where required)	8.100%	24.200%

**Company Name:Hartford Fire Insurance Company**

Field Name	Requested Change	Prior Value
Overall % Rate Impact	-36.500%	-27.900%

*SERFF Tracking Number:*     *HART-126763648*                             *State:*                             *Arkansas*  
*First Filing Company:*     *Hartford Underwriters Insurance Company, ...*     *State Tracking Number:*     *EFT \$100*  
*Company Tracking Number:*     *FN.14.799.2010.02*  
*TOI:*                             *04.0 Homeowners*                             *Sub-TOI:*                             *04.0000 Homeowners Sub-TOI Combinations*  
*Product Name:*                 *Depopulation of HFIC, HUIC and TCFIC into HAIC*  
*Project Name/Number:*         *Homeowners Multi Peril/FN.14.799.2010.02*

Written Premium Change for this Program	\$-17416	\$-13306
Maximum %Change (where required)	-33.000%	-23.100%
Minimum %Change (where required)	-36.700%	-28.100%

**Overall Rate Information:**

<b>Field Name</b>	<b>Requested Change</b>	<b>Prior Value</b>
Overall Percentage Rate Impact For This Filing	-9.300%	-0.100%

SERFF Tracking Number: HART-126763648 State: Arkansas  
 First Filing Company: Hartford Underwriters Insurance Company, ... State Tracking Number: EFT \$100  
 Company Tracking Number: FN.14.799.2010.02  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: Depopulation of HFIC, HUIC and TCFIC into HAIC  
 Project Name/Number: Homeowners Multi Peril/FN.14.799.2010.02

## Rate Information

Rate data applies to filing.

**Filing Method:** File and Use  
**Rate Change Type:** Decrease  
**Overall Percentage of Last Rate Revision:** 0.000%  
**Effective Date of Last Rate Revision:** 01/08/2009  
**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):
Hartford Underwriters Insurance Company	0.000%	-18.900%	\$-17,931	60	\$94,661	-16.300%	-19.000%
Twin City Fire Insurance Company	0.000%	-10.000%	\$-5,598	40	\$56,144	-8.200%	-10.000%
Hartford Accident and Indemnity Company	0.000%	9.400%	\$7,496	68	\$79,469	9.500%	8.100%
Hartford Fire Insurance Company	0.000%	-36.500%	\$-17,416	33	\$47,690	-33.000%	-36.700%

<i>SERFF Tracking Number:</i>	<i>HART-126763648</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Hartford Underwriters Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>FN.14.799.2010.02</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>Depopulation of HFIC, HUIC and TCFIC into HAIC</i>		
<i>Project Name/Number:</i>	<i>Homeowners Multi Peril/FN.14.799.2010.02</i>		

### **Overall Rate Information for Multiple Company Filings**

<b>Overall % Rate Indicated:</b>	0.000%
<b>Overall Percentage Rate Impact For This Filing:</b>	-9.300%
<b>Effect of Rate Filing - Written Premium Change For This Program:</b>	\$-33,449
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	201

SERFF Tracking Number: HART-126763648 State: Arkansas  
 First Filing Company: Hartford Underwriters Insurance Company, ... State Tracking Number: EFT \$100  
 Company Tracking Number: FN.14.799.2010.02  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: Depopulation of HFIC, HUIC and TCFIC into HAIC  
 Project Name/Number: Homeowners Multi Peril/FN.14.799.2010.02

## Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 10/11/2010	Manual Page	AR-803.1	Replacement	100910 AR Legacy HO depop changes AR-803.1.pdf
Filed 10/11/2010	Manual Page	AR-821.1	Replacement	100910 AR Legacy HO depop changes AR-821.1.pdf
Filed 10/11/2010	Rate Pages	ARKANSAS-R-1 Replacement and ARKANSAS-R-2		AR_LEG RATE PGS R-1 and R-2.pdf



**Arkansas Homeowners Policy Program**

**Effective Date 10/9/2010**

**ISO2000**

**HO**

---

**803 RESERVED FOR FUTURE USE**



## Arkansas Homeowners Policy Program

Effective Date 10/9/2010

ISO2000

HO

---

### 821 COMPANY UTILIZATION

HARTFORD ACCIDENT & INDEMNITY COMPANY - Hartford Premier

Premium Computation - All Forms - Apply the Table 1 or Table 3 and Product Deviation Factors shown on the rate pages to the displayed rate in accordance with the premium computation sequence in Rule 900.



**POLICY FORMS HO 00 02, HO 00 03, HO 00 05**

**PRODUCT DEVIATION FACTORS**

<b>Product</b>	<b>Premier</b>
<b>Factor</b>	0.81

**TABLE 1 - PREMIUM FACTORS**

Policy Form	Type of Construction	Protection Class							
		2, 3	4, 5	6	7	8	8A	9	10
HO 00 02	Frame	0.98	1.08	1.27	1.42	1.77	2.30	2.92	4.66
	Masonry	0.93	1.03	1.21	1.35	1.68	2.19	2.77	4.43
HO 00 03	Frame	1.00	1.10	1.30	1.45	1.81	2.35	2.97	4.75
	Masonry	0.95	1.05	1.24	1.38	1.72	2.23	2.83	4.51
HO 00 05	Frame	1.10	1.21	1.43	1.60	1.99	2.59	3.27	5.23
	Masonry	1.05	1.16	1.36	1.52	1.89	2.45	3.11	4.96

**TABLE 2A - UNITY TABLE**

TERRITORY	CURVE #	UNITY
13	1	\$1,331
14	1	\$1,079
15	1	\$1,796
16	1	\$1,622
17	1	\$1,573
18	1	\$1,444
19	1	\$1,238
20	1	\$1,584
21	1	\$1,631
22	1	\$1,095
24	1	\$1,587
29	1	\$1,504
30	1	\$1,749
31	1	\$1,876
32	1	\$1,616

**TABLE 2B - AMOUNT OF INSURANCE TABLE**

Coverage A Dwelling Amount	Curve #1
\$ 10,000	0.432
20,000	0.443
30,000	0.456
40,000	0.480
50,000	0.504
60,000	0.528
70,000	0.564
80,000	0.594
90,000	0.653
100,000	0.710
110,000	0.766
120,000	0.830
130,000	0.886
140,000	0.944
150,000	1.000
160,000	1.065
170,000	1.130
180,000	1.194
190,000	1.260
200,000	1.327
220,000	1.460
240,000	1.593
260,000	1.728
280,000	1.865
300,000	2.003
320,000	2.130
340,000	2.258
360,000	2.398
380,000	2.545
400,000	2.677
420,000	2.812
440,000	2.947
460,000	3.082
480,000	3.215
500,000	3.349
Each add'l \$10,000-	0.067



**POLICY FORMS HO 00 04, HO 00 06**

**PRODUCT DEVIATION FACTORS**

<b>Product</b>	<b>Premier</b>
<b>Factor</b>	0.67

**TABLE 3 - PREMIUM FACTORS**

Policy Form	Type of Construction	Protection Class			
		1 - 4	5 - 6	7 - 8, 8A	9 - 10
HO 00 04	Frame	1.00	1.10	1.28	1.63
	Masonry	1.00	1.10	1.28	1.63

**TABLE 4A - UNITY TABLE**

TERRITORY	CURVE #	*UNITY
13	1	\$178
14	1	\$178
15	1	\$178
16	1	\$178
17	1	\$178
18	1	\$178
19	1	\$178
20	1	\$178
21	1	\$178
22	1	\$178
24	1	\$178
29	1	\$178
30	1	\$178
31	1	\$178
32	1	\$178

**TABLE 4B - AMOUNT OF INSURANCE TABLE**

Coverage C Dwelling Amount	Curve #1
\$ 6,000	0.893
10,000	1.000
15,000	1.150
20,000	1.375
25,000	1.650
30,000	1.950
35,000	2.250
40,000	2.550
45,000	2.875
50,000	3.200
55,000	3.525
60,000	3.850
65,000	4.150
70,000	4.450
75,000	4.750
80,000	5.050
85,000	5.350
90,000	5.650
95,000	5.950
100,000	6.322
Each add'l \$1,000-	0.061

**POLICY FORM FACTOR**

Policy Form	Factor
HO 00 04	1.00
HO 00 06	0.58

SERFF Tracking Number: HART-126763648 State: Arkansas  
 First Filing Company: Hartford Underwriters Insurance Company, ... State Tracking Number: EFT \$100  
 Company Tracking Number: FN.14.799.2010.02  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: Depopulation of HFIC, HUIC and TCFIC into HAIC  
 Project Name/Number: Homeowners Multi Peril/FN.14.799.2010.02

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> H-1 Homeowners Abstract	Filed	10/11/2010
<b>Comments:</b> Attached are the H-1 Homeowners Abstracts.		
<b>Attachment:</b> ARHOMEH1 Depop.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> HPCS-Homeowners Premium Comparison Survey	Filed	10/11/2010
<b>Comments:</b> Attached are the HPCS-Homeowners Premium Comparison Surveys in Excel and PDF formats.		
<b>Attachments:</b> Form HPCS Homeowners Premium Comparison Survey_HFIC.xls Form HPCS Homeowners Premium Comparison Survey_HAI.xls Form HPCS Homeowners Premium Comparison Survey_HUIC.xls Form HPCS Homeowners Premium Comparison Survey_TCFIC.xls Form HPCS Homeowners Premium Comparison Survey_HFIC.pdf Form HPCS Homeowners Premium Comparison Survey_HAI.pdf Form HPCS Homeowners Premium Comparison Survey_HUIC.pdf Form HPCS Homeowners Premium Comparison Survey_TCFIC.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> NAIC loss cost data entry document	Filed	10/11/2010
<b>Comments:</b> Attached are the NAIC loss cost data entry documents.		
<b>Attachment:</b> AR LOSS COST DATA ENTRY RF1 Rev 082510.pdf		

	<b>Item Status:</b>	<b>Status</b>
--	---------------------	---------------

SERFF Tracking Number: HART-126763648 State: Arkansas  
 First Filing Company: Hartford Underwriters Insurance Company, ... State Tracking Number: EFT \$100  
 Company Tracking Number: FN.14.799.2010.02  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: Depopulation of HFIC, HUIC and TCFIC into HAIC  
 Project Name/Number: Homeowners Multi Peril/FN.14.799.2010.02

**Satisfied - Item:** Explanatory Memorandum and Actuarial Support **Item Status:** Filed **Date:** 10/11/2010

**Comments:**  
 Attached is the Explanatory Memorandum and Actuarial Support.

**Attachments:**  
 100910 AR Pricing Support.pdf  
 AR\_Explanatory FN14799201002 Rev 100510.pdf

**Satisfied - Item:** Response to Objection No. 3 **Item Status:** Filed **Date:** 10/11/2010

**Comments:**  
 Attached is the additional pricing support.

**Attachment:**  
 AR Additional Pricing Support.pdf

**Satisfied - Item:** Response to Objection Dated 08/25/10 **Item Status:** Filed **Date:** 10/11/2010

**Comments:**  
 Attached is the Major Type fo Loss Year 2010.

**Attachment:**  
 AR Major Type of Loss Year 2010.pdf

**Satisfied - Item:** Marked Up Manual Pages **Item Status:** Filed **Date:** 10/11/2010

**Comments:**  
 Attached are the marked up manual rule pages.

**Attachment:**  
 100910 AR Legacy HO depop marked up.pdf

ARKANSAS INSURANCE DEPARTMENT

HOMEOWNERS ABSTRACT

Page 1 of 2

**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 Hartford Fire Insurance Company  
 NAIC No. 19682 Group No. 00914

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

2009	4.3
2008	3.7
2007	7.4

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.

Marshall & Swift/Boeckh (American Appraisal Associates) in 2001.  
Impact not quantifiable

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.

100% ITV is requested

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

Annual Increase	4%	6%	8%	Each additional 4% over 8% add:
Change	2%	3%	4%	2%

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

a. Fire Extinguisher	0 %
b. Burglar Alarm	2 %
c. Smoke Alarm	2 %
d. Insured who has both homeowners and auto with your company	15 %
e. Deadbolt Locks	2 %
f. Window or Door Locks	0 %
g. Other (specify)	
<u>Age of Dwelling</u>	<u>2% to 20 %</u>
<u>Mature Retirees</u>	<u>5 %</u>
<u>Limited Access (HO-4, HO-6)</u>	<u>10 %</u>
<u>Full Automatic Sprinkler</u>	<u>13 %</u>
<u>Partial Automatic Sprinklers</u>	<u>8 %</u>

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

AID PC H-1 (4./96)

Form H-1  
Rev. 4/98

**Page 2 of 2**

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

Form	Premium Volume
<u>HO-2, 3, 5</u>	<u>45,134</u>
<u>HO-4, 6</u>	<u>2,556</u>

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

9. Is there a surcharge on risks with wood heat? NO  
If yes, state surcharge NA  
Does the surcharge apply to conventional fire places? NO  
If yes, state surcharge NA

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

Emale Laurant  
**Signature**

Actuarial Assistant  
**Title**

(860) 843-8568  
**Telephone Number**

ARKANSAS INSURANCE DEPARTMENT

HOMEOWNERS ABSTRACT

Page 1 of 2

**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 Twin City Fire Insurance Company  
 NAIC No. 29459 Group No. 00914

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

	<b>2009</b>	4.3
	<b>2008</b>	3.7
	<b>2007</b>	7.4

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.

Marshall & Swift/Boeckh (American Appraisal Associates) in 2001.  
Impact not quantifiable

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.

100% ITV is requested

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

Annual Increase	4%	6%	8%	Each additional 4% over 8% add:
Change	2%	3%	4%	2%

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

a. Fire Extinguisher	0 %
b. Burglar Alarm	2 %
c. Smoke Alarm	2 %
d. Insured who has both homeowners and auto with your company	15 %
e. Deadbolt Locks	2 %
f. Window or Door Locks	0 %
g. Other (specify)	
<u>Age of Dwelling</u>	<u>2% to 20 %</u>
<u>Mature Retirees</u>	<u>5 %</u>
<u>Limited Access (HO-4, HO-6)</u>	<u>10 %</u>
<u>Full Automatic Sprinkler</u>	<u>13 %</u>
<u>Partial Automatic Sprinklers</u>	<u>8 %</u>

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

AID PC H-1 (4./96)

Form H-1  
Rev. 4/98

**Page 2 of 2**

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

Form	Premium Volume
<u>HO-2, 3, 5</u>	<u>55,238</u>
<u>HO-4, 6</u>	<u>906</u>

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

9. Is there a surcharge on risks with wood heat? NO  
If yes, state surcharge \_\_\_\_\_  
Does the surcharge apply NA  
If yes, state surcharge NO  
NA

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

Emale Laurant  
**Signature**

Actuarial Assistant  
**Title**

(860) 843-8568  
**Telephone Number**

ARKANSAS INSURANCE DEPARTMENT

HOMEOWNERS ABSTRACT

Page 1 of 2

**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 Hartford Underwriters Insurance Company  
 NAIC No. 30104 Group No. 00914

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

	<b>2009</b>	4.3
	<b>2008</b>	3.7
	<b>2007</b>	7.4

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.

Marshall & Swift/Boeckh (American Appraisal Associates) in 2001.  
Impact not quantifiable

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.

100% ITV is requested

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

Annual Increase	4%	6%	8%	Each additional 4% over 8% add:
Change	2%	3%	4%	2%

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

a. Fire Extinguisher	0 %
b. Burglar Alarm	2 %
c. Smoke Alarm	2 %
d. Insured who has both homeowners and auto with your company	15 %
e. Deadbolt Locks	2 %
f. Window or Door Locks	0 %
g. Other (specify)	%
<u>Age of Dwelling</u>	
<u>Mature Retirees</u>	2% to 20 %
<u>Limited Access (HO-4, HO-6)</u>	5 %
<u>Full Automatic Sprinkler</u>	10 %
<u>Partial Automatic Sprinklers</u>	13 %

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

AID PC H-1 (4./96)

Form H-1  
Rev. 4/98

**Page 2 of 2**

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

Form	Premium Volume
<u>HO-2, 3, 5</u>	<u>92,694</u>
<u>HO-4, 6</u>	<u>1,967</u>

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

9. Is there a surcharge on risks with wood heat? NO  
If yes, state surcharge \_\_\_\_\_  
Does the surcharge apply NA  
If yes, state surcharge NO  
NA

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

Emale Laurant  
**Signature**

Actuarial Assistant  
**Title**

(860) 843-8568  
**Telephone Number**

ARKANSAS INSURANCE DEPARTMENT

HOMEOWNERS ABSTRACT

Page 1 of 2

**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 Hartford Accident and Indemnity Company  
 NAIC No. 22357 Group No. 00914

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

	<b>2009</b>	4.3
	<b>2008</b>	3.7
	<b>2007</b>	7.4

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.

Marshall & Swift/Boeckh (American Appraisal Associates) in 2001.  
Impact not quantifiable

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.

100% ITV is requested

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

Annual Increase	4%	6%	8%	Each additional 4% over 8% add:
Change	2%	3%	4%	2%

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

a. Fire Extinguisher	0 %
b. Burglar Alarm	2 %
c. Smoke Alarm	2 %
d. Insured who has both homeowners and auto with your company	15 %
e. Deadbolt Locks	2 %
f. Window or Door Locks	0 %
g. Other (specify)	%
<u>Age of Dwelling</u>	
<u>Mature Retirees</u>	2% to 20 %
<u>Limited Access (HO-4, HO-6)</u>	5 %
<u>Full Automatic Sprinkler</u>	10 %
<u>Partial Automatic Sprinklers</u>	13 %

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

AID PC H-1 (4./96)

Form H-1  
Rev. 4/98

**Page 2 of 2**

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

Form	Premium Volume
<u>HO-2, 3, 5</u>	<u>77,926</u>
<u>HO-4, 6</u>	<u>1,543</u>

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

9. Is there a surcharge on risks with wood heat? NO  
If yes, state surcharge \_\_\_\_\_  
Does the surcharge apply NA  
If yes, state surcharge NO  
NA

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

Emale Laurant  
**Signature**

Actuarial Assistant  
**Title**

(860) 843-8568  
**Telephone Number**

NAIC Number: 19682  
 Company Name: Hartford Fire Insurance Company  
 Contact Person: Emale Laurant  
 Telephone No.: (860) 843-8568  
 Email Address: Emale.Laurant@TheHartford.com  
 Effective Date: 9-Oct-10

**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	\$436.14	\$459.10	\$442.33	\$465.61	\$641.84	\$675.62	\$726.13	\$764.35	\$726.13	\$764.35	\$635.65	\$669.11	\$654.99	\$689.46	\$538.22	\$566.54	\$757.83	\$797.72
	\$120,000	\$609.36	\$641.43	\$618.64	\$651.20	\$896.25	\$943.43	\$1,014.57	\$1,067.97	\$1,014.57	\$1,067.97	\$888.52	\$935.29	\$915.59	\$963.78	\$751.65	\$791.21	\$1,059.42	\$1,115.18
	\$160,000	\$781.81	\$822.95	\$793.41	\$835.16	\$1,149.90	\$1,210.42	\$1,301.46	\$1,369.96	\$1,301.46	\$1,369.96	\$1,139.84	\$1,199.84	\$1,175.42	\$1,237.28	\$965.08	\$1,015.87	\$1,359.46	\$1,431.01
6	\$80,000	\$569.28	\$596.82	\$577.35	\$605.29	\$837.77	\$878.31	\$947.79	\$993.65	\$947.79	\$993.65	\$829.69	\$869.84	\$854.93	\$896.30	\$702.51	\$736.51	\$989.17	\$1,037.04
	\$120,000	\$795.38	\$833.86	\$807.49	\$846.56	\$1,169.85	\$1,226.45	\$1,324.28	\$1,388.36	\$1,324.28	\$1,388.36	\$1,159.75	\$1,215.87	\$1,195.08	\$1,252.91	\$981.10	\$1,028.57	\$1,382.82	\$1,449.73
	\$160,000	\$1,020.46	\$1,069.84	\$1,035.60	\$1,085.71	\$1,500.92	\$1,573.54	\$1,698.75	\$1,780.95	\$1,698.75	\$1,780.95	\$1,487.80	\$1,559.79	\$1,534.23	\$1,608.46	\$1,259.68	\$1,320.63	\$1,774.45	\$1,860.32
9	\$80,000	\$1,299.24	\$1,363.52	\$1,317.67	\$1,382.86	\$1,912.00	\$2,006.59	\$2,163.10	\$2,270.11	\$2,163.10	\$2,270.11	\$1,893.58	\$1,987.25	\$1,951.17	\$2,047.69	\$1,603.32	\$1,682.64	\$2,257.55	\$2,369.23
	\$120,000	\$1,815.25	\$1,905.05	\$1,842.90	\$1,934.06	\$2,669.90	\$2,801.98	\$3,022.35	\$3,171.86	\$3,022.35	\$3,171.86	\$2,646.86	\$2,777.80	\$2,727.49	\$2,862.41	\$2,239.12	\$2,349.89	\$3,155.96	\$3,312.08
	\$160,000	\$2,328.96	\$2,444.17	\$2,363.51	\$2,480.44	\$3,425.48	\$3,594.94	\$3,876.99	\$4,068.79	\$3,876.99	\$4,068.79	\$3,395.54	\$3,563.51	\$3,501.50	\$3,674.72	\$2,874.92	\$3,017.14	\$4,049.76	\$4,250.11

**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	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60
	\$25,000	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53
6	\$5,000																		
	\$15,000	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66
	\$25,000	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88
9	\$5,000																		
	\$15,000	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58
	\$25,000	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85

**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	2 %
Burglar Alarm	2 %	Window Locks	0 %
Smoke Alarm	2 %	\$1,000 Deductible	19 %
		Other (specify)	
		Maximum Credit Allowed	20 %

**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)  NO  
 WHAT IS YOUR PERCENTAGE DEDUCTIBLE? \_\_\_\_\_ %

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Zone	Brick	Frame
Highest Risk		\$ 1.8	\$ 1
Lowest Risk		\$ 1	\$ 0.36

NAIC Number: 22357  
 Company Name: Hartford Accident and Indemnity Company  
 Contact Person: Emale Laurant  
 Telephone No.: (860) 843-8568  
 Email Address: Emale.Laurant@TheHartford.com  
 Effective Date: 9-Oct-10

**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	\$436.14	\$459.10	\$442.33	\$465.61	\$641.84	\$675.62	\$726.13	\$764.35	\$726.13	\$764.35	\$635.65	\$669.11	\$654.99	\$689.46	\$538.22	\$566.54	\$757.83	\$797.72
	\$120,000	\$609.36	\$641.43	\$618.64	\$651.20	\$896.25	\$943.43	\$1,014.57	\$1,067.97	\$1,014.57	\$1,067.97	\$888.52	\$935.29	\$915.59	\$963.78	\$751.65	\$791.21	\$1,059.42	\$1,115.18
	\$160,000	\$781.81	\$822.95	\$793.41	\$835.16	\$1,149.90	\$1,210.42	\$1,301.46	\$1,369.96	\$1,301.46	\$1,369.96	\$1,139.84	\$1,199.84	\$1,175.42	\$1,237.28	\$965.08	\$1,015.87	\$1,359.46	\$1,431.01
6	\$80,000	\$569.28	\$596.82	\$577.35	\$605.29	\$837.77	\$878.31	\$947.79	\$993.65	\$947.79	\$993.65	\$829.69	\$869.84	\$854.93	\$896.30	\$702.51	\$736.51	\$989.17	\$1,037.04
	\$120,000	\$795.38	\$833.86	\$807.49	\$846.56	\$1,169.85	\$1,226.45	\$1,324.28	\$1,388.36	\$1,324.28	\$1,388.36	\$1,159.75	\$1,215.87	\$1,195.08	\$1,252.91	\$981.10	\$1,028.57	\$1,382.82	\$1,449.73
	\$160,000	\$1,020.46	\$1,069.84	\$1,035.60	\$1,085.71	\$1,500.92	\$1,573.54	\$1,698.75	\$1,780.95	\$1,698.75	\$1,780.95	\$1,487.80	\$1,559.79	\$1,534.23	\$1,608.46	\$1,259.68	\$1,320.63	\$1,774.45	\$1,860.32
9	\$80,000	\$1,299.24	\$1,363.52	\$1,317.67	\$1,382.86	\$1,912.00	\$2,006.59	\$2,163.10	\$2,270.11	\$2,163.10	\$2,270.11	\$1,893.58	\$1,987.25	\$1,951.17	\$2,047.69	\$1,603.32	\$1,682.64	\$2,257.55	\$2,369.23
	\$120,000	\$1,815.25	\$1,905.05	\$1,842.90	\$1,934.06	\$2,669.90	\$2,801.98	\$3,022.35	\$3,171.86	\$3,022.35	\$3,171.86	\$2,646.86	\$2,777.80	\$2,727.49	\$2,862.41	\$2,239.12	\$2,349.89	\$3,155.96	\$3,312.08
	\$160,000	\$2,328.96	\$2,444.17	\$2,363.51	\$2,480.44	\$3,425.48	\$3,594.94	\$3,876.99	\$4,068.79	\$3,876.99	\$4,068.79	\$3,395.54	\$3,563.51	\$3,501.50	\$3,674.72	\$2,874.92	\$3,017.14	\$4,049.76	\$4,250.11

**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	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60
	\$25,000	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53
6	\$5,000																		
	\$15,000	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66
	\$25,000	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88
9	\$5,000																		
	\$15,000	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58
	\$25,000	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85

**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	2 %
Burglar Alarm	2 %	Window Locks	0 %
Smoke Alarm	2 %	\$1,000 Deductible	19 %
		Other (specify)	
		Maximum Credit Allowed	20 %

**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)  NO  
 WHAT IS YOUR PERCENTAGE DEDUCTIBLE? \_\_\_\_\_ %

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Zone	Brick	Frame
Highest Risk		\$ 1.8	\$ 1
Lowest Risk		\$ 1	\$ 0.36

NAIC Number: 30104  
 Company Name: Hartford Underwriters Insurance Company  
 Contact Person: Emale Laurant  
 Telephone No.: (860) 843-8568  
 Email Address: Emale.Laurant@TheHartford.com  
 Effective Date: 9-Oct-10

**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	\$436.14	\$459.10	\$442.33	\$465.61	\$641.84	\$675.62	\$726.13	\$764.35	\$726.13	\$764.35	\$635.65	\$669.11	\$654.99	\$689.46	\$538.22	\$566.54	\$757.83	\$797.72
	\$120,000	\$609.36	\$641.43	\$618.64	\$651.20	\$896.25	\$943.43	\$1,014.57	\$1,067.97	\$1,014.57	\$1,067.97	\$888.52	\$935.29	\$915.59	\$963.78	\$751.65	\$791.21	\$1,059.42	\$1,115.18
	\$160,000	\$781.81	\$822.95	\$793.41	\$835.16	\$1,149.90	\$1,210.42	\$1,301.46	\$1,369.96	\$1,301.46	\$1,369.96	\$1,139.84	\$1,199.84	\$1,175.42	\$1,237.28	\$965.08	\$1,015.87	\$1,359.46	\$1,431.01
6	\$80,000	\$569.28	\$596.82	\$577.35	\$605.29	\$837.77	\$878.31	\$947.79	\$993.65	\$947.79	\$993.65	\$829.69	\$869.84	\$854.93	\$896.30	\$702.51	\$736.51	\$989.17	\$1,037.04
	\$120,000	\$795.38	\$833.86	\$807.49	\$846.56	\$1,169.85	\$1,226.45	\$1,324.28	\$1,388.36	\$1,324.28	\$1,388.36	\$1,159.75	\$1,215.87	\$1,195.08	\$1,252.91	\$981.10	\$1,028.57	\$1,382.82	\$1,449.73
	\$160,000	\$1,020.46	\$1,069.84	\$1,035.60	\$1,085.71	\$1,500.92	\$1,573.54	\$1,698.75	\$1,780.95	\$1,698.75	\$1,780.95	\$1,487.80	\$1,559.79	\$1,534.23	\$1,608.46	\$1,259.68	\$1,320.63	\$1,774.45	\$1,860.32
9	\$80,000	\$1,299.24	\$1,363.52	\$1,317.67	\$1,382.86	\$1,912.00	\$2,006.59	\$2,163.10	\$2,270.11	\$2,163.10	\$2,270.11	\$1,893.58	\$1,987.25	\$1,951.17	\$2,047.69	\$1,603.32	\$1,682.64	\$2,257.55	\$2,369.23
	\$120,000	\$1,815.25	\$1,905.05	\$1,842.90	\$1,934.06	\$2,669.90	\$2,801.98	\$3,022.35	\$3,171.86	\$3,022.35	\$3,171.86	\$2,646.86	\$2,777.80	\$2,727.49	\$2,862.41	\$2,239.12	\$2,349.89	\$3,155.96	\$3,312.08
	\$160,000	\$2,328.96	\$2,444.17	\$2,363.51	\$2,480.44	\$3,425.48	\$3,594.94	\$3,876.99	\$4,068.79	\$3,876.99	\$4,068.79	\$3,395.54	\$3,563.51	\$3,501.50	\$3,674.72	\$2,874.92	\$3,017.14	\$4,049.76	\$4,250.11

**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	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60
	\$25,000	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53
6	\$5,000																		
	\$15,000	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66
	\$25,000	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88
9	\$5,000																		
	\$15,000	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58
	\$25,000	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85

**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	2 %
Burglar Alarm	2 %	Window Locks	0 %
Smoke Alarm	2 %	\$1,000 Deductible	19 %
		Other (specify)	
		Maximum Credit Allowed	20 %

**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)  NO  
 WHAT IS YOUR PERCENTAGE DEDUCTIBLE? \_\_\_\_\_ %

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Zone	Brick	Frame
	Highest Risk	\$ 1.8	\$ 1
	Lowest Risk	\$ 1	\$ 0.36

NAIC Number: 29459  
 Company Name: Twin City Fire Insurance Company  
 Contact Person: Emale Laurant  
 Telephone No.: (860) 843-8568  
 Email Address: Emale.Laurant@TheHartford.com  
 Effective Date: 9-Oct-10

**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	\$436.14	\$459.10	\$442.33	\$465.61	\$641.84	\$675.62	\$726.13	\$764.35	\$726.13	\$764.35	\$635.65	\$669.11	\$654.99	\$689.46	\$538.22	\$566.54	\$757.83	\$797.72
	\$120,000	\$609.36	\$641.43	\$618.64	\$651.20	\$896.25	\$943.43	\$1,014.57	\$1,067.97	\$1,014.57	\$1,067.97	\$888.52	\$935.29	\$915.59	\$963.78	\$751.65	\$791.21	\$1,059.42	\$1,115.18
	\$160,000	\$781.81	\$822.95	\$793.41	\$835.16	\$1,149.90	\$1,210.42	\$1,301.46	\$1,369.96	\$1,301.46	\$1,369.96	\$1,139.84	\$1,199.84	\$1,175.42	\$1,237.28	\$965.08	\$1,015.87	\$1,359.46	\$1,431.01
6	\$80,000	\$569.28	\$596.82	\$577.35	\$605.29	\$837.77	\$878.31	\$947.79	\$993.65	\$947.79	\$993.65	\$829.69	\$869.84	\$854.93	\$896.30	\$702.51	\$736.51	\$989.17	\$1,037.04
	\$120,000	\$795.38	\$833.86	\$807.49	\$846.56	\$1,169.85	\$1,226.45	\$1,324.28	\$1,388.36	\$1,324.28	\$1,388.36	\$1,159.75	\$1,215.87	\$1,195.08	\$1,252.91	\$981.10	\$1,028.57	\$1,382.82	\$1,449.73
	\$160,000	\$1,020.46	\$1,069.84	\$1,035.60	\$1,085.71	\$1,500.92	\$1,573.54	\$1,698.75	\$1,780.95	\$1,698.75	\$1,780.95	\$1,487.80	\$1,559.79	\$1,534.23	\$1,608.46	\$1,259.68	\$1,320.63	\$1,774.45	\$1,860.32
9	\$80,000	\$1,299.24	\$1,363.52	\$1,317.67	\$1,382.86	\$1,912.00	\$2,006.59	\$2,163.10	\$2,270.11	\$2,163.10	\$2,270.11	\$1,893.58	\$1,987.25	\$1,951.17	\$2,047.69	\$1,603.32	\$1,682.64	\$2,257.55	\$2,369.23
	\$120,000	\$1,815.25	\$1,905.05	\$1,842.90	\$1,934.06	\$2,669.90	\$2,801.98	\$3,022.35	\$3,171.86	\$3,022.35	\$3,171.86	\$2,646.86	\$2,777.80	\$2,727.49	\$2,862.41	\$2,239.12	\$2,349.89	\$3,155.96	\$3,312.08
	\$160,000	\$2,328.96	\$2,444.17	\$2,363.51	\$2,480.44	\$3,425.48	\$3,594.94	\$3,876.99	\$4,068.79	\$3,876.99	\$4,068.79	\$3,395.54	\$3,563.51	\$3,501.50	\$3,674.72	\$2,874.92	\$3,017.14	\$4,049.76	\$4,250.11

**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	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60	\$120.60
	\$25,000	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53	\$173.53
6	\$5,000																		
	\$15,000	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66	\$132.66
	\$25,000	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88	\$190.88
9	\$5,000																		
	\$15,000	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58	\$196.58
	\$25,000	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85	\$282.85

**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	2 %
Burglar Alarm	2 %	Window Locks	0 %
Smoke Alarm	2 %	\$1,000 Deductible	19 %
		Other (specify)	
		Maximum Credit Allowed	20 %

**EARTHQUAKE INSURANCE**

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?	YES	(yes or no)	
WHAT IS YOUR PERCENTAGE DEDUCTIBLE?	5 %		
WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Zone	Brick	Frame
	Highest Risk	\$ 1.8	\$ 1
	Lowest Risk	\$ 1	\$ 0.36

**NAIC LOSS COST DATA ENTRY DOCUMENT**

<b>1.</b>	This filing transmittal is part of Company Tracking #	FN.14.799.2010.02
-----------	---	-------------------

<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
-----------	---	-----

<b>3.</b>	<b>A.</b>	Company Name Hartford Fire Insurance Company	<b>B.</b>	Company NAIC Number 19682
-----------	-----------	---	-----------	------------------------------

<b>4.</b>	<b>A.</b>	Product Coding Matrix Line of Business (i.e., Type of Insurance) Homeowners Multi Peril	<b>B.</b>	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance) Homeowners
-----------	-----------	--	-----------	---

(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
Forms 2, 3, 5	NA	-28.10%	NA	NA	NA	NA	NA
Forms 4, 6	NA	-23%	NA	NA	NA	NA	NA
<b>TOTAL OVERALL EFFECT</b>	NA	-27.90%					

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
2005	98	NA	NA	136	320	235.0%	70.0%
2006	81	NA	NA	120	-190	-158.0%	51.0%
2007	66	NA	NA	109	-2	-2.0%	-31.0%
2008	56	NA	NA	100	14	14.0%	48.0%
2009	56	0.0%	1/8/2009	88	157	178.0%	73.0%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	12.5%
B. General Expense	13.0%
C. Taxes, License & Fees	3.1%
D. Underwriting Profit & Contingencies	9.9%
E. Other (explain)	
<b>F. TOTAL</b>	<b>38.5%</b>

- 8.** NA Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** NA Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_ NA
- 10.** -28.1% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_ NA

PC RLC

**NAIC LOSS COST DATA ENTRY DOCUMENT**

<b>1.</b>	This filing transmittal is part of Company Tracking #	FN.14.799.2010.02
-----------	---	-------------------

<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
-----------	---	-----

<b>3.</b>	<b>A.</b>	Company Name Twin City Fire Insurance Company	<b>B.</b>	Company NAIC Number 29459
-----------	-----------	--	-----------	------------------------------

<b>4.</b>	<b>A.</b>	Product Coding Matrix Line of Business (i.e., Type of Insurance) Homeowners Multi Peril	<b>B.</b>	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance) Homeowners
-----------	-----------	--	-----------	---

<b>5.</b>							
(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
Forms 2, 3, 5	NA	2.20%	NA	NA	NA	NA	NA
Forms 4, 6	NA	5.50%	NA	NA	NA	NA	NA
TOTAL OVERALL EFFECT	NA	2.30%					

<b>6.</b>							
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
2005	211	NA	NA	243	94	39.0%	49.0%
2006	143	NA	NA	193	58	30.0%	47.0%
2007	96	NA	NA	143	34	24.0%	43.0%
2008	63	NA	NA	99	526	531.0%	51.0%
2009	63	0.0%	1/8/2009	74	20	27.0%	41.0%

<b>7.</b>	
Expense Constants	Selected Provisions
A. Total Production Expense	12.5%
B. General Expense	13.0%
C. Taxes, License & Fees	3.1%
D. Underwriting Profit & Contingencies	9.9%
E. Other (explain)	
F. TOTAL	38.5%

- 8.** NA Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** 5.50% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_ NA
- 10.** NA Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_ NA

PC RLC

**NAIC LOSS COST DATA ENTRY DOCUMENT**

<b>1.</b>	This filing transmittal is part of Company Tracking #	FN.14.799.2010.02
-----------	---	-------------------

<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
-----------	---	-----

<b>3.</b>	<b>A.</b>	Company Name Hartford Underwriters Insurance Company	<b>B.</b>	Company NAIC Number 30104
-----------	-----------	---	-----------	------------------------------

<b>4.</b>	<b>A.</b>	Product Coding Matrix Line of Business (i.e., Type of Insurance) Homeowners Multi Peril	<b>B.</b>	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance) Homeowners
-----------	-----------	--	-----------	---

(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
Forms 2, 3, 5	NA	-8%	NA	NA	NA	NA	NA
Forms 4, 6	NA	-3.80%	NA	NA	NA	NA	NA
<b>TOTAL OVERALL EFFECT</b>	NA	-7.90%					

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
2005	222	NA	NA	311	694	223.0%	51.0%
2006	163	NA	NA	234	24	10.0%	49.0%
2007	107	NA	NA	146	-21	-14.0%	67.0%
2008	86	NA	NA	122	44	36.0%	58.0%
2009	88	0.0%	1/8/2009	106	37	35.0%	64.0%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	12.5%
B. General Expense	13.0%
C. Taxes, License & Fees	3.1%
D. Underwriting Profit & Contingencies	9.9%
E. Other (explain)	
<b>F. TOTAL</b>	<b>38.5%</b>

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

PC RLC

**NAIC LOSS COST DATA ENTRY DOCUMENT**

<b>1.</b>	This filing transmittal is part of Company Tracking #	FN.14.799.2010.02
-----------	---	-------------------

<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
-----------	---	-----

<b>3.</b>	<b>A.</b>	Company Name Hartford Accident and Indemnity Company	<b>B.</b>	Company NAIC Number 22357
-----------	-----------	---	-----------	------------------------------

<b>4.</b>	<b>A.</b>	Product Coding Matrix Line of Business (i.e., Type of Insurance) Homeowners Multi Peril	<b>B.</b>	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance) Homeowners
-----------	-----------	--	-----------	---

**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
Forms 2, 3, 5	NA	24.30%	NA	NA	NA	NA	NA
Forms 4, 6	NA	24.20%	NA	NA	NA	NA	NA
<b>TOTAL OVERALL EFFECT</b>	NA	24.30%					

**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
2005	185	NA	NA	181	99	55.0%	45.0%
2006	167	NA	NA	170	377	222.0%	54.0%
2007	122	NA	NA	151	-11	-7.0%	44.0%
2008	88	NA	NA	105	90	86.0%	54.0%
2009	88	0.0%	1/8/2009	83	88	106.0%	66.0%

**7.**

Expense Constants	Selected Provisions
A. Total Production Expense	12.5%
B. General Expense	13.0%
C. Taxes, License & Fees	3.1%
D. Underwriting Profit & Contingencies	9.9%
E. Other (explain)	
<b>F. TOTAL</b>	<b>38.5%</b>

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

**9.** 24.30% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): NA

**10.** NA Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): NA

PC RLC



**Arkansas**  
**Hartford Accident & Indemnity Company**

Pol Plan Name	Pol Form	Average Factor <sup>1</sup>	Policy Count	Written Premium	Percent Impact
MERIT	HO2,3,5	1.28	26	\$45,134	-28.1%
	HO4/6	1.00	7	\$2,556	-23.0%
CCRL	HO2,3,5	0.90	38	\$55,238	2.2%
	HO4/6	0.73	2	\$906	5.5%
ELITE	HO2,3,5	1.00	56	\$92,694	-8.0%
	HO4/6	0.80	4	\$1,967	-3.8%
PREMIER	HO2,3,5	0.74	63	\$77,926	24.3%
	HO4/6	0.62	5	\$1,543	24.2%

**Proposed Product Factors:**

Pol Plan Name	Pol Form	Average Factor <sup>1</sup>	Policy Count	Written Premium	Average Impact
PREMIER	HO2,3,5	0.92	183	\$270,992	0.0%
	HO4/6	0.77	18	\$6,972	-3.4%
<b>Total</b>			<b>201</b>	<b>\$277,964</b>	<b>-0.1%</b>

<sup>1</sup> Average factors computed based on Written Premium

## EXPLANATORY MEMORANDUM

### Arkansas

#### HARTFORD FIRE INSURANCE COMPANY HARTFORD UNDERWRITERS INSURANCE COMPANY TWIN CITY FIRE INSURANCE COMPANY HARTFORD ACCIDENT & INDEMNITY COMPANY

Each of the captioned writing companies provides a personal homeowners product through independent agents and our Affinity program that is limited to renewal business only. The products are written in each of the companies as follows:

#### Current Structure:

Company	Product	HO 00 02, HO 00 03 and HO 00 05 Factor	HO 00 04 and HO 00 06 Factor
Hartford Fire Insurance Company	Merit	1.28	1.00
	EconMerit	1.28	1.00
Hartford Underwriters Insurance Company	Elite	1.00	0.80
	and EconElite	1.00	0.80
Twin City Fire Insurance Company	CCRL	0.90	0.73
Hartford Accident & Indemnity Insurance Company	Premier	0.74	0.62

The purpose of this filing is to consolidate products. We will combine Merit/EconMerit, Elite/EconElite and CCRL products into the Premier product. Agency Hartford Accident & Indemnity Insurance Company will temporarily be accepting business for the limited purpose of offering renewal policies to policyholders current in Agency Hartford Fire Insurance Company, Agency/ Affinity Hartford Underwriters Insurance Company and Agency Twin City Fire Insurance Company.

As a result of these changes, the new structure of this class plan will be as follows:

#### New Structure:

Company	Product	HO 00 02, HO 00 03 and HO 00 05 Factor	HO 00 04 and HO 00 06 Factor
Hartford Accident & Indemnity Insurance Company	Premier	0.81	0.67

The rate level for the Premier in Hartford Accident & Indemnity Insurance Company will change as shown above. The overall impact of these changes is at -9.3%. Approximately 201 policies will be impacted by this consolidation.

We revised our original proposed product factors to address the Department of Insurance's concern about the dislocation it would create for policyholders in Hartford Accident & Indemnity Insurance Company. Under this revised filing, the overall impact for policyholders in Hartford Accident & Indemnity Insurance Co. would be 9.4%.

There will be no disruption to policyholder's coverage. Policyholders in Hartford Fire Insurance Company, Hartford Underwriters Insurance Company and Twin City Fire Insurance Company will be renewed in Hartford Accident & Indemnity Insurance Company with the same coverage terms, limits and deductibles as they currently have through their respective policies. The companies will provide each policyholder with appropriate notification of these changes prior to their renewal effective date.

Our manual rules have been amended accordingly. This change will be effective for policies with renewal dates beginning on November 25, 2010 and thereafter until the consolidation is complete. Completion of this effort is expected on or about November 25, 2011.



**Arkansas  
Hartford Accident & Indemnity Company**

**All Forms Combined**

	(1)	(2)	(3)	(4)	(5) = (3) * (4)	(6) = (5)/(2)
Policy Plan Name	Accident Year	Earned Premium	Incurred Loss	Loss Dev Factor	Ultimate Incurred Loss	Ultimate Loss Ratio
<b>PREMIER</b>	2006	\$167,147	\$344,379	1.000	\$344,379	206.0%
	2007	\$149,047	\$27,778	1.000	\$27,778	18.6%
	2008	\$103,188	\$98,321	1.000	\$98,321	95.3%
	2009	\$82,041	\$74,595	0.987	\$73,614	89.7%
	2010	\$44,394	\$297,949	1.063	\$316,574	713.1%
<b>Total</b>		<b>\$545,817</b>	<b>\$843,022</b>		<b>\$860,666</b>	<b>157.7%</b>

INCREMENTAL INCURRED LOSS DEVELOPMENT										
	12 MTH	24 MTH	36 MTH	48 MTH	60 MTH	72 MTH	84 MTH	96 MTH	108 MTH	120 MTH
200106	521,918	(2,322)	2,453	2,133	-	-	-	-	-	-
200206	462,334	(62,331)	2,150	-	-	-	-	-	-	-
200306	514,914	(65,043)	3,199	-	5,551	-	-	-	-	-
200406	572,287	18,295	(18,724)	-	-	-	-	-	-	-
200506	370,432	(11,524)	(41,918)	-	-	-	-	-	-	-
200606	868,126	102,106	394	1,783	-	-	-	-	-	-
200706	247,735	9,377	(2,098)	-	-	-	-	-	-	-
200806	96,490	49,102	9,224	-	-	-	-	-	-	-
200906	730,823	54,480	-	-	-	-	-	-	-	-
201006	681,383	-	-	-	-	-	-	-	-	-

CUMULATIVE INCURRED LOSS DEVELOPMENT										
	12 MTH	24 MTH	36 MTH	48 MTH	60 MTH	72 MTH	84 MTH	96 MTH	108 MTH	120 MTH
200106	521,918	519,596	522,048	524,181	524,181	524,181	524,181	524,181	524,181	524,181
200206	462,334	400,004	402,154	402,154	402,154	402,154	402,154	402,154	402,154	402,154
200306	514,914	449,871	453,070	453,070	458,621	458,621	458,621	458,621	458,621	458,621
200406	572,287	590,582	571,859	571,859	571,859	571,859	571,859	571,859	571,859	571,859
200506	370,432	358,908	316,989	316,989	316,989	316,989	316,989	316,989	316,989	316,989
200606	868,126	970,232	970,627	972,409	972,409	972,409	972,409	972,409	972,409	972,409
200706	247,735	257,112	255,014	255,014	255,014	255,014	255,014	255,014	255,014	255,014
200806	96,490	145,592	154,816	154,816	154,816	154,816	154,816	154,816	154,816	154,816
200906	730,823	785,303	785,303	785,303	785,303	785,303	785,303	785,303	785,303	785,303
201006	681,383	681,383	681,383	681,383	681,383	681,383	681,383	681,383	681,383	681,383

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120
200106	0.996	1.005	1.004	1.000	1.000	1.000	1.000	1.000	1.000
200206	0.865	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000
200306	0.874	1.007	1.000	1.012	1.000	1.000	1.000	1.000	1.000
200406	1.032	0.968	1.000	1.000	1.000	1.000	1.000	1.000	1.000
200506	0.969	0.883	1.000	1.000	1.000	1.000	1.000	1.000	1.000
200606	1.118	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000
200706	1.038	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000
200806	1.509	1.063	1.000	1.000	1.000	1.000	1.000	1.000	1.000
200906	1.075	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

INCURRED LOSS DEVELOPMENT (WEIGHTED AVERAGE LINKS)										
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-ULT
DEV	1.021	0.988	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000
ALL-YR AVG	1.105	1.005	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3-YR AVG	1.088	0.977	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000
5-YR AVG	1.077	0.987	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

INCURRED LOSS DEVELOPMENT (ARITHMETIC AVERAGE LINKS)										
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-ULT
DEV	1.053	0.991	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000
ALL-YR AVG	1.207	1.019	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3-YR AVG	1.142	0.981	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000
5-YR AVG	1.077	0.987	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

<input checked="" type="radio"/> X HI-LO	1.077	0.987	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
CHOICE	1.077	0.987	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
CUM	1.063	0.987	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Selected: **1.063      0.987      1.000      1.000      1.000**



**Arkansas**  
**Hartford Accident & Indemnity Company**

**All Forms Combined**

**PREMIER - Major Type of Loss for Year 2010**

Policy Plan Name	Accident Year	Accident Date	Cause of Loss	Claim Description	Incurred Loss
<b>PREMIER</b>	<b>2010</b>	1/9/2010	Other Physical Damage	Ext. Cov./Other Allied Lines - N.O.C.	\$2,234
		2/9/2010	Other Physical Damage	Vehicle or aircraft damage	\$5,237
		2/10/2010	Fire	Fire	\$173,050
		2/10/2010	Fire	Fire	\$10,000
		2/10/2010	Fire	Fire	\$107,428
<b>Total</b>					<b>\$297,949</b>

**Comment:**

The major cause of loss for year 2010 was Fire.



Arkansas Homeowners Policy Program

Effective Date

~~8/3/2004~~ 10/9/2010

ISO2000

HO

803 RESERVED FOR FUTURE USE ~~RENEWAL CREDIT~~

~~If the Named Insured has been insured for four or more consecutive years, ending on the current anniversary date, with a member company of The Hartford governed by this rating manual, apply a factor of .95 in accordance with the premium computation sequence in Rule 900.~~

~~Exception: Renewal Credit does not apply to policies written at the Hartford CCRL or Hartford Premier in the Twin City Fire Insurance Company or Hartford Accident and Indemnity Company.~~



## Arkansas Homeowners Policy Program

Effective Date

~~8/3/2004~~ 10/9/2010

ISO2000

HO

### 821 COMPANY UTILIZATION

~~HARTFORD FIRE INSURANCE COMPANY - Hartford Merit/Hartford MPLUS~~  
~~HARTFORD ACCIDENT & INDEMNITY COMPANY - Hartford Premier~~  
~~TWIN CITY FIRE INSURANCE COMPANY - Hartford CCRL~~  
~~HARTFORD UNDERWRITERS INSURANCE COMPANY - Hartford Elite~~★

~~For each company, prospective policyholders must be written in the lowest priced rating program for which they qualify in that company.~~

~~**NOTE:** Hartford CCRL and Hartford Premier - Available only with forms HO 00-03, HO 00-04, HO 00-05 or HO 00-06.~~

Premium Computation - All Forms - Apply the Table 1 or Table 3 and Product Deviation Factors shown on the rate pages to the displayed rate in accordance with the premium computation sequence in Rule 900.

SERFF Tracking Number: HART-126763648 State: Arkansas  
 First Filing Company: Hartford Underwriters Insurance Company, ... State Tracking Number: EFT \$100  
 Company Tracking Number: FN.14.799.2010.02  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: Depopulation of HFIC, HUIC and TCFIC into HAIC  
 Project Name/Number: Homeowners Multi Peril/FN.14.799.2010.02

## 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)
08/11/2010	Rate and Rule	Manual Page	10/05/2010	100910 AR Legacy HO depop changes AR-803.1.pdf (Superseded)
08/11/2010	Rate and Rule	Manual Page	10/05/2010	100910 AR Legacy HO depop changes AR-821.1.pdf (Superseded)
08/11/2010	Rate and Rule	Rate Pages	10/05/2010	RRM ARHG100910 R-1 and R-2.pdf (Superseded)
08/11/2010	Supporting Document	H-1 Homeowners Abstract	10/05/2010	ARHOMEH1 FN14799201002.pdf (Superseded)
08/23/2010	Supporting Document	HPCS-Homeowners Premium Comparison Survey	10/05/2010	Form HPCS Homeowners Premium Comparison Survey_HFIC.xls (Superseded) Form HPCS Homeowners Premium Comparison Survey_HAI.xls (Superseded) Form HPCS Homeowners Premium Comparison Survey_HUIC.xls (Superseded) Form HPCS Homeowners Premium Comparison

*SERFF Tracking Number:* HART-126763648      *State:* Arkansas  
*First Filing Company:* Hartford Underwriters Insurance Company, ...      *State Tracking Number:* EFT \$100  
*Company Tracking Number:* FN.14.799.2010.02  
*TOI:* 04.0 Homeowners      *Sub-TOI:* 04.0000 Homeowners Sub-TOI Combinations  
*Product Name:* Depopulation of HFIC, HUIC and TCFIC into HAIC  
*Project Name/Number:* Homeowners Multi Peril/FN.14.799.2010.02

Survey\_TCFIC.xls  
 (Superceded)  
 Form HPCS Homeowners  
 Premium Comparison  
 Survey\_HFIC.pdf  
 (Superceded)  
 Form HPCS Homeowners  
 Premium Comparison  
 Survey\_HAI.pdf  
 (Superceded)  
 Form HPCS Homeowners  
 Premium Comparison  
 Survey\_HUIC.pdf  
 (Superceded)  
 Form HPCS Homeowners  
 Premium Comparison  
 Survey\_TCFIC.pdf  
 (Superceded)

08/11/2010	Supporting HPCS-Homeowners Premium Document Comparison Survey	08/23/2010	Form HPCS Homeowners Premium Comparison Survey_HA&I.xls (Superceded) Form HPCS Homeowners Premium Comparison Survey_HFIC.xls (Superceded) Form HPCS Homeowners Premium Comparison Survey_HUIC.xls (Superceded) Form HPCS Homeowners Premium Comparison Survey_TCFIC.xls (Superceded) Form HPCS Homeowners Premium Comparison Survey_HA&I.pdf
------------	---	------------	--

SERFF Tracking Number: HART-126763648 State: Arkansas  
 First Filing Company: Hartford Underwriters Insurance Company, ... State Tracking Number: EFT \$100  
 Company Tracking Number: FN.14.799.2010.02  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: Depopulation of HFIC, HUIC and TCFIC into HAIC  
 Project Name/Number: Homeowners Multi Peril/FN.14.799.2010.02

(Superseded)  
 Form HPCS Homeowners  
 Premium Comparison  
 Survey\_HFIC.pdf  
 (Superseded)  
 Form HPCS Homeowners  
 Premium Comparison  
 Survey\_HUIC.pdf  
 (Superseded)  
 Form HPCS Homeowners  
 Premium Comparison  
 Survey\_TCFIC.pdf  
 (Superseded)

08/23/2010 Supporting NAIC loss cost data entry document08/25/2010 AR LOSS COST DATA  
 Document ENTRY RF1.pdf  
 (Superseded)

08/11/2010 Supporting NAIC loss cost data entry document08/23/2010 AR LOSS COST DATA  
 Document ENTRY RF1  
 FN14799201002.pdf  
 (Superseded)

08/11/2010 Supporting Explanatory Memorandum and 10/05/2010 AR\_Explanatory.pdf  
 Document Actuarial Support (Superseded)  
 100910 AR Pricing  
 Support.pdf



**Arkansas Homeowners Policy Program**

**Effective Date 10/9/2010**

**ISO2000**

**HO**

---

**803 RESERVED FOR FUTURE USE**

ARKANSAS INSURANCE DEPARTMENT

HOMEOWNERS ABSTRACT

Page 1 of 2

**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 Hartford Fire Insurance Company  
 NAIC No. 19682 Group No. 00914

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

<b>2009</b>	4.3
<b>2008</b>	3.7
<b>2007</b>	7.4

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.

Marshall & Swift/Boeckh (American Appraisal Associates) in 2001.  
Impact not quantifiable

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.

100% ITV is requested

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

Annual Increase	4%	6%	8%	Each additional 4% over 8% add:
Change	2%	3%	4%	2%

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

a. Fire Extinguisher	0 %
b. Burglar Alarm	2 %
c. Smoke Alarm	2 %
d. Insured who has both homeowners and auto with your company	15 %
e. Deadbolt Locks	2 %
f. Window or Door Locks	0 %
g. Other (specify)	
<u>Age of Dwelling</u>	<u>2% to 20 %</u>
<u>Mature Retirees</u>	<u>5 %</u>
<u>Limited Access (HO-4, HO-6)</u>	<u>10 %</u>
<u>Full Automatic Sprinkler</u>	<u>13 %</u>
<u>Partial Automatic Sprinklers</u>	<u>8 %</u>

6. Are there any areas in the State of Arkansas in which your company will not write homeowners insurance? NO If so, state areas and explain reason for not writing. NA  
AID PC H-1 (4./96)

**Page 2 of 2**

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

Form	Premium Volume
<u>HO-2, 3, 5</u>	<u>45,134</u>
<u>HO-4, 6</u>	<u>2,556</u>

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

9. Is there a surcharge on risks with wood heat? NO  
If yes, state surcharge NA  
Does the surcharge apply to conventional fire places? NO  
If yes, state surcharge NA

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

Emale Laurant  
**Signature**  
Actuarial Assistant  
**Title**  
(860) 843-8568  
**Telephone Number**

ARKANSAS INSURANCE DEPARTMENT

HOMEOWNERS ABSTRACT

Page 1 of 2

**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 Twin City Fire Insurance Company  
 NAIC No. 29459 Group No. 00914

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

	<b>2009</b>	4.3
	<b>2008</b>	3.7
	<b>2007</b>	7.4

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.

Marshall & Swift/Boeckh (American Appraisal Associates) in 2001.  
Impact not quantifiable

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.

100% ITV is requested

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

Annual Increase	4%	6%	8%	Each additional 4% over 8% add:
Change	2%	3%	4%	2%

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

a. Fire Extinguisher	0 %
b. Burglar Alarm	2 %
c. Smoke Alarm	2 %
d. Insured who has both homeowners and auto with your company	15 %
e. Deadbolt Locks	2 %
f. Window or Door Locks	0 %
g. Other (specify)	
<u>Age of Dwelling</u>	<u>2% to 20 %</u>
<u>Mature Retirees</u>	<u>5 %</u>
<u>Limited Access (HO-4, HO-6)</u>	<u>10 %</u>
<u>Full Automatic Sprinkler</u>	<u>13 %</u>
<u>Partial Automatic Sprinklers</u>	<u>8 %</u>

6. Are there any areas in the State of Arkansas in which your company will not write homeowners insurance? NO If so, state areas and explain reason for not writing. NA  
AID PC H-1 (4./96)

Form H-1  
Rev. 4/98

**Page 2 of 2**

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

Form	Premium Volume
<u>HO-2, 3, 5</u>	<u>55,238</u>
<u>HO-4, 6</u>	<u>906</u>

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

9. Is there a surcharge on risks with wood heat? NO  
If yes, state surcharge \_\_\_\_\_  
Does the surcharge apply NA  
If yes, state surcharge NO  
NA

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

Emale Laurant  
**Signature**

Actuarial Assistant  
**Title**

(860) 843-8568  
**Telephone Number**

ARKANSAS INSURANCE DEPARTMENT

HOMEOWNERS ABSTRACT

Page 1 of 2

**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 Hartford Underwriters Insurance Company  
 NAIC No. 30104 Group No. 00914

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

	<b>2009</b>	4.3
	<b>2008</b>	3.7
	<b>2007</b>	7.4

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.

Marshall & Swift/Boeckh (American Appraisal Associates) in 2001.  
Impact not quantifiable

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.

100% ITV is requested

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

Annual Increase	4%	6%	8%	Each additional 4% over 8% add:
Change	2%	3%	4%	2%

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

a. Fire Extinguisher	0 %
b. Burglar Alarm	2 %
c. Smoke Alarm	2 %
d. Insured who has both homeowners and auto with your company	15 %
e. Deadbolt Locks	2 %
f. Window or Door Locks	0 %
g. Other (specify)	%
<u>Age of Dwelling</u>	
<u>Mature Retirees</u>	2% to 20 %
<u>Limited Access (HO-4, HO-6)</u>	5 %
<u>Full Automatic Sprinkler</u>	10 %
<u>Partial Automatic Sprinklers</u>	13 %

6. Are there any areas in the State of Arkansas in which your company will not write homeowners insurance? NO If so, state areas and explain reason for not writing. NA  
AID PC H-1 (4./96)

Form H-1  
Rev. 4/98

**Page 2 of 2**

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

Form	Premium Volume
<u>HO-2, 3, 5</u>	<u>92,694</u>
<u>HO-4, 6</u>	<u>1,967</u>

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

9. Is there a surcharge on risks with wood heat? NO  
If yes, state surcharge \_\_\_\_\_  
Does the surcharge apply NA  
If yes, state surcharge NO  
NA

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

Emale Laurant  
**Signature**

Actuarial Assistant  
**Title**

(860) 843-8568  
**Telephone Number**

ARKANSAS INSURANCE DEPARTMENT

HOMEOWNERS ABSTRACT

Page 1 of 2

**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 Hartford Accident and Indemnity Company  
 NAIC No. 22357 Group No. 00914

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

	<b>2009</b>	4.3
	<b>2008</b>	3.7
	<b>2007</b>	7.4

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.

Marshall & Swift/Boeckh (American Appraisal Associates) in 2001.  
Impact not quantifiable

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.

100% ITV is requested

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

Annual Increase	4%	6%	8%	Each additional 4% over 8% add:
Change	2%	3%	4%	2%

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

a. Fire Extinguisher	0 %
b. Burglar Alarm	2 %
c. Smoke Alarm	2 %
d. Insured who has both homeowners and auto with your company	15 %
e. Deadbolt Locks	2 %
f. Window or Door Locks	0 %
g. Other (specify)	%
<u>Age of Dwelling</u>	
<u>Mature Retirees</u>	2% to 20 %
<u>Limited Access (HO-4, HO-6)</u>	5 %
<u>Full Automatic Sprinkler</u>	10 %
<u>Partial Automatic Sprinklers</u>	13 %

6. Are there any areas in the State of Arkansas in which your company will not write homeowners insurance? NO If so, state areas and explain reason for not writing. NA  
AID PC H-1 (4./96)

Form H-1  
Rev. 4/98

**Page 2 of 2**

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

Form	Premium Volume
<u>HO-2, 3, 5</u>	<u>77,926</u>
<u>HO-4, 6</u>	<u>1,543</u>

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

9. Is there a surcharge on risks with wood heat? NO  
If yes, state surcharge \_\_\_\_\_  
Does the surcharge apply NA  
If yes, state surcharge NO  
NA

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

Emale Laurant  
**Signature**

Actuarial Assistant  
**Title**

(860) 843-8568  
**Telephone Number**



## Arkansas Homeowners Policy Program

Effective Date 10/9/2010

ISO2000

HO

---

### 821 COMPANY UTILIZATION

HARTFORD ACCIDENT & INDEMNITY COMPANY - Hartford Premier

Premium Computation - All Forms - Apply the Table 1 or Table 3 and Product Deviation Factors shown on the rate pages to the displayed rate in accordance with the premium computation sequence in Rule 900.



**POLICY FORMS HO 00 02, HO 00 03, HO 00 05**

**PRODUCT DEVIATION FACTORS**

<b>Product</b>	<b>Premier</b>
<b>Factor</b>	0.92

**TABLE 1 - PREMIUM FACTORS**

Policy Form	Type of Construction	Protection Class							
		2, 3	4, 5	6	7	8	8A	9	10
HO 00 02	Frame	0.98	1.08	1.27	1.42	1.77	2.30	2.92	4.66
	Masonry	0.93	1.03	1.21	1.35	1.68	2.19	2.77	4.43
HO 00 03	Frame	1.00	1.10	1.30	1.45	1.81	2.35	2.97	4.75
	Masonry	0.95	1.05	1.24	1.38	1.72	2.23	2.83	4.51
HO 00 05	Frame	1.10	1.21	1.43	1.60	1.99	2.59	3.27	5.23
	Masonry	1.05	1.16	1.36	1.52	1.89	2.45	3.11	4.96

**TABLE 2A - UNITY TABLE**

TERRITORY	CURVE #	UNITY
13	1	\$1,331
14	1	\$1,079
15	1	\$1,796
16	1	\$1,622
17	1	\$1,573
18	1	\$1,444
19	1	\$1,238
20	1	\$1,584
21	1	\$1,631
22	1	\$1,095
24	1	\$1,587
29	1	\$1,504
30	1	\$1,749
31	1	\$1,876
32	1	\$1,616

**TABLE 2B - AMOUNT OF INSURANCE TABLE**

Coverage A Dwelling Amount	Curve #1
\$ 10,000	0.432
20,000	0.443
30,000	0.456
40,000	0.480
50,000	0.504
60,000	0.528
70,000	0.564
80,000	0.594
90,000	0.653
100,000	0.710
110,000	0.766
120,000	0.830
130,000	0.886
140,000	0.944
150,000	1.000
160,000	1.065
170,000	1.130
180,000	1.194
190,000	1.260
200,000	1.327
220,000	1.460
240,000	1.593
260,000	1.728
280,000	1.865
300,000	2.003
320,000	2.130
340,000	2.258
360,000	2.398
380,000	2.545
400,000	2.677
420,000	2.812
440,000	2.947
460,000	3.082
480,000	3.215
500,000	3.349
Each add'l \$10,000-	0.067



**POLICY FORMS HO 00 04, HO 00 06**

**PRODUCT DEVIATION FACTORS**

<b>Product</b>	<b>Premier</b>
<b>Factor</b>	0.77

**TABLE 3 - PREMIUM FACTORS**

Policy Form	Type of Construction	Protection Class			
		1 - 4	5 - 6	7 - 8, 8A	9 - 10
HO 00 04	Frame	1.00	1.10	1.28	1.63
	Masonry	1.00	1.10	1.28	1.63

**TABLE 4A - UNITY TABLE**

TERRITORY	CURVE #	*UNITY
13	1	\$178
14	1	\$178
15	1	\$178
16	1	\$178
17	1	\$178
18	1	\$178
19	1	\$178
20	1	\$178
21	1	\$178
22	1	\$178
24	1	\$178
29	1	\$178
30	1	\$178
31	1	\$178
32	1	\$178

**TABLE 4B - AMOUNT OF INSURANCE TABLE**

Coverage C Dwelling Amount	Curve #1
\$ 6,000	0.893
10,000	1.000
15,000	1.150
20,000	1.375
25,000	1.650
30,000	1.950
35,000	2.250
40,000	2.550
45,000	2.875
50,000	3.200
55,000	3.525
60,000	3.850
65,000	4.150
70,000	4.450
75,000	4.750
80,000	5.050
85,000	5.350
90,000	5.650
95,000	5.950
100,000	6.322
Each add'l \$1,000-	0.061

**POLICY FORM FACTOR**

Policy Form	Factor
HO 00 04	1.00
HO 00 06	0.58

NAIC Number: 19682  
 Company Name: Hartford Fire Insurance Company  
 Contact Person: Emale Laurant  
 Telephone No.: (860) 843-8568  
 Email Address: [Emale.Laurant@TheHartford.com](mailto:Emale.Laurant@TheHartford.com)  
 Effective Date: 9-Oct-10

**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](mailto: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	\$492.94	\$518.88	\$499.93	\$526.24	\$725.42	\$763.60	\$820.69	\$863.88	\$820.69	\$863.88	\$718.43	\$756.24	\$740.28	\$779.24	\$608.30	\$640.32	\$856.52	\$901.60
	\$120,000	\$688.71	\$724.96	\$699.20	\$736.00	\$1,012.97	\$1,066.28	\$1,146.69	\$1,207.04	\$1,146.69	\$1,207.04	\$1,004.23	\$1,057.08	\$1,034.82	\$1,089.28	\$849.53	\$894.24	\$1,197.38	\$1,260.40
	\$160,000	\$883.61	\$930.12	\$896.72	\$943.92	\$1,299.64	\$1,368.04	\$1,470.94	\$1,548.36	\$1,470.94	\$1,548.36	\$1,288.28	\$1,356.08	\$1,328.48	\$1,398.40	\$1,090.75	\$1,148.16	\$1,536.49	\$1,617.36
6	\$80,000	\$643.41	\$674.54	\$652.54	\$684.11	\$946.86	\$992.68	\$1,071.21	\$1,123.04	\$1,071.21	\$1,123.04	\$937.74	\$983.11	\$966.26	\$1,013.01	\$794.00	\$832.42	\$1,117.98	\$1,172.08
	\$120,000	\$898.95	\$942.45	\$912.64	\$956.80	\$1,322.19	\$1,386.16	\$1,496.73	\$1,569.15	\$1,496.73	\$1,569.15	\$1,310.78	\$1,374.20	\$1,350.71	\$1,416.06	\$1,108.86	\$1,162.51	\$1,562.90	\$1,638.52
	\$160,000	\$1,153.35	\$1,209.16	\$1,170.46	\$1,227.10	\$1,696.37	\$1,778.45	\$1,919.97	\$2,012.87	\$1,919.97	\$2,012.87	\$1,681.54	\$1,762.90	\$1,734.02	\$1,817.92	\$1,423.72	\$1,492.61	\$2,005.53	\$2,102.57
9	\$80,000	\$1,468.43	\$1,541.07	\$1,489.26	\$1,562.93	\$2,160.99	\$2,267.89	\$2,444.78	\$2,565.72	\$2,444.78	\$2,565.72	\$2,140.16	\$2,246.03	\$2,205.25	\$2,314.34	\$1,812.11	\$1,901.75	\$2,551.53	\$2,677.75
	\$120,000	\$2,051.64	\$2,153.13	\$2,082.88	\$2,185.92	\$3,017.57	\$3,166.85	\$3,415.92	\$3,584.91	\$3,415.92	\$3,584.91	\$2,991.54	\$3,139.53	\$3,082.66	\$3,235.16	\$2,530.70	\$2,655.89	\$3,566.93	\$3,743.39
	\$160,000	\$2,632.24	\$2,762.46	\$2,671.29	\$2,803.44	\$3,871.55	\$4,063.08	\$4,381.86	\$4,598.63	\$4,381.86	\$4,598.63	\$3,837.71	\$4,027.56	\$3,957.47	\$4,153.25	\$3,249.29	\$3,410.04	\$4,577.13	\$4,803.56

**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	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60
	\$25,000	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43
6	\$5,000																		
	\$15,000	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46
	\$25,000	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37
9	\$5,000																		
	\$15,000	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92
	\$25,000	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07

**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	2 %
Burglar Alarm	2 %	Window Locks	0 %
Smoke Alarm	2 %	\$1,000 Deductible	19 %
		Other (specify)	

**EARTHQUAKE INSURANCE**

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

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

Zone Brick Frame

		%	WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Highest Risk	\$	1.8	\$	1
Maximum Credit Allowed	20	%		Lowest Risk	\$	1	\$	0.36

I

NAIC Number: 22357  
 Company Name: Hartford Accident and Indemnity Company  
 Contact Person: Emale Laurant  
 Telephone No.: (860) 843-8568  
 Email Address: [Emale.Laurant@TheHartford.com](mailto:Emale.Laurant@TheHartford.com)  
 Effective Date: 9-Oct-10

**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](mailto: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	\$492.94	\$518.88	\$499.93	\$526.24	\$725.42	\$763.60	\$820.69	\$863.88	\$820.69	\$863.88	\$718.43	\$756.24	\$740.28	\$779.24	\$608.30	\$640.32	\$856.52	\$901.60
	\$120,000	\$688.71	\$724.96	\$699.20	\$736.00	\$1,012.97	\$1,066.28	\$1,146.69	\$1,207.04	\$1,146.69	\$1,207.04	\$1,004.23	\$1,057.08	\$1,034.82	\$1,089.28	\$849.53	\$894.24	\$1,197.38	\$1,260.40
	\$160,000	\$883.61	\$930.12	\$896.72	\$943.92	\$1,299.64	\$1,368.04	\$1,470.94	\$1,548.36	\$1,470.94	\$1,548.36	\$1,288.28	\$1,356.08	\$1,328.48	\$1,398.40	\$1,090.75	\$1,148.16	\$1,536.49	\$1,617.36
6	\$80,000	\$643.41	\$674.54	\$652.54	\$684.11	\$946.86	\$992.68	\$1,071.21	\$1,123.04	\$1,071.21	\$1,123.04	\$937.74	\$983.11	\$966.26	\$1,013.01	\$794.00	\$832.42	\$1,117.98	\$1,172.08
	\$120,000	\$898.95	\$942.45	\$912.64	\$956.80	\$1,322.19	\$1,386.16	\$1,496.73	\$1,569.15	\$1,496.73	\$1,569.15	\$1,310.78	\$1,374.20	\$1,350.71	\$1,416.06	\$1,108.86	\$1,162.51	\$1,562.90	\$1,638.52
	\$160,000	\$1,153.35	\$1,209.16	\$1,170.46	\$1,227.10	\$1,696.37	\$1,778.45	\$1,919.97	\$2,012.87	\$1,919.97	\$2,012.87	\$1,681.54	\$1,762.90	\$1,734.02	\$1,817.92	\$1,423.72	\$1,492.61	\$2,005.53	\$2,102.57
9	\$80,000	\$1,468.43	\$1,541.07	\$1,489.26	\$1,562.93	\$2,160.99	\$2,267.89	\$2,444.78	\$2,565.72	\$2,444.78	\$2,565.72	\$2,140.16	\$2,246.03	\$2,205.25	\$2,314.34	\$1,812.11	\$1,901.75	\$2,551.53	\$2,677.75
	\$120,000	\$2,051.64	\$2,153.13	\$2,082.88	\$2,185.92	\$3,017.57	\$3,166.85	\$3,415.92	\$3,584.91	\$3,415.92	\$3,584.91	\$2,991.54	\$3,139.53	\$3,082.66	\$3,235.16	\$2,530.70	\$2,655.89	\$3,566.93	\$3,743.39
	\$160,000	\$2,632.24	\$2,762.46	\$2,671.29	\$2,803.44	\$3,871.55	\$4,063.08	\$4,381.86	\$4,598.63	\$4,381.86	\$4,598.63	\$3,837.71	\$4,027.56	\$3,957.47	\$4,153.25	\$3,249.29	\$3,410.04	\$4,577.13	\$4,803.56

**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	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60
	\$25,000	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43
6	\$5,000																		
	\$15,000	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46
	\$25,000	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37
9	\$5,000																		
	\$15,000	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92
	\$25,000	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07

**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	2 %
Burglar Alarm	2 %	Window Locks	0 %
Smoke Alarm	2 %	\$1,000 Deductible	19 %
		Other (specify)	

**EARTHQUAKE INSURANCE**

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

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

Zone Brick Frame

		%	WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Highest Risk	\$	1.8	\$	1
Maximum Credit Allowed	20	%		Lowest Risk	\$	1	\$	0.36

I

NAIC Number: 30104  
 Company Name: Hartford Underwriters Insurance Company  
 Contact Person: Emale Laurant  
 Telephone No.: (860) 843-8568  
 Email Address: [Emale.Laurant@TheHartford.com](mailto:Emale.Laurant@TheHartford.com)  
 Effective Date: 9-Oct-10

**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](mailto: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	\$492.94	\$518.88	\$499.93	\$526.24	\$725.42	\$763.60	\$820.69	\$863.88	\$820.69	\$863.88	\$718.43	\$756.24	\$740.28	\$779.24	\$608.30	\$640.32	\$856.52	\$901.60
	\$120,000	\$688.71	\$724.96	\$699.20	\$736.00	\$1,012.97	\$1,066.28	\$1,146.69	\$1,207.04	\$1,146.69	\$1,207.04	\$1,004.23	\$1,057.08	\$1,034.82	\$1,089.28	\$849.53	\$894.24	\$1,197.38	\$1,260.40
	\$160,000	\$883.61	\$930.12	\$896.72	\$943.92	\$1,299.64	\$1,368.04	\$1,470.94	\$1,548.36	\$1,470.94	\$1,548.36	\$1,288.28	\$1,356.08	\$1,328.48	\$1,398.40	\$1,090.75	\$1,148.16	\$1,536.49	\$1,617.36
6	\$80,000	\$643.41	\$674.54	\$652.54	\$684.11	\$946.86	\$992.68	\$1,071.21	\$1,123.04	\$1,071.21	\$1,123.04	\$937.74	\$983.11	\$966.26	\$1,013.01	\$794.00	\$832.42	\$1,117.98	\$1,172.08
	\$120,000	\$898.95	\$942.45	\$912.64	\$956.80	\$1,322.19	\$1,386.16	\$1,496.73	\$1,569.15	\$1,496.73	\$1,569.15	\$1,310.78	\$1,374.20	\$1,350.71	\$1,416.06	\$1,108.86	\$1,162.51	\$1,562.90	\$1,638.52
	\$160,000	\$1,153.35	\$1,209.16	\$1,170.46	\$1,227.10	\$1,696.37	\$1,778.45	\$1,919.97	\$2,012.87	\$1,919.97	\$2,012.87	\$1,681.54	\$1,762.90	\$1,734.02	\$1,817.92	\$1,423.72	\$1,492.61	\$2,005.53	\$2,102.57
9	\$80,000	\$1,468.43	\$1,541.07	\$1,489.26	\$1,562.93	\$2,160.99	\$2,267.89	\$2,444.78	\$2,565.72	\$2,444.78	\$2,565.72	\$2,140.16	\$2,246.03	\$2,205.25	\$2,314.34	\$1,812.11	\$1,901.75	\$2,551.53	\$2,677.75
	\$120,000	\$2,051.64	\$2,153.13	\$2,082.88	\$2,185.92	\$3,017.57	\$3,166.85	\$3,415.92	\$3,584.91	\$3,415.92	\$3,584.91	\$2,991.54	\$3,139.53	\$3,082.66	\$3,235.16	\$2,530.70	\$2,655.89	\$3,566.93	\$3,743.39
	\$160,000	\$2,632.24	\$2,762.46	\$2,671.29	\$2,803.44	\$3,871.55	\$4,063.08	\$4,381.86	\$4,598.63	\$4,381.86	\$4,598.63	\$3,837.71	\$4,027.56	\$3,957.47	\$4,153.25	\$3,249.29	\$3,410.04	\$4,577.13	\$4,803.56

**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	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60
	\$25,000	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43
6	\$5,000																		
	\$15,000	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46
	\$25,000	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37
9	\$5,000																		
	\$15,000	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92
	\$25,000	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07

**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	2 %
Burglar Alarm	2 %	Window Locks	0 %
Smoke Alarm	2 %	\$1,000 Deductible	19 %
		Other (specify)	

**EARTHQUAKE INSURANCE**

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

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

Zone Brick Frame

		%	WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Highest Risk	\$	1.8	\$	1
Maximum Credit Allowed	20	%		Lowest Risk	\$	1	\$	0.36

I

NAIC Number: 29459  
 Company Name: Twin City Fire Insurance Company  
 Contact Person: Emale Laurant  
 Telephone No.: (860) 843-8568  
 Email Address: [Emale.Laurant@TheHartford.com](mailto:Emale.Laurant@TheHartford.com)  
 Effective Date: 9-Oct-10

**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](mailto: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	\$492.94	\$518.88	\$499.93	\$526.24	\$725.42	\$763.60	\$820.69	\$863.88	\$820.69	\$863.88	\$718.43	\$756.24	\$740.28	\$779.24	\$608.30	\$640.32	\$856.52	\$901.60
	\$120,000	\$688.71	\$724.96	\$699.20	\$736.00	\$1,012.97	\$1,066.28	\$1,146.69	\$1,207.04	\$1,146.69	\$1,207.04	\$1,004.23	\$1,057.08	\$1,034.82	\$1,089.28	\$849.53	\$894.24	\$1,197.38	\$1,260.40
	\$160,000	\$883.61	\$930.12	\$896.72	\$943.92	\$1,299.64	\$1,368.04	\$1,470.94	\$1,548.36	\$1,470.94	\$1,548.36	\$1,288.28	\$1,356.08	\$1,328.48	\$1,398.40	\$1,090.75	\$1,148.16	\$1,536.49	\$1,617.36
6	\$80,000	\$643.41	\$674.54	\$652.54	\$684.11	\$946.86	\$992.68	\$1,071.21	\$1,123.04	\$1,071.21	\$1,123.04	\$937.74	\$983.11	\$966.26	\$1,013.01	\$794.00	\$832.42	\$1,117.98	\$1,172.08
	\$120,000	\$898.95	\$942.45	\$912.64	\$956.80	\$1,322.19	\$1,386.16	\$1,496.73	\$1,569.15	\$1,496.73	\$1,569.15	\$1,310.78	\$1,374.20	\$1,350.71	\$1,416.06	\$1,108.86	\$1,162.51	\$1,562.90	\$1,638.52
	\$160,000	\$1,153.35	\$1,209.16	\$1,170.46	\$1,227.10	\$1,696.37	\$1,778.45	\$1,919.97	\$2,012.87	\$1,919.97	\$2,012.87	\$1,681.54	\$1,762.90	\$1,734.02	\$1,817.92	\$1,423.72	\$1,492.61	\$2,005.53	\$2,102.57
9	\$80,000	\$1,468.43	\$1,541.07	\$1,489.26	\$1,562.93	\$2,160.99	\$2,267.89	\$2,444.78	\$2,565.72	\$2,444.78	\$2,565.72	\$2,140.16	\$2,246.03	\$2,205.25	\$2,314.34	\$1,812.11	\$1,901.75	\$2,551.53	\$2,677.75
	\$120,000	\$2,051.64	\$2,153.13	\$2,082.88	\$2,185.92	\$3,017.57	\$3,166.85	\$3,415.92	\$3,584.91	\$3,415.92	\$3,584.91	\$2,991.54	\$3,139.53	\$3,082.66	\$3,235.16	\$2,530.70	\$2,655.89	\$3,566.93	\$3,743.39
	\$160,000	\$2,632.24	\$2,762.46	\$2,671.29	\$2,803.44	\$3,871.55	\$4,063.08	\$4,381.86	\$4,598.63	\$4,381.86	\$4,598.63	\$3,837.71	\$4,027.56	\$3,957.47	\$4,153.25	\$3,249.29	\$3,410.04	\$4,577.13	\$4,803.56

**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	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60
	\$25,000	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43
6	\$5,000																		
	\$15,000	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46
	\$25,000	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37
9	\$5,000																		
	\$15,000	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92
	\$25,000	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07

**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	2 %
Burglar Alarm	2 %	Window Locks	0 %
Smoke Alarm	2 %	\$1,000 Deductible	19 %
		Other (specify)	

**EARTHQUAKE INSURANCE**

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

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

Zone Brick Frame

		%	WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Highest Risk	\$	1.8	\$	1
Maximum Credit Allowed	20	%		Lowest Risk	\$	1	\$	0.36

I

NAIC Number: 22357  
 Company Name: Hartford Accident and Indemnity Company  
 Contact Person: Emale Laurant  
 Telephone No.: (860) 843-8568  
 Email Address: Emale.Laurant@TheHartford.com  
 Effective Date: 9-Oct-10

**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	\$492.94	\$518.88	\$499.93	\$526.24	\$725.42	\$763.60	\$820.69	\$863.88	\$820.69	\$863.88	\$718.43	\$756.24	\$740.28	\$779.24	\$608.30	\$640.32	\$856.52	\$901.60
	\$120,000	\$688.71	\$724.96	\$699.20	\$736.00	\$1,012.97	\$1,066.28	\$1,146.69	\$1,207.04	\$1,146.69	\$1,207.04	\$1,004.23	\$1,057.08	\$1,034.82	\$1,089.28	\$849.53	\$894.24	\$1,197.38	\$1,260.40
	\$160,000	\$883.61	\$930.12	\$896.72	\$943.92	\$1,299.64	\$1,368.04	\$1,470.94	\$1,548.36	\$1,470.94	\$1,548.36	\$1,288.28	\$1,356.08	\$1,328.48	\$1,398.40	\$1,090.75	\$1,148.16	\$1,536.49	\$1,617.36
6	\$80,000	\$643.41	\$674.54	\$652.54	\$684.11	\$946.86	\$992.68	\$1,071.21	\$1,123.04	\$1,071.21	\$1,123.04	\$937.74	\$983.11	\$966.26	\$1,013.01	\$794.00	\$832.42	\$1,117.98	\$1,172.08
	\$120,000	\$898.95	\$942.45	\$912.64	\$956.80	\$1,322.19	\$1,386.16	\$1,496.73	\$1,569.15	\$1,496.73	\$1,569.15	\$1,310.78	\$1,374.20	\$1,350.71	\$1,416.06	\$1,108.86	\$1,162.51	\$1,562.90	\$1,638.52
	\$160,000	\$1,153.35	\$1,209.16	\$1,170.46	\$1,227.10	\$1,696.37	\$1,778.45	\$1,919.97	\$2,012.87	\$1,919.97	\$2,012.87	\$1,681.54	\$1,762.90	\$1,734.02	\$1,817.92	\$1,423.72	\$1,492.61	\$2,005.53	\$2,102.57
9	\$80,000	\$1,468.43	\$1,541.07	\$1,489.26	\$1,562.93	\$2,160.99	\$2,267.89	\$2,444.78	\$2,565.72	\$2,444.78	\$2,565.72	\$2,140.16	\$2,246.03	\$2,205.25	\$2,314.34	\$1,812.11	\$1,901.75	\$2,551.53	\$2,677.75
	\$120,000	\$2,051.64	\$2,153.13	\$2,082.88	\$2,185.92	\$3,017.57	\$3,166.85	\$3,415.92	\$3,584.91	\$3,415.92	\$3,584.91	\$2,991.54	\$3,139.53	\$3,082.66	\$3,235.16	\$2,530.70	\$2,655.89	\$3,566.93	\$3,743.39
	\$160,000	\$2,632.24	\$2,762.46	\$2,671.29	\$2,803.44	\$3,871.55	\$4,063.08	\$4,381.86	\$4,598.63	\$4,381.86	\$4,598.63	\$3,837.71	\$4,027.56	\$3,957.47	\$4,153.25	\$3,249.29	\$3,410.04	\$4,577.13	\$4,803.56

**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	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60
	\$25,000	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43
6	\$5,000																		
	\$15,000	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46
	\$25,000	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37
9	\$5,000																		
	\$15,000	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92
	\$25,000	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07

**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	2 %
Burglar Alarm	2 %	Window Locks	0 %
Smoke Alarm	2 %	\$1,000 Deductible	19 %
		Other (specify)	
		Maximum Credit Allowed	20 %

**EARTHQUAKE INSURANCE**

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

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

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Zone	Brick	Frame
Highest Risk		\$ 1.8	\$ 1
Lowest Risk		\$ 1	\$ 0.36

NAIC Number: 19682  
 Company Name: Hartford Fire Insurance Company  
 Contact Person: Emale Laurant  
 Telephone No.: (860) 843-8568  
 Email Address: Emale.Laurant@TheHartford.com  
 Effective Date: 9-Oct-10

**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 isd

**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	\$492.94	\$518.88	\$499.93	\$526.24	\$725.42	\$763.60	\$820.69	\$863.88	\$820.69	\$863.88	\$718.43	\$756.24	\$740.28	\$779.24	\$608.30	\$640.32	\$856.52	\$901.60
	\$120,000	\$688.71	\$724.96	\$699.20	\$736.00	\$1,012.97	\$1,066.28	\$1,146.69	\$1,207.04	\$1,146.69	\$1,207.04	\$1,004.23	\$1,057.08	\$1,034.82	\$1,089.28	\$849.53	\$894.24	\$1,197.38	\$1,260.40
	\$160,000	\$883.61	\$930.12	\$896.72	\$943.92	\$1,299.64	\$1,368.04	\$1,470.94	\$1,548.36	\$1,470.94	\$1,548.36	\$1,288.28	\$1,356.08	\$1,328.48	\$1,398.40	\$1,090.75	\$1,148.16	\$1,536.49	\$1,617.36
6	\$80,000	\$643.41	\$674.54	\$652.54	\$684.11	\$946.86	\$992.68	\$1,071.21	\$1,123.04	\$1,071.21	\$1,123.04	\$937.74	\$983.11	\$966.26	\$1,013.01	\$794.00	\$832.42	\$1,117.98	\$1,172.08
	\$120,000	\$898.95	\$942.45	\$912.64	\$956.80	\$1,322.19	\$1,386.16	\$1,496.73	\$1,569.15	\$1,496.73	\$1,569.15	\$1,310.78	\$1,374.20	\$1,350.71	\$1,416.06	\$1,108.86	\$1,162.51	\$1,562.90	\$1,638.52
	\$160,000	\$1,153.35	\$1,209.16	\$1,170.46	\$1,227.10	\$1,696.37	\$1,778.45	\$1,919.97	\$2,012.87	\$1,919.97	\$2,012.87	\$1,681.54	\$1,762.90	\$1,734.02	\$1,817.92	\$1,423.72	\$1,492.61	\$2,005.53	\$2,102.57
9	\$80,000	\$1,468.43	\$1,541.07	\$1,489.26	\$1,562.93	\$2,160.99	\$2,267.89	\$2,444.78	\$2,565.72	\$2,444.78	\$2,565.72	\$2,140.16	\$2,246.03	\$2,205.25	\$2,314.34	\$1,812.11	\$1,901.75	\$2,551.53	\$2,677.75
	\$120,000	\$2,051.64	\$2,153.13	\$2,082.88	\$2,185.92	\$3,017.57	\$3,166.85	\$3,415.92	\$3,584.91	\$3,415.92	\$3,584.91	\$2,991.54	\$3,139.53	\$3,082.66	\$3,235.16	\$2,530.70	\$2,655.89	\$3,566.93	\$3,743.39
	\$160,000	\$2,632.24	\$2,762.46	\$2,671.29	\$2,803.44	\$3,871.55	\$4,063.08	\$4,381.86	\$4,598.63	\$4,381.86	\$4,598.63	\$3,837.71	\$4,027.56	\$3,957.47	\$4,153.25	\$3,249.29	\$3,410.04	\$4,577.13	\$4,803.56

**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	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60
	\$25,000	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43
6	\$5,000																		
	\$15,000	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46
	\$25,000	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37
9	\$5,000																		
	\$15,000	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92
	\$25,000	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07

**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	2 %
Burglar Alarm	2 %	Window Locks	0 %
Smoke Alarm	2 %	\$1,000 Deductible	19 %
		Other (specify)	
		Maximum Credit Allowed	20 %

**EARTHQUAKE INSURANCE**

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

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

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Zone	Brick	Frame
Highest Risk		\$ 1.8	\$ 1
Lowest Risk		\$ 1	\$ 0.36

NAIC Number: 30104  
 Company Name: Hartford Underwriters Insurance Company  
 Contact Person: Emale Laurant  
 Telephone No.: (860) 843-8568  
 Email Address: Emale.Laurant@TheHartford.com  
 Effective Date: 9-Oct-10

**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	\$492.94	\$518.88	\$499.93	\$526.24	\$725.42	\$763.60	\$820.69	\$863.88	\$820.69	\$863.88	\$718.43	\$756.24	\$740.28	\$779.24	\$608.30	\$640.32	\$856.52	\$901.60
	\$120,000	\$688.71	\$724.96	\$699.20	\$736.00	\$1,012.97	\$1,066.28	\$1,146.69	\$1,207.04	\$1,146.69	\$1,207.04	\$1,004.23	\$1,057.08	\$1,034.82	\$1,089.28	\$849.53	\$894.24	\$1,197.38	\$1,260.40
	\$160,000	\$883.61	\$930.12	\$896.72	\$943.92	\$1,299.64	\$1,368.04	\$1,470.94	\$1,548.36	\$1,470.94	\$1,548.36	\$1,288.28	\$1,356.08	\$1,328.48	\$1,398.40	\$1,090.75	\$1,148.16	\$1,536.49	\$1,617.36
6	\$80,000	\$643.41	\$674.54	\$652.54	\$684.11	\$946.86	\$992.68	\$1,071.21	\$1,123.04	\$1,071.21	\$1,123.04	\$937.74	\$983.11	\$966.26	\$1,013.01	\$794.00	\$832.42	\$1,117.98	\$1,172.08
	\$120,000	\$898.95	\$942.45	\$912.64	\$956.80	\$1,322.19	\$1,386.16	\$1,496.73	\$1,569.15	\$1,496.73	\$1,569.15	\$1,310.78	\$1,374.20	\$1,350.71	\$1,416.06	\$1,108.86	\$1,162.51	\$1,562.90	\$1,638.52
	\$160,000	\$1,153.35	\$1,209.16	\$1,170.46	\$1,227.10	\$1,696.37	\$1,778.45	\$1,919.97	\$2,012.87	\$1,919.97	\$2,012.87	\$1,681.54	\$1,762.90	\$1,734.02	\$1,817.92	\$1,423.72	\$1,492.61	\$2,005.53	\$2,102.57
9	\$80,000	\$1,468.43	\$1,541.07	\$1,489.26	\$1,562.93	\$2,160.99	\$2,267.89	\$2,444.78	\$2,565.72	\$2,444.78	\$2,565.72	\$2,140.16	\$2,246.03	\$2,205.25	\$2,314.34	\$1,812.11	\$1,901.75	\$2,551.53	\$2,677.75
	\$120,000	\$2,051.64	\$2,153.13	\$2,082.88	\$2,185.92	\$3,017.57	\$3,166.85	\$3,415.92	\$3,584.91	\$3,415.92	\$3,584.91	\$2,991.54	\$3,139.53	\$3,082.66	\$3,235.16	\$2,530.70	\$2,655.89	\$3,566.93	\$3,743.39
	\$160,000	\$2,632.24	\$2,762.46	\$2,671.29	\$2,803.44	\$3,871.55	\$4,063.08	\$4,381.86	\$4,598.63	\$4,381.86	\$4,598.63	\$3,837.71	\$4,027.56	\$3,957.47	\$4,153.25	\$3,249.29	\$3,410.04	\$4,577.13	\$4,803.56

**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	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60
	\$25,000	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43
6	\$5,000																		
	\$15,000	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46
	\$25,000	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37
9	\$5,000																		
	\$15,000	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92
	\$25,000	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07

**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	2 %
Burglar Alarm	2 %	Window Locks	0 %
Smoke Alarm	2 %	\$1,000 Deductible	19 %
		Other (specify)	
		Maximum Credit Allowed	20 %

**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)  NO  
 WHAT IS YOUR PERCENTAGE DEDUCTIBLE? \_\_\_\_\_ %

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Zone	Brick	Frame
	Highest Risk	\$ 1.8	\$ 1
	Lowest Risk	\$ 1	\$ 0.36

NAIC Number: 29459  
 Company Name: Twin City Fire Insurance Company  
 Contact Person: Emale Laurant  
 Telephone No.: (860) 843-8568  
 Email Address: Emale.Laurant@TheHartford.com  
 Effective Date: 9-Oct-10

**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 isd

**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	\$492.94	\$518.88	\$499.93	\$526.24	\$725.42	\$763.60	\$820.69	\$863.88	\$820.69	\$863.88	\$718.43	\$756.24	\$740.28	\$779.24	\$608.30	\$640.32	\$856.52	\$901.60
	\$120,000	\$688.71	\$724.96	\$699.20	\$736.00	\$1,012.97	\$1,066.28	\$1,146.69	\$1,207.04	\$1,146.69	\$1,207.04	\$1,004.23	\$1,057.08	\$1,034.82	\$1,089.28	\$849.53	\$894.24	\$1,197.38	\$1,260.40
	\$160,000	\$883.61	\$930.12	\$896.72	\$943.92	\$1,299.64	\$1,368.04	\$1,470.94	\$1,548.36	\$1,470.94	\$1,548.36	\$1,288.28	\$1,356.08	\$1,328.48	\$1,398.40	\$1,090.75	\$1,148.16	\$1,536.49	\$1,617.36
6	\$80,000	\$643.41	\$674.54	\$652.54	\$684.11	\$946.86	\$992.68	\$1,071.21	\$1,123.04	\$1,071.21	\$1,123.04	\$937.74	\$983.11	\$966.26	\$1,013.01	\$794.00	\$832.42	\$1,117.98	\$1,172.08
	\$120,000	\$898.95	\$942.45	\$912.64	\$956.80	\$1,322.19	\$1,386.16	\$1,496.73	\$1,569.15	\$1,496.73	\$1,569.15	\$1,310.78	\$1,374.20	\$1,350.71	\$1,416.06	\$1,108.86	\$1,162.51	\$1,562.90	\$1,638.52
	\$160,000	\$1,153.35	\$1,209.16	\$1,170.46	\$1,227.10	\$1,696.37	\$1,778.45	\$1,919.97	\$2,012.87	\$1,919.97	\$2,012.87	\$1,681.54	\$1,762.90	\$1,734.02	\$1,817.92	\$1,423.72	\$1,492.61	\$2,005.53	\$2,102.57
9	\$80,000	\$1,468.43	\$1,541.07	\$1,489.26	\$1,562.93	\$2,160.99	\$2,267.89	\$2,444.78	\$2,565.72	\$2,444.78	\$2,565.72	\$2,140.16	\$2,246.03	\$2,205.25	\$2,314.34	\$1,812.11	\$1,901.75	\$2,551.53	\$2,677.75
	\$120,000	\$2,051.64	\$2,153.13	\$2,082.88	\$2,185.92	\$3,017.57	\$3,166.85	\$3,415.92	\$3,584.91	\$3,415.92	\$3,584.91	\$2,991.54	\$3,139.53	\$3,082.66	\$3,235.16	\$2,530.70	\$2,655.89	\$3,566.93	\$3,743.39
	\$160,000	\$2,632.24	\$2,762.46	\$2,671.29	\$2,803.44	\$3,871.55	\$4,063.08	\$4,381.86	\$4,598.63	\$4,381.86	\$4,598.63	\$3,837.71	\$4,027.56	\$3,957.47	\$4,153.25	\$3,249.29	\$3,410.04	\$4,577.13	\$4,803.56

**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	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60
	\$25,000	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43	\$199.43
6	\$5,000																		
	\$15,000	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46	\$152.46
	\$25,000	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37	\$219.37
9	\$5,000																		
	\$15,000	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92	\$225.92
	\$25,000	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07	\$325.07

**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	2 %
Burglar Alarm	2 %	Window Locks	0 %
Smoke Alarm	2 %	\$1,000 Deductible	19 %
		Other (specify)	
		Maximum Credit Allowed	20 %

**EARTHQUAKE INSURANCE**

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

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

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Zone	Brick	Frame
Highest Risk		\$ 1.8	\$ 1
Lowest Risk		\$ 1	\$ 0.36

**NAIC LOSS COST DATA ENTRY DOCUMENT**

<b>1.</b>	This filing transmittal is part of Company Tracking #	FN.14.799.2010.02
-----------	---	-------------------

<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
-----------	---	-----

<b>3.</b>	<b>A.</b>	Company Name Hartford Fire Insurance Company	<b>B.</b>	Company NAIC Number 19682
-----------	-----------	---	-----------	------------------------------

<b>4.</b>	<b>A.</b>	Product Coding Matrix Line of Business (i.e., Type of Insurance) Private Passenger Auto	<b>B.</b>	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance) Automobile
-----------	-----------	--	-----------	---

(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
Forms 2, 3, 5	NA	-28.10%	NA	NA	NA	NA	NA
Forms 4, 6	NA	-23%	NA	NA	NA	NA	NA
<b>TOTAL OVERALL EFFECT</b>	NA	-27.90%					

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
2005	98	NA	NA	136	320	235.0%	70.0%
2006	81	NA	NA	120	-190	-158.0%	51.0%
2007	66	NA	NA	109	-2	-2.0%	-31.0%
2008	56	NA	NA	100	14	14.0%	48.0%
2009	56	0.0%	1/8/2009	88	157	178.0%	73.0%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	12.5%
B. General Expense	13.0%
C. Taxes, License & Fees	3.1%
D. Underwriting Profit & Contingencies	9.9%
E. Other (explain)	
<b>F. TOTAL</b>	<b>38.5%</b>

- 8.** NA Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** NA Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): NA
- 10.** -28.1% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): NA

PC RLC

**NAIC LOSS COST DATA ENTRY DOCUMENT**

1.	This filing transmittal is part of Company Tracking #	FN.14.799.2010.02
----	---	-------------------

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.	Hartford Fire Insurance Company	B. 19682

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.	Homeowners Multi Peril	B. Homeowners

(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
Forms 2, 3, 5	NA	-28.10%	NA	NA	NA	NA	NA
Forms 4, 6	NA	-23%	NA	NA	NA	NA	NA
TOTAL OVERALL EFFECT	NA	-27.90%					

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	149	20.0%	7/2/2002	128	38	29.7%	29.6%
2003	149	19.6%	1/3/2003	153	86	56.2%	37.5%
2004	148	10.8%	1/6/2004	167	38	22.8%	223.5%
2004	148	-0.9%	8/3/2004	167	38	22.8%	223.5%
2009	56	0.0%	1/8/2009	79	NA	NA	NA

Expense Constants	Selected Provisions
A. Total Production Expense	NA
B. General Expense	NA
C. Taxes, License & Fees	NA
D. Underwriting Profit & Contingencies	NA
E. Other (explain)	NA
F. TOTAL	NA

8. NA Apply Lost Cost Factors to Future filings? (Y or N)
9. -23.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): NA
10. -28.1% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): NA

PC RLC

## NAIC LOSS COST DATA ENTRY DOCUMENT

<b>1.</b>	This filing transmittal is part of Company Tracking #	FN.14.799.2010.02
-----------	---	-------------------

<b>2.</b>	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
<b>3.</b>	<b>A.</b> Twin City Fire Insurance Company	<b>B.</b> 29459

	Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
<b>4.</b>	<b>A.</b> Homeowners Multi Peril	<b>B.</b> Homeowners

<b>5.</b>		FOR LOSS COSTS ONLY					
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
COVERAGE (See Instructions)	Indicated % Rate Level Change	Requested % Rate Level Change	Expected Loss Ratio	Loss Cost Modification Factor	Selected Loss Cost Multiplier	Expense Constant (If Applicable)	Co. Current Loss Cost Multiplier
Forms 2, 3, 5	NA	2.20%	NA	NA	NA	NA	NA
Forms 4, 6	NA	5.50%	NA	NA	NA	NA	NA
TOTAL OVERALL EFFECT	NA	2.30%					

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	281	20.0%	7/2/2002	203	31	15.3%	53.7%
2003	280	19.6%	1/3/2003	238	710	298.3%	44.4%
2004	297	10.8%	1/6/2004	279	-88	-31.5%	60.4%
2004	297	-0.9%	8/3/2004	279	-88	-31.5%	60.4%
2009	63	0.0%	1/8/2009	90	NA	NA	NA

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	NA
B. General Expense	NA
C. Taxes, License & Fees	NA
D. Underwriting Profit & Contingencies	NA
E. Other (explain)	NA
F. TOTAL	NA

- 8.** NA Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** 5.50% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): NA
- 10.** 2.20% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): NA

PC RLC

**NAIC LOSS COST DATA ENTRY DOCUMENT**

1.	This filing transmittal is part of Company Tracking #	FN.14.799.2010.02
----	---	-------------------

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.	Hartford Underwriters Insurance Company	B. 30104

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.	Homeowners Multi Peril	B. Homeowners

(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
Forms 2, 3, 5	NA	-8%	NA	NA	NA	NA	NA
Forms 4, 6	NA	-3.80%	NA	NA	NA	NA	NA
TOTAL OVERALL EFFECT	NA	-7.90%					

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	271	20.0%	7/2/2002	229	-62	-27.1%	65.4%
2003	299	19.6%	1/3/2003	287	187	65.2%	59.6%
2004	321	10.8%	1/6/2004	354	37	10.5%	51.2%
2004	321	-0.9%	8/3/2004	354	37	10.5%	51.2%
2009	88	0.0%	1/8/2009	121	NA	NA	NA

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	NA
B. General Expense	NA
C. Taxes, License & Fees	NA
D. Underwriting Profit & Contingencies	NA
E. Other (explain)	NA
F. TOTAL	NA

8. NA Apply Lost Cost Factors to Future filings? (Y or N)
9. -3.80% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): NA
10. -8% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): NA

PC RLC

**NAIC LOSS COST DATA ENTRY DOCUMENT**

1.	This filing transmittal is part of Company Tracking #	FN.14.799.2010.02
----	---	-------------------

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.	Hartford Accident and Indemnity Company	B. 22357

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.	Homeowners Multi Peril	B. Homeowners

(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
Forms 2, 3, 5	NA	24.30%	NA	NA	NA	NA	NA
Forms 4, 6	NA	24.20%	NA	NA	NA	NA	NA
TOTAL OVERALL EFFECT	NA	24.30%					

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	254	20.0%	7/2/2002	143	152	106.3%	58.8%
2003	233	19.6%	1/3/2003	177	47	26.6%	42.1%
2004	231	10.8%	1/6/2004	199	16	8.0%	40.0%
2004	231	-0.9%	8/3/2004	199	16	8.0%	40.0%
2009	88	0.0%	1/8/2009	99	NA	NA	NA

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	NA
B. General Expense	NA
C. Taxes, License & Fees	NA
D. Underwriting Profit & Contingencies	NA
E. Other (explain)	NA
F. TOTAL	NA

8. NA Apply Lost Cost Factors to Future filings? (Y or N)
9. 24.30% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): NA
10. 24.20% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): NA

PC RLC

## EXPLANATORY MEMORANDUM

### Arkansas

#### HARTFORD FIRE INSURANCE COMPANY HARTFORD UNDERWRITERS INSURANCE COMPANY TWIN CITY FIRE INSURANCE COMPANY HARTFORD ACCIDENT & INDEMNITY COMPANY

Each of the captioned writing companies provides a personal homeowners product through independent agents and our Affinity program that is limited to renewal business only. The products are written in each of the companies as follows:

#### Current Structure:

Company	Product	HO 00 02, HO 00 03 and HO 00 05 Factor	HO 00 04 and HO 00 06 Factor
Hartford Fire Insurance Company	Merit	1.28	1.00
	EconMerit	1.28	1.00
Hartford Underwriters Insurance Company	Elite	1.00	0.80
	and EconElite	1.00	0.80
Twin City Fire Insurance Company	CCRL	0.90	0.73
Hartford Accident & Indemnity Insurance Company	Premier	0.74	0.62

The purpose of this filing is to consolidate products. We will combine Merit/EconMerit, Elite/EconElite and CCRL products into the Premier product. Agency Hartford Accident & Indemnity Insurance Company will temporarily be accepting business for the limited purpose of offering renewal policies to policyholders current in Agency Hartford Fire Insurance Company, Agency/ Affinity Hartford Underwriters Insurance Company and Agency Twin City Fire Insurance Company.

As a result of these changes, the new structure of this class plan will be as follows:

#### New Structure:

Company	Product	HO 00 02, HO 00 03 and HO 00 05 Factor	HO 00 04 and HO 00 06 Factor
Hartford Accident & Indemnity Insurance Company	Premier	0.92	0.77

The rate level for the Premier in Hartford Accident & Indemnity Insurance Company will change as shown above. The overall impact of these changes is negligible at -0.1%. Approximately 201 policies will be impacted by this consolidation.

There will be no disruption to policyholder's coverage. Policyholders in Hartford Fire Insurance Company, Hartford Underwriters Insurance Company and Twin City Fire Insurance Company will be renewed in Hartford Accident & Indemnity Insurance Company with the same coverage terms, limits and deductibles as they currently have through their respective policies. The companies will provide each policyholder with appropriate notification of these changes prior to their renewal effective date.

Our manual rules have been amended accordingly. This change will be effective for policies with renewal dates beginning on November 25, 2010 and thereafter until the consolidation is complete. Completion of this effort is expected on or about November 25, 2011.

Prepared by Emale Laurant, Actuarial Assistant