

SERFF Tracking Number: REGU-126831953 State: Arkansas
Filing Company: National Security Fire & Casualty Company State Tracking Number: EFT \$100
Company Tracking Number: NSFC-HO-10-AR-01
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Limited Homeowners Program
Project Name/Number: 2010 Rate Level Review and Filing/NSFC-HO-10-AR-01

Filing at a Glance

Company: National Security Fire & Casualty Company

Product Name: Limited Homeowners Program SERFF Tr Num: REGU-126831953 State: Arkansas

TOI: 04.0 Homeowners SERFF Status: Closed-Filed State Tr Num: EFT \$100

Sub-TOI: 04.0000 Homeowners Sub-TOI Co Tr Num: NSFC-HO-10-AR-01 State Status: Fees verified and received

Filing Type: Rate

Reviewer(s): Becky Harrington, Betty Montesi, Nancy Horton

Author: John Battles

Disposition Date: 10/15/2010

Date Submitted: 09/24/2010

Disposition Status: Filed

Effective Date Requested (New): 11/15/2010

Effective Date (New): 11/15/2010

Effective Date Requested (Renewal): 01/15/2011

Effective Date (Renewal): 01/15/2011

State Filing Description:

General Information

Project Name: 2010 Rate Level Review and Filing

Status of Filing in Domicile: Pending

Project Number: NSFC-HO-10-AR-01

Domicile Status Comments:

Reference Organization: American Association of Insurance Services (AAIS)

Reference Number: N/A

Reference Title: N/A

Advisory Org. Circular: N/A

Filing Status Changed: 10/15/2010

State Status Changed: 09/24/2010

Deemer Date:

Created By: John Battles

Submitted By: John Battles

Corresponding Filing Tracking Number:

Filing Description:

National Security Fire and Casualty Company (NSFC) made its initial filing to introduce a new Limited Homeowners program in Arkansas effective October 1, 2000. The initial filing adopted the American Association of Insurance Services (AAIS) Homeowners program (loss costs, rules and forms) as contained in AAIS Revision 8.0. Subsequently, NSFC has filed the following revisions:

1. Effective September 30, 2002 - Adoption of AAIS Rev. 9.0 loss costs with originally filed loss cost multiplier (LCM) of 1.504.
2. Effective November 1, 2004 - Revision of the NSFC LCM from 1.504 to 1.597 and implementation of a Loss Cost

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Modification factor of +8.3%.

3. Effective May 1, 2007 – Adoption of AAIS Loss Cost Revision 06 05 and +19.3 Rate Increase
4. Effective August 4, 2008 – Adoption of AAIS Manual Revision 07 07 and +15.0% Rate Increase

This filing proposes an overall statewide change of +15.0%. This change will apply to both of the Arkansas territories for this program.

A check in the amount of \$100.00 is attached to cover the required filing fee.

We request that this filing become effective November 1, 2010 for new business and January 1, 2011 for renewals.

Company and Contact

Filing Contact Information

John Battles, President johnbattles@ircllc.com
50 Broad Street 941-926-0144 [Phone]
Suite 501
New York, NY 10004

Filing Company Information

(This filing was made by a third party - insuranceregulatoryconsultantsllc)

National Security Fire & Casualty Company CoCode: 12114 State of Domicile: Alabama
661 East Davis Street Group Code: 316 Company Type:
Elba, AL 36232 Group Name: State ID Number:
(334) 897-2273 ext. [Phone] FEIN Number: 63-0415525

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: \$100 for rate filing
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Security Fire & Casualty Company	\$100.00	09/24/2010	39872752

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	10/15/2010	10/15/2010

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	10/11/2010	10/11/2010	John Battles	10/14/2010	10/14/2010
Pending Industry Response	Becky Harrington	09/24/2010	09/24/2010	John Battles	09/29/2010	09/29/2010

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 Project Name/Number: 2010 Rate Level Review and Filing/NSFC-HO-10-AR-01

Disposition

Disposition Date: 10/15/2010
 Effective Date (New): 11/15/2010
 Effective Date (Renewal): 01/15/2011
 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):
National Security Fire & Casualty Company	33.500%	10.000%	\$212,734	4,093	\$2,127,343	10.000%	%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Form RF-2 Loss Costs Only (not for workers' compensation)	Filed	Yes
Supporting Document	H-1 Homeowners Abstract	Filed	Yes
Supporting Document (revised)	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document	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	3rd Party Filing Authorization Letter	Filed	Yes
Supporting Document	Actuarial/Filing Memorandum and Supporting Exhibits	Filed	Yes
Rate (revised)	NATIONAL SECURITY FIRE AND CASUALTY COMPANY LIMITED HOMEOWNERS PROGRAM ARKANSAS ANNUAL RATES	Filed	Yes
Rate	NATIONAL SECURITY FIRE AND CASUALTY COMPANY LIMITED HOMEOWNERS PROGRAM ARKANSAS ANNUAL RATES		Yes

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Product Name: Limited Homeowners Program
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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 10/11/2010

Submitted Date 10/11/2010

Respond By Date

Dear John Battles,

This will acknowledge receipt of the response dated 9/29/10.

Objection 1

Comment: All personal lines rate filings are being reviewed by Commissioner Bradford. Per his request, please revise the overall increase amount to 10%, with 10% as the maximum increase amount for any one insured.

Please submit a revised HPCS.

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

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TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Limited Homeowners Program
Project Name/Number: 2010 Rate Level Review and Filing/NSFC-HO-10-AR-01

Response Letter

Response Letter Status Submitted to State
Response Letter Date 10/14/2010
Submitted Date 10/14/2010

Dear Becky Harrington,

Comments:

This will confirm receipt of and respond to your "Objection Letter" dated October 11, 2010 regarding the captioned filing. Please note our following response:

Response 1

Comments: We have revised the overall increase amount to 10%. The following filing documents have been revised and are attached:

1. Form HPCS – Homeowners Premium Comparison Survey
2. Form RF-1 – Rate Filing Abstract
3. Final Rate Pages - FC-995(12/2010) - Arkansas HO Rates 3-10

In addition to the above, we have completed a "Post Submission Update" and revised the "rate data" accordingly.

We propose the following change in effective date: November 15, 2010 - New Business and January 15, 2011- Renewals

Related Objection 1

Comment:

All personal lines rate filings are being reviewed by Commissioner Bradford. Per his request, please revise the overall increase amount to 10%, with 10% as the maximum increase amount for any one insured.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: HPCS-Homeowners Premium Comparison Survey

Comment:

Satisfied -Name: NAIC loss cost data entry document

Comment:

SERFF Tracking Number: REGU-126831953 State: Arkansas
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Company Tracking Number: NSFC-HO-10-AR-01
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Limited Homeowners Program
Project Name/Number: 2010 Rate Level Review and Filing/NSFC-HO-10-AR-01

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
NATIONAL SECURITY FIRE AND CASUALTY COMPANY HO Rates LIMITED HOMEOWNERS PROGRAM ARKANSAS ANNUAL RATES	FC-995(11/2010) Arkansas	Replacement	REGU-125678991
Previous Version			
NATIONAL SECURITY FIRE AND CASUALTY COMPANY HO Rates LIMITED HOMEOWNERS PROGRAM ARKANSAS ANNUAL RATES	FC-995(11/2010) Arkansas	Replacement	REGU-125678991

Thank you.

Sincerely,
John Battles

SERFF Tracking Number: REGU-126831953 State: Arkansas
Filing Company: National Security Fire & Casualty Company State Tracking Number: EFT \$100
Company Tracking Number: NSFC-HO-10-AR-01
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Limited Homeowners Program
Project Name/Number: 2010 Rate Level Review and Filing/NSFC-HO-10-AR-01

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 09/24/2010
Submitted Date 09/24/2010

Respond By Date

Dear John Battles,

This will acknowledge receipt of the captioned filing.

Objection 1

- NAIC loss cost data entry document (Supporting Document)

Comment: Please verify the policy count is the same for each year.

Objection 2

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comment: The NAIC number was not provided.

An effective date of 8/4/08 is shown. The premiums reflected should be those of the proposed filing and its effective date.

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

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Filing Company: National Security Fire & Casualty Company State Tracking Number: EFT \$100
Company Tracking Number: NSFC-HO-10-AR-01
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Limited Homeowners Program
Project Name/Number: 2010 Rate Level Review and Filing/NSFC-HO-10-AR-01

Response Letter

Response Letter Status Submitted to State
Response Letter Date 09/29/2010
Submitted Date 09/29/2010

Dear Becky Harrington,

Comments:

This will confirm receipt of and respond to your "Objection Letter" dated September 24, 2010 regarding the captioned filing.

Response 1

Comments: Please note that we had inadvertently retained an initial estimate of policy counts by year on this form. We have revised the form to include the actual policy counts that are not the same for each year. Also, please note that since this impacted the calculation of credibility, the statewide and territorial rate level indications changed slightly. We have attached revised Exhibits. However, since we have selected 15% as both the statewide and territorial changes, there are no changes to the proposed rates included in this filing.

Related Objection 1

Applies To:

- NAIC loss cost data entry document (Supporting Document)

Comment:

Please verify the policy count is the same for each year.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: NAIC loss cost data entry document

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments: We have revised this form to show the NAIC number as well as the proposed effective date of 11/1/2010. Please note that the premiums on this form reflect the proposed rates in this filing.

SERFF Tracking Number: REGU-126831953 State: Arkansas
Filing Company: National Security Fire & Casualty Company State Tracking Number: EFT \$100
Company Tracking Number: NSFC-HO-10-AR-01
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Limited Homeowners Program
Project Name/Number: 2010 Rate Level Review and Filing/NSFC-HO-10-AR-01

Related Objection 1

Applies To:

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comment:

The NAIC number was not provided.

An effective date of 8/4/08 is shown. The premiums reflected should be those of the proposed filing and its effective date.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: HPCS-Homeowners Premium Comparison Survey

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you.

Sincerely,
John Battles

SERFF Tracking Number: REGU-126831953 State: Arkansas
 Filing Company: National Security Fire & Casualty Company State Tracking Number: EFT \$100
 Company Tracking Number: NSFC-HO-10-AR-01
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Limited Homeowners Program
 Project Name/Number: 2010 Rate Level Review and Filing/NSFC-HO-10-AR-01

Post Submission Update Request Processed On 10/15/2010

Status: Allowed
Created By: John Battles
Processed By: Becky Harrington
Comments:

General Information:

Field Name	Requested Change	Prior Value
Effective Date Requested (New)	11/15/2010	11/01/2010
Effective Date Requested (Renew)	01/15/2011	01/01/2011

Company Rate Information:

Company Name: National Security Fire & Casualty Company

Field Name	Requested Change	Prior Value
Overall % Rate Impact	10.000%	15.000%
Written Premium Change for this Program	\$212734	\$319101
Maximum %Change (where required)	10.000%	15.000%

SERFF Tracking Number: REGU-126831953 State: Arkansas
Filing Company: National Security Fire & Casualty Company State Tracking Number: EFT \$100
Company Tracking Number: NSFC-HO-10-AR-01
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Limited Homeowners Program
Project Name/Number: 2010 Rate Level Review and Filing/NSFC-HO-10-AR-01

Post Submission Update Request Processed On 10/01/2010

Status: Allowed
Created By: John Battles
Processed By: Becky Harrington
Comments:

Company Rate Information:

Company Name: National Security Fire & Casualty Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	33.500%	31.800%
# of Policy Holders Affected for this Program	4093	3566

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Rate Information

Rate data applies to filing.

Filing Method: Prior Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 15.000%
Effective Date of Last Rate Revision: 08/04/2008
Filing Method of Last Filing: Prior Approval

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):
National Security Fire & Casualty Company	33.500%	10.000%	\$212,734	4,093	\$2,127,343	10.000%	%

SERFF Tracking Number: REGU-126831953 State: Arkansas
 Filing Company: National Security Fire & Casualty Company State Tracking Number: EFT \$100
 Company Tracking Number: NSFC-HO-10-AR-01
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Limited Homeowners Program
 Project Name/Number: 2010 Rate Level Review and Filing/NSFC-HO-10-AR-01

Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 10/15/2010	NATIONAL SECURITY FIRE AND CASUALTY COMPANY LIMITED HOMEOWNERS PROGRAM ARKANSAS ANNUAL RATES	FC-995(11/2010) Arkansas HO Rates	Replacement	REGU-125678991 Filed Rate Pages (Rev 10-14-10) Eff 12-1-2010.pdf

**NATIONAL SECURITY FIRE AND CASUALTY COMPANY
LIMITED HOMEOWNERS PROGRAM
ARKANSAS ANNUAL RATES**

**TERRITORY 1
FRAME DWELLING
\$500 DEDUCTIBLE**

Amount	PROTECTION CLASSES					
	1 - 3	4 - 5	6 - 7	8	9	10
\$25,000	\$523	\$552	\$581	\$669	\$887	\$1,215
\$26,000	\$529	\$558	\$587	\$675	\$896	\$1,229
\$27,000	\$534	\$564	\$593	\$683	\$905	\$1,241
\$28,000	\$540	\$569	\$599	\$689	\$914	\$1,253
\$29,000	\$545	\$575	\$605	\$697	\$923	\$1,267
\$30,000	\$551	\$581	\$611	\$703	\$932	\$1,279
\$31,000	\$557	\$587	\$618	\$710	\$941	\$1,291
\$32,000	\$561	\$593	\$624	\$718	\$951	\$1,305
\$33,000	\$567	\$598	\$630	\$724	\$960	\$1,317
\$34,000	\$572	\$604	\$636	\$732	\$969	\$1,329
\$35,000	\$578	\$610	\$642	\$738	\$978	\$1,343
\$36,000	\$583	\$616	\$648	\$745	\$989	\$1,355
\$37,000	\$589	\$621	\$654	\$753	\$998	\$1,367
\$38,000	\$595	\$627	\$660	\$759	\$1,007	\$1,381
\$39,000	\$599	\$633	\$666	\$767	\$1,016	\$1,393
\$40,000	\$605	\$639	\$672	\$773	\$1,025	\$1,405
\$41,000	\$610	\$645	\$678	\$780	\$1,034	\$1,419
\$42,000	\$616	\$649	\$684	\$786	\$1,043	\$1,431
\$43,000	\$622	\$656	\$691	\$794	\$1,053	\$1,443
\$44,000	\$627	\$662	\$697	\$802	\$1,062	\$1,457
\$45,000	\$633	\$668	\$703	\$808	\$1,071	\$1,469
\$46,000	\$637	\$674	\$709	\$815	\$1,080	\$1,481
\$47,000	\$643	\$678	\$715	\$821	\$1,089	\$1,495
\$48,000	\$648	\$684	\$721	\$829	\$1,098	\$1,507
\$49,000	\$654	\$691	\$727	\$835	\$1,107	\$1,519
\$50,000	\$660	\$697	\$733	\$843	\$1,118	\$1,533
\$51,000	\$665	\$701	\$739	\$850	\$1,127	\$1,545
\$52,000	\$671	\$707	\$745	\$856	\$1,136	\$1,558
\$53,000	\$675	\$713	\$751	\$864	\$1,145	\$1,571
\$54,000	\$681	\$719	\$757	\$870	\$1,154	\$1,583
\$55,000	\$687	\$726	\$764	\$878	\$1,164	\$1,596
\$56,000	\$692	\$730	\$770	\$885	\$1,173	\$1,609
\$57,000	\$698	\$736	\$776	\$891	\$1,182	\$1,621
\$58,000	\$703	\$742	\$782	\$899	\$1,191	\$1,634
\$59,000	\$709	\$748	\$788	\$905	\$1,200	\$1,647
\$60,000	\$713	\$753	\$794	\$913	\$1,209	\$1,659

**NATIONAL SECURITY FIRE AND CASUALTY COMPANY
LIMITED HOMEOWNERS PROGRAM
ARKANSAS ANNUAL RATES**

**TERRITORY 1
FRAME DWELLING
\$500 DEDUCTIBLE**

Amount	PROTECTION CLASSES					
	1 - 3	4 - 5	6 - 7	8	9	10
\$61,000	\$719	\$759	\$800	\$919	\$1,218	\$1,672
\$62,000	\$726	\$765	\$806	\$926	\$1,227	\$1,685
\$63,000	\$730	\$771	\$812	\$934	\$1,237	\$1,697
\$64,000	\$736	\$777	\$818	\$940	\$1,247	\$1,710
\$65,000	\$741	\$782	\$823	\$948	\$1,256	\$1,723
\$66,000	\$747	\$788	\$829	\$954	\$1,264	\$1,734
\$67,000	\$751	\$792	\$835	\$960	\$1,273	\$1,746
\$68,000	\$756	\$799	\$841	\$967	\$1,282	\$1,758
\$69,000	\$762	\$805	\$846	\$973	\$1,290	\$1,770
\$70,000	\$767	\$809	\$852	\$980	\$1,299	\$1,781
\$71,000	\$771	\$814	\$858	\$986	\$1,307	\$1,793
\$72,000	\$776	\$820	\$862	\$992	\$1,314	\$1,804
\$73,000	\$780	\$824	\$867	\$998	\$1,323	\$1,815
\$74,000	\$785	\$829	\$873	\$1,004	\$1,331	\$1,825
\$75,000	\$791	\$834	\$878	\$1,010	\$1,338	\$1,837
\$76,000	\$795	\$840	\$884	\$1,016	\$1,346	\$1,846
\$77,000	\$800	\$844	\$888	\$1,022	\$1,354	\$1,857
\$78,000	\$805	\$849	\$893	\$1,027	\$1,361	\$1,868
\$79,000	\$809	\$853	\$899	\$1,033	\$1,369	\$1,878
\$80,000	\$814	\$858	\$903	\$1,039	\$1,378	\$1,889
\$81,000	\$817	\$862	\$908	\$1,045	\$1,384	\$1,900
\$82,000	\$821	\$867	\$913	\$1,049	\$1,392	\$1,909
\$83,000	\$826	\$872	\$917	\$1,056	\$1,398	\$1,918
\$84,000	\$830	\$876	\$922	\$1,060	\$1,405	\$1,929
\$85,000	\$834	\$881	\$926	\$1,066	\$1,413	\$1,938
\$86,000	\$838	\$885	\$932	\$1,072	\$1,421	\$1,948
\$87,000	\$843	\$890	\$937	\$1,077	\$1,428	\$1,961
\$88,000	\$849	\$896	\$943	\$1,083	\$1,437	\$1,971
\$89,000	\$853	\$900	\$948	\$1,089	\$1,445	\$1,982
\$90,000	\$858	\$905	\$952	\$1,095	\$1,453	\$1,993
\$91,000	\$862	\$910	\$958	\$1,103	\$1,462	\$2,005
\$92,000	\$867	\$916	\$964	\$1,109	\$1,469	\$2,015
\$93,000	\$872	\$920	\$969	\$1,115	\$1,477	\$2,027
\$94,000	\$878	\$926	\$975	\$1,121	\$1,486	\$2,038
\$95,000	\$882	\$931	\$980	\$1,127	\$1,494	\$2,050
\$96,000	\$887	\$937	\$986	\$1,133	\$1,503	\$2,062
\$97,000	\$893	\$941	\$992	\$1,141	\$1,512	\$2,075
\$98,000	\$897	\$948	\$998	\$1,147	\$1,521	\$2,087
\$99,000	\$903	\$954	\$1,004	\$1,154	\$1,530	\$2,099
\$100,000	\$908	\$958	\$1,010	\$1,161	\$1,539	\$2,111

**NATIONAL SECURITY FIRE AND CASUALTY COMPANY
LIMITED HOMEOWNERS PROGRAM
ARKANSAS ANNUAL RATES**

**TERRITORY 1
MASONRY DWELLING
\$500 DEDUCTIBLE**

Amount	PROTECTION CLASSES					
	1 - 3	4 - 5	6 - 7	8	9	10
\$25,000	\$465	\$491	\$517	\$595	\$762	\$1,065
\$26,000	\$470	\$496	\$523	\$601	\$770	\$1,077
\$27,000	\$475	\$502	\$528	\$607	\$779	\$1,088
\$28,000	\$481	\$506	\$534	\$613	\$786	\$1,098
\$29,000	\$485	\$511	\$538	\$619	\$794	\$1,110
\$30,000	\$490	\$517	\$545	\$625	\$802	\$1,121
\$31,000	\$494	\$522	\$549	\$631	\$809	\$1,132
\$32,000	\$499	\$528	\$555	\$639	\$818	\$1,144
\$33,000	\$505	\$532	\$560	\$645	\$826	\$1,154
\$34,000	\$510	\$537	\$566	\$651	\$834	\$1,165
\$35,000	\$514	\$543	\$570	\$657	\$841	\$1,176
\$36,000	\$519	\$548	\$576	\$663	\$849	\$1,188
\$37,000	\$523	\$552	\$583	\$669	\$858	\$1,199
\$38,000	\$528	\$558	\$587	\$675	\$865	\$1,209
\$39,000	\$534	\$563	\$593	\$681	\$873	\$1,221
\$40,000	\$538	\$567	\$598	\$687	\$881	\$1,232
\$41,000	\$543	\$573	\$604	\$694	\$890	\$1,243
\$42,000	\$548	\$578	\$608	\$700	\$897	\$1,253
\$43,000	\$552	\$584	\$614	\$706	\$905	\$1,265
\$44,000	\$558	\$589	\$619	\$712	\$913	\$1,276
\$45,000	\$563	\$593	\$625	\$719	\$920	\$1,287
\$46,000	\$567	\$599	\$630	\$726	\$929	\$1,299
\$47,000	\$572	\$604	\$636	\$732	\$937	\$1,310
\$48,000	\$576	\$608	\$640	\$738	\$945	\$1,320
\$49,000	\$583	\$614	\$646	\$744	\$952	\$1,332
\$50,000	\$587	\$619	\$653	\$750	\$961	\$1,343
\$51,000	\$592	\$625	\$657	\$756	\$969	\$1,354
\$52,000	\$596	\$630	\$663	\$762	\$976	\$1,364
\$53,000	\$601	\$634	\$668	\$768	\$984	\$1,377
\$54,000	\$605	\$640	\$674	\$774	\$992	\$1,387
\$55,000	\$611	\$645	\$678	\$780	\$1,001	\$1,398
\$56,000	\$616	\$649	\$684	\$786	\$1,008	\$1,410
\$57,000	\$621	\$656	\$689	\$792	\$1,016	\$1,421
\$58,000	\$625	\$660	\$695	\$799	\$1,024	\$1,431
\$59,000	\$630	\$665	\$700	\$806	\$1,033	\$1,443
\$60,000	\$636	\$671	\$706	\$812	\$1,040	\$1,454

**NATIONAL SECURITY FIRE AND CASUALTY COMPANY
LIMITED HOMEOWNERS PROGRAM
ARKANSAS ANNUAL RATES**

**TERRITORY 1
MASONRY DWELLING
\$500 DEDUCTIBLE**

Amount	PROTECTION CLASSES					
	1 - 3	4 - 5	6 - 7	8	9	10
\$61,000	\$640	\$675	\$712	\$818	\$1,048	\$1,465
\$62,000	\$645	\$681	\$716	\$824	\$1,056	\$1,475
\$63,000	\$649	\$686	\$722	\$830	\$1,063	\$1,488
\$64,000	\$654	\$691	\$727	\$837	\$1,072	\$1,498
\$65,000	\$660	\$697	\$733	\$843	\$1,080	\$1,509
\$66,000	\$663	\$701	\$738	\$849	\$1,088	\$1,519
\$67,000	\$668	\$706	\$742	\$855	\$1,095	\$1,530
\$68,000	\$672	\$710	\$748	\$859	\$1,101	\$1,541
\$69,000	\$677	\$715	\$753	\$865	\$1,109	\$1,551
\$70,000	\$681	\$719	\$757	\$872	\$1,116	\$1,561
\$71,000	\$686	\$724	\$762	\$878	\$1,124	\$1,571
\$72,000	\$691	\$729	\$767	\$882	\$1,130	\$1,580
\$73,000	\$695	\$733	\$771	\$888	\$1,138	\$1,589
\$74,000	\$698	\$738	\$777	\$893	\$1,144	\$1,600
\$75,000	\$703	\$742	\$782	\$899	\$1,151	\$1,609
\$76,000	\$707	\$747	\$786	\$903	\$1,157	\$1,618
\$77,000	\$712	\$751	\$789	\$908	\$1,165	\$1,627
\$78,000	\$715	\$754	\$794	\$914	\$1,171	\$1,637
\$79,000	\$719	\$759	\$799	\$919	\$1,177	\$1,646
\$80,000	\$722	\$764	\$803	\$925	\$1,185	\$1,655
\$81,000	\$727	\$767	\$808	\$929	\$1,191	\$1,664
\$82,000	\$730	\$771	\$812	\$934	\$1,197	\$1,673
\$83,000	\$735	\$776	\$815	\$938	\$1,203	\$1,681
\$84,000	\$738	\$779	\$820	\$943	\$1,209	\$1,690
\$85,000	\$742	\$783	\$824	\$948	\$1,215	\$1,697
\$86,000	\$745	\$788	\$829	\$954	\$1,221	\$1,708
\$87,000	\$750	\$792	\$834	\$958	\$1,229	\$1,717
\$88,000	\$754	\$797	\$838	\$964	\$1,235	\$1,726
\$89,000	\$759	\$800	\$843	\$969	\$1,243	\$1,737
\$90,000	\$764	\$805	\$847	\$975	\$1,249	\$1,746
\$91,000	\$767	\$809	\$852	\$981	\$1,256	\$1,755
\$92,000	\$771	\$814	\$858	\$986	\$1,264	\$1,766
\$93,000	\$776	\$818	\$862	\$992	\$1,270	\$1,777
\$94,000	\$780	\$824	\$867	\$998	\$1,278	\$1,786
\$95,000	\$785	\$829	\$872	\$1,002	\$1,285	\$1,796
\$96,000	\$789	\$834	\$878	\$1,008	\$1,293	\$1,807
\$97,000	\$794	\$838	\$882	\$1,015	\$1,300	\$1,818
\$98,000	\$799	\$843	\$887	\$1,021	\$1,308	\$1,828
\$99,000	\$803	\$849	\$893	\$1,027	\$1,316	\$1,839
\$100,000	\$808	\$853	\$897	\$1,033	\$1,323	\$1,850

**NATIONAL SECURITY FIRE AND CASUALTY COMPANY
LIMITED HOMEOWNERS PROGRAM
ARKANSAS ANNUAL RATES**

**TERRITORY 2
FRAME DWELLING
\$500 DEDUCTIBLE**

Amount	PROTECTION CLASSES					
	1 - 3	4 - 5	6 - 7	8	9	10
\$25,000	\$593	\$627	\$660	\$759	\$1,005	\$1,380
\$26,000	\$599	\$633	\$666	\$767	\$1,016	\$1,395
\$27,000	\$607	\$640	\$674	\$774	\$1,027	\$1,408
\$28,000	\$613	\$646	\$680	\$782	\$1,037	\$1,424
\$29,000	\$619	\$653	\$687	\$791	\$1,048	\$1,437
\$30,000	\$625	\$660	\$694	\$799	\$1,059	\$1,453
\$31,000	\$631	\$666	\$701	\$806	\$1,069	\$1,466
\$32,000	\$637	\$672	\$707	\$814	\$1,080	\$1,481
\$33,000	\$643	\$678	\$715	\$821	\$1,091	\$1,495
\$34,000	\$649	\$686	\$721	\$830	\$1,100	\$1,509
\$35,000	\$656	\$692	\$729	\$838	\$1,110	\$1,524
\$36,000	\$662	\$698	\$735	\$846	\$1,121	\$1,538
\$37,000	\$668	\$706	\$742	\$853	\$1,132	\$1,553
\$38,000	\$674	\$712	\$750	\$861	\$1,142	\$1,567
\$39,000	\$680	\$718	\$756	\$870	\$1,153	\$1,582
\$40,000	\$686	\$724	\$764	\$878	\$1,164	\$1,596
\$41,000	\$692	\$732	\$770	\$885	\$1,174	\$1,611
\$42,000	\$700	\$738	\$777	\$893	\$1,185	\$1,624
\$43,000	\$706	\$744	\$783	\$900	\$1,194	\$1,638
\$44,000	\$712	\$751	\$791	\$910	\$1,205	\$1,653
\$45,000	\$718	\$757	\$797	\$917	\$1,215	\$1,667
\$46,000	\$724	\$764	\$805	\$925	\$1,226	\$1,682
\$47,000	\$730	\$771	\$811	\$932	\$1,237	\$1,696
\$48,000	\$736	\$777	\$818	\$940	\$1,247	\$1,711
\$49,000	\$742	\$783	\$824	\$949	\$1,258	\$1,725
\$50,000	\$748	\$789	\$832	\$957	\$1,269	\$1,740
\$51,000	\$754	\$797	\$838	\$964	\$1,279	\$1,754
\$52,000	\$761	\$803	\$846	\$972	\$1,288	\$1,769
\$53,000	\$767	\$809	\$852	\$980	\$1,299	\$1,783
\$54,000	\$773	\$817	\$859	\$989	\$1,310	\$1,796
\$55,000	\$779	\$823	\$865	\$996	\$1,320	\$1,812
\$56,000	\$785	\$829	\$873	\$1,004	\$1,331	\$1,825
\$57,000	\$792	\$835	\$879	\$1,011	\$1,342	\$1,840
\$58,000	\$799	\$843	\$887	\$1,019	\$1,352	\$1,854
\$59,000	\$805	\$849	\$893	\$1,028	\$1,363	\$1,869
\$60,000	\$811	\$855	\$900	\$1,036	\$1,373	\$1,883

**NATIONAL SECURITY FIRE AND CASUALTY COMPANY
LIMITED HOMEOWNERS PROGRAM
ARKANSAS ANNUAL RATES**

**TERRITORY 2
FRAME DWELLING
\$500 DEDUCTIBLE**

Amount	PROTECTION CLASSES					
	1 - 3	4 - 5	6 - 7	8	9	10
\$61,000	\$817	\$862	\$907	\$1,043	\$1,383	\$1,898
\$62,000	\$823	\$868	\$914	\$1,051	\$1,393	\$1,912
\$63,000	\$829	\$875	\$922	\$1,059	\$1,404	\$1,927
\$64,000	\$835	\$882	\$928	\$1,068	\$1,415	\$1,941
\$65,000	\$841	\$888	\$935	\$1,075	\$1,425	\$1,954
\$66,000	\$847	\$894	\$941	\$1,083	\$1,434	\$1,968
\$67,000	\$853	\$900	\$948	\$1,089	\$1,445	\$1,982
\$68,000	\$858	\$907	\$954	\$1,097	\$1,454	\$1,996
\$69,000	\$864	\$913	\$960	\$1,104	\$1,465	\$2,009
\$70,000	\$870	\$919	\$967	\$1,112	\$1,474	\$2,023
\$71,000	\$876	\$925	\$973	\$1,118	\$1,483	\$2,035
\$72,000	\$881	\$929	\$978	\$1,126	\$1,492	\$2,047
\$73,000	\$887	\$935	\$984	\$1,132	\$1,501	\$2,059
\$74,000	\$891	\$941	\$990	\$1,139	\$1,510	\$2,072
\$75,000	\$897	\$946	\$996	\$1,145	\$1,519	\$2,084
\$76,000	\$902	\$952	\$1,002	\$1,153	\$1,529	\$2,096
\$77,000	\$907	\$958	\$1,008	\$1,159	\$1,536	\$2,108
\$78,000	\$913	\$963	\$1,015	\$1,165	\$1,545	\$2,120
\$79,000	\$917	\$969	\$1,019	\$1,173	\$1,554	\$2,132
\$80,000	\$923	\$973	\$1,025	\$1,179	\$1,564	\$2,145
\$81,000	\$928	\$980	\$1,030	\$1,185	\$1,571	\$2,155
\$82,000	\$932	\$984	\$1,036	\$1,191	\$1,579	\$2,166
\$83,000	\$937	\$989	\$1,040	\$1,197	\$1,588	\$2,178
\$84,000	\$941	\$993	\$1,046	\$1,203	\$1,596	\$2,189
\$85,000	\$946	\$999	\$1,051	\$1,209	\$1,603	\$2,199
\$86,000	\$952	\$1,005	\$1,057	\$1,217	\$1,612	\$2,212
\$87,000	\$957	\$1,010	\$1,063	\$1,223	\$1,621	\$2,224
\$88,000	\$963	\$1,016	\$1,069	\$1,230	\$1,631	\$2,237
\$89,000	\$967	\$1,022	\$1,075	\$1,237	\$1,640	\$2,250
\$90,000	\$973	\$1,027	\$1,081	\$1,244	\$1,649	\$2,262
\$91,000	\$980	\$1,033	\$1,088	\$1,250	\$1,658	\$2,275
\$92,000	\$984	\$1,039	\$1,094	\$1,258	\$1,667	\$2,288
\$93,000	\$990	\$1,045	\$1,100	\$1,265	\$1,678	\$2,301
\$94,000	\$995	\$1,051	\$1,106	\$1,272	\$1,687	\$2,313
\$95,000	\$1,001	\$1,057	\$1,112	\$1,279	\$1,696	\$2,327
\$96,000	\$1,007	\$1,063	\$1,119	\$1,287	\$1,707	\$2,341
\$97,000	\$1,013	\$1,069	\$1,126	\$1,294	\$1,716	\$2,355
\$98,000	\$1,019	\$1,075	\$1,132	\$1,302	\$1,726	\$2,368
\$99,000	\$1,025	\$1,081	\$1,139	\$1,310	\$1,737	\$2,382
\$100,000	\$1,031	\$1,088	\$1,145	\$1,317	\$1,746	\$2,396

**NATIONAL SECURITY FIRE AND CASUALTY COMPANY
LIMITED HOMEOWNERS PROGRAM
ARKANSAS ANNUAL RATES**

**TERRITORY 2
MASONRY DWELLING
\$500 DEDUCTIBLE**

Amount	PROTECTION CLASSES					
	1 - 3	4 - 5	6 - 7	8	9	10
\$25,000	\$528	\$558	\$587	\$675	\$865	\$1,209
\$26,000	\$534	\$563	\$593	\$681	\$875	\$1,221
\$27,000	\$540	\$569	\$599	\$689	\$884	\$1,234
\$28,000	\$545	\$575	\$605	\$697	\$891	\$1,247
\$29,000	\$551	\$581	\$611	\$703	\$900	\$1,259
\$30,000	\$555	\$587	\$618	\$710	\$910	\$1,272
\$31,000	\$561	\$593	\$624	\$718	\$919	\$1,285
\$32,000	\$567	\$598	\$630	\$724	\$928	\$1,297
\$33,000	\$572	\$604	\$636	\$732	\$937	\$1,310
\$34,000	\$578	\$610	\$642	\$738	\$946	\$1,322
\$35,000	\$584	\$616	\$648	\$745	\$955	\$1,335
\$36,000	\$589	\$622	\$654	\$753	\$964	\$1,348
\$37,000	\$595	\$627	\$660	\$759	\$973	\$1,360
\$38,000	\$599	\$633	\$666	\$767	\$983	\$1,373
\$39,000	\$605	\$639	\$672	\$774	\$992	\$1,386
\$40,000	\$611	\$645	\$678	\$780	\$1,001	\$1,398
\$41,000	\$616	\$651	\$684	\$788	\$1,008	\$1,410
\$42,000	\$622	\$657	\$691	\$794	\$1,018	\$1,424
\$43,000	\$627	\$662	\$697	\$802	\$1,027	\$1,436
\$44,000	\$633	\$668	\$703	\$809	\$1,036	\$1,448
\$45,000	\$639	\$674	\$709	\$815	\$1,045	\$1,462
\$46,000	\$643	\$680	\$715	\$823	\$1,054	\$1,474
\$47,000	\$649	\$686	\$721	\$829	\$1,063	\$1,486
\$48,000	\$656	\$691	\$727	\$837	\$1,072	\$1,498
\$49,000	\$660	\$697	\$733	\$844	\$1,081	\$1,512
\$50,000	\$666	\$703	\$739	\$850	\$1,091	\$1,524
\$51,000	\$671	\$709	\$745	\$858	\$1,100	\$1,536
\$52,000	\$677	\$715	\$751	\$865	\$1,109	\$1,550
\$53,000	\$683	\$721	\$757	\$872	\$1,118	\$1,562
\$54,000	\$687	\$726	\$764	\$879	\$1,127	\$1,574
\$55,000	\$694	\$732	\$771	\$885	\$1,135	\$1,586
\$56,000	\$698	\$738	\$777	\$893	\$1,144	\$1,600
\$57,000	\$704	\$744	\$783	\$900	\$1,153	\$1,612
\$58,000	\$710	\$750	\$789	\$907	\$1,162	\$1,624
\$59,000	\$715	\$754	\$795	\$914	\$1,171	\$1,637
\$60,000	\$721	\$761	\$802	\$922	\$1,180	\$1,650

**NATIONAL SECURITY FIRE AND CASUALTY COMPANY
LIMITED HOMEOWNERS PROGRAM
ARKANSAS ANNUAL RATES**

**TERRITORY 2
MASONRY DWELLING
\$500 DEDUCTIBLE**

Amount	PROTECTION CLASSES					
	1 - 3	4 - 5	6 - 7	8	9	10
\$61,000	\$727	\$767	\$808	\$928	\$1,189	\$1,662
\$62,000	\$732	\$773	\$814	\$935	\$1,199	\$1,675
\$63,000	\$738	\$779	\$820	\$941	\$1,208	\$1,688
\$64,000	\$742	\$785	\$826	\$949	\$1,217	\$1,700
\$65,000	\$748	\$789	\$832	\$957	\$1,226	\$1,713
\$66,000	\$753	\$795	\$837	\$963	\$1,234	\$1,725
\$67,000	\$759	\$802	\$843	\$969	\$1,243	\$1,737
\$68,000	\$764	\$806	\$849	\$976	\$1,250	\$1,748
\$69,000	\$770	\$812	\$855	\$983	\$1,259	\$1,760
\$70,000	\$774	\$817	\$859	\$989	\$1,267	\$1,772
\$71,000	\$779	\$823	\$865	\$995	\$1,275	\$1,783
\$72,000	\$783	\$827	\$870	\$1,001	\$1,284	\$1,793
\$73,000	\$788	\$832	\$876	\$1,007	\$1,291	\$1,804
\$74,000	\$792	\$837	\$881	\$1,013	\$1,299	\$1,816
\$75,000	\$799	\$843	\$887	\$1,019	\$1,307	\$1,827
\$76,000	\$803	\$847	\$891	\$1,025	\$1,314	\$1,837
\$77,000	\$808	\$852	\$897	\$1,031	\$1,322	\$1,846
\$78,000	\$812	\$856	\$902	\$1,037	\$1,329	\$1,857
\$79,000	\$817	\$861	\$907	\$1,043	\$1,337	\$1,868
\$80,000	\$821	\$867	\$913	\$1,049	\$1,345	\$1,878
\$81,000	\$824	\$872	\$917	\$1,054	\$1,351	\$1,889
\$82,000	\$829	\$876	\$922	\$1,060	\$1,358	\$1,898
\$83,000	\$834	\$879	\$926	\$1,065	\$1,364	\$1,907
\$84,000	\$838	\$884	\$931	\$1,071	\$1,372	\$1,918
\$85,000	\$843	\$888	\$935	\$1,075	\$1,378	\$1,927
\$86,000	\$847	\$894	\$941	\$1,081	\$1,387	\$1,938
\$87,000	\$852	\$899	\$946	\$1,088	\$1,395	\$1,948
\$88,000	\$856	\$903	\$952	\$1,094	\$1,402	\$1,959
\$89,000	\$861	\$910	\$957	\$1,100	\$1,410	\$1,971
\$90,000	\$865	\$914	\$961	\$1,106	\$1,418	\$1,982
\$91,000	\$870	\$919	\$967	\$1,112	\$1,425	\$1,993
\$92,000	\$876	\$925	\$973	\$1,119	\$1,434	\$2,005
\$93,000	\$881	\$929	\$978	\$1,126	\$1,442	\$2,015
\$94,000	\$885	\$935	\$984	\$1,132	\$1,450	\$2,027
\$95,000	\$891	\$940	\$990	\$1,138	\$1,459	\$2,038
\$96,000	\$896	\$946	\$995	\$1,145	\$1,466	\$2,050
\$97,000	\$902	\$951	\$1,001	\$1,151	\$1,475	\$2,062
\$98,000	\$907	\$957	\$1,007	\$1,159	\$1,484	\$2,075
\$99,000	\$913	\$963	\$1,013	\$1,165	\$1,494	\$2,087
\$100,000	\$917	\$969	\$1,019	\$1,171	\$1,501	\$2,099

SERFF Tracking Number: REGU-126831953 State: Arkansas
 Filing Company: National Security Fire & Casualty Company State Tracking Number: EFT \$100
 Company Tracking Number: NSFC-HO-10-AR-01
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Limited Homeowners Program
 Project Name/Number: 2010 Rate Level Review and Filing/NSFC-HO-10-AR-01

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Form RF-2 Loss Costs Only (not for workers' compensation)	Filed	10/15/2010

Comments:

This filing does not include the adoption of the American Association of Insurance Services loss costs.

	Item Status:	Status Date:
Satisfied - Item: H-1 Homeowners Abstract	Filed	10/15/2010

Comments:

Attachment:

H-1_ed1-06.pdf

	Item Status:	Status Date:
Satisfied - Item: HPCS-Homeowners Premium Comparison Survey	Filed	10/15/2010

Comments:

Attachments:

HPCS 3-06i Rev 10-14-10.xls

HPCS 3-06i Rev 10-14-10.pdf

	Item Status:	Status Date:
Satisfied - Item: NAIC loss cost data entry document	Filed	10/15/2010

Comments:

Attachment:

FORM RF-1 Rate Filing Abstract Rev 10-14-10.pdf

Item Status:	Status Date:
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SERFF Tracking Number: REGU-126831953 *State:* Arkansas
Filing Company: National Security Fire & Casualty Company *State Tracking Number:* EFT \$100
Company Tracking Number: NSFC-HO-10-AR-01
TOI: 04.0 Homeowners *Sub-TOI:* 04.0000 Homeowners Sub-TOI Combinations
Product Name: Limited Homeowners Program
Project Name/Number: 2010 Rate Level Review and Filing/NSFC-HO-10-AR-01
Satisfied - Item: 3rd Party Filing Authorization Letter Filed 10/15/2010
Comments:
Attachment:
 NSFC AR HO Filing Authorization Letter.pdf

	Item Status:	Status Date:
Satisfied - Item: Actuarial/Filing Memorandum and Supporting Exhibits Comments: Attachments: Actuarial-Filing Memorandum.pdf AR LHO Rate Level Review Exhibits.pdf	Filed	10/15/2010

ARKANSAS INSURANCE DEPARTMENT

FORM H-1 HOMEOWNERS ABSTRACT

INSTRUCTIONS: All questions must be answered. If the answer is "none" or "not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent homeowners rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name National Security Fire & Casualty Company
NAIC # (including group #) 316-12114

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

None

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.

Not Applicable

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.

See Attached – Page 3 and 4

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

Not Applicable

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

a. Fire Extinguisher	0 %
b. Burglar Alarm	0 %
c. Smoke Alarm (Protective Devices - Central Station Only)	5 %
d. Insured who has both homeowners and auto with your company	5 %
e. Deadbolt Locks	0 %
f. Window or Door Locks	0 %
g. Other (specify) Age of Home	0– 20 %
	%
	%

6. Are there any areas in the State of Arkansas In which your company will not write homeowners insurance? If so, state the areas and explain reason for not writing.

No

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

Form	Premium Volume
AAIS Form 8	\$2,237,994

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

9. Is there a surcharge on risks with wood heat? Yes
If yes, state the surcharge 5%
Does the surcharge apply to conventional fire places? No
If yes, state the surcharge

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



Signature

John Battles

Printed Name

Title

President, Insurance Regulatory Consultants

Telephone Number

johnbattles@irellc.com

Email address

VALUATIONS – RULES OF THUMB

We feel valuation is one of the most important keys in successfully underwriting non-standard Dwelling and Homeowners business. National Security will not write more than 100% of Actual Cash Value (ACV) of a dwelling. ACV is defined as Replacement Cost less Depreciation. The value of the land is not included in these calculations. The following guidelines are given in order to assist you in the proper valuation of the proposed risk. However, there exist certain standards that you must consider before you begin the valuation process. These standards are:

1. No property can be valued **at less than \$15 per square foot**. We realize that many older properties may not be worth that amount, but we do not wish to insure any structure below this amount.
2. National Security does not insure any newly purchased property **above the purchase price**.
3. On newly purchased properties, we do, in addition, reduce the purchase price by 10% to allow for the value of the land unless you know the value of the land, i.e. from an appraisal.

Following are two valuation guidelines. The **Purchase Price Plus Appreciation Method** is preferred and considered to be more accurate if the risk was purchased within the past 5 years.

Purchase Price Plus Appreciation Method:

Determine from the applicant the date and exact price paid for the dwelling and land. If you know the approximate value of the land, deduct that. If not, deduct 10% from the purchase price to develop an estimated ACV of the dwelling at the time of purchase. Since dwelling values are subject to inflation, apply about 4% per year appreciation to that figure to determine the current ACV. Remember, **you still must adhere to the standards above regardless of the purchase price**.

For example, the insured purchased a home 5 years ago for \$55,000. Deducting 10% for land value, the dwelling would have had an ACV of \$49,500 at that time. Applying 4% per year appreciation, the current ACV would calculate to \$60,200. An insured value up to \$60,000 would be considered.

Replacement Cost Less Depreciation Method:

Use the following chart as a guide in trying to establish the Replacement Cost of the property **for this method only**:

Approximate
Replacement
Cost per sq. ft.*

1 story frame, 1940 to Present Construction	60
1 story brick veneer, 1940 to Present Construction	65
1 ½ story frame, 1940 to Present Construction	75
1 ½ story brick veneer, 1940 to Present Construction	84
2 story frame, 1940 to Present Construction	82
2 story brick veneer, 1940 to Present Construction	90

* **Cost per sq. ft. is to be applied to the ground floor sq. footage only**

** **For homes built prior to 1940, contact the Underwriting Department.**

Depreciation on well-maintained property will be approximately 1% per year, but no more than 40%. Lesser-maintained property will be subject to greater depreciation.

Valuation Example:

A well-maintained 1-story frame dwelling, 1,400 sq. ft. ground floor. The dwelling was built in 1972. Assume today's date is June 1, 2003.

Using the \$60 replacement value from the chart times the ground floor square footage of 1,400 sq. ft., the approximate replacement value is \$84,000. To calculate the Actual Cash Value, use 1% depreciation per year of age (31% = a factor of .69) and the ACV is calculated at \$57,960 or \$58,000 rounded. This would be the insured value.

NAIC Number: 12114
 Company Name: National Security Fire & Casualty Company
 Contact Person: John Battles
 Telephone No.: (941) 926-0144
 Email Address: johnbattles@nscfc.com
 Effective Date: 12/1/2010

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

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

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

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$722.00	\$814.00	\$722.00	\$814.00	\$821.00	\$923.00	\$821.00	\$923.00	\$821.00	\$923.00	\$722.00	\$814.00	\$722.00	\$814.00	\$722.00	\$814.00	\$722.00	\$814.00
	\$120,000																		
	\$160,000																		
6	\$80,000	\$803.00	\$903.00	\$803.00	\$903.00	\$913.00	\$1,025.00	\$913.00	\$1,025.00	\$913.00	\$1,025.00	\$803.00	\$903.00	\$803.00	\$903.00	\$803.00	\$903.00	\$803.00	\$903.00
	\$120,000																		
	\$160,000																		
9	\$80,000	\$1,185.00	\$1,378.00	\$1,185.00	\$1,378.00	\$1,345.00	\$1,564.00	\$1,345.00	\$1,564.00	\$1,345.00	\$1,564.00	\$1,185.00	\$1,378.00	\$1,185.00	\$1,378.00	\$1,185.00	\$1,378.00	\$1,185.00	\$1,378.00
	\$120,000																		
	\$160,000																		

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

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000																		
	\$15,000																		
	\$25,000																		
6	\$5,000																		
	\$15,000																		
	\$25,000																		
9	\$5,000																		
	\$15,000																		
	\$25,000																		

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

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

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

HO3 and HO4 only

Fire Extinguisher	0 %	Deadbolt Lock	0 %
Burglar Alarm	0 %	Window Locks	0 %
Smoke Alarm	0 %	\$1,000 Deductible	12 %
		Other (specify)	
		Age, Central Alarm and Ac	30 %
		Maximum Credit Allowed	N/A %

EARTHQUAKE INSURANCE

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?	Yes	(yes or no)	
WHAT IS YOUR PERCENTAGE DEDUCTIBLE?	2	%	
WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Zone	Brick	Frame
	Highest Risk	\$ 0.65	\$ 0.47
	Lowest Risk	\$ 0.65	\$ 0.47

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	NSFC-HO-10-AR-01
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	This filing does not include the adoption of the American Association of Insurance Services loss costs.
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Company Name		Company NAIC Number	
3.	A. National Security Fire & Casualty Company	B.	316-12114

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. 04.0 Homeowners	B.	04.0000 Homeowners Sub-TOI Combinations

5.			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
Homeowners	31.8%	10.0%	63.4%	1.000	1.521	N/A	1.521
TOTAL OVERALL EFFECT	31.8%	10.0%					

6.		5 Year History	Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio	
2005	3,746			\$1,897,102	\$1,793,916	94.6%	110.1%	
2006	4,119			\$2,145,936	\$1,919,594	89.5%	91.8%	
2007	4,364	+19.2%	05/01/07	\$2,344,734	\$1,932,968	82.4%	72.2%	
2008	4,148	+15.0%	04/15/08	\$2,313,834	\$3,004,205	129.8%	70.5%	
2009	4,093			\$2,237,994	\$1,720,466	76.9%	63.3%	

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	24.5%
B. General Expense	5.8%
C. Taxes, License & Fees	3.35%
D. Underwriting Profit & Contingencies	5.0%
E. Other (Inv. Income Offset)	-2.0%
F. TOTAL	36.65%

8. NO Apply Lost Cost Factors to Future filings? (Y or N)
9. 10% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): All Territories
10. N/A Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____



LETTER OF FILING AUTHORIZATION

This will certify that Insurance Regulatory Consultants, LLC (IRC) has been given full authorization to submit the captioned filing below on behalf of National Security Fire & Casualty Company. This authorization extends to all correspondence regarding this filing.

ROBERT W. GLOVER

Name

ASSISTANT VICE PRESIDENT

Title

NATIONAL SECURITY FIRE & CASUALTY COMPANY

Robert W. Glover

(334)897-2273 x266

September 24, 2010

Date

**Re: National Security Fire & Casualty Company
NAIC Number: 316-12114
Limited Homeowners Program
Rate Level Filing
Company Filing Designation Number: NSFC-HO-10-AR-01
Proposed Effective Date: November 1, 2010-New Business, January 1, 2011-Renewals
State of Arkansas**

National Security Fire & Casualty Company
2010 Rate Level Review – Homeowners
Actuarial/Filing Memorandum
Arkansas

I. Background and Filing History

Current Program – NSFC made its initial filing to introduce a new Limited Homeowners program in Arkansas effective October 1, 2000. The initial filing adopted the AAIS Homeowners program (loss costs, rules and forms) as contained in AAIS Revision 8.0.

Subsequently, NSFC has filed the following revisions:

1. +13.4% - Effective September 30, 2002 - Adoption of AAIS Rev. 9.0 loss costs with originally filed loss cost multiplier (LCM) of 1.504.
2. +15.0% - Effective November 1, 2004 - Revision of the NSFC LCM from 1.504 to 1.597 and implementation of a Loss Cost Modification factor of +8.3%.
3. +19.2% - Effective May 1, 2007 – Adoption of AAIS Loss Cost Revision 06 05 and rate level increase
4. Effective August 4, 2008 – Adoption of AAIS Manual Revision 07 07 and +15.0% Rate Increase

II. Proposed Changes

This filing proposes an overall statewide change of +15.0%. This change will apply to both of the Arkansas territories for this program.

III. Exhibit I – State and Countrywide Rate Level Reviews

1. Exhibit I – Page 1 – Statewide Rate Level Review

This exhibit displays the following:

- a. Loss Ratios – Fully adjusted “net” incurred/earned loss ratios for the years 2005 through June 30, 2010. Earned premiums and incurred losses have been adjusted as follows:
 - (1) Premiums – Adjusted to a “net” basis by removing reinsurance premium.
 - (2) Premiums – Adjusted to “current rate level” to account for all rate changes implemented during the experience period.
 - (3) Premiums – Trended to prospective levels to account for increases in amounts of insurance (premium trend). For the purposes of this review, we have used an annual trend provision of 4.0%.
 - (4) Losses – Adjusted to a “net” basis by removing all catastrophe losses covered by NSFC’s CAT Reinsurance Program.
 - (5) Losses – Trended to prospective cost levels (loss trend). For the purposes of this review, we have used an annual trend provision of 3.0%.
 - (6) Losses – Adjusted to account for Unallocated Loss Adjustment Expenses (2.4% load applied).

National Security Fire & Casualty Company
2010 Rate Level Review – Homeowners
Actuarial/Filing Memorandum
Arkansas

III. Exhibit I – State and Countrywide Rate Level Reviews (Continued)

1. Exhibit I – Page 1 – Statewide Rate Level Review (Continued)

- b. 6-Year Weighted I/E Loss Ratio
- c. Earned Exposures – House Years
- d. Credibility – Based on full credibility standard of 40,000 house years.
- e. 6-Year Countrywide I/E Loss Ratio
- f. 6-Year Credibility Weighted I/E Loss Ratio - The complement of credibility at the state level is assigned to the 6-Year Countrywide I/E loss ratio.
- g. Permissible Loss Ratio
- h. 6-Year Indicated Rate Level Change
- i. 5-Year Indicated Rate Level Change – This uses the 2005-2009 experience period and not the 6-month data for 2010.
- j. Average Indicated Rate Level Change – Average of the 6-Year and 5-Year indicated changes.

2. Exhibit I – Page 2 – Countrywide Rate Level Review

This exhibit shows the rate level review for all states. The complement of the statewide credibility is applied to the countrywide Weighted I/E Loss Ratio (Line 14) and is used to calculate the Credibility Weighted I/E Loss Ratio for the statewide review.

IV. Exhibit II – Territorial Relativity Analysis

A standard relativity analysis has been performed. This procedure compares fully adjusted, credibility weighted five-year loss ratios to the adjusted statewide loss ratio. This review yields the indicated territorial rate changes needed to achieve the selected statewide change.

V. Exhibit III – 2010 Expense Review – Permissible Loss and LAE Ratio

These exhibits develop the Permissible Loss and LAE Ratio for the following:

- 1. Commission and Brokerage – This is based on data from NSFC's Page 15 data for Homeowners. We have selected 18% for each state. We believe the lower provision as displayed for the 3-year average is due to the "written/earned" premium observations as discussed on the previous page.
- 2. Taxes, Licenses and Fees – This is based on data from NSFC's Page 15 data for Homeowners. The selected provision is the average of the 3-year and 5-year actual ratios based on written premium.
- 3. Other Acquisition – This is based on data from NSFC's insurance Expense Exhibit. The selected provision is the average of the 3-year and 5-year actual ratios based on earned premium.
- 4. General – This is based on data from NSFC's insurance Expense Exhibit. The selected provision is the average of the 3-year and 5-year actual ratios based on earned premium and has been increased by 1.5% to account for the new "Management Service Agreement" between NSFC and the holding company.
- 5. Profit and Investment Income – The 5% profit provision and 2% offset to account for investment income is what has been filed and approved in each state based on prior rate level reviews.

National Security Fire & Casualty Company
2010 Rate Level Review – Homeowners
Actuarial/Filing Memorandum
Arkansas

VI. Exhibit IV – Rate Level History and Development of Earned On-Level Factors

This exhibit shows the rate changes by territory that have been implemented during the experience period (i.e. 2005 – 2010). The “Premium On-Level Factors” shown on the last line of each section are used to adjust earned premium to current rate level.

National Security Fire & Casualty Company 2010 Rate Level Review
Limited Homeowners Program Statewide Rate Level Review - Net of Reinsurance
State of Arkansas

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Calendar Year	Direct Earned Premium	Net Earned Premium	Net On-Level Earned Premium	Actual Loss & ALAE	Ceded Catastrophe Loss & ALAE	Net Loss & ALAE	ULAE Factor	Trend Factor	Net Loss & LAE
2005	\$1,897,102	\$1,891,411	\$2,713,729	\$1,793,916	\$30,435	\$1,763,481	1.024	1.203	\$2,172,383
2006	\$2,145,936	\$2,138,085	\$2,929,719	\$1,919,594	\$75,700	\$1,843,894	1.024	1.168	\$2,205,356
2007	\$2,344,734	\$2,334,647	\$3,068,772	\$1,932,968	\$953	\$1,932,015	1.024	1.134	\$2,243,486
2008	\$2,313,834	\$2,303,073	\$2,636,978	\$3,004,205	\$552,629	\$2,451,576	1.024	1.101	\$2,763,965
2009	\$2,237,994	\$2,227,547	\$2,278,024	\$1,720,466	\$0	\$1,720,466	1.024	1.069	\$1,883,319
2010	\$1,038,256	\$1,033,417	\$1,033,417	\$1,335,017	\$0	\$1,335,017	1.024	1.045	\$1,428,575
Total	\$11,977,855	\$11,928,179	\$14,660,639	\$11,706,166	\$659,717	\$11,046,449			\$12,697,084

	(10)	(11)	(12)	(13)
Calendar Year	Net I/E On-Level Trended Loss & LAE Ratio	6-Year Calendar Weights	5-Year Calendar Weights	
2005	0.801	0.09	0.10	
2006	0.753	0.13	0.15	
2007	0.731	0.17	0.20	
2008	1.048	0.21	0.25	
2009	0.827	0.25	0.30	
2010	1.382	0.15	N/A	

		6-Year	5-Year	Average
(14)	Weighted Incurred/Earned Loss Ratio	=	0.928	0.849
(15)	Earned Exposures - House Years	=	19,615	17,832
(16)	Credibility (40,000 House Years)	=	0.700	0.668
(17)	Countrywide On Level Loss Ratio	=	0.734	0.701
(18)	Credibility Wtd. On Level Loss Ratio	=	0.870	0.800
(19)	Permissible Loss Ratio	=	0.634	0.634
(20)	Indicated Rate Level Change	=	37.3%	26.3%
(21)	Selected Rate Level Change	=		15.0%

Notes:

- (2) Premium adjusted to remove ceded premium
- (3) Premium adjusted to current rate level to reflect rate level changes during the experience period (See Exhibit IV)
- (6) = [(4) - (5)]
- (7) Estimated by NSFC
- (9) = [(6) X (7) X (8)]
- (11) = [(9) / (3)]
- (14) = Weighted average of Column (11) using Column (12) and Column (13) as weights
- (16) = {(15) / 40,000} ^ 0.5; Full credibility standard is 40,000 earned house years
- (18) = {[(16) X (14)] + [(100%-(16)) X (17)]}
- (20) = (18) / (19)

National Security Fire & Casualty Company 2010 Rate Level Review
Limited Homeowners Program Countrywide Rate Level Review - Net of Reinsurance
Countrywide

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Calendar Year	Direct Earned Premium	Net Earned Premium	Net On-Level Earned Premium	Actual Loss & ALAE	Ceded Catastrophe Loss & ALAE	Net Loss & ALAE	ULAE Factor	Trend Factor	Net Loss & LAE
2005	\$12,743,071	\$12,352,709	\$15,488,964	\$14,027,667	\$9,587,400	\$4,440,267	1.024	1.203	\$5,469,841
2006	\$13,912,233	\$13,315,495	\$16,466,008	\$12,770,476	\$2,639,560	\$10,130,916	1.024	1.168	\$12,116,900
2007	\$15,548,658	\$14,577,828	\$16,939,057	\$11,231,386	\$91,138	\$11,140,248	1.024	1.134	\$12,936,234
2008	\$14,227,178	\$13,083,499	\$13,901,620	\$10,023,178	\$1,257,340	\$8,765,838	1.024	1.101	\$9,882,816
2009	\$14,282,669	\$13,086,973	\$13,203,401	\$9,044,555	\$0	\$9,044,555	1.024	1.069	\$9,900,676
2010	\$6,712,823	\$6,145,733	\$6,145,733	\$5,360,958	\$0	\$5,360,958	1.024	1.045	\$5,736,654
Total	\$77,426,633	\$72,562,237	\$82,144,783	\$62,458,220	\$13,575,438	\$48,882,782			\$56,043,121

	(10)	(11)	(12)	(13)
Calendar Year	Net I/E On-Level Trended Loss & LAE Ratio	6-Year Calendar Weights	5-Year Calendar Weights	
2005	0.353	0.09	0.10	
2006	0.736	0.13	0.15	
2007	0.764	0.17	0.20	
2008	0.711	0.21	0.25	
2009	0.750	0.25	0.30	
2010	0.933	0.15	N/A	

		6-Year	5-Year	Average
(14)	Weighted Incurred/Earned Loss Ratio	= 0.734	0.701	
(15)	Earned Exposures - House Years	= 111,854	101,685	
(16)	Credibility (40,000 House Years)	= 1.000	1.000	
(17)	Countrywide On Level Loss Ratio	= 0.734	0.701	
(18)	Credibility Wtd. On Level Loss Ratio	= 0.734	0.701	
(19)	Permissible Loss Ratio	= 0.642	0.642	
(20)	Indicated Rate Level Change	= 14.3%	9.2%	11.8%
(21)	Selected Rate Level Change	=		

Notes:

- (2) Premium adjusted to remove ceded premium
- (3) Premium adjusted to current rate level to reflect rate level changes during the experience period (See Exhibit IV)
- (6) = [(4) - (5)]
- (7) Estimated by NSFC
- (9) = [(6) X (7) X (8)]
- (11) = [(9) / (3)]
- (14) = Weighted average of Column (11) using Column (12) and Column (13) as weights
- (16) = {(15) / 40,000} ^ 0.5; Full credibility standard is 40,000 earned house years
- (18) = {[(16) X (14)] + [(100% - (16)) X (17)]}
- (20) = (18) / (19)

**National Security Fire & Casualty Company 2010 Rate Level Review
 Limited Homeowners Program Territorial Relativity Analysis
 State of Arkansas**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Territory	6-Year Loss and ALAE (2005 - 2010)					Net On-Level Earned Premium	Net Trended On-Level Ratio	Exposures	Credibility
	Direct	Ceded	Net	Trend & ULAE*	Net Trended with ULAE				
1	\$7,654,549	\$524,217	\$7,130,332	1.147	\$8,181,161	\$9,462,247	86.5%	12,660	56.3%
2	\$4,067,386	\$135,500	\$3,931,886	1.153	\$4,532,799	\$5,198,392	87.2%	6,955	41.7%
Total	\$11,721,936	\$659,717	\$11,062,219	1.024	\$12,713,960	\$14,660,639	86.7%	19,615	70.0%

\$11,706,166

* ULAE is 2.4%

Territory	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Net Trended On-Level Ratio	Exposures	Credibility	Credibility Weighted On-Level Loss Ratio	Indicated Relativities		Off-Balance	Rate Change	
					Statewide Change			Indicated	Selected
					No Change	31.8%			
1	86.5%	12,660	56.3%	79.6%	0.999	1.317	1.000	31.6%	15.0%
2	87.2%	6,955	41.7%	79.9%	1.003	1.322	1.000	32.1%	15.0%
3									
4									
Total	86.7%	19,615	70.0%	79.7%	1.000	1.318	1.000	31.8%	15.0%

Notes:

- (7) = (5) / (6)
- (9) = {(8) / 40,000} ^ 0.5; Full credibility standard is 40,000 earned house years
- (10) = {[9 X (7)] + [(Total(9) - (9)) X Total (7)] + [(100%-Total(9)) X 0.6335]}
- (11) = (10) / Total (10)
- (12) = (11) X (Statewide Selected Rate Change)
- (13) = Balance Selected Relativity based on Latest Year (2009) Written Premium
- (14) = (12) X (13)

National Security Fire & Casualty Company
2010 Expense Review
Permissible Loss and LAE Ratio
Homeowners Program

Exhibit III

Arkansas	(1)	(2)	(3)	(4)	(5)	(6)
Expense Item	2007	2008	2009	3-year Total	5-Year Total	Selected
(a) Commission & Brokerage	17.00%	17.60%	16.80%	17.20%	17.60%	18.00%
(b) Taxes, Licenses & Fees	3.30%	3.60%	3.40%	3.40%	3.30%	3.35%
(c) Other Acquisition Expenses	6.30%	7.00%	6.70%	6.70%	6.30%	6.50%
(d) General Expenses	3.60%	5.00%	4.80%	4.40%	4.20%	5.80%
(e) Total Expenses	30.20%	33.20%	31.70%	31.70%	31.40%	33.65%
(f) Profit and Contingencies						5.0%
(g) Investment Income Offset						2.00%
(h) Total (Including Profit)						36.65%
(i) Permissible Loss & LAE Ratio						63.35%

Notes:

Line (a) - Source: Omega One Insurance Company - Annual Statement Page 15

Line (b) - Arkansas Specific taxes, licenses and fees from Omega One Annual Statement

Lines (c - d) - Source: National Security Fire & Casualty Company - Insurance Expense Exhibit (IEE)

(e) = Sum (a - d)

(g) = Estimate

(h) = (e) + (f) - (g)

(i) = 100% - (h)

National Security Fire & Casualty Company
2010 Rate Level Review - Limited Homeowners Program
Rate Level History and Development of Earned On Level Factors

Arkansas - Territory 1

	(1) Effective Date of Rate Changes	(2) Rate Change	(3) Rate Level	(4) - (9) Percent of Earned Premium by Rate Level Calendar Year Ending:					
				12/31/05	12/31/06	12/31/07	12/31/08	12/31/09	12/31/10
				(10)	8/4/2008	13.5%	1.533	0.0%	0.0%
(11)	5/1/2007	17.5%	1.351	0.0%	0.0%	22.2%	85.7%	17.0%	0.0%
(12)	11/1/2004	15.0%	1.150	65.3%	100.0%	77.8%	5.6%	0.0%	0.0%
(13)	Prior		1.000	34.7%	0.0%	0.0%	0.0%	0.0%	0.0%
	Average Rate Level Index			1.098	1.150	1.195	1.356	1.502	1.533
	Current Rate Level Index			1.533	1.533	1.533	1.533	1.533	1.533
AR1	Premium On-Level Factor			1.396	1.333	1.283	1.131	1.021	1.000

Arkansas - Territory 2

	(1) Effective Date of Rate Changes	(2) Rate Change	(3) Rate Level	(4) - (9) Percent of Earned Premium by Rate Level Calendar Year Ending:					
				12/31/05	12/31/06	12/31/07	12/31/08	12/31/09	12/31/10
				(10)	8/4/2008	17.7%	1.658	0.0%	0.0%
(11)	5/1/2007	22.5%	1.409	0.0%	0.0%	22.2%	85.7%	17.0%	0.0%
(12)	11/1/2004	15.0%	1.150	65.3%	100.0%	77.8%	5.6%	0.0%	0.0%
(13)	Prior		1.000	34.7%	0.0%	0.0%	0.0%	0.0%	0.0%
	Average Rate Level Index			1.098	1.150	1.208	1.416	1.616	1.658
	Current Rate Level Index			1.658	1.658	1.658	1.658	1.658	1.658
AR2	Premium On-Level Factor			1.510	1.442	1.373	1.171	1.026	1.000

SERFF Tracking Number: REGU-126831953 State: Arkansas
 Filing Company: National Security Fire & Casualty Company State Tracking Number: EFT \$100
 Company Tracking Number: NSFC-HO-10-AR-01
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Limited Homeowners Program
 Project Name/Number: 2010 Rate Level Review and Filing/NSFC-HO-10-AR-01

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)
09/29/2010	Supporting Document	HPCS-Homeowners Premium Comparison Survey	10/14/2010	HPCS 3-06i.xls (Superceded) HPCS 3-06i Rev 9-29-10.pdf (Superceded)
09/24/2010	Supporting Document	HPCS-Homeowners Premium Comparison Survey	09/29/2010	HPCS 3-06i.pdf (Superceded) HPCS 3-06i.xls (Superceded)
09/29/2010	Supporting Document	NAIC loss cost data entry document	10/14/2010	FORM RF-1 Rate Filing Abstract Rev 9-29-10.pdf (Superceded)
09/24/2010	Supporting Document	NAIC loss cost data entry document	09/29/2010	FORM RF-1 Rate Filing Abstract.pdf (Superceded)
09/24/2010	Rate and Rule	NATIONAL SECURITY FIRE AND CASUALTY COMPANY LIMITED HOMEOWNERS PROGRAM ARKANSAS ANNUAL RATES	10/14/2010	Filed Rate Pages Eff 11-1-2010.pdf (Superceded)

NAIC Number: 12114
 Company Name: National Security Fire & Casualty Company
 Contact Person: John Battles
 Telephone No.: (941) 926-0144
 Email Address: johnbattles@nrclc.com
 Effective Date: 11/1/2010

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

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

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

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$756.00	\$850.00	\$756.00	\$850.00	\$858.00	\$964.00	\$858.00	\$964.00	\$858.00	\$964.00	\$756.00	\$850.00	\$756.00	\$850.00	\$756.00	\$850.00	\$756.00	\$850.00
	\$120,000																		
	\$160,000																		
6	\$80,000	\$840.00	\$945.00	\$840.00	\$945.00	\$954.00	\$1,072.00	\$954.00	\$1,072.00	\$954.00	\$1,072.00	\$840.00	\$945.00	\$840.00	\$945.00	\$840.00	\$945.00	\$840.00	\$945.00
	\$120,000																		
	\$160,000																		
9	\$80,000	\$1,238.00	\$1,440.00	\$1,238.00	\$1,440.00	\$1,405.00	\$1,634.00	\$1,405.00	\$1,634.00	\$1,405.00	\$1,634.00	\$1,238.00	\$1,440.00	\$1,238.00	\$1,440.00	\$1,238.00	\$1,440.00	\$1,238.00	\$1,440.00
	\$120,000																		
	\$160,000																		

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

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000																		
	\$15,000																		
	\$25,000																		
6	\$5,000																		
	\$15,000																		
	\$25,000																		
9	\$5,000																		
	\$15,000																		
	\$25,000																		

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

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

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

HO3 and HO4 only

Fire Extinguisher	0 %	Deadbolt Lock	0 %
Burglar Alarm	0 %	Window Locks	0 %
Smoke Alarm	0 %	\$1,000 Deductible	12 %
		Other (specify)	
		Age, Central Alarm and Ac	30 %
		Maximum Credit Allowed	N/A %

EARTHQUAKE INSURANCE

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?	Yes	(yes or no)	
WHAT IS YOUR PERCENTAGE DEDUCTIBLE?	2	%	
WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Zone	Brick	Frame
	Highest Risk	\$ 0.65	\$ 0.47
	Lowest Risk	\$ 0.65	\$ 0.47

NAIC Number: NSFC-HO-08-AR-01
 Company Name: National Security Fire & Casualty Company
 Contact Person: John Battles
 Telephone No.: (941) 926-0144
 Email Address: johnbattles@ircclc.com
 Effective Date: 8/4/2008

**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	\$756.00	\$850.00	\$756.00	\$850.00	\$858.00	\$964.00	\$858.00	\$964.00	\$858.00	\$964.00	\$756.00	\$850.00	\$756.00	\$850.00	\$756.00	\$850.00	\$756.00	\$850.00
	\$120,000																		
	\$160,000																		
6	\$80,000	\$840.00	\$945.00	\$840.00	\$945.00	\$954.00	\$1,072.00	\$954.00	\$1,072.00	\$954.00	\$1,072.00	\$840.00	\$945.00	\$840.00	\$945.00	\$840.00	\$945.00	\$840.00	\$945.00
	\$120,000																		
	\$160,000																		
9	\$80,000	\$1,238.00	\$1,440.00	\$1,238.00	\$1,440.00	\$1,405.00	\$1,634.00	\$1,405.00	\$1,634.00	\$1,405.00	\$1,634.00	\$1,238.00	\$1,440.00	\$1,238.00	\$1,440.00	\$1,238.00	\$1,440.00	\$1,238.00	\$1,440.00
	\$120,000																		
	\$160,000																		

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

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000																		
	\$15,000																		
	\$25,000																		
6	\$5,000																		
	\$15,000																		
	\$25,000																		
9	\$5,000																		
	\$15,000																		
	\$25,000																		

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

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

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

HO3 and HO4 only			
Fire Extinguisher	<input type="text" value="0"/> %	Deadbolt Lock	<input type="text" value="0"/> %
Burglar Alarm	<input type="text" value="0"/> %	Window Locks	<input type="text" value="0"/> %
Smoke Alarm	<input type="text" value="0"/> %	\$1,000 Deductible	<input type="text" value="12"/> %
		Other (specify)	
		Age, Central Alarm and A	<input type="text" value="30"/> %
		Maximum Credit Allowed	<input type="text" value="N/A"/> %

EARTHQUAKE INSURANCE

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

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

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

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

Zone	Brick	Frame
Highest Risk	\$ <input type="text" value="0.65"/>	\$ <input type="text" value="0.47"/>
Lowest Risk	\$ <input type="text" value="0.65"/>	\$ <input type="text" value="0.47"/>

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	NSFC-HO-10-AR-01
----	---	-------------------------

2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	This filing does not include the adoption of the American Association of Insurance Services loss costs.
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Company Name		Company NAIC Number	
3.	A. National Security Fire & Casualty Company	B.	316-12114

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. 04.0 Homeowners	B.	04.0000 Homeowners Sub-TOI Combinations

5.			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
Homeowners	31.8%	15.0%	63.4%	1.000	1.521	N/A	1.521
TOTAL OVERALL EFFECT	31.8%	15.0%					

6.		5 Year History	Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio	
2005	3,746			\$1,897,102	\$1,793,916	94.6%	110.1%	
2006	4,119			\$2,145,936	\$1,919,594	89.5%	91.8%	
2007	4,364	+19.2%	05/01/07	\$2,344,734	\$1,932,968	82.4%	72.2%	
2008	4,148	+15.0%	04/15/08	\$2,313,834	\$3,004,205	129.8%	70.5%	
2009	4,093			\$2,237,994	\$1,720,466	76.9%	63.3%	

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	24.5%
B. General Expense	5.8%
C. Taxes, License & Fees	3.35%
D. Underwriting Profit & Contingencies	5.0%
E. Other (Inv. Income Offset)	-2.0%
F. TOTAL	36.65%

8. NO Apply Lost Cost Factors to Future filings? (Y or N)
9. 15% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): All Territories
10. N/A Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	NSFC-HO-10-AR-01
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	This filing does not include the adoption of the American Association of Insurance Services loss costs.
----	---	--

Company Name		Company NAIC Number	
3.	A. National Security Fire & Casualty Company	B.	316-12114

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. 04.0 Homeowners	B.	04.0000 Homeowners Sub-TOI Combinations

5.			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
Homeowners	31.8%	15.0%	63.4%	1.000	1.521	N/A	1.521
TOTAL OVERALL EFFECT	31.8%	15.0%					

6.		5 Year History	Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio	
2005	3,566			\$1,897,102	\$1,793,916	94.6%	110.1%	
2006	3,566			\$2,145,936	\$1,919,594	89.5%	91.8%	
2007	3,566	+19.2%	05/01/07	\$2,344,734	\$1,932,968	82.4%	72.2%	
2008	3,566	+15.0%	04/15/08	\$2,313,834	\$3,004,205	129.8%	70.5%	
2009	3,566			\$2,237,994	\$1,720,466	76.9%	63.3%	

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	24.5%
B. General Expense	5.8%
C. Taxes, License & Fees	3.35%
D. Underwriting Profit & Contingencies	5.0%
E. Other (Inv. Income Offset)	-2.0%
F. TOTAL	36.65%

8. NO Apply Lost Cost Factors to Future filings? (Y or N)
9. 15% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): All Territories
10. N/A Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

**NATIONAL SECURITY FIRE AND CASUALTY COMPANY
LIMITED HOMEOWNERS PROGRAM
ARKANSAS ANNUAL RATES**

**TERRITORY 1
FRAME DWELLING
\$500 DEDUCTIBLE**

Amount	PROTECTION CLASSES					
	1 - 3	4 - 5	6 - 7	8	9	10
\$25,000	\$548	\$578	\$608	\$700	\$926	\$1,272
\$26,000	\$552	\$584	\$614	\$706	\$937	\$1,284
\$27,000	\$558	\$589	\$621	\$713	\$946	\$1,297
\$28,000	\$564	\$595	\$627	\$721	\$955	\$1,311
\$29,000	\$570	\$601	\$633	\$729	\$966	\$1,325
\$30,000	\$575	\$607	\$639	\$735	\$975	\$1,337
\$31,000	\$581	\$613	\$646	\$742	\$984	\$1,351
\$32,000	\$587	\$619	\$653	\$750	\$995	\$1,364
\$33,000	\$593	\$625	\$659	\$757	\$1,004	\$1,377
\$34,000	\$598	\$631	\$665	\$765	\$1,013	\$1,390
\$35,000	\$604	\$637	\$671	\$771	\$1,024	\$1,404
\$36,000	\$610	\$643	\$677	\$779	\$1,033	\$1,418
\$37,000	\$616	\$649	\$684	\$786	\$1,042	\$1,430
\$38,000	\$621	\$656	\$691	\$794	\$1,053	\$1,443
\$39,000	\$627	\$662	\$697	\$802	\$1,062	\$1,457
\$40,000	\$633	\$668	\$703	\$808	\$1,071	\$1,469
\$41,000	\$639	\$674	\$709	\$815	\$1,081	\$1,483
\$42,000	\$643	\$680	\$715	\$823	\$1,091	\$1,497
\$43,000	\$649	\$686	\$721	\$830	\$1,100	\$1,509
\$44,000	\$656	\$692	\$729	\$837	\$1,110	\$1,523
\$45,000	\$662	\$698	\$735	\$844	\$1,119	\$1,536
\$46,000	\$666	\$704	\$741	\$852	\$1,129	\$1,550
\$47,000	\$672	\$710	\$747	\$859	\$1,139	\$1,562
\$48,000	\$678	\$716	\$753	\$867	\$1,148	\$1,576
\$49,000	\$684	\$721	\$759	\$873	\$1,159	\$1,589
\$50,000	\$689	\$727	\$767	\$881	\$1,168	\$1,602
\$51,000	\$695	\$733	\$773	\$888	\$1,177	\$1,615
\$52,000	\$701	\$739	\$779	\$896	\$1,188	\$1,629
\$53,000	\$707	\$745	\$785	\$903	\$1,197	\$1,643
\$54,000	\$712	\$751	\$791	\$910	\$1,206	\$1,655
\$55,000	\$718	\$757	\$797	\$917	\$1,217	\$1,669
\$56,000	\$724	\$764	\$805	\$925	\$1,226	\$1,682
\$57,000	\$729	\$770	\$811	\$932	\$1,235	\$1,694
\$58,000	\$735	\$776	\$817	\$938	\$1,246	\$1,708
\$59,000	\$741	\$782	\$823	\$946	\$1,255	\$1,722
\$60,000	\$747	\$788	\$829	\$954	\$1,264	\$1,734

**NATIONAL SECURITY FIRE AND CASUALTY COMPANY
LIMITED HOMEOWNERS PROGRAM
ARKANSAS ANNUAL RATES**

**TERRITORY 1
FRAME DWELLING
\$500 DEDUCTIBLE**

Amount	PROTECTION CLASSES					
	1 - 3	4 - 5	6 - 7	8	9	10
\$61,000	\$751	\$794	\$835	\$961	\$1,275	\$1,748
\$62,000	\$757	\$800	\$843	\$969	\$1,284	\$1,761
\$63,000	\$764	\$806	\$849	\$975	\$1,293	\$1,775
\$64,000	\$770	\$812	\$855	\$983	\$1,303	\$1,787
\$65,000	\$774	\$818	\$861	\$990	\$1,313	\$1,801
\$66,000	\$780	\$823	\$867	\$996	\$1,322	\$1,813
\$67,000	\$785	\$829	\$873	\$1,004	\$1,331	\$1,825
\$68,000	\$791	\$835	\$879	\$1,010	\$1,340	\$1,837
\$69,000	\$795	\$841	\$885	\$1,018	\$1,349	\$1,850
\$70,000	\$802	\$846	\$890	\$1,024	\$1,358	\$1,863
\$71,000	\$806	\$852	\$896	\$1,030	\$1,366	\$1,874
\$72,000	\$811	\$856	\$902	\$1,037	\$1,375	\$1,886
\$73,000	\$817	\$861	\$907	\$1,043	\$1,383	\$1,897
\$74,000	\$821	\$867	\$913	\$1,049	\$1,392	\$1,909
\$75,000	\$826	\$872	\$919	\$1,056	\$1,399	\$1,920
\$76,000	\$830	\$878	\$923	\$1,062	\$1,407	\$1,932
\$77,000	\$835	\$882	\$928	\$1,068	\$1,416	\$1,942
\$78,000	\$841	\$887	\$934	\$1,074	\$1,424	\$1,953
\$79,000	\$846	\$893	\$938	\$1,080	\$1,431	\$1,964
\$80,000	\$850	\$897	\$945	\$1,086	\$1,440	\$1,976
\$81,000	\$855	\$902	\$949	\$1,092	\$1,446	\$1,985
\$82,000	\$859	\$907	\$954	\$1,097	\$1,454	\$1,996
\$83,000	\$862	\$911	\$958	\$1,103	\$1,462	\$2,006
\$84,000	\$867	\$916	\$964	\$1,109	\$1,469	\$2,015
\$85,000	\$872	\$920	\$969	\$1,113	\$1,477	\$2,026
\$86,000	\$876	\$925	\$973	\$1,121	\$1,484	\$2,038
\$87,000	\$882	\$931	\$980	\$1,127	\$1,494	\$2,049
\$88,000	\$887	\$935	\$986	\$1,133	\$1,501	\$2,061
\$89,000	\$891	\$941	\$990	\$1,139	\$1,510	\$2,072
\$90,000	\$896	\$946	\$996	\$1,145	\$1,518	\$2,084
\$91,000	\$902	\$952	\$1,002	\$1,151	\$1,527	\$2,096
\$92,000	\$907	\$957	\$1,007	\$1,159	\$1,536	\$2,107
\$93,000	\$911	\$963	\$1,013	\$1,165	\$1,545	\$2,119
\$94,000	\$917	\$967	\$1,019	\$1,171	\$1,553	\$2,131
\$95,000	\$922	\$973	\$1,025	\$1,179	\$1,562	\$2,143
\$96,000	\$928	\$980	\$1,031	\$1,185	\$1,571	\$2,155
\$97,000	\$932	\$986	\$1,037	\$1,192	\$1,580	\$2,169
\$98,000	\$938	\$990	\$1,043	\$1,200	\$1,589	\$2,181
\$99,000	\$945	\$996	\$1,049	\$1,206	\$1,600	\$2,195
\$100,000	\$949	\$1,002	\$1,056	\$1,214	\$1,609	\$2,207

**NATIONAL SECURITY FIRE AND CASUALTY COMPANY
LIMITED HOMEOWNERS PROGRAM
ARKANSAS ANNUAL RATES**

**TERRITORY 1
MASONRY DWELLING
\$500 DEDUCTIBLE**

Amount	PROTECTION CLASSES					
	1 - 3	4 - 5	6 - 7	8	9	10
\$25,000	\$487	\$514	\$540	\$622	\$797	\$1,113
\$26,000	\$491	\$519	\$546	\$628	\$805	\$1,126
\$27,000	\$497	\$525	\$552	\$634	\$814	\$1,136
\$28,000	\$502	\$529	\$558	\$642	\$821	\$1,148
\$29,000	\$506	\$535	\$563	\$648	\$830	\$1,161
\$30,000	\$513	\$540	\$569	\$654	\$838	\$1,171
\$31,000	\$517	\$546	\$575	\$660	\$847	\$1,183
\$32,000	\$522	\$551	\$580	\$668	\$855	\$1,196
\$33,000	\$528	\$557	\$586	\$674	\$862	\$1,206
\$34,000	\$532	\$561	\$592	\$680	\$872	\$1,218
\$35,000	\$537	\$567	\$596	\$686	\$879	\$1,229
\$36,000	\$543	\$572	\$602	\$694	\$888	\$1,241
\$37,000	\$548	\$578	\$608	\$700	\$896	\$1,253
\$38,000	\$552	\$583	\$614	\$706	\$905	\$1,264
\$39,000	\$558	\$589	\$619	\$712	\$913	\$1,276
\$40,000	\$563	\$593	\$625	\$719	\$922	\$1,288
\$41,000	\$567	\$599	\$631	\$726	\$929	\$1,299
\$42,000	\$573	\$604	\$636	\$732	\$938	\$1,311
\$43,000	\$578	\$610	\$642	\$738	\$946	\$1,322
\$44,000	\$583	\$616	\$648	\$745	\$954	\$1,334
\$45,000	\$589	\$621	\$654	\$751	\$963	\$1,346
\$46,000	\$593	\$627	\$659	\$757	\$970	\$1,357
\$47,000	\$598	\$631	\$665	\$764	\$980	\$1,369
\$48,000	\$604	\$637	\$671	\$771	\$987	\$1,381
\$49,000	\$608	\$642	\$675	\$777	\$996	\$1,392
\$50,000	\$613	\$648	\$681	\$783	\$1,004	\$1,404
\$51,000	\$619	\$653	\$687	\$789	\$1,013	\$1,416
\$52,000	\$624	\$659	\$692	\$797	\$1,021	\$1,427
\$53,000	\$628	\$663	\$698	\$803	\$1,030	\$1,439
\$54,000	\$634	\$669	\$704	\$809	\$1,037	\$1,450
\$55,000	\$639	\$674	\$710	\$817	\$1,046	\$1,462
\$56,000	\$643	\$680	\$715	\$823	\$1,054	\$1,474
\$57,000	\$649	\$684	\$721	\$829	\$1,062	\$1,484
\$58,000	\$654	\$691	\$727	\$835	\$1,071	\$1,497
\$59,000	\$659	\$695	\$732	\$843	\$1,078	\$1,509
\$60,000	\$665	\$701	\$738	\$849	\$1,088	\$1,519

**NATIONAL SECURITY FIRE AND CASUALTY COMPANY
LIMITED HOMEOWNERS PROGRAM
ARKANSAS ANNUAL RATES**

**TERRITORY 1
MASONRY DWELLING
\$500 DEDUCTIBLE**

Amount	PROTECTION CLASSES					
	1 - 3	4 - 5	6 - 7	8	9	10
\$61,000	\$669	\$706	\$744	\$855	\$1,095	\$1,532
\$62,000	\$674	\$712	\$748	\$861	\$1,104	\$1,542
\$63,000	\$680	\$716	\$754	\$868	\$1,112	\$1,554
\$64,000	\$684	\$722	\$761	\$875	\$1,121	\$1,567
\$65,000	\$689	\$727	\$767	\$881	\$1,129	\$1,577
\$66,000	\$694	\$733	\$771	\$887	\$1,136	\$1,588
\$67,000	\$698	\$738	\$776	\$893	\$1,144	\$1,600
\$68,000	\$704	\$742	\$782	\$899	\$1,151	\$1,611
\$69,000	\$709	\$748	\$786	\$905	\$1,159	\$1,621
\$70,000	\$713	\$753	\$792	\$911	\$1,168	\$1,632
\$71,000	\$718	\$757	\$797	\$917	\$1,174	\$1,641
\$72,000	\$722	\$762	\$802	\$922	\$1,182	\$1,652
\$73,000	\$726	\$767	\$806	\$928	\$1,189	\$1,662
\$74,000	\$730	\$771	\$812	\$934	\$1,196	\$1,672
\$75,000	\$735	\$776	\$817	\$938	\$1,203	\$1,682
\$76,000	\$739	\$780	\$821	\$945	\$1,211	\$1,691
\$77,000	\$744	\$785	\$826	\$951	\$1,217	\$1,702
\$78,000	\$748	\$789	\$830	\$955	\$1,224	\$1,711
\$79,000	\$751	\$794	\$835	\$961	\$1,230	\$1,720
\$80,000	\$756	\$799	\$840	\$966	\$1,238	\$1,731
\$81,000	\$761	\$802	\$844	\$970	\$1,244	\$1,740
\$82,000	\$764	\$806	\$849	\$976	\$1,250	\$1,748
\$83,000	\$768	\$811	\$853	\$981	\$1,256	\$1,757
\$84,000	\$771	\$814	\$858	\$986	\$1,264	\$1,766
\$85,000	\$776	\$818	\$861	\$990	\$1,270	\$1,775
\$86,000	\$780	\$823	\$867	\$996	\$1,278	\$1,786
\$87,000	\$785	\$827	\$872	\$1,002	\$1,284	\$1,795
\$88,000	\$789	\$832	\$876	\$1,008	\$1,291	\$1,805
\$89,000	\$792	\$837	\$881	\$1,013	\$1,299	\$1,815
\$90,000	\$797	\$841	\$887	\$1,019	\$1,305	\$1,825
\$91,000	\$802	\$847	\$891	\$1,025	\$1,313	\$1,836
\$92,000	\$806	\$852	\$896	\$1,031	\$1,320	\$1,846
\$93,000	\$811	\$856	\$902	\$1,036	\$1,328	\$1,857
\$94,000	\$815	\$861	\$907	\$1,042	\$1,335	\$1,866
\$95,000	\$820	\$865	\$911	\$1,048	\$1,343	\$1,877
\$96,000	\$826	\$872	\$917	\$1,054	\$1,351	\$1,889
\$97,000	\$830	\$876	\$922	\$1,060	\$1,360	\$1,900
\$98,000	\$835	\$881	\$928	\$1,066	\$1,367	\$1,910
\$99,000	\$840	\$887	\$934	\$1,074	\$1,375	\$1,923
\$100,000	\$844	\$891	\$938	\$1,080	\$1,383	\$1,933

**NATIONAL SECURITY FIRE AND CASUALTY COMPANY
LIMITED HOMEOWNERS PROGRAM
ARKANSAS ANNUAL RATES**

**TERRITORY 2
FRAME DWELLING
\$500 DEDUCTIBLE**

Amount	PROTECTION CLASSES					
	1 - 3	4 - 5	6 - 7	8	9	10
\$25,000	\$621	\$656	\$691	\$794	\$1,051	\$1,443
\$26,000	\$627	\$662	\$697	\$802	\$1,063	\$1,459
\$27,000	\$634	\$669	\$704	\$809	\$1,074	\$1,472
\$28,000	\$640	\$675	\$712	\$818	\$1,084	\$1,488
\$29,000	\$646	\$683	\$718	\$826	\$1,095	\$1,503
\$30,000	\$653	\$689	\$726	\$835	\$1,107	\$1,518
\$31,000	\$660	\$697	\$733	\$843	\$1,118	\$1,533
\$32,000	\$666	\$703	\$741	\$852	\$1,129	\$1,548
\$33,000	\$672	\$710	\$747	\$859	\$1,139	\$1,564
\$34,000	\$678	\$716	\$754	\$867	\$1,150	\$1,579
\$35,000	\$686	\$724	\$762	\$876	\$1,162	\$1,592
\$36,000	\$692	\$730	\$770	\$884	\$1,173	\$1,608
\$37,000	\$698	\$738	\$776	\$893	\$1,183	\$1,623
\$38,000	\$704	\$744	\$783	\$900	\$1,194	\$1,638
\$39,000	\$712	\$751	\$791	\$910	\$1,205	\$1,653
\$40,000	\$718	\$757	\$797	\$917	\$1,217	\$1,669
\$41,000	\$724	\$765	\$805	\$925	\$1,227	\$1,684
\$42,000	\$730	\$771	\$812	\$934	\$1,238	\$1,699
\$43,000	\$738	\$779	\$820	\$941	\$1,249	\$1,714
\$44,000	\$744	\$785	\$826	\$951	\$1,259	\$1,728
\$45,000	\$750	\$792	\$834	\$958	\$1,272	\$1,743
\$46,000	\$756	\$799	\$841	\$967	\$1,282	\$1,758
\$47,000	\$764	\$806	\$847	\$975	\$1,293	\$1,773
\$48,000	\$770	\$812	\$855	\$984	\$1,303	\$1,789
\$49,000	\$776	\$820	\$862	\$992	\$1,314	\$1,804
\$50,000	\$782	\$826	\$870	\$999	\$1,326	\$1,819
\$51,000	\$789	\$834	\$876	\$1,008	\$1,337	\$1,834
\$52,000	\$795	\$840	\$884	\$1,016	\$1,348	\$1,848
\$53,000	\$802	\$847	\$891	\$1,025	\$1,358	\$1,863
\$54,000	\$808	\$853	\$899	\$1,033	\$1,369	\$1,878
\$55,000	\$815	\$861	\$905	\$1,042	\$1,381	\$1,894
\$56,000	\$821	\$867	\$913	\$1,049	\$1,392	\$1,909
\$57,000	\$827	\$875	\$920	\$1,057	\$1,402	\$1,924
\$58,000	\$834	\$881	\$926	\$1,066	\$1,413	\$1,939
\$59,000	\$841	\$887	\$934	\$1,074	\$1,424	\$1,954
\$60,000	\$847	\$894	\$941	\$1,083	\$1,436	\$1,970

**NATIONAL SECURITY FIRE AND CASUALTY COMPANY
LIMITED HOMEOWNERS PROGRAM
ARKANSAS ANNUAL RATES**

**TERRITORY 2
FRAME DWELLING
\$500 DEDUCTIBLE**

Amount	PROTECTION CLASSES					
	1 - 3	4 - 5	6 - 7	8	9	10
\$61,000	\$853	\$900	\$949	\$1,091	\$1,446	\$1,983
\$62,000	\$859	\$908	\$955	\$1,100	\$1,457	\$1,999
\$63,000	\$867	\$914	\$963	\$1,107	\$1,468	\$2,014
\$64,000	\$873	\$922	\$970	\$1,115	\$1,478	\$2,029
\$65,000	\$879	\$928	\$978	\$1,124	\$1,491	\$2,044
\$66,000	\$885	\$935	\$984	\$1,132	\$1,500	\$2,058
\$67,000	\$891	\$941	\$990	\$1,139	\$1,510	\$2,072
\$68,000	\$897	\$948	\$998	\$1,147	\$1,521	\$2,087
\$69,000	\$903	\$954	\$1,004	\$1,154	\$1,532	\$2,101
\$70,000	\$910	\$960	\$1,011	\$1,162	\$1,541	\$2,114
\$71,000	\$916	\$966	\$1,018	\$1,170	\$1,550	\$2,128
\$72,000	\$920	\$972	\$1,024	\$1,177	\$1,561	\$2,140
\$73,000	\$926	\$978	\$1,030	\$1,183	\$1,570	\$2,154
\$74,000	\$932	\$984	\$1,036	\$1,191	\$1,579	\$2,166
\$75,000	\$938	\$990	\$1,042	\$1,199	\$1,588	\$2,180
\$76,000	\$943	\$996	\$1,048	\$1,205	\$1,597	\$2,192
\$77,000	\$949	\$1,001	\$1,054	\$1,212	\$1,606	\$2,204
\$78,000	\$954	\$1,007	\$1,060	\$1,218	\$1,615	\$2,218
\$79,000	\$960	\$1,013	\$1,066	\$1,226	\$1,624	\$2,230
\$80,000	\$964	\$1,019	\$1,072	\$1,232	\$1,634	\$2,242
\$81,000	\$969	\$1,024	\$1,077	\$1,240	\$1,643	\$2,254
\$82,000	\$975	\$1,028	\$1,083	\$1,246	\$1,652	\$2,265
\$83,000	\$980	\$1,034	\$1,089	\$1,252	\$1,659	\$2,277
\$84,000	\$984	\$1,039	\$1,094	\$1,258	\$1,669	\$2,288
\$85,000	\$990	\$1,045	\$1,100	\$1,264	\$1,676	\$2,300
\$86,000	\$995	\$1,051	\$1,106	\$1,272	\$1,685	\$2,312
\$87,000	\$1,001	\$1,056	\$1,112	\$1,279	\$1,696	\$2,326
\$88,000	\$1,007	\$1,062	\$1,118	\$1,285	\$1,705	\$2,339
\$89,000	\$1,011	\$1,068	\$1,124	\$1,293	\$1,714	\$2,351
\$90,000	\$1,018	\$1,074	\$1,130	\$1,300	\$1,723	\$2,365
\$91,000	\$1,024	\$1,080	\$1,138	\$1,308	\$1,734	\$2,379
\$92,000	\$1,030	\$1,086	\$1,144	\$1,316	\$1,743	\$2,393
\$93,000	\$1,034	\$1,092	\$1,150	\$1,322	\$1,754	\$2,405
\$94,000	\$1,040	\$1,098	\$1,156	\$1,329	\$1,763	\$2,418
\$95,000	\$1,046	\$1,104	\$1,164	\$1,337	\$1,773	\$2,432
\$96,000	\$1,053	\$1,112	\$1,170	\$1,345	\$1,784	\$2,447
\$97,000	\$1,059	\$1,118	\$1,177	\$1,354	\$1,795	\$2,461
\$98,000	\$1,065	\$1,124	\$1,183	\$1,361	\$1,805	\$2,476
\$99,000	\$1,072	\$1,132	\$1,191	\$1,369	\$1,816	\$2,490
\$100,000	\$1,078	\$1,138	\$1,197	\$1,377	\$1,827	\$2,505

**NATIONAL SECURITY FIRE AND CASUALTY COMPANY
LIMITED HOMEOWNERS PROGRAM
ARKANSAS ANNUAL RATES**

**TERRITORY 2
MASONRY DWELLING
\$500 DEDUCTIBLE**

Amount	PROTECTION CLASSES					
	1 - 3	4 - 5	6 - 7	8	9	10
\$25,000	\$552	\$583	\$613	\$706	\$905	\$1,264
\$26,000	\$558	\$589	\$621	\$713	\$914	\$1,278
\$27,000	\$564	\$595	\$627	\$721	\$923	\$1,290
\$28,000	\$569	\$601	\$633	\$727	\$932	\$1,303
\$29,000	\$575	\$607	\$639	\$735	\$941	\$1,317
\$30,000	\$581	\$613	\$645	\$742	\$952	\$1,329
\$31,000	\$587	\$619	\$653	\$750	\$961	\$1,343
\$32,000	\$593	\$625	\$659	\$757	\$970	\$1,357
\$33,000	\$598	\$631	\$665	\$765	\$980	\$1,369
\$34,000	\$604	\$637	\$671	\$771	\$989	\$1,383
\$35,000	\$610	\$643	\$677	\$779	\$999	\$1,396
\$36,000	\$616	\$649	\$684	\$786	\$1,008	\$1,408
\$37,000	\$622	\$656	\$691	\$794	\$1,018	\$1,422
\$38,000	\$627	\$662	\$697	\$802	\$1,027	\$1,436
\$39,000	\$633	\$668	\$703	\$809	\$1,036	\$1,448
\$40,000	\$639	\$674	\$710	\$815	\$1,045	\$1,462
\$41,000	\$645	\$680	\$716	\$823	\$1,056	\$1,475
\$42,000	\$649	\$686	\$722	\$830	\$1,065	\$1,488
\$43,000	\$656	\$692	\$729	\$838	\$1,074	\$1,501
\$44,000	\$662	\$698	\$735	\$846	\$1,083	\$1,515
\$45,000	\$668	\$704	\$742	\$853	\$1,092	\$1,527
\$46,000	\$674	\$710	\$748	\$859	\$1,103	\$1,541
\$47,000	\$678	\$716	\$754	\$867	\$1,112	\$1,554
\$48,000	\$684	\$722	\$761	\$875	\$1,121	\$1,567
\$49,000	\$691	\$729	\$767	\$882	\$1,130	\$1,580
\$50,000	\$697	\$735	\$774	\$890	\$1,139	\$1,594
\$51,000	\$701	\$741	\$780	\$897	\$1,150	\$1,606
\$52,000	\$707	\$747	\$786	\$903	\$1,159	\$1,620
\$53,000	\$713	\$753	\$792	\$911	\$1,168	\$1,634
\$54,000	\$719	\$759	\$799	\$919	\$1,177	\$1,646
\$55,000	\$726	\$765	\$806	\$926	\$1,186	\$1,659
\$56,000	\$730	\$771	\$812	\$934	\$1,197	\$1,673
\$57,000	\$736	\$777	\$818	\$941	\$1,206	\$1,685
\$58,000	\$742	\$783	\$824	\$948	\$1,215	\$1,699
\$59,000	\$748	\$789	\$830	\$955	\$1,224	\$1,711
\$60,000	\$754	\$795	\$838	\$963	\$1,234	\$1,725

**NATIONAL SECURITY FIRE AND CASUALTY COMPANY
LIMITED HOMEOWNERS PROGRAM
ARKANSAS ANNUAL RATES**

**TERRITORY 2
MASONRY DWELLING
\$500 DEDUCTIBLE**

Amount	PROTECTION CLASSES					
	1 - 3	4 - 5	6 - 7	8	9	10
\$61,000	\$759	\$802	\$844	\$970	\$1,244	\$1,739
\$62,000	\$765	\$808	\$850	\$978	\$1,253	\$1,751
\$63,000	\$771	\$814	\$856	\$986	\$1,262	\$1,764
\$64,000	\$777	\$820	\$862	\$992	\$1,272	\$1,778
\$65,000	\$782	\$826	\$870	\$999	\$1,281	\$1,790
\$66,000	\$788	\$832	\$875	\$1,007	\$1,290	\$1,804
\$67,000	\$792	\$837	\$881	\$1,013	\$1,299	\$1,816
\$68,000	\$799	\$843	\$887	\$1,021	\$1,308	\$1,828
\$69,000	\$805	\$849	\$893	\$1,027	\$1,316	\$1,840
\$70,000	\$809	\$855	\$899	\$1,034	\$1,325	\$1,853
\$71,000	\$814	\$859	\$905	\$1,040	\$1,334	\$1,863
\$72,000	\$820	\$865	\$910	\$1,046	\$1,342	\$1,875
\$73,000	\$824	\$870	\$916	\$1,053	\$1,349	\$1,886
\$74,000	\$829	\$875	\$922	\$1,060	\$1,358	\$1,898
\$75,000	\$834	\$881	\$926	\$1,066	\$1,366	\$1,909
\$76,000	\$840	\$885	\$932	\$1,072	\$1,373	\$1,921
\$77,000	\$844	\$891	\$937	\$1,078	\$1,381	\$1,932
\$78,000	\$849	\$896	\$943	\$1,084	\$1,390	\$1,942
\$79,000	\$853	\$900	\$948	\$1,091	\$1,398	\$1,953
\$80,000	\$858	\$907	\$954	\$1,097	\$1,405	\$1,964
\$81,000	\$862	\$911	\$958	\$1,103	\$1,413	\$1,974
\$82,000	\$867	\$916	\$963	\$1,107	\$1,419	\$1,985
\$83,000	\$872	\$920	\$969	\$1,113	\$1,427	\$1,994
\$84,000	\$876	\$925	\$973	\$1,119	\$1,434	\$2,005
\$85,000	\$881	\$929	\$978	\$1,124	\$1,442	\$2,015
\$86,000	\$885	\$934	\$984	\$1,132	\$1,450	\$2,026
\$87,000	\$890	\$940	\$989	\$1,138	\$1,457	\$2,038
\$88,000	\$896	\$945	\$995	\$1,144	\$1,466	\$2,049
\$89,000	\$900	\$951	\$1,001	\$1,150	\$1,474	\$2,061
\$90,000	\$905	\$955	\$1,005	\$1,156	\$1,481	\$2,072
\$91,000	\$911	\$961	\$1,011	\$1,164	\$1,491	\$2,084
\$92,000	\$916	\$966	\$1,018	\$1,170	\$1,500	\$2,096
\$93,000	\$920	\$972	\$1,024	\$1,176	\$1,507	\$2,107
\$94,000	\$926	\$978	\$1,028	\$1,183	\$1,516	\$2,119
\$95,000	\$931	\$983	\$1,034	\$1,189	\$1,524	\$2,131
\$96,000	\$937	\$989	\$1,040	\$1,197	\$1,533	\$2,143
\$97,000	\$941	\$995	\$1,046	\$1,205	\$1,542	\$2,157
\$98,000	\$948	\$1,001	\$1,053	\$1,211	\$1,551	\$2,169
\$99,000	\$954	\$1,007	\$1,059	\$1,218	\$1,561	\$2,183
\$100,000	\$958	\$1,011	\$1,065	\$1,226	\$1,570	\$2,195