

SERFF Tracking Number: AMMA-126868109 State: Arkansas
 Filing Company: Amica Mutual Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: AR-D-10-1-RR
 TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
 Product Name: AR-D-10-1-RR
 Project Name/Number: Rate and Rule Revision/

Filing at a Glance

Company: Amica Mutual Insurance Company
 Product Name: AR-D-10-1-RR SERFF Tr Num: AMMA-126868109 State: Arkansas
 TOI: 01.0 Property SERFF Status: Closed-Filed State Tr Num: EFT \$100
 Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines) Co Tr Num: AR-D-10-1-RR State Status: Fees verified and received
 Filing Type: Rate/Rule Reviewer(s): Becky Harrington, Betty Montesi, Nancy Horton
 Disposition Date: 11/17/2010
 Authors: Brenda Miller, Carol Pedro, Brenda Walker, Christina Perfetti
 Date Submitted: 10/25/2010 Disposition Status: Filed
 Effective Date Requested (New): 05/01/2011 Effective Date (New): 05/01/2011
 Effective Date Requested (Renewal): 05/01/2011 Effective Date (Renewal): 05/01/2011

State Filing Description:

General Information

Project Name: Rate and Rule Revision Status of Filing in Domicile: Not Filed
 Project Number: Domicile Status Comments:
 Reference Organization: Insurance Services Office Reference Number: DP-2010-RLA1
 Reference Title: Advisory Org. Circular: LI-DP-2010-065, LI-DP-2010-017

Filing Status Changed: 11/17/2010
 State Status Changed: 10/29/2010 Deemer Date:
 Created By: Carol Pedro Submitted By: Brenda Walker

Corresponding Filing Tracking Number:
 Filing Description:

Your records will indicate that our Company is a member of Insurance Services Office.

We wish to advise that we will not adopt the revisions outlined in ISO Reference Filing Number DP-2010-RLA1 on ISO's date of December 1, 2010 but will revise rates based on the loss costs contained in this circular effective May 1, 2011 for new business and renewal policies.

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In addition, please note that we included revised territory pages updated to reflect updated Earthquake Zip Code changes.

Company and Contact

Filing Contact Information

Brenda Walker, Sr. Regulatory/Compliance bwalker@amica.com
 Anlys
 P.O. Box 6008 800-652-6422 [Phone] 24584 [Ext]
 Providence, RI 02940 401-334-6518 [FAX]

Filing Company Information

Amica Mutual Insurance Company CoCode: 19976 State of Domicile: Rhode Island
 P.O. Box 6008 Group Code: 28 Company Type:
 Providence, RI 02940 Group Name: State ID Number:
 (800) 652-6422 ext. [Phone] FEIN Number: 05-0348344

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Amica Mutual Insurance Company	\$100.00	10/25/2010	41125212

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	11/17/2010	11/17/2010

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	11/10/2010	11/10/2010	Brenda Walker	11/17/2010	11/17/2010
Pending Industry Response	Becky Harrington	11/03/2010	11/03/2010	Brenda Walker	11/08/2010	11/08/2010
Pending Industry Response	Becky Harrington	10/29/2010	10/29/2010	Brenda Walker	11/02/2010	11/02/2010

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Additional Information	Note To Reviewer	Brenda Walker	11/17/2010	11/17/2010
EC LCM Explanation	Note To Reviewer	Brenda Walker	11/10/2010	11/10/2010
Loss Cost Modification - Extended Coverage	Note To Filer	Becky Harrington	11/08/2010	11/08/2010

SERFF Tracking Number: *AMMA-126868109* *State:* *Arkansas*
Filing Company: *Amica Mutual Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *AR-D-10-1-RR*
TOI: *01.0 Property* *Sub-TOI:* *01.0002 Personal Property (Fire and Allied Lines)*

Product Name: *AR-D-10-1-RR*
Project Name/Number: *Rate and Rule Revision/*

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 Project Name/Number: Rate and Rule Revision/

Disposition

Disposition Date: 11/17/2010
 Effective Date (New): 05/01/2011
 Effective Date (Renewal): 05/01/2011
 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):
Amica Mutual Insurance Company	%	2.200%	\$254	16	\$11,546	2.400%	2.200%

SERFF Tracking Number: AMMA-126868109 State: Arkansas
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 Product Name: AR-D-10-1-RR
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines	Filed	Yes
Supporting Document	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines		Yes
Supporting Document	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines		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 Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		Yes
Supporting Document	Supplemental Exhibit A sent in support of Objection dated 10-29-10	Filed	Yes
Rate (revised)	Revised Manual Pages	Filed	Yes
Rate	Revised Manual Pages		Yes
Rate	Revised Manual Pages		Yes

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Project Name/Number: Rate and Rule Revision/

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 11/10/2010
Submitted Date 11/10/2010
Respond By Date 12/01/2010

Dear Brenda Walker,

This will acknowledge receipt of the recent response.

The filing, including the recent revisions, has been reviewed by Commissioner Bradford. He considers the requested increase excessive and will be disapproved.

You may avoid disapproval by adopting the ISO reference filing with out changing your modifiers and multiplier currently on file.

Please feel free to contact me if you have questions.

Sincerely,

Becky Harrington

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 Product Name: AR-D-10-1-RR
 Project Name/Number: Rate and Rule Revision/

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 11/17/2010
 Submitted Date 11/17/2010

Dear Becky Harrington,

Comments:

Please refer to your objection dated 11-10-10; Amica submits the following:

Response 1

Comments: We have modified all the forms with this filing to adopt only the ISO loss cost change without changing our current modifiers and multipliers on file as requested.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines

Comment:

Satisfied -Name: HPCS-Homeowners Premium Comparison Survey

Comment:

Satisfied -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp

Comment: For your convenience we have attached the underlying support data which supports our current loss cost multipliers. They are the same ones approved by the department under SERFF Tr Num: AMMA-125747899.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Revised Manual Pages		Replacement	
Previous Version			
Revised Manual Pages		Replacement	
Revised Manual Pages		Replacement	

We hope this enables you to complete your review of our filing.

SERFF Tracking Number: AMMA-126868109 *State:* Arkansas
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Lines)

Product Name: AR-D-10-1-RR
Project Name/Number: Rate and Rule Revision/

Sincerely,
Brenda Miller, Brenda Walker, Carol Pedro, Christina Perfetti

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Product Name: AR-D-10-1-RR
Project Name/Number: Rate and Rule Revision/

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 11/03/2010
Submitted Date 11/03/2010
Respond By Date 12/01/2010

Dear Brenda Walker,

This will acknowledge receipt of the captioned filing.

Objection 1

Comment: Although Arkansas experience is not credible, it is difficult to justify an increase of 26.8% to any insured when there have been no losses in the state for the last three years. The Commissioner is very consumer oriented and has taken a hard-line stance regarding rate increases. The requested increase is still considered excessive and will not be accepted. Please amend the filing to adopt ISO filing designation DP-2010-RLA1 without modifications or it will be disapproved.

Please feel free to contact me if you have questions.

Sincerely,

Becky Harrington

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TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
Product Name: AR-D-10-1-RR
Project Name/Number: Rate and Rule Revision/

Response Letter

Response Letter Status Submitted to State
Response Letter Date 11/08/2010
Submitted Date 11/08/2010

Dear Becky Harrington,

Comments:

Please refer to your objection dated 11-3-2010; Amica submits the following amendments to our original filing:

Response 1

Comments: We have revised the Extended Coverage modification factor. All forms have been revised with the new loss cost multiplier and revised rate level changes. In addition, we have provided the department with two additional exhibits which display the old and new calculations of Amica's loss cost adjustment factors.

Related Objection 1

Comment:

Although Arkansas experience is not credible, it is difficult to justify an increase of 26.8% to any insured when there have been no losses in the state for the last three years. The Commissioner is very consumer oriented and has taken a hard-line stance regarding rate increases. The requested increase is still considered excessive and will not be accepted. Please amend the filing to adopt ISO filing designation DP-2010-RLA1 without modifications or it will be disapproved.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines

Comment:

Satisfied -Name: HPCS-Homeowners Premium Comparison Survey

Comment:

Satisfied -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp

Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

SERFF Tracking Number: AMMA-126868109 State: Arkansas
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Product Name: AR-D-10-1-RR
Project Name/Number: Rate and Rule Revision/

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
<i>Revised Manual Pages</i>		<i>Replacement</i>	
<i>Previous Version</i>			
<i>Revised Manual Pages</i>		<i>Replacement</i>	

We hope this amendment to our filing enables you to complete your review of our filing.

Sincerely,
Brenda Miller, Brenda Walker, Carol Pedro, Christina Perfetti

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Product Name: AR-D-10-1-RR
Project Name/Number: Rate and Rule Revision/

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 10/29/2010
Submitted Date 10/29/2010
Respond By Date 12/01/2010

Dear Brenda Walker,

This will acknowledge receipt of the captioned filing.

Objection 1

Comment: ISO filing designation DP-2010-RLA1 increased loss costs 2.2% overall. Supporting data submitted with this filing does not appear to justify the requested increase of 26.8%.

Pursuant to ACA 23-67-208, this filing is considered excessive. Please withdraw the filing or revise the requested increase and provide additional supporting documentation.

The filing will be disapproved pursuant to ACA 23-67-213 if a response if not received by the above date.

Please feel free to contact me if you have questions.

Sincerely,

Becky Harrington

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Product Name: AR-D-10-1-RR
Project Name/Number: Rate and Rule Revision/

Response Letter

Response Letter Status Submitted to State
Response Letter Date 11/02/2010
Submitted Date 11/02/2010

Dear Becky Harrington,

Comments:

Please refer to your objection dated 10-29-10; Amica submits the following additional information;

Response 1

Comments: The filed increase is driven primarily by the Extended Coverage line. In addition to the filed changes by ISO, our revision also reflects an increase in expenses of 13.9%, as shown on Supplemental Exhibit A. The remaining increase to our modification factor is 18.9% which is supported by the countrywide exhibit labeled CW EC Perm Loss Ratio 2010 in our original submission. Our Arkansas extended coverage reclets only \$4,000 in premium annually and is obviously not useful for ratemaking purposes.

Related Objection 1

Comment:

ISO filing designation DP-2010-RLA1 increased loss costs 2.2% overall. Supporting data submitted with this filing does not appear to justify the requested increase of 26.8%.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Supplemental Exhibit A sent in support of Objection dated 10-29-10

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

We hope this additional information enables you to complete your review of our filing.

Sincerely,

Brenda Miller, Brenda Walker, Carol Pedro, Christina Perfetti

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Product Name: AR-D-10-1-RR
Project Name/Number: Rate and Rule Revision/

Note To Reviewer

Created By:

Brenda Walker on 11/17/2010 10:18 AM

Last Edited By:

Becky Harrington

Submitted On:

11/17/2010 01:31 PM

Subject:

Additional Information

Comments:

I doesn't appear that I can update the post submission information more than once. So in order to provide the department with the newest information I have included this revised information. The revised overall impact is 2.2% and the written premium change for this program is now \$254.00. The maximum is 2.4% and the minimum is 2.2% as shown on the revised NAIC loss cost data entry document attached under supporting documentation.

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Product Name: AR-D-10-1-RR
Project Name/Number: Rate and Rule Revision/

Note To Reviewer

Created By:

Brenda Walker on 11/10/2010 08:31 AM

Last Edited By:

Becky Harrington

Submitted On:

11/17/2010 01:31 PM

Subject:

EC LCM Explanation

Comments:

Although Amica has traditionally adopted ISO's advisory prospective loss costs for Dwelling Fire and Extended Coverage, our Extended Coverage experience differs significantly from ISO, as indicated by our countrywide loss ratios and net income. These are displayed on the Exhibit labeled [CW EC Perm Loss Ratio 2010.pdf] which is attached to the third component that was included as supporting documentation in our original submission. A similar support Exhibit for years 2002-2006 was submitted in the filing underlying our current Extended Coverage modification factor that is on file with your department which was approved 10/15/08 in AMMA-125747899, effective 3-1-09.

SERFF Tracking Number: AMMA-126868109 *State:* Arkansas
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Product Name: AR-D-10-1-RR
Project Name/Number: Rate and Rule Revision/

Note To Filer

Created By:

Becky Harrington on 11/08/2010 03:37 PM

Last Edited By:

Becky Harrington

Submitted On:

11/17/2010 01:31 PM

Subject:

Loss Cost Modification - Extended Coverage

Comments:

Before I present the filing to Commissioner Bradford, please explain the nature of the EC LC modification factor of 1.10. I reviewed previous filings and was unable to find a reason given for the mod.

Thanks

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 Product Name: AR-D-10-1-RR
 Project Name/Number: Rate and Rule Revision/

Post Submission Update Request Processed On 11/17/2010

Status: Disallowed
Created By: Brenda Walker
Processed By: Becky Harrington
Comments: Overall revised to 2.2%

Company Rate Information:

Company Name: Amica Mutual Insurance Company

Field Name	Requested Change	Prior Value
Overall % Rate Impact	16.300%	26.800%
Written Premium Change for this Program	\$1882	\$3094
Maximum %Change (where required)	16.400%	26.800%
Minimum %Change (where required)	16.300%	16.400%

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State: Arkansas
 State Tracking Number: EFT \$100
 Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)

Rate Information

Rate data applies to filing.

Filing Method: File & Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 04/01/2010
Filing Method of Last Filing: File & 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):
Amica Mutual Insurance Company	%	26.800%	\$3,094	16	\$11,546	26.800%	16.400%

SERFF Tracking Number: AMMA-126868109 State: Arkansas
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Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 11/17/2010	Revised Manual Pages		Replacement	05 11 Revised Manual Pages.pdf

ARKANSAS (03)
DWELLING POLICY PROGRAM MANUAL
EXCEPTION PAGES

Effective **MAY 1, 2011**

RULE 406.
DEDUCTIBLES

Paragraph **B.1.** is deleted and replaced by the following:

B. Optional Deductibles

1. All Perils Deductibles

Multiply the Base Premium for the Base Deductible by the appropriate factors selected from the following table:

Deductible*	Fire	E.C., V. &M.M., Broad & Special Forms
\$ 100	1.05	1.10
500	.97	.91
1,000	.95	.76
2,500	.88	.50
5,000	.80	.40

* Refer to state rate pages for the minimum annual additional premium charge that applies per policy.

Table 406.B.1. All Perils Deductibles

Paragraph **B.2.a. (6)** is deleted and replaced by the following:

(6) Deductible Factors

To compute the premium for this provision, multiply the Extended Coverage, Broad or Special Form Base Premium for the Base Deductible for each coverage insured under the policy by the appropriate factor selected from the following table for the deductible amounts desired:

Coverage A, B, D or E and Coverage Options For Buildings And Non-Building Structure			
All Other Perils	Windstorm or Hail Deductible Amounts		
	Ded. Amt.	1%	2%
\$ 100	.99	.92	.82
250	.93	.86	.77
500	.88	.81	.71
1,000	.72	.72	.63
2,500	.49	.49	.48
5,000	.39	.39	.38

Table 406.B.2.a. (6)#1 Factors

Coverage C and Other Personal Property Coverage Options*	
All Other Perils Ded. Amt.	Windstorm Or Hail 1%, 2% Or 5% Deductible
\$ 100	1.07
250	.99
500	.90
1,000	.72
2,500	.49
5,000	.39

*Only use when policy also covers building or non-building structures.

Table 406.B.2.a. (6)#2 Factors

3. TERRITORY DEFINITIONS – EARTHQUAKE

ZIP CODES 71601 – 71772

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
71601	PINE BLUFF	26	71676	WILMOT	27
71602	WHITE HALL	27	71677	WINCHESTER	25
71603	PINE BLUFF	27	71678	YORKTOWN	26
71611	PINE BLUFF	26	71701	CAMDEN	27
71612	WHITE HALL	27	71711	CAMDEN	27
71613	PINE BLUFF	27	71720	BEARDEN	27
71630	ARKANSAS CITY	25	71721	BEIRNE	27
71631	BANKS	27	71722	BLUFF CITY	27
71635	CROSSETT	27	71724	CALION	27
71638	DERMOTT	26	71725	CARTHAGE	27
71639	DUMAS	25	71726	CHIDESTER	27
71640	EUDORA	27	71728	CURTIS	27
71642	FOUNTAIN HILL	27	71730	EL DORADO	27
71643	GOULD	25	71731	EL DORADO	27
71644	GRADY	25	71740	EMERSON	27
71646	HAMBURG	27	71742	FORDYCE	27
71647	HERMITAGE	27	71743	GURDON	27
71651	JERSEY	27	71744	HAMPTON	27
71652	KINGSLAND	27	71745	HARRELL	27
71653	LAKE VILLAGE	27	71747	HUTTIG	27
71654	MC GEHEE	26	71748	IVAN	27
71655	MONTICELLO	27	71749	JUNCTION CITY	27
71656	MONTICELLO	27	71750	LAWSON	27
71657	MONTICELLO	27	71751	LOUANN	27
71658	MONTROSE	27	71752	MC NEIL	27
71659	MOSCOW	26	71753	MAGNOLIA	27
71660	NEW EDINBURG	27	71754	MAGNOLIA	27
71661	PARKDALE	27	71758	MOUNT HOLLY	27
71662	PICKENS	25	71759	NORPHLET	27
71663	PORTLAND	27	71762	SMACKOVER	27
71665	RISON	27	71763	SPARKMAN	27
71666	MC GEHEE	26	71764	STEPHENS	27
71667	STAR CITY	27	71765	STRONG	27
71670	TILLAR	26	71766	THORNTON	27
71671	WARREN	27	71768	URBANA	27
71674	WATSON	25	71770	WALDO	27
71675	WILMAR	27	71772	WHELEN SPRINGS	27

Table #1(T) ZIP Codes 71601 – 71772

ZIP CODES 71801 – 71998

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
71801	HOPE	27	71903	HOT SPRINGS NATIONAL PARK	27
71802	HOPE	27	71909	HOT SPRINGS NATIONAL PARK	27
71820	ALLEENE	27	71910	HOT SPRINGS VILLAGE	27
71822	ASHDOWN	27	71913	HOT SPRINGS NATIONAL PARK	27
71823	BEN LOMOND	27	71914	HOT SPRINGS NATIONAL PARK	27
71825	BLEVINS	27	71920	ALPINE	27
71826	BRADLEY	27	71921	AMITY	27
71827	BUCKNER	27	71922	ANTOINE	27
71828	CALE	27	71923	ARKADELPHIA	27
71831	COLUMBUS	27	71929	BISMARCK	27
71832	DE QUEEN	27	71932	BOARD CAMP	27
71833	DIERKS	27	71933	BONNERDALE	27
71834	DODDRIDGE	27	71935	CADDO GAP	27
71835	EMMET	27	71937	COVE	27
71836	FOREMAN	27	71940	DELIGHT	27
71837	FOUKE	27	71941	DONALDSON	27
71838	FULTON	27	71942	FRIENDSHIP	27
71839	GARLAND CITY	27	71943	GLENWOOD	27
71840	GENOA	27	71944	GRANNIS	27
71841	GILLHAM	27	71945	HATFIELD	27
71842	HORATIO	27	71949	JESSIEVILLE	27
71845	LEWISVILLE	27	71950	KIRBY	27
71846	LOCKESBURG	27	71952	LANGLEY	27
71847	MC CASKILL	27	71953	MENA	27
71851	MINERAL SPRINGS	27	71956	MOUNTAIN PINE	27
71852	NASHVILLE	27	71957	MOUNT IDA	27
71853	OGDEN	27	71958	MURFREESBORO	27
71854	TEXARKANA	27	71959	NEWHOPE	27
71855	OZAN	27	71960	NORMAN	27
71857	PRESCOTT	27	71961	ODEN	27
71858	ROSSTON	27	71962	OKOLONA	27
71859	SARATOGA	27	71964	PEARCY	27
71860	STAMPS	27	71965	PENCIL BLUFF	27
71861	TAYLOR	27	71968	ROYAL	27
71862	WASHINGTON	27	71969	SIMS	27
71864	WILLISVILLE	27	71970	STORY	27
71865	WILTON	27	71971	UMPIRE	27
71866	WINTHROP	27	71972	VANDERVOORT	27
71901	HOT SPRINGS NATIONAL PARK	27	71973	WICKES	27
71902	HOT SPRINGS NATIONAL PARK	27	71998	ARKADELPHIA	27

Table #2(T) ZIP Codes 71801 – 71998

ZIP CODES 71999 – 72088

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
71999	ARKADELPHIA	27	72042	DE WITT	26
72001	ADONA	27	72043	DIAZ	24
72002	ALEXANDER	27	72044	EDGEMONT	27
72003	ALMYRA	26	72045	EL PASO	27
72004	ALTHEIMER	25	72046	ENGLAND	24
72005	AMAGON	24	72047	ENOLA	27
72006	AUGUSTA	24	72048	ETHEL	25
72007	AUSTIN	27	72051	FOX	27
72010	BALD KNOB	26	72052	GARNER	26
72011	BAUXITE	27	72053	COLLEGE STATION	26
72012	BEEBE	26	72055	GILLETT	26
72013	BEE BRANCH	27	72057	GRAPEVINE	27
72014	BEEDEVILLE	24	72058	GREENBRIER	27
72015	BENTON	27	72059	GREGORY	24
72016	BIGELOW	27	72060	GRIFFITHVILLE	25
72017	BISCOE	25	72061	GUY	27
72018	BENTON	27	72063	HATTIEVILLE	27
72019	BENTON	27	72064	HAZEN	25
72020	BRADFORD	26	72065	HENSLEY	27
72021	BRINKLEY	25	72066	HICKORY PLAINS	26
72022	BRYANT	27	72067	HIGDEN	27
72023	CABOT	26	72068	HIGGINSON	25
72024	CARLISLE	26	72069	HOLLY GROVE	25
72025	CASA	27	72070	HOUSTON	27
72026	CASSCOE	25	72072	HUMNOKE	24
72027	CENTER RIDGE	27	72073	HUMPHREY	24
72028	CHOCTAW	27	72074	HUNTER	25
72029	CLARENDON	25	72075	JACKSONPORT	24
72030	CLEVELAND	27	72076	JACKSONVILLE	26
72031	CLINTON	27	72078	JACKSONVILLE	26
72032	CONWAY	27	72079	JEFFERSON	27
72033	CONWAY	27	72080	JERUSALEM	27
72034	CONWAY	27	72081	JUDSONIA	26
72035	CONWAY	27	72082	KENSETT	25
72036	COTTON PLANT	25	72083	KEO	24
72037	COY	24	72084	LEOLA	27
72038	CROCKETTS BLUFF	26	72085	LETONA	26
72039	DAMASCUS	27	72086	LONOKE	26
72040	DES ARC	25	72087	LONSDALE	27
72041	DE VALLS BLUFF	25	72088	FAIRFIELD BAY	27

Table #3(T) ZIP Codes 71999 – 72088

ZIP CODES 72089 – 72211

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
72089	BRYANT	27	72141	SCOTLAND	27
72099	LITTLE ROCK AIR FORCE BASE	27	72142	SCOTT	24
72101	MC CRORY	24	72143	SEARCY	26
72102	MC RAE	26	72145	SEARCY	26
72103	MABELVALE	27	72149	SEARCY	26
72104	MALVERN	27	72150	SHERIDAN	27
72105	JONES MILL	27	72152	SHERRILL	25
72106	MAYFLOWER	27	72153	SHIRLEY	27
72107	MENIFEE	27	72156	SOLGOHACHIA	27
72108	MONROE	25	72157	SPRINGFIELD	27
72110	MORRILTON	27	72160	STUTTGART	25
72111	MOUNT VERNON	27	72164	SWEET HOME	26
72112	NEWPORT	24	72165	THIDA	25
72113	MAUMELLE	26	72166	TICHNOR	26
72114	NORTH LITTLE ROCK	26	72167	TRASKWOOD	27
72115	NORTH LITTLE ROCK	26	72168	TUCKER	25
72116	NORTH LITTLE ROCK	27	72169	TUPELO	24
72117	NORTH LITTLE ROCK	25	72170	ULM	26
72118	NORTH LITTLE ROCK	27	72173	VILONIA	27
72119	NORTH LITTLE ROCK	26	72175	WABBASEKA	24
72120	SHERWOOD	27	72176	WARD	26
72121	PANGBURN	26	72178	WEST POINT	26
72122	PARON	27	72179	WILBURN	27
72123	PATTERSON	24	72180	WOODSON	27
72124	NORTH LITTLE ROCK	27	72181	WOOSTER	27
72125	PERRY	27	72182	WRIGHT	25
72126	PERRYVILLE	27	72183	WRIGHTSVILLE	26
72127	PLUMERVILLE	27	72190	NORTH LITTLE ROCK	27
72128	POYEN	26	72198	NORTH LITTLE ROCK	26
72129	PRATTSVILLE	27	72199	NORTH LITTLE ROCK	27
72130	PRIM	27	72201	LITTLE ROCK	27
72131	QUITMAN	27	72202	LITTLE ROCK	27
72132	REDFIELD	27	72203	LITTLE ROCK	27
72133	REYDELL	25	72204	LITTLE ROCK	27
72134	ROE	25	72205	LITTLE ROCK	27
72135	ROLAND	27	72206	LITTLE ROCK	26
72136	ROMANCE	27	72207	LITTLE ROCK	27
72137	ROSE BUD	27	72209	LITTLE ROCK	27
72139	RUSSELL	26	72210	LITTLE ROCK	27
72140	SAINT CHARLES	25	72211	LITTLE ROCK	27

Table #4(T) ZIP Codes 72089 – 72211

ZIP CODES 72212 – 72401

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
72212	LITTLE ROCK	27	72340	GOODWIN	25
72214	LITTLE ROCK	27	72341	HAYNES	25
72215	LITTLE ROCK	27	72342	HELENA	25
72216	LITTLE ROCK	26	72346	HETH	21
72217	LITTLE ROCK	27	72347	HICKORY RIDGE	24
72219	LITTLE ROCK	27	72348	HUGHES	22
72221	LITTLE ROCK	27	72350	JOINER	21
72222	LITTLE ROCK	27	72351	KEISER	21
72223	LITTLE ROCK	27	72352	LA GRANGE	25
72225	LITTLE ROCK	27	72353	LAMBROOK	26
72227	LITTLE ROCK	27	72354	LEPANTO	21
72231	LITTLE ROCK	25	72355	LEXA	25
72260	LITTLE ROCK	27	72358	LUXORA	21
72295	LITTLE ROCK	27	72359	MADISON	24
72301	WEST MEMPHIS	22	72360	MARIANNA	25
72303	WEST MEMPHIS	22	72364	MARION	22
72310	ARMOREL	21	72365	MARKED TREE	21
72311	AUBREY	25	72366	MARVELL	25
72312	BARTON	25	72367	MELLWOOD	26
72313	BASSETT	21	72368	MORO	25
72315	BLYTHEVILLE	21	72369	ONEIDA	26
72316	BLYTHEVILLE	21	72370	OSCEOLA	21
72319	GOSNELL	21	72372	PALESTINE	24
72320	BRICKEYS	23	72373	PARKIN	21
72321	BURDETTE	21	72374	POPLAR GROVE	25
72322	CALDWELL	24	72376	PROCTOR	22
72324	CHERRY VALLEY	23	72377	RIVERVALE	21
72325	CLARKEDALE	21	72379	SNOW LAKE	25
72326	COLT	24	72383	TURNER	25
72327	CRAWFORDSVILLE	21	72384	TURRELL	21
72328	CRUMROD	26	72386	TYRONZA	21
72329	DRIVER	21	72387	VANNDALE	24
72330	DYESS	21	72389	WABASH	26
72331	EARLE	21	72390	WEST HELENA	25
72332	EDMONDSON	22	72391	WEST RIDGE	21
72333	ELAINE	26	72392	WHEATLEY	25
72335	FORREST CITY	24	72394	WIDENER	23
72336	FORREST CITY	24	72395	WILSON	21
72338	FRENCHMANS BAYOU	21	72396	WYNNE	24
72339	GILMORE	21	72401	JONESBORO	23

Table #5(T) ZIP Codes 72212 – 72401

ZIP CODES 72402 – 72527

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
72402	JONESBORO	23	72453	PEACH ORCHARD	24
72403	JONESBORO	23	72454	PIGGOTT	23
72404	JONESBORO	23	72455	POCAHONTAS	26
72410	ALICIA	25	72456	POLLARD	24
72411	BAY	21	72457	PORTIA	25
72412	BEECH GROVE	24	72458	POWHATAN	26
72413	BIGGERS	24	72459	RAVENDEN	26
72414	BLACK OAK	21	72460	RAVENDEN SPRINGS	27
72415	BLACK ROCK	26	72461	RECTOR	23
72416	BONO	24	72462	REYNO	24
72417	BROOKLAND	23	72464	SAINT FRANCIS	22
72419	CARAWAY	21	72465	SEDGWICK	24
72421	CASH	24	72466	SMITHVILLE	26
72422	CORNING	24	72467	STATE UNIVERSITY	21
72424	DATTO	24	72469	STRAWBERRY	26
72425	DELAPLAINE	24	72470	SUCCESS	25
72426	DELL	21	72471	SWIFTON	25
72427	EGYPT	24	72472	TRUMANN	21
72428	ETOWAH	21	72473	TUCKERMAN	25
72429	FISHER	24	72474	WALCOTT	23
72430	GREENWAY	23	72475	WALDENBURG	24
72431	GRUBBS	24	72476	WALNUT RIDGE	25
72432	HARRISBURG	23	72478	WARM SPRINGS	26
72433	HOXIE	25	72479	WEINER	24
72434	IMBODEN	26	72482	WILLIFORD	27
72435	KNOBEL	24	72501	BATESVILLE	26
72436	LAFE	24	72503	BATESVILLE	26
72437	LAKE CITY	21	72512	HORSESHOE BEND	27
72438	LEACHVILLE	21	72513	ASH FLAT	27
72439	LIGHT	24	72515	BEXAR	27
72440	LYNN	26	72517	BROCKWELL	27
72441	MC DOUGAL	24	72519	CALICO ROCK	27
72442	MANILA	21	72520	CAMP	27
72443	MARMADUKE	23	72521	CAVE CITY	27
72444	MAYNARD	26	72522	CHARLOTTE	26
72445	MINTURN	25	72523	CONCORD	27
72447	MONETTE	21	72524	CORD	25
72449	O KEAN	25	72525	CHEROKEE VILLAGE	27
72450	PARAGOULD	23	72526	CUSHMAN	26
72451	PARAGOULD	23	72527	DESHA	26

Table #6(T) ZIP Codes 72402 – 72527

ZIP CODES 72528 – 72660

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
72528	DOLPH	27	72583	VIOLA	27
72529	CHEROKEE VILLAGE	27	72584	VIOLET HILL	27
72530	DRASCO	27	72585	WIDEMAN	27
72531	ELIZABETH	27	72587	WISEMAN	27
72532	EVENING SHADE	27	72601	HARRISON	27
72533	FIFTY SIX	27	72602	HARRISON	27
72534	FLORAL	27	72611	ALPENA	27
72536	FRANKLIN	27	72613	BEAVER	27
72537	GAMALIEL	27	72615	BERGMAN	27
72538	GEPP	27	72616	BERRYVILLE	27
72539	GLENCOE	27	72617	BIG FLAT	27
72540	GUION	27	72619	BULL SHOALS	27
72542	HARDY	27	72623	CLARKRIDGE	27
72543	HEBER SPRINGS	27	72624	COMPTON	27
72544	HENDERSON	27	72626	COTTER	27
72545	HEBER SPRINGS	27	72628	DEER	27
72546	IDA	27	72629	DENNARD	27
72550	LOCUST GROVE	27	72630	DIAMOND CITY	27
72553	MAGNESS	25	72631	EUREKA SPRINGS	27
72554	MAMMOTH SPRING	27	72632	EUREKA SPRINGS	27
72555	MARCELLA	27	72633	EVERTON	27
72556	MELBOURNE	27	72634	FLIPPIN	27
72560	MOUNTAIN VIEW	27	72635	GASSVILLE	27
72561	MOUNT PLEASANT	27	72636	GILBERT	27
72562	NEWARK	25	72638	GREEN FOREST	27
72564	OIL TROUGH	24	72639	HARRIET	27
72565	OXFORD	27	72640	HASTY	27
72566	PINEVILLE	27	72641	JASPER	27
72567	PLEASANT GROVE	27	72642	LAKEVIEW	27
72568	PLEASANT PLAINS	26	72644	LEAD HILL	27
72569	POUGHKEEPSIE	27	72645	LESLIE	27
72571	ROSIE	26	72648	MARBLE FALLS	27
72572	SAFFELL	26	72650	MARSHALL	27
72573	SAGE	27	72651	MIDWAY	27
72575	SALADO	26	72653	MOUNTAIN HOME	27
72576	SALEM	27	72654	MOUNTAIN HOME	27
72577	SIDNEY	27	72655	MOUNT JUDEA	27
72578	STURKIE	27	72657	TIMBO	27
72579	SULPHUR ROCK	26	72658	NORFORK	27
72581	TUMBLING SHOALS	27	72660	OAK GROVE	27

Table #7(T) ZIP Codes 72528 – 72660

ZIP CODES 72661 – 72829

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
72661	OAKLAND	27	72737	GREENLAND	27
72662	OMAHA	27	72738	HINDSVILLE	27
72663	ONIA	27	72739	HIWASSE	27
72666	PARTHENON	27	72740	HUNTSVILLE	27
72668	PEEL	27	72741	JOHNSON	27
72669	PINDALL	27	72742	KINGSTON	27
72670	PONCA	27	72744	LINCOLN	27
72672	PYATT	27	72745	LOWELL	27
72675	SAINT JOE	27	72747	MAYSVILLE	27
72677	SUMMIT	27	72749	MORROW	27
72679	TILLY	27	72751	PEA RIDGE	27
72680	TIMBO	27	72752	PETTIGREW	27
72682	VALLEY SPRINGS	27	72753	PRAIRIE GROVE	27
72683	VENDOR	27	72756	ROGERS	27
72685	WESTERN GROVE	27	72757	ROGERS	27
72686	WITTS SPRINGS	27	72758	ROGERS	27
72687	YELLVILLE	27	72760	SAINT PAUL	27
72701	FAYETTEVILLE	27	72761	SILOAM SPRINGS	27
72702	FAYETTEVILLE	27	72762	SPRINGDALE	27
72703	FAYETTEVILLE	27	72764	SPRINGDALE	27
72704	FAYETTEVILLE	27	72765	SPRINGDALE	27
72711	AVOCA	27	72766	SPRINGDALE	27
72712	BENTONVILLE	27	72768	SULPHUR SPRINGS	27
72714	BELLA VISTA	27	72769	SUMMERS	27
72715	BELLA VISTA	27	72770	TONTITOWN	27
72716	BENTONVILLE	27	72773	WESLEY	27
72717	CANEHILL	27	72774	WEST FORK	27
72718	CAVE SPRINGS	27	72776	WITTER	27
72719	CENTERTON	27	72801	RUSSELLVILLE	27
72721	COMBS	27	72802	RUSSELLVILLE	27
72722	DECATUR	27	72811	RUSSELLVILLE	27
72727	ELKINS	27	72812	RUSSELLVILLE	27
72728	ELM SPRINGS	27	72820	ALIX	27
72729	EVANSVILLE	27	72821	ALTUS	27
72730	FARMINGTON	27	72823	ATKINS	27
72732	GARFIELD	27	72824	BELLEVILLE	27
72733	GATEWAY	27	72826	BLUE MOUNTAIN	27
72734	GENTRY	27	72827	BLUFFTON	27
72735	GOSHEN	27	72828	BRIGGSVILLE	27
72736	GRAVETTE	27	72829	CENTERVILLE	27

Table #8(T) ZIP Codes 72661 – 72829

ZIP CODES 72830 – 72959

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
72830	CLARKSVILLE	27	72923	BARLING	27
72832	COAL HILL	27	72926	BOLES	27
72833	DANVILLE	27	72927	BOONEVILLE	27
72834	DARDANELLE	27	72928	BRANCH	27
72835	DELAWARE	27	72930	CECIL	27
72837	DOVER	27	72932	CEDARVILLE	27
72838	GRAVELLY	27	72933	CHARLESTON	27
72839	HAGARVILLE	27	72934	CHESTER	27
72840	HARTMAN	27	72935	DYER	27
72841	HARVEY	27	72936	GREENWOOD	27
72842	HAVANA	27	72937	HACKETT	27
72843	HECTOR	27	72938	HARTFORD	27
72845	KNOXVILLE	27	72940	HUNTINGTON	27
72846	LAMAR	27	72941	LAVACA	27
72847	LONDON	27	72943	MAGAZINE	27
72851	NEW BLAINE	27	72944	MANSFIELD	27
72852	OARK	27	72945	MIDLAND	27
72853	OLA	27	72946	MOUNTAINBURG	27
72854	OZONE	27	72947	MULBERRY	27
72855	PARIS	27	72948	NATURAL DAM	27
72856	PELSOR	27	72949	OZARK	27
72857	PLAINVIEW	27	72950	PARKS	27
72858	POTTSVILLE	27	72951	RATCLIFF	27
72860	ROVER	27	72952	RUDY	27
72863	SCRANTON	27	72955	UNIONTOWN	27
72865	SUBIACO	27	72956	VAN BUREN	27
72901	FORT SMITH	27	72957	VAN BUREN	27
72902	FORT SMITH	27	72958	WALDRON	27
72903	FORT SMITH	27	72959	WINSLOW	27
72904	FORT SMITH	27			
72905	FORT SMITH	27			
72906	FORT SMITH	27			
72908	FORT SMITH	27			
72913	FORT SMITH	27			
72914	FORT SMITH	27			
72916	FORT SMITH	27			
72917	FORT SMITH	27			
72918	FORT SMITH	27			
72919	FORT SMITH	27			
72921	ALMA	27			

Table #9(T) ZIP Codes 72830 – 72959

Earthquake Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
21	72310	72327	72350	72377	72419	72467
	72313	72329	72351	72384	72426	72472
	72315	72330	72354	72386	72428	
	72316	72331	72358	72391	72437	
	72319	72338	72365	72395	72438	
	72321	72339	72370	72411	72442	
	72325	72346	72373	72414	72447	
22	72301	72348	72464			
	72303	72364				
	72332	72376				
23	72320	72401	72404	72432	72451	72474
	72324	72402	72417	72443	72454	
	72394	72403	72430	72450	72461	
24	72005	72073	72175	72387	72425	72453
	72006	72075	72322	72396	72427	72456
	72014	72083	72326	72412	72429	72462
	72037	72101	72335	72413	72431	72465
	72043	72112	72336	72416	72435	72475
	72046	72123	72347	72421	72436	72479
	72059	72142	72359	72422	72439	72564
	72072	72169	72372	72424	72441	
25	71630	72026	72074	72168	72360	72445
	71639	72029	72082	72182	72366	72449
	71643	72036	72108	72231	72368	72457
	71644	72040	72117	72311	72374	72470
	71662	72041	72133	72312	72379	72471
	71674	72048	72134	72340	72383	72473
	71677	72060	72140	72341	72390	72476
	72004	72064	72152	72342	72392	72524
	72017	72068	72160	72352	72410	72553
	72021	72069	72165	72355	72433	72562
26	71601	72023	72086	72164	72367	72478
	71611	72024	72102	72166	72369	72501
	71638	72038	72113	72170	72389	72503
	71654	72042	72114	72176	72415	72522
	71659	72052	72115	72178	72434	72526
	71666	72053	72119	72183	72440	72527
	71670	72055	72121	72198	72444	72568
	71678	72066	72128	72206	72455	72571
	72003	72076	72139	72216	72458	72572
	72010	72078	72143	72328	72459	72575
	72012	72081	72145	72333	72466	72579
	72020	72085	72149	72353	72469	
27	71602	71647	71661	71720	71740	71751
	71603	71651	71663	71721	71742	71752
	71612	71652	71665	71722	71743	71753
	71613	71653	71667	71724	71744	71754
	71631	71655	71671	71725	71745	71758
	71635	71656	71675	71726	71747	71759
	71640	71657	71676	71728	71748	71762
	71642	71658	71701	71730	71749	71763
	71646	71660	71711	71731	71750	71764

Table #10(T) Earthquake Territory Definitions

Earthquake Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
27 (Cont'd)	71765	71937	72070	72223	72617	72719
	71766	71940	72079	72225	72619	72721
	71768	71941	72080	72227	72623	72722
	71770	71942	72084	72260	72624	72727
	71772	71943	72087	72295	72626	72728
	71801	71944	72088	72460	72628	72729
	71802	71945	72089	72482	72629	72730
	71820	71949	72099	72512	72630	72732
	71822	71950	72103	72513	72631	72733
	71823	71952	72104	72515	72632	72734
	71825	71953	72105	72517	72633	72735
	71826	71956	72106	72519	72634	72736
	71827	71957	72107	72520	72635	72737
	71828	71958	72110	72521	72636	72738
	71831	71959	72111	72523	72638	72739
	71832	71960	72116	72525	72639	72740
	71833	71961	72118	72528	72640	72741
	71834	71962	72120	72529	72641	72742
	71835	71964	72122	72530	72642	72744
	71836	71965	72124	72531	72644	72745
	71837	71968	72125	72532	72645	72747
	71838	71969	72126	72533	72648	72749
	71839	71970	72127	72534	72650	72751
	71840	71971	72129	72536	72651	72752
	71841	71972	72130	72537	72653	72753
	71842	71973	72131	72538	72654	72756
	71845	71998	72132	72539	72655	72757
	71846	71999	72135	72540	72657	72758
	71847	72001	72136	72542	72658	72760
	71851	72002	72137	72543	72660	72761
	71852	72007	72141	72544	72661	72762
	71853	72011	72150	72545	72662	72764
	71854	72013	72153	72546	72663	72765
	71855	72015	72156	72550	72666	72766
	71857	72016	72157	72554	72668	72768
	71858	72018	72167	72555	72669	72769
	71859	72019	72173	72556	72670	72770
	71860	72022	72179	72560	72672	72773
	71861	72025	72180	72561	72675	72774
	71862	72027	72181	72565	72677	72776
	71864	72028	72190	72566	72679	72801
	71865	72030	72199	72567	72680	72802
	71866	72031	72201	72569	72682	72811
	71901	72032	72202	72573	72683	72812
	71902	72033	72203	72576	72685	72820
	71903	72034	72204	72577	72686	72821
	71909	72035	72205	72578	72687	72823
71910	72039	72207	72581	72701	72824	
71913	72044	72209	72583	72702	72826	
71914	72045	72210	72584	72703	72827	
71920	72047	72211	72585	72704	72828	
71921	72051	72212	72587	72711	72829	
71922	72057	72214	72601	72712	72830	
71923	72058	72215	72602	72714	72832	
71929	72061	72217	72611	72715	72833	
71932	72063	72219	72613	72716	72834	
71933	72065	72221	72615	72717	72835	
71935	72067	72222	72616	72718	72837	

Table #11(T) Earthquake Territory Definitions

Earthquake Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
27 (Cont'd)	72838	72853	72903	72921	72937	72950
	72839	72854	72904	72923	72938	72951
	72840	72855	72905	72926	72940	72952
	72841	72856	72906	72927	72941	72955
	72842	72857	72908	72928	72943	72956
	72843	72858	72913	72930	72944	72957
	72845	72860	72914	72932	72945	72958
	72846	72863	72916	72933	72946	72959
	72847	72865	72917	72934	72947	
	72851	72901	72918	72935	72948	
	72852	72902	72919	72936	72949	

Table #12(T) Earthquake Territory Definitions

**PART III
BASE PREMIUM COMPUTATION RULES**

**RULE 301.
BASE PREMIUM COMPUTATION**

A. Fire (All Forms), Extended Coverage (DP 00 01), Broad Form (DP 00 02), Or Special Form (DP 00 03) For Coverage A – Dwelling/Coverage C – Personal Property

Owner-Occupied Key Loss Costs – All Territories				
Fire – Coverage A – All Forms – Non-Seasonal And Seasonal				
Protection Class	Const.*	Number Of Families		
		1	2	3 Or 4
1	M	\$ 39.95	\$ 43.95	\$ 63.92
	F	54.02	59.42	86.43
2	M	40.51	44.56	64.82
	F	54.58	60.04	87.33
3	M	41.08	45.19	65.73
	F	55.14	60.65	88.22
4	M	41.64	45.80	66.62
	F	55.71	61.28	89.14
5	M	42.20	46.42	67.52
	F	56.27	61.90	90.03
6	M	42.77	47.05	68.43
	F	56.83	62.51	90.93
7	M	43.33	47.66	69.33
	F	67.52	74.27	108.03
8	M	50.64	55.70	81.02
	F	73.15	80.47	117.04
8B	M	62.46	68.71	99.94
	F	90.03	99.03	144.05
9	M	70.34	77.37	112.54
	F	101.29	111.42	162.06
10	M	90.03	99.03	144.05
	F	129.42	142.36	207.07

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#1(LC) Fire – Coverage A – All Forms – Non-Seasonal And Seasonal Owner-Occupied Key Loss Costs

Fire – Coverage A – All Forms – Owner And Non-Owner-Occupied – Non-Seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.310	\$ 40	1.327
2	.346	42	1.359
3	.382	44	1.392
4	.419	46	1.425
5	.455	48	1.457
6	.491	50	1.490
7	.528	55	1.570
8	.564	60	1.650
9	.600	65	1.730
10	.637	70	1.810
11	.673	75	1.890
12	.709	80	1.970
13	.746	85	2.050
14	.782	90	2.130
15	.818	95	2.210
16	.855	100	2.290
18	.927	105	2.370
20	1.000	110	2.450
22	1.033	115	2.530
24	1.065	120	2.610
26	1.098	125	2.690
28	1.131	130	2.770
30	1.163	135	2.850
32	1.196	140	2.930
34	1.229	145	3.010
36	1.261	Each Additional \$1,000	.016
38	1.294		

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#2(LC) Fire – Coverage A – All Forms – Owner And Non-Owner-Occupied – Non-Seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Non-Owner-Occupied Key Loss Costs – All Territories				
Fire – Coverage A – All Forms – Non-Seasonal And Seasonal				
Protection Class	Const.*	Number Of Families		
		1	2	3 Or 4
1	M	\$ 49.94	\$ 54.93	\$ 79.90
	F	67.53	74.28	108.05
2	M	50.64	55.70	81.02
	F	68.23	75.05	109.17
3	M	51.35	56.49	82.16
	F	68.93	75.82	110.29
4	M	52.05	57.26	83.28
	F	69.64	76.60	111.42
5	M	52.75	58.03	84.40
	F	70.34	77.37	112.54
6	M	53.46	58.81	85.54
	F	71.04	78.14	113.66
7	M	54.16	59.58	86.66
	F	84.40	92.84	135.04
8	M	63.30	69.63	101.28
	F	91.44	100.58	146.30
8B	M	78.08	85.89	124.93
	F	112.54	123.79	180.06
9	M	87.93	96.72	140.69
	F	126.61	139.27	202.58
10	M	112.54	123.79	180.06
	F	161.78	177.96	258.85

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#3(LC) Fire – Coverage A – All Forms – Non-Seasonal And Seasonal Non-Owner-Occupied Key Loss Costs

Fire – Coverage A – All Forms – Owner And Non-Owner-Occupied – Non-Seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.310	\$ 40	1.327
2	.346	42	1.359
3	.382	44	1.392
4	.419	46	1.425
5	.455	48	1.457
6	.491	50	1.490
7	.528	55	1.570
8	.564	60	1.650
9	.600	65	1.730
10	.637	70	1.810
11	.673	75	1.890
12	.709	80	1.970
13	.746	85	2.050
14	.782	90	2.130
15	.818	95	2.210
16	.855	100	2.290
18	.927	105	2.370
20	1.000	110	2.450
22	1.033	115	2.530
24	1.065	120	2.610
26	1.098	125	2.690
28	1.131	130	2.770
30	1.163	135	2.850
32	1.196	140	2.930
34	1.229	145	3.010
36	1.261	Each Additional \$1,000	.016
38	1.294		

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#4(LC) Fire – Coverage A – All Forms – Owner And Non-Owner-Occupied – Non-Seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Owner And Non-Owner-Occupied Key Loss Costs – All Territories				
Fire – Coverage C – All Forms – Non-Seasonal And Seasonal				
Protection Class	Const.*	Number Of Families		
		1 Or 2	3 Or 4	5 Or More
1	M	\$ 10.59	\$ 13.77	\$ 19.59
	F	14.32	18.62	26.49
2	M	10.74	13.96	19.86
	F	14.47	18.81	26.76
3	M	10.89	14.16	20.14
	F	14.62	19.01	27.04
4	M	11.04	14.35	20.42
	F	14.77	19.20	27.31
5	M	11.19	14.55	20.69
	F	14.92	19.40	27.59
6	M	11.34	14.74	20.97
	F	15.07	19.59	27.87
7	M	11.49	14.94	21.24
	F	17.90	23.27	33.11
8	M	13.43	17.46	24.83
	F	19.40	25.22	35.87
8B	M	16.56	21.53	30.62
	F	23.87	31.03	44.14
9	M	18.65	24.25	34.49
	F	26.86	34.92	49.66
10	M	23.87	31.03	44.14
	F	34.32	44.62	63.46

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#5(LC) Fire – Coverage C – All Forms – Non-Seasonal And Seasonal Owner and Non-Owner-Occupied Key Loss Costs

Fire – Coverage C – All Forms – Owner And Non-Owner-Occupied – Non-Seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage C	Limit Of Liability (000's)	Coverage C
\$ 1*	.35	\$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.87	31	4.25
6	1.00	32	4.38
7	1.13	33	4.51
8	1.26	34	4.64
9	1.39	35	4.77
10	1.52	36	4.90
11	1.65	37	5.03
12	1.78	38	5.16
13	1.91	39	5.29
14	2.04	40	5.42
15	2.17	41	5.55
16	2.30	42	5.68
17	2.43	43	5.81
18	2.56	44	5.94
19	2.69	45	6.07
20	2.82	46	6.20
21	2.95	47	6.33
22	3.08	48	6.46
23	3.21	49	6.59
24	3.34	50	6.72
25	3.47	Each Addi-	
26	3.60	tional \$1,000	.13

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#6(LC) Fire – Coverage C – All Forms – Owner And Non-Owner-Occupied – Non-Seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Extended Coverage, Broad And Special Forms – Coverage A Key Loss Costs*			
Territory	Forms		
	DP 00 01	DP 00 02	DP 00 03
Statewide	\$ 31.47	\$ 47.21	\$ 56.65

* **DP 00 01** Key Loss Costs are Non-Seasonal and Seasonal. **DP 00 02** and **DP 00 03** Key Loss Costs are Non-Seasonal only and include the charge for Extended Coverage and Vandalism and Malicious Mischief perils.

Table 301.A.#7(LC) Extended Coverage, Broad And Special Forms – Coverage A Key Loss Costs

To develop the Seasonal Base Loss Costs, multiply the following factors by the **DP 00 01** Extended Coverage Base Loss Costs:

Territory	DP 00 02	DP 00 03
ALL	1.75	2.10

Table 301.A.#8(LC) Extended Coverage, Broad And Special Forms – Coverage A Seasonal Key Loss Costs Forms DP 00 02 And DP 00 03

Extended Coverage, Broad And Special Forms – Coverage A			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.566	\$ 40	1.456
2	.588	42	1.502
3	.611	44	1.547
4	.634	46	1.593
5	.657	48	1.639
6	.680	50	1.685
7	.703	55	1.800
8	.726	60	1.915
9	.749	65	2.030
10	.771	70	2.145
11	.794	75	2.260
12	.817	80	2.375
13	.840	85	2.490
14	.862	90	2.605
15	.885	95	2.720
16	.908	100	2.835
18	.953	105	2.950
20	1.000	110	3.065
22	1.046	115	3.180
24	1.091	120	3.295
26	1.137	125	3.410
28	1.182	130	3.525
30	1.228	135	3.640
32	1.273	140	3.755
34	1.320	145	3.870
36	1.365	Each Addi-	
38	1.411	tional \$1,000	.023

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#9(LC) Extended Coverage, Broad And Special Forms – Coverage A Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Extended Coverage, Broad And Special Forms – Coverage C Key Loss Costs*			
Territory	Forms		
	DP 00 01	DP 00 02	DP 00 03
Statewide	\$ 2.42	\$ 5.57	\$ 5.57

* DP 00 01 Key Loss Costs are Non-Seasonal and Seasonal. DP 00 02 and DP 00 03 Key Loss Costs are Non-Seasonal only and include the charge for Extended Coverage and Vandalism and Malicious Mischief perils.

Table 301.A.#10(LC) Extended Coverage, Broad And Special Forms – Coverage C Key Loss Costs

To develop the Seasonal Base Loss Costs, multiply the following factors by the DP 00 01 Extended Coverage Base Loss Costs:

Territory	DP 00 02	DP 00 03
ALL	2.75	2.75

Table 301.A.#11(LC) Extended Coverage, Broad And Special Forms – Coverage C Seasonal Key Loss Costs Forms DP 00 02 And DP 00 03

Extended Coverage, Broad And Special Forms – Coverage C			
Key Factors			
Limit Of Liability (000's)	Coverage C	Limit Of Liability (000's)	Coverage C
\$ 1*	.17	\$ 27	4.51
2	.33	28	4.68
3	.50	29	4.85
4	.67	30	5.02
5	.83	31	5.19
6	1.00	32	5.36
7	1.17	33	5.53
8	1.34	34	5.70
9	1.50	35	5.87
10	1.67	36	6.04
11	1.84	37	6.21
12	2.00	38	6.38
13	2.17	39	6.55
14	2.33	40	6.72
15	2.50	41	6.89
16	2.67	42	7.06
17	2.84	43	7.23
18	3.00	44	7.40
19	3.17	45	7.57
20	3.34	46	7.74
21	3.51	47	7.91
22	3.67	48	8.08
23	3.84	49	8.25
24	4.00	50	8.42
25	4.17	Each Additional \$1,000	.17
26	4.34		

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#12(LC) Extended Coverage, Broad And Special Forms – Coverage C Key Factors

**RULE 302.
VANDALISM & MALICIOUS MISCHIEF – DP 00 01**

Loss Costs Per \$1,000	
Not Seasonal or Vacant	\$.06
Seasonal and Not Vacant	.29
Vacant	4.66
In Course of Construction	.06

Table 302.(LC) Vandalism And Malicious Mischief (DP 00 01)

**PART IV
ADJUSTED BASE PREMIUM COMPUTATION RULES**

**RULE 404.
MOBILE OR TRAILER HOMES – DP 00 01 ONLY**

Multiply the One Family, Coverage A or C, Frame Base Premium by 1.00.

**PART V
ADDITIONAL COVERAGES AND INCREASED LIMITS RULES**

**RULE 500.
MISCELLANEOUS LOSS COSTS**

Loss Costs Per \$1,000*	
Exposure	Loss Costs
A. Fire: Protection Class 1-8	\$ 1.12
Fire: Protection Class 8B, 9 & 10	1.99
B. Extended Coverage (DP 00 01)	.52
C. Broad Form (DP 00 02)	.75
D. Special Form (DP 00 03)	1.01
E. Broad Form (DP 00 02) with Endorsement DP 04 65	1.01
* These loss costs apply to all occupancies, territories, construction and protection classifications, unless otherwise specified. Loss Costs for A. are cumulative with either B., C., D., or E.	

Table 500.(LC) Miscellaneous Loss Costs

**RULE 508.
TREES, SHRUBS AND OTHER PLANTS**

C. Premium Computation

1. Fire, Extended Coverage, Broad And Special Forms

The loss costs in the following table apply to all occupancies, territories, construction and protection classifications, unless otherwise specified:

Fire (DP 00 01)		
Protection Class	Loss Costs Per \$1,000	
1-8	\$ 1.12	
8B, 9 and 10	1.99	
Extended Coverage (DP 00 01) – All Specified Perils		
Territory	Loss Costs Per \$1,000	
	Including Wind Or Hail	Excluding Wind Or Hail
All	\$ 28.52	\$.56
Windstorm Or Hail (DP 00 02 And DP 00 03)		
Territory	Loss Costs Per \$1,000	
All	\$ 27.96	

Table 508.C.1.(LC) Premium Computation

SERFF Tracking Number: AMMA-126868109 State: Arkansas
 Filing Company: Amica Mutual Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: AR-D-10-1-RR
 TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
 Product Name: AR-D-10-1-RR
 Project Name/Number: Rate and Rule Revision/

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines	Filed	11/17/2010

Comments:

Attachment:

NAIC Loss Cost Data Form.pdf

		Item Status:	Status Date:
Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey	Filed	11/17/2010

Comments:

Attachment:

HO Survey FORM HPCS.xls

		Item Status:	Status Date:
Satisfied - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	11/17/2010

Comments:

For your convenience we have attached the underlying support data which supports our current loss cost multpliers. They are the same ones approved by the department under SERFF Tr Num: AMMA-125747899.

Attachments:

DF ARRF2.pdf
 EC ARRF2.pdf
 industry_rates_loss_cost_other_coverLC.pdf
 Support Data.pdf

		Item Status:	Status Date:
Satisfied - Item:	Supplemental Exhibit A sent in	Filed	11/17/2010

SERFF Tracking Number: AMMA-126868109 *State:* Arkansas
Filing Company: Amica Mutual Insurance Company *State Tracking Number:* EFT \$100
Company Tracking Number: AR-D-10-1-RR
TOI: 01.0 Property *Sub-TOI:* 01.0002 Personal Property (Fire and Allied Lines)

Product Name: AR-D-10-1-RR
Project Name/Number: Rate and Rule Revision/
support of Objection dated 10-29-10

Comments:

Attachment:

EC09.pdf

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR-D-10-1-R
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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	Insurance Service Office, DP-2010-RLA1
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	Company Name	Company NAIC Number
3. A.	Amica Mutual Insurance Company	B. 028-19976

	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.	01.0 Property	B. 01.0002 Personal Property (Fire & Allied Lines)

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
Dwelling Fire	N/A	2.5%	.457	1.000	2.188	N/A	2.188
Extended Coverage	N/A	1.9%	.468	1.100	2.350	N/A	2.350
TOTAL OVERALL EFFECT	N/A	2.2%					

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	13	-16.2%	02/01/05	9	3	.333	.484
2006	12	---	----	7	1	.143	.445
2007	13	-8.3%	03/01/07	7	0	.000	.442
2008	9	0.0%		6	0	.000	.774
2009	16	4.3%	03/01/09	5	0	.000	.815
		0.0%	04/01/10				

7.

Expense Constants	Selected Provisions	
	DW	EC
A. Total Production Expense	17.7	17.5
B. General Expense	3.9	3.9
C. Taxes, License & Fees	2.7	2.7
D. Underwriting Profit & Contingencies	5.0	4.1
E. Other (anticipated dividend)	25.0	25.0
F. TOTAL	54.3	53.2

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

9. 2.4 % Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Statewide

10. 2.2 % Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Statewide

PC RLC

NAIC Number: 19976
 Company Name: Amica Mutual Insurance Company
 Contact Person: Brenda M. Walker
 Telephone No.: 1-800-652-6422 ext. 24584
 Email Address: bwalker@amica.com
 Effective Date: 5/1/2011

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

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

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

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

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

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

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000																		
	\$15,000																		
	\$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	\$411.00	\$470.00	\$411.00	\$470.00	\$411.00	\$470.00	\$411.00	\$470.00	\$411.00	\$470.00	\$411.00	\$470.00	\$411.00	\$470.00	\$411.00	\$470.00	\$411.00	\$470.00
	\$120,000	\$564.00	\$639.00	\$564.00	\$639.00	\$564.00	\$639.00	\$564.00	\$639.00	\$564.00	\$639.00	\$564.00	\$639.00	\$564.00	\$639.00	\$564.00	\$639.00	\$564.00	\$639.00
	\$160,000	\$709.00	\$806.00	\$709.00	\$806.00	\$709.00	\$806.00	\$709.00	\$806.00	\$709.00	\$806.00	\$709.00	\$806.00	\$709.00	\$806.00	\$709.00	\$806.00	\$709.00	\$806.00
6	\$80,000	\$417.00	\$477.00	\$417.00	\$477.00	\$417.00	\$477.00	\$417.00	\$477.00	\$417.00	\$477.00	\$417.00	\$477.00	\$417.00	\$477.00	\$417.00	\$477.00	\$417.00	\$477.00
	\$120,000	\$570.00	\$648.00	\$570.00	\$648.00	\$570.00	\$648.00	\$570.00	\$648.00	\$570.00	\$648.00	\$570.00	\$648.00	\$570.00	\$648.00	\$570.00	\$648.00	\$570.00	\$648.00
	\$160,000	\$721.00	\$818.00	\$721.00	\$818.00	\$721.00	\$818.00	\$721.00	\$818.00	\$721.00	\$818.00	\$721.00	\$818.00	\$721.00	\$818.00	\$721.00	\$818.00	\$721.00	\$818.00
9	\$80,000	\$533.00	\$663.00	\$533.00	\$663.00	\$533.00	\$663.00	\$533.00	\$663.00	\$533.00	\$663.00	\$533.00	\$663.00	\$533.00	\$663.00	\$533.00	\$663.00	\$533.00	\$663.00
	\$120,000	\$723.00	\$894.00	\$723.00	\$894.00	\$723.00	\$894.00	\$723.00	\$894.00	\$723.00	\$894.00	\$723.00	\$894.00	\$723.00	\$894.00	\$723.00	\$894.00	\$723.00	\$894.00
	\$160,000	\$911.00	\$1,124.00	\$911.00	\$1,124.00	\$911.00	\$1,124.00	\$911.00	\$1,124.00	\$911.00	\$1,124.00	\$911.00	\$1,124.00	\$911.00	\$1,124.00	\$911.00	\$1,124.00	\$911.00	\$1,124.00

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

HO3 and HO4 only

Fire Extinguisher	<input type="text"/>	%	Deadbolt Lock	<input type="text"/>	%
Burglar Alarm	<input type="text"/>	%	Window Locks	<input type="text"/>	%
Smoke Alarm	<input type="text"/>	%	\$1,000 Deductible	<input type="text"/>	%
			Other (specify)	<input type="text"/>	

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 or no)
 WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

Zone Brick Frame

**FORM RF2-Reference filing abstract NAIC LOSS COST FILING DOCUMENT—OTHER THAN
WORKERS' COMPENSATION**

CALCULATION OF COMPANY LOSS COST MULTIPLIER

This filing transmittal is part of Company Tracking #	AR-D-10-1-R
This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	N/A

(X) **Loss Cost Reference Filing** DP-2010-RLA-1 () **Independent Rate Filing**
(Advisory Org, & Reference filing #)

If this is a loss cost filing adopting an advisory organization's loss costs the above insurer hereby declares that it is a member, subscriber or service purchaser of the named advisory organization for this line of insurance. The insurer hereby files (to be deemed to have independently submitted as its own filing) the prospective loss costs in the captioned Reference Filing. The insurer's rates will be the combination of the prospective loss costs and the loss cost multipliers and, if utilized, the expense constants specified in the attachments.

1. Check one of the following:

<input type="checkbox"/>	The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable to future revisions of the advisory organization's prospective loss costs for this line of insurance. The insurer's rates will be the combination of the advisory organization's prospective loss costs and the insurer's loss cost multipliers and if utilized, expense constants specified in the attachments. The rates will apply to policies written on or after the effective date of the advisory organization's prospective loss costs. This authorization is effective until disapproved by the Commissioner, or until amended or withdrawn by the insurer. Note: Some states have statutes that prohibit this option for some lines of business.
<input checked="" type="checkbox"/>	The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable only to the above Advisory Organization Reference Filing.

2. Line, Subline, Coverage, Territory, Class, etc. combination to which this page applies: Dwelling Fire

3. Loss cost modification:

A. The insurer hereby files to adopt the prospective loss costs in the captioned reference filing (Check One):

- (X) Without Modification (factor = 1.000)
- () With the following modification(s). (Cite the nature and percent modification, and attach supporting data and/or rationale for the modification.) _____

B. Loss Cost Modification Expressed as a Factor: (See Examples Below) 1.000

Example 1: Loss cost Modification Factor: If your company's loss cost modification is -10%, a factor of .90 (1.000 - .100) should be used.

Example 2: Loss cost Modification Factor: If your company's loss cost modification is =15%, a factor of 1.15 (1.000 + .150) should be used.

NOTE: IF EXPENSE CONSTANTS ARE UTILIZED ATTACH "EXPENSE CONSTANT SUPPLEMENT" OR OTHER SUPPORTING INFORMATION. DO NOT COMPLETE ITEMS 4-8 BELOW.

4. Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and/or other supporting information.)

		Selected Provisions	
A.	Total Production Expense	17.7	%
B.	General Expense	3.9	%
C.	Taxes, Licenses & Fees	2.7	%
D.	Underwriting Profit & Contingencies (explain how investment income is taken into account)	5.0	%
E.	Other (Anticipated Dividend)	25.0	%
F.	Total	54.3	%

5.	A. Expected Loss Ratio: $ELR = 100\% - 4F = A$	45.7	%
	B. ELR in Decimal Form =	.457	
6.	Company Formula Loss Cost Multiplier (3B/5B)	2.188	
7.	Company Selected Loss Cost Multiplier = (Attach explanation for any differences between 6 and 7)	2.188	
8.	Rate Level Change for the coverage(s) to which this page applies	2.5	%

**FORM RF2-Reference filing abstract NAIC LOSS COST FILING DOCUMENT—OTHER THAN
WORKERS' COMPENSATION**

CALCULATION OF COMPANY LOSS COST MULTIPLIER

This filing transmittal is part of Company Tracking #	AR-D-10-1-R
This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	N/A

(X) Loss Cost Reference Filing DP-2010-RLA-1 () Independent Rate Filing
(Advisory Org, & Reference filing #)

If this is a loss cost filing adopting an advisory organization's loss costs the above insurer hereby declares that it is a member, subscriber or service purchaser of the named advisory organization for this line of insurance. The insurer hereby files (to be deemed to have independently submitted as its own filing) the prospective loss costs in the captioned Reference Filing. The insurer's rates will be the combination of the prospective loss costs and the loss cost multipliers and, if utilized, the expense constants specified in the attachments.

1. Check one of the following:

<input type="checkbox"/>	The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable to future revisions of the advisory organization's prospective loss costs for this line of insurance. The insurer's rates will be the combination of the advisory organization's prospective loss costs and the insurer's loss cost multipliers and if utilized, expense constants specified in the attachments. The rates will apply to policies written on or after the effective date of the advisory organization's prospective loss costs. This authorization is effective until disapproved by the Commissioner, or until amended or withdrawn by the insurer. Note: Some states have statutes that prohibit this option for some lines of business.
<input checked="" type="checkbox"/>	The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable only to the above Advisory Organization Reference Filing.

2. Line, Subline, Coverage, Territory, Class, etc. combination to which this page applies: Extended Coverage

3. Loss cost modification:

A. The insurer hereby files to adopt the prospective loss costs in the captioned reference filing (Check One):

() Without Modification (factor = 1.000)

(X) With the following modification(s). (Cite the nature and percent modification, and attach supporting data and/or rationale for the modification.) _____

B. Loss Cost Modification Expressed as a Factor: (See Examples Below) 1.100

Example 1: Loss cost Modification Factor: If your company's loss cost modification is -10%, a factor of .90 (1.000 - .100) should be used.

Example 2: Loss cost Modification Factor: If your company's loss cost modification is =15%, a factor of 1.15 (1.000 + .150) should be used.

NOTE: IF EXPENSE CONSTANTS ARE UTILIZED ATTACH "EXPENSE CONSTANT SUPPLEMENT" OR OTHER SUPPORTING INFORMATION. DO NOT COMPLETE ITEMS 4-8 BELOW.

4. Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and/or other supporting information.)

		Selected Provisions	
A.	Total Production Expense	17.5	%
B.	General Expense	3.9	%
C.	Taxes, Licenses & Fees	2.7	%
D.	Underwriting Profit & Contingencies (explain how investment income is taken into account)	4.1	%
E.	Other (Anticipated Dividend)	25.0	%
F.	Total	53.2	%

5.	A. Expected Loss Ratio: ELR = 100% - 4F = A	46.8	%
	B. ELR in Decimal Form =	.468	
6.	Company Formula Loss Cost Multiplier (3B/5B)	2.350	
7.	Company Selected Loss Cost Multiplier = (Attach explanation for any differences between 6 and 7)	2.350	
8.	Rate Level Change for the coverage(s) to which this page applies	1.9	%

Date: November 17, 2010

Space Reserved for Insurance
Department Use

**OTHER THAN WORKERS' COMPENSATION
LOSS COST FILING DOCUMENT COVER FORM**

**INSURER RATE FILING
ADOPTION OF ADVISORY ORGANIZATION
PROSPECTIVE LOSS COSTS**

1. INSURER NAME Amica Mutual Insurance Company
ADDRESS P.O. Box 6008
Providence, RI 02940-6008
2. PERSON RESPONSIBLE FOR FILING Brenda M. Walker
TITLE Sr. Regulatory Compliance Analyst TELEPHONE # 1-800-652-6422 ext 24584
3. INSURER NAIC # 028-19976
4. LINE OF INSURANCE Dwelling Fire
5. ADVISORY ORGANIZATION Insurance Service Office
6. PROPOSED RATE LEVEL CHANGE 2.2 % EFFECTIVE DATE 5-1-2011
7. PRIOR RATE LEVEL CHANGE 0.0 % EFFECTIVE DATE 4-1-2010
8. ATTACH "NAIC LOSS COST FILING DOCUMENT—OTHER THAN WORKERS' COMPENSATION" (Use the above document separately for each insurer elected loss cost multiplier.)

**Amica Companies
Dwelling Fire Countrywide
Expense Exhibit**

2005 - 2007

<u>Other Acquisition</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>3 Year Total</u>
1. Expense	514,670	635,805	667,333	1,817,808
2. Earned Premium	3,364,012	3,529,058	3,767,542	10,660,612
3. Ratio (1) / (2)	0.153	0.180	0.177	0.171
Selected				0.177

<u>General Expense</u>				
1. Expense	125,599	135,528	145,286	406,413
2. Earned Premium	3,364,012	3,529,058	3,767,542	10,660,612
3. Ratio (1) / (2)	0.037	0.038	0.039	0.038
Selected				0.039

Miscellaneous Taxes

Licenses & Fees

1. Expense	5,570	8,192	8,674	22,436
2. Earned Premium	3,364,012	3,529,058	3,767,542	10,660,612
3. Ratio (1) / (2)	0.002	0.002	0.002	0.002
Selected				0.002

**Countrywide
Amica Companies
Dwelling Fire**

**Estimated Investment Earnings On Unearned
Premium Reserves And On Loss Reserves**

A. Unearned Premium Reserve

1. Direct Earned Premium for 2007		\$3,496,379
2. Mean Unearned Premium Reserve: (1) x	0.597	\$2,087,338
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		0.0%
Taxes, Licenses and Fees		2.7%
50% of Other Acquisition Expense		8.9%
50% of Company Operating Expense		2.0%
Total		13.6%
4. Deduction for Federal Taxes Payable		0.79%
5. [(2) x [(3) + (4)]]		\$300,368
6. Net Subject to Investment (2) - (5)		\$1,786,970

B. Delayed Remission Of Premium (Agent's Balances)

1. Direct Earned Premium (A-1)		\$3,496,379
2. Average Agents' Balance		0.29
3. Delayed Remission (1) x (2)		\$1,013,950

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$3,496,379
2. Expected Incurred Losses and Loss Adjustment Expenses (1) x	0.457	\$1,597,845
3. Expected Mean Loss Reserves (2) x	0.362	\$578,420

**D. Net Subject To Investment
(A-6) - (B-3) + (C-3)**

\$1,351,440

E. Average Rate of Return

0.036

**F. Investment Earnings On Net Subject To Investment
(D) X (E)**

\$48,652

**G. Average Rate Of Return As a Percent Of Direct Earned
Premium (F) ÷ (A-1)**

0.014

**H. Average Rate Of Return As a Percent Of Direct Earned
Premium After Federal Income Taxes (G) X**

0.709

0.010

**Amica Companies
Extended Coverage Countrywide
Expense Exhibit**

2005 - 2007

<u>Other Acquisition</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>3 Year Total</u>
1. Expense	564,407	696,196	758,217	2,018,820
2. Earned Premium	3,845,613	4,043,507	4,322,393	12,211,513
3. Ratio (1) / (2)	0.147	0.172	0.175	0.165
Selected				0.175
<u>General Expense</u>				
1. Expense	157,112	153,900	166,556	477,568
2. Earned Premium	3,845,613	4,043,507	4,322,393	12,211,513
3. Ratio (1) / (2)	0.041	0.038	0.039	0.039
Selected				0.039
Miscellaneous Taxes <u>Licenses & Fees</u>				
1. Expense	5,611	12,221	9,436	27,268
2. Earned Premium	3,845,613	4,043,507	4,322,393	12,211,513
3. Ratio (1) / (2)	0.001	0.003	0.002	0.002
Selected				0.002

**Countrywide
Amica Companies
Extended Coverage**

**Estimated Investment Earnings On Unearned
Premium Reserves And On Loss Reserves**

A. Unearned Premium Reserve

1. Direct Earned Premium for 2007		\$4,066,295
2. Mean Unearned Premium Reserve: (1) x	0.595	\$2,419,446
3. Deduction for Prepaid Expenses		
Commission and Brokerage Expense		0.0%
Taxes, Licenses and Fees		2.7%
50% of Other Acquisition Expense		8.8%
50% of Company Operating Expense		2.0%
Total		13.5%
4. Deduction for Federal Taxes Payable		0.8%
5. [(2) x [(3) + (4)]]		\$345,981
6. Net Subject to Investment (2) - (5)		\$2,073,465

B. Delayed Remission Of Premium (Agent's Balances)

1. Direct Earned Premium (A-1)		\$4,066,295
2. Average Agents' Balance		0.29
3. Delayed Remission (1) x (2)		\$1,179,226

C. Loss Reserve

1. Direct Earned Premium (A-1)		\$4,066,295
2. Expected Incurred Losses and Loss Adjustment Expenses (1) x	0.468	\$1,903,026
3. Expected Mean Loss Reserves (2) x	0.310	\$589,938

**D. Net Subject To Investment
(A-6) - (B-3) + (C-3)**

\$1,484,177

E. Average Rate of Return

0.036

**F. Investment Earnings On Net Subject To Investment
(D) X (E)**

\$53,430

**G. Average Rate Of Return As a Percent Of Direct Earned
Premium (F) ÷ (A-1)**

0.013

**H. Average Rate Of Return As a Percent Of Direct Earned
Premium After Federal Income Taxes (G) X**

0.709

0.009

**Extended Coverage
Amica Companies
Countrywide**

Loss Ratio and Net Income Exhibit

<u>Year</u>	<u>Collected Earned Premium</u>	<u>Incurred Losses and LAE</u>	<u>Loss Ratio</u>	<u>Net Income</u>	<u>Net Income as % of Premium</u>
2002	2,479,508	2,720,400	1.097	(1,124,275)	-45.3%
2003	2,910,904	1,818,049	0.625	(13,181)	-0.5%
2004	3,587,328	3,684,129	1.027	(1,229,646)	-34.3%
2005	3,825,342	3,326,747	0.870	(797,258)	-20.8%
2006	4,478,553	2,927,222	0.654	41,017	0.9%
Total	17,281,636	14,476,547	0.838	(3,123,343)	-18.1%

Permissible Loss Ratio (a) 0.586

(a) Permissible loss ratio based off of collected earned premium.

AMICA EXTENDED COVERAGE CHANGE IN EXPENSE
Arkansas

EXTENDED COVERAGE

	<u>OLD</u>	<u>NEW</u>
1. General Expenses		0.058
2. Commission, Brokerage & Other Acq.		0.210
3. Profit & Cont. Less Investment Income		0.044
4. Taxes, License & Fees		
(a) Premium		0.025
(b) Misc.		0.002
5. Dividend		0.250
6. Total [(1)+(2)+(3)+(4)+(5)]		0.589
7. AMICA Expected Loss Ratio [1.000-(6)]	0.468	0.411
8. Loss Cost Modification Factor (If Applicable)	1.100	1.300
9. AMICA L.C.A.F. (A) [(8)/(7)]	2.350	3.163
10. Change in Expense (New / Old)		1.139
11. Change in Modification (New / Old)		1.182

(A) Check If Provision For Unallocated Loss Adjusting Expense Is Included.

SERFF Tracking Number: AMMA-126868109 State: Arkansas
Filing Company: Amica Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: AR-D-10-1-RR
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
Product Name: AR-D-10-1-RR
Project Name/Number: Rate and Rule Revision/

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)
11/08/2010	Rate and Rule	Revised Manual Pages	11/17/2010	05 11 Revised Manual Pages.pdf (Superseded)
10/25/2010	Rate and Rule	Revised Manual Pages	11/08/2010	05 11 Revised Manual Pages.pdf (Superseded)
11/08/2010	Supporting Document	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines	11/17/2010	NAIC Loss Cost Data Form.pdf (Superseded)
10/20/2010	Supporting Document	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines	11/08/2010	NAIC Loss Cost Data Form.pdf (Superseded)
11/08/2010	Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	11/17/2010	DF ARRF2.pdf (Superseded) DF Expenses 07-09.pdf (Superseded) EC Expenses 07-09.pdf (Superseded) DFEC09invinc.pdf (Superseded) CW EC Perm Loss Ratio 2010 review.pdf (Superseded) industry_rates_loss_cost_other_coverLC.pdf (Superseded) EC ARRF2.pdf (Superseded)

SERFF Tracking Number: AMMA-126868109 *State:* Arkansas
Filing Company: Amica Mutual Insurance Company *State Tracking Number:* EFT \$100
Company Tracking Number: AR-D-10-1-RR
TOI: 01.0 Property *Sub-TOI:* 01.0002 Personal Property (Fire and Allied Lines)

Product Name: AR-D-10-1-RR
Project Name/Number: Rate and Rule Revision/

DF ELR.pdf (Superseded)
 EC ELR.pdf (Superseded)

10/20/2010	Supporting NAIC Loss Cost Filing Document Document for OTHER than Workers' Comp	11/08/2010	industry_rates_loss_cost_oth er_coverLC.pdf (Superseded) DF ARRF2AF2.pdf EC ARRF2AF2.pdf (Superseded) DF Expenses 07-09.pdf EC Expenses 07-09.pdf DFEC09invinc.pdf CW EC Perm Loss Ratio 2010 review.pdf
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ARKANSAS (03)
DWELLING POLICY PROGRAM MANUAL
EXCEPTION PAGES

Effective **MAY 1, 2011**

RULE 406.
DEDUCTIBLES

Paragraph **B.1.** is deleted and replaced by the following:

B. Optional Deductibles

1. All Perils Deductibles

Multiply the Base Premium for the Base Deductible by the appropriate factors selected from the following table:

Deductible*	Fire	E.C., V. &M.M., Broad & Special Forms
\$ 100	1.05	1.10
500	.97	.91
1,000	.95	.76
2,500	.88	.50
5,000	.80	.40

* Refer to state rate pages for the minimum annual additional premium charge that applies per policy.

Table 406.B.1. All Perils Deductibles

Paragraph **B.2.a. (6)** is deleted and replaced by the following:

(6) Deductible Factors

To compute the premium for this provision, multiply the Extended Coverage, Broad or Special Form Base Premium for the Base Deductible for each coverage insured under the policy by the appropriate factor selected from the following table for the deductible amounts desired:

Coverage A, B, D or E and Coverage Options For Buildings And Non-Building Structure			
All Other Perils	Windstorm or Hail Deductible Amounts		
	Ded. Amt.	1%	2%
\$ 100	.99	.92	.82
250	.93	.86	.77
500	.88	.81	.71
1,000	.72	.72	.63
2,500	.49	.49	.48
5,000	.39	.39	.38

Table 406.B.2.a. (6)#1 Factors

Coverage C and Other Personal Property Coverage Options*	
All Other Perils Ded. Amt.	Windstorm Or Hail 1%, 2% Or 5% Deductible
\$ 100	1.07
250	.99
500	.90
1,000	.72
2,500	.49
5,000	.39

*Only use when policy also covers building or non-building structures.

Table 406.B.2.a. (6)#2 Factors

ARKANSAS (03)
DWELLING POLICY PROGRAM MANUAL
EXCEPTION PAGES

Effective **MAY 1, 2011**

ADDITIONAL RULES

RULE A.1.
SPECIAL STATE REQUIREMENTS

A. Special Provisions Endorsement DP 01 03

Use this endorsement with all Dwelling Policies.

B. Water Exclusion Endorsement

Use Endorsement **DP 16 09** with all **DP 00 02** policies.

Use Endorsement **DP 16 10** with all **DP 00 01** and **DP 00 03** policies.

RULE A.2.
MODIFIED LOSS SETTLEMENT – DP 00 01 ONLY

A. Introduction

Form **DP 00 01** provides for loss settlement on buildings under Coverages **A** and **B** on an actual cash value basis. The policy may be endorsed to provide loss settlement on a repair cost/market value loss settlement basis for such buildings.

B. Coverage Description

Form **DP 00 01** with Modified Loss Settlement Endorsement **DP 00 08** may be issued to provide insurance under Coverage **A**; Coverages **B, C, D** and **E** may be added if coverage is selected.

C. Premium Computation

To develop the Base Premium, multiply the Base Premium for Form **DP 00 01** by the appropriate factor selected from the following table:

Coverage	Factor
A	1.10
C	1.00

Table A.2.C. Factors

D. Endorsement

Use Modified Loss Settlement Endorsement **DP 00 08**.

E. Options

1. Deductible amounts higher than the Base Deductible are available when Modified Loss Settlement Endorsement **DP 00 08** is attached.
2. No **other** options in this manual may be used.

RULE A.3. CONDITIONS CHARGES

A. Description

Apply when the building or addition has metal stovepipes, plain tile, terra cotta, brick-on-edge, concrete, or concrete block flue less than 4 inches in thickness, through combustible floors, ceilings, partitions, windows, roof or side of building.

Note 1.

No change should be made for type “B” vent pipes from domestic appliances using artificial or natural gas or for flues or vent pipes described above from domestic type gasburning appliances with approved down-draft diverters.

Note 2.

A type “B” vent is one listed by Underwriters’ Laboratories as approved with domestic type appliances.

B. Premium

Refer to the state company rates/ISO loss costs.

RULE A.4. TERRORISM OPTIONS – FEDERAL BACKSTOP

A. The “Terrorism Risk Insurance Act” and accompanying regulations establish a program within the Department of the Treasury in which the Federal Government will share the risk of loss from terrorist attacks with the insurance industry. Federal participation will be triggered when the Secretary of the Treasury certifies an act of terrorism, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism committed by an individual(s), provided the terrorist act results in aggregate losses in excess of \$5 million. With respect to insured losses resulting from a certified act of terrorism, the Federal Government will reimburse individual insurers for 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention.

The insurer’s retention is based on a specified percentage of the insurer’s earned premium for the year preceding the loss. Insured losses covered by the program are capped at \$100 billion per year; this provision serves to limit insurers’ liability for losses.

B. All insurers providing commercial property and casualty insurance are required to participate in the program to the extent of making available coverage for certified acts of terrorism in accordance with the terms and conditions of coverage which apply to other perils. Certain risks written under the Dwelling Property Program may be considered commercial exposures for the purposes of this act and hence eligible for participation in the program. The following may be considered commercial exposures:

- 1.** 1 – 4 family rental dwellings owned for the business purpose of generating income for the property owner; or
- 2.** Policies on which incidental business premium is more than 25% of total direct earned premium.

- C. The following applies to those insurers offering Dwelling policies who choose to be eligible for federal reinsurance by making the disclosures needed for such eligibility.

An insurer must extend coverage to insureds for losses caused by certified acts of terrorism. The insurer must disclose to the policyholder the premium for losses covered and the federal share of compensation for such losses under the program at the time of offer, purchase and renewal of the policy. Insurers may disclose the premium information on the Declarations or elsewhere in the policy.

- D. There are no terrorism exclusions in the Dwelling Policy Program. The following endorsements specify that coverage for certified acts of terrorism is subject to the cap on liability for losses and subject to underlying policy exclusions such as nuclear hazard. They differ based on how the insurer chooses to disclose the premium and federal share of compensation for such losses to the insured:

1. For insurers who choose to disclose the premium and federal share by endorsement, use Cap On Losses From Certified Acts Of Terrorism; Disclosure Pursuant To Terrorism Risk Insurance Act Endorsement **DP 05 38**.
2. For insurers who choose to disclose the premium and federal share on the Declarations, use Cap On Losses From Certified Acts Of Terrorism Endorsement **DP 05 37**.

ADDITIONAL RULE – LOSS COST MULTIPLIERS

The following loss cost multiplier should be applied to the loss costs to determine Key Premiums:

Dwelling Fire:	2.488
E.C., Broad and Special	2.676

ADDITIONAL RULE – NON-DIVIDEND ENDORSEMENT

- A.** The policy may be endorsed to reflect that the policyholder shall not be eligible to receive any dividends declared.
1. Develop the BASE PREMIUM in accordance with Rule **301**.
 2. Multiply the above result by 0.795
 3. Additional charges or credits calculated as a percentage of BASE PREMIUM should be calculated using the ADJUSTED BASE PREMIUM resulting from step 2 above. Dollar charges or credits which are displayed in the manual should be multiplied by 0.795.
 4. Use Endorsement **AM 00 18**.

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3. TERRITORY DEFINITIONS – EARTHQUAKE

ZIP CODES 71601 – 71772

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
71601	PINE BLUFF	26	71676	WILMOT	27
71602	WHITE HALL	27	71677	WINCHESTER	25
71603	PINE BLUFF	27	71678	YORKTOWN	26
71611	PINE BLUFF	26	71701	CAMDEN	27
71612	WHITE HALL	27	71711	CAMDEN	27
71613	PINE BLUFF	27	71720	BEARDEN	27
71630	ARKANSAS CITY	25	71721	BEIRNE	27
71631	BANKS	27	71722	BLUFF CITY	27
71635	CROSSETT	27	71724	CALION	27
71638	DERMOTT	26	71725	CARTHAGE	27
71639	DUMAS	25	71726	CHIDESTER	27
71640	EUDORA	27	71728	CURTIS	27
71642	FOUNTAIN HILL	27	71730	EL DORADO	27
71643	GOULD	25	71731	EL DORADO	27
71644	GRADY	25	71740	EMERSON	27
71646	HAMBURG	27	71742	FORDYCE	27
71647	HERMITAGE	27	71743	GURDON	27
71651	JERSEY	27	71744	HAMPTON	27
71652	KINGSLAND	27	71745	HARRELL	27
71653	LAKE VILLAGE	27	71747	HUTTIG	27
71654	MC GEHEE	26	71748	IVAN	27
71655	MONTICELLO	27	71749	JUNCTION CITY	27
71656	MONTICELLO	27	71750	LAWSON	27
71657	MONTICELLO	27	71751	LOUANN	27
71658	MONTROSE	27	71752	MC NEIL	27
71659	MOSCOW	26	71753	MAGNOLIA	27
71660	NEW EDINBURG	27	71754	MAGNOLIA	27
71661	PARKDALE	27	71758	MOUNT HOLLY	27
71662	PICKENS	25	71759	NORPHLET	27
71663	PORTLAND	27	71762	SMACKOVER	27
71665	RISON	27	71763	SPARKMAN	27
71666	MC GEHEE	26	71764	STEPHENS	27
71667	STAR CITY	27	71765	STRONG	27
71670	TILLAR	26	71766	THORNTON	27
71671	WARREN	27	71768	URBANA	27
71674	WATSON	25	71770	WALDO	27
71675	WILMAR	27	71772	WHELEN SPRINGS	27

Table #1(T) ZIP Codes 71601 – 71772

ZIP CODES 71801 – 71998

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
71801	HOPE	27	71903	HOT SPRINGS NATIONAL PARK	27
71802	HOPE	27	71909	HOT SPRINGS NATIONAL PARK	27
71820	ALLEENE	27	71910	HOT SPRINGS VILLAGE	27
71822	ASHDOWN	27	71913	HOT SPRINGS NATIONAL PARK	27
71823	BEN LOMOND	27	71914	HOT SPRINGS NATIONAL PARK	27
71825	BLEVINS	27	71920	ALPINE	27
71826	BRADLEY	27	71921	AMITY	27
71827	BUCKNER	27	71922	ANTOINE	27
71828	CALE	27	71923	ARKADELPHIA	27
71831	COLUMBUS	27	71929	BISMARCK	27
71832	DE QUEEN	27	71932	BOARD CAMP	27
71833	DIERKS	27	71933	BONNERDALE	27
71834	DODDRIDGE	27	71935	CADDO GAP	27
71835	EMMET	27	71937	COVE	27
71836	FOREMAN	27	71940	DELIGHT	27
71837	FOUKE	27	71941	DONALDSON	27
71838	FULTON	27	71942	FRIENDSHIP	27
71839	GARLAND CITY	27	71943	GLENWOOD	27
71840	GENOA	27	71944	GRANNIS	27
71841	GILLHAM	27	71945	HATFIELD	27
71842	HORATIO	27	71949	JESSIEVILLE	27
71845	LEWISVILLE	27	71950	KIRBY	27
71846	LOCKESBURG	27	71952	LANGLEY	27
71847	MC CASKILL	27	71953	MENA	27
71851	MINERAL SPRINGS	27	71956	MOUNTAIN PINE	27
71852	NASHVILLE	27	71957	MOUNT IDA	27
71853	OGDEN	27	71958	MURFREESBORO	27
71854	TEXARKANA	27	71959	NEWHOPE	27
71855	OZAN	27	71960	NORMAN	27
71857	PRESCOTT	27	71961	ODEN	27
71858	ROSSTON	27	71962	OKOLONA	27
71859	SARATOGA	27	71964	PEARCY	27
71860	STAMPS	27	71965	PENCIL BLUFF	27
71861	TAYLOR	27	71968	ROYAL	27
71862	WASHINGTON	27	71969	SIMS	27
71864	WILLISVILLE	27	71970	STORY	27
71865	WILTON	27	71971	UMPIRE	27
71866	WINTHROP	27	71972	VANDERVOORT	27
71901	HOT SPRINGS NATIONAL PARK	27	71973	WICKES	27
71902	HOT SPRINGS NATIONAL PARK	27	71998	ARKADELPHIA	27

Table #2(T) ZIP Codes 71801 – 71998

ZIP CODES 71999 – 72088

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
71999	ARKADELPHIA	27	72042	DE WITT	26
72001	ADONA	27	72043	DIAZ	24
72002	ALEXANDER	27	72044	EDGEMONT	27
72003	ALMYRA	26	72045	EL PASO	27
72004	ALTHEIMER	25	72046	ENGLAND	24
72005	AMAGON	24	72047	ENOLA	27
72006	AUGUSTA	24	72048	ETHEL	25
72007	AUSTIN	27	72051	FOX	27
72010	BALD KNOB	26	72052	GARNER	26
72011	BAUXITE	27	72053	COLLEGE STATION	26
72012	BEEBE	26	72055	GILLETT	26
72013	BEE BRANCH	27	72057	GRAPEVINE	27
72014	BEEDEVILLE	24	72058	GREENBRIER	27
72015	BENTON	27	72059	GREGORY	24
72016	BIGELOW	27	72060	GRIFFITHVILLE	25
72017	BISCOE	25	72061	GUY	27
72018	BENTON	27	72063	HATTIEVILLE	27
72019	BENTON	27	72064	HAZEN	25
72020	BRADFORD	26	72065	HENSLEY	27
72021	BRINKLEY	25	72066	HICKORY PLAINS	26
72022	BRYANT	27	72067	HIGDEN	27
72023	CABOT	26	72068	HIGGINSON	25
72024	CARLISLE	26	72069	HOLLY GROVE	25
72025	CASA	27	72070	HOUSTON	27
72026	CASSCOE	25	72072	HUMNOKE	24
72027	CENTER RIDGE	27	72073	HUMPHREY	24
72028	CHOCTAW	27	72074	HUNTER	25
72029	CLARENDON	25	72075	JACKSONPORT	24
72030	CLEVELAND	27	72076	JACKSONVILLE	26
72031	CLINTON	27	72078	JACKSONVILLE	26
72032	CONWAY	27	72079	JEFFERSON	27
72033	CONWAY	27	72080	JERUSALEM	27
72034	CONWAY	27	72081	JUDSONIA	26
72035	CONWAY	27	72082	KENSETT	25
72036	COTTON PLANT	25	72083	KEO	24
72037	COY	24	72084	LEOLA	27
72038	CROCKETTS BLUFF	26	72085	LETONA	26
72039	DAMASCUS	27	72086	LONOKE	26
72040	DES ARC	25	72087	LONSDALE	27
72041	DE VALLS BLUFF	25	72088	FAIRFIELD BAY	27

Table #3(T) ZIP Codes 71999 – 72088

ZIP CODES 72089 – 72211

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
72089	BRYANT	27	72141	SCOTLAND	27
72099	LITTLE ROCK AIR FORCE BASE	27	72142	SCOTT	24
72101	MC CRORY	24	72143	SEARCY	26
72102	MC RAE	26	72145	SEARCY	26
72103	MABELVALE	27	72149	SEARCY	26
72104	MALVERN	27	72150	SHERIDAN	27
72105	JONES MILL	27	72152	SHERRILL	25
72106	MAYFLOWER	27	72153	SHIRLEY	27
72107	MENIFEE	27	72156	SOLGOHACHIA	27
72108	MONROE	25	72157	SPRINGFIELD	27
72110	MORRILTON	27	72160	STUTTGART	25
72111	MOUNT VERNON	27	72164	SWEET HOME	26
72112	NEWPORT	24	72165	THIDA	25
72113	MAUMELLE	26	72166	TICHNOR	26
72114	NORTH LITTLE ROCK	26	72167	TRASKWOOD	27
72115	NORTH LITTLE ROCK	26	72168	TUCKER	25
72116	NORTH LITTLE ROCK	27	72169	TUPELO	24
72117	NORTH LITTLE ROCK	25	72170	ULM	26
72118	NORTH LITTLE ROCK	27	72173	VILONIA	27
72119	NORTH LITTLE ROCK	26	72175	WABBASEKA	24
72120	SHERWOOD	27	72176	WARD	26
72121	PANGBURN	26	72178	WEST POINT	26
72122	PARON	27	72179	WILBURN	27
72123	PATTERSON	24	72180	WOODSON	27
72124	NORTH LITTLE ROCK	27	72181	WOOSTER	27
72125	PERRY	27	72182	WRIGHT	25
72126	PERRYVILLE	27	72183	WRIGHTSVILLE	26
72127	PLUMERVILLE	27	72190	NORTH LITTLE ROCK	27
72128	POYEN	26	72198	NORTH LITTLE ROCK	26
72129	PRATTSVILLE	27	72199	NORTH LITTLE ROCK	27
72130	PRIM	27	72201	LITTLE ROCK	27
72131	QUITMAN	27	72202	LITTLE ROCK	27
72132	REDFIELD	27	72203	LITTLE ROCK	27
72133	REYDELL	25	72204	LITTLE ROCK	27
72134	ROE	25	72205	LITTLE ROCK	27
72135	ROLAND	27	72206	LITTLE ROCK	26
72136	ROMANCE	27	72207	LITTLE ROCK	27
72137	ROSE BUD	27	72209	LITTLE ROCK	27
72139	RUSSELL	26	72210	LITTLE ROCK	27
72140	SAINT CHARLES	25	72211	LITTLE ROCK	27

Table #4(T) ZIP Codes 72089 – 72211

ZIP CODES 72212 – 72401

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
72212	LITTLE ROCK	27	72340	GOODWIN	25
72214	LITTLE ROCK	27	72341	HAYNES	25
72215	LITTLE ROCK	27	72342	HELENA	25
72216	LITTLE ROCK	26	72346	HETH	21
72217	LITTLE ROCK	27	72347	HICKORY RIDGE	24
72219	LITTLE ROCK	27	72348	HUGHES	22
72221	LITTLE ROCK	27	72350	JOINER	21
72222	LITTLE ROCK	27	72351	KEISER	21
72223	LITTLE ROCK	27	72352	LA GRANGE	25
72225	LITTLE ROCK	27	72353	LAMBROOK	26
72227	LITTLE ROCK	27	72354	LEPANTO	21
72231	LITTLE ROCK	25	72355	LEXA	25
72260	LITTLE ROCK	27	72358	LUXORA	21
72295	LITTLE ROCK	27	72359	MADISON	24
72301	WEST MEMPHIS	22	72360	MARIANNA	25
72303	WEST MEMPHIS	22	72364	MARION	22
72310	ARMOREL	21	72365	MARKED TREE	21
72311	AUBREY	25	72366	MARVELL	25
72312	BARTON	25	72367	MELLWOOD	26
72313	BASSETT	21	72368	MORO	25
72315	BLYTHEVILLE	21	72369	ONEIDA	26
72316	BLYTHEVILLE	21	72370	OSCEOLA	21
72319	GOSNELL	21	72372	PALESTINE	24
72320	BRICKEYS	23	72373	PARKIN	21
72321	BURDETTE	21	72374	POPLAR GROVE	25
72322	CALDWELL	24	72376	PROCTOR	22
72324	CHERRY VALLEY	23	72377	RIVERVALE	21
72325	CLARKEDALE	21	72379	SNOW LAKE	25
72326	COLT	24	72383	TURNER	25
72327	CRAWFORDSVILLE	21	72384	TURRELL	21
72328	CRUMROD	26	72386	TYRONZA	21
72329	DRIVER	21	72387	VANNDALE	24
72330	DYESS	21	72389	WABASH	26
72331	EARLE	21	72390	WEST HELENA	25
72332	EDMONDSON	22	72391	WEST RIDGE	21
72333	ELAINE	26	72392	WHEATLEY	25
72335	FORREST CITY	24	72394	WIDENER	23
72336	FORREST CITY	24	72395	WILSON	21
72338	FRENCHMANS BAYOU	21	72396	WYNNE	24
72339	GILMORE	21	72401	JONESBORO	23

Table #5(T) ZIP Codes 72212 – 72401

ZIP CODES 72402 – 72527

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
72402	JONESBORO	23	72453	PEACH ORCHARD	24
72403	JONESBORO	23	72454	PIGGOTT	23
72404	JONESBORO	23	72455	POCAHONTAS	26
72410	ALICIA	25	72456	POLLARD	24
72411	BAY	21	72457	PORTIA	25
72412	BEECH GROVE	24	72458	POWHATAN	26
72413	BIGGERS	24	72459	RAVENDEN	26
72414	BLACK OAK	21	72460	RAVENDEN SPRINGS	27
72415	BLACK ROCK	26	72461	RECTOR	23
72416	BONO	24	72462	REYNO	24
72417	BROOKLAND	23	72464	SAINT FRANCIS	22
72419	CARAWAY	21	72465	SEDGWICK	24
72421	CASH	24	72466	SMITHVILLE	26
72422	CORNING	24	72467	STATE UNIVERSITY	21
72424	DATTO	24	72469	STRAWBERRY	26
72425	DELAPLAINE	24	72470	SUCCESS	25
72426	DELL	21	72471	SWIFTON	25
72427	EGYPT	24	72472	TRUMANN	21
72428	ETOWAH	21	72473	TUCKERMAN	25
72429	FISHER	24	72474	WALCOTT	23
72430	GREENWAY	23	72475	WALDENBURG	24
72431	GRUBBS	24	72476	WALNUT RIDGE	25
72432	HARRISBURG	23	72478	WARM SPRINGS	26
72433	HOXIE	25	72479	WEINER	24
72434	IMBODEN	26	72482	WILLIFORD	27
72435	KNOBEL	24	72501	BATESVILLE	26
72436	LAFE	24	72503	BATESVILLE	26
72437	LAKE CITY	21	72512	HORSESHOE BEND	27
72438	LEACHVILLE	21	72513	ASH FLAT	27
72439	LIGHT	24	72515	BEXAR	27
72440	LYNN	26	72517	BROCKWELL	27
72441	MC DOUGAL	24	72519	CALICO ROCK	27
72442	MANILA	21	72520	CAMP	27
72443	MARMADUKE	23	72521	CAVE CITY	27
72444	MAYNARD	26	72522	CHARLOTTE	26
72445	MINTURN	25	72523	CONCORD	27
72447	MONETTE	21	72524	CORD	25
72449	O KEAN	25	72525	CHEROKEE VILLAGE	27
72450	PARAGOULD	23	72526	CUSHMAN	26
72451	PARAGOULD	23	72527	DESHA	26

Table #6(T) ZIP Codes 72402 – 72527

ZIP CODES 72528 – 72660

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
72528	DOLPH	27	72583	VIOLA	27
72529	CHEROKEE VILLAGE	27	72584	VIOLET HILL	27
72530	DRASCO	27	72585	WIDEMAN	27
72531	ELIZABETH	27	72587	WISEMAN	27
72532	EVENING SHADE	27	72601	HARRISON	27
72533	FIFTY SIX	27	72602	HARRISON	27
72534	FLORAL	27	72611	ALPENA	27
72536	FRANKLIN	27	72613	BEAVER	27
72537	GAMALIEL	27	72615	BERGMAN	27
72538	GEPP	27	72616	BERRYVILLE	27
72539	GLENCOE	27	72617	BIG FLAT	27
72540	GUION	27	72619	BULL SHOALS	27
72542	HARDY	27	72623	CLARKRIDGE	27
72543	HEBER SPRINGS	27	72624	COMPTON	27
72544	HENDERSON	27	72626	COTTER	27
72545	HEBER SPRINGS	27	72628	DEER	27
72546	IDA	27	72629	DENNARD	27
72550	LOCUST GROVE	27	72630	DIAMOND CITY	27
72553	MAGNESS	25	72631	EUREKA SPRINGS	27
72554	MAMMOTH SPRING	27	72632	EUREKA SPRINGS	27
72555	MARCELLA	27	72633	EVERTON	27
72556	MELBOURNE	27	72634	FLIPPIN	27
72560	MOUNTAIN VIEW	27	72635	GASSVILLE	27
72561	MOUNT PLEASANT	27	72636	GILBERT	27
72562	NEWARK	25	72638	GREEN FOREST	27
72564	OIL TROUGH	24	72639	HARRIET	27
72565	OXFORD	27	72640	HASTY	27
72566	PINEVILLE	27	72641	JASPER	27
72567	PLEASANT GROVE	27	72642	LAKEVIEW	27
72568	PLEASANT PLAINS	26	72644	LEAD HILL	27
72569	POUGHKEEPSIE	27	72645	LESLIE	27
72571	ROSIE	26	72648	MARBLE FALLS	27
72572	SAFFELL	26	72650	MARSHALL	27
72573	SAGE	27	72651	MIDWAY	27
72575	SALADO	26	72653	MOUNTAIN HOME	27
72576	SALEM	27	72654	MOUNTAIN HOME	27
72577	SIDNEY	27	72655	MOUNT JUDEA	27
72578	STURKIE	27	72657	TIMBO	27
72579	SULPHUR ROCK	26	72658	NORFORK	27
72581	TUMBLING SHOALS	27	72660	OAK GROVE	27

Table #7(T) ZIP Codes 72528 – 72660

ZIP CODES 72661 – 72829

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
72661	OAKLAND	27	72737	GREENLAND	27
72662	OMAHA	27	72738	HINDSVILLE	27
72663	ONIA	27	72739	HIWASSE	27
72666	PARTHENON	27	72740	HUNTSVILLE	27
72668	PEEL	27	72741	JOHNSON	27
72669	PINDALL	27	72742	KINGSTON	27
72670	PONCA	27	72744	LINCOLN	27
72672	PYATT	27	72745	LOWELL	27
72675	SAINT JOE	27	72747	MAYSVILLE	27
72677	SUMMIT	27	72749	MORROW	27
72679	TILLY	27	72751	PEA RIDGE	27
72680	TIMBO	27	72752	PETTIGREW	27
72682	VALLEY SPRINGS	27	72753	PRAIRIE GROVE	27
72683	VENDOR	27	72756	ROGERS	27
72685	WESTERN GROVE	27	72757	ROGERS	27
72686	WITTS SPRINGS	27	72758	ROGERS	27
72687	YELLVILLE	27	72760	SAINT PAUL	27
72701	FAYETTEVILLE	27	72761	SILOAM SPRINGS	27
72702	FAYETTEVILLE	27	72762	SPRINGDALE	27
72703	FAYETTEVILLE	27	72764	SPRINGDALE	27
72704	FAYETTEVILLE	27	72765	SPRINGDALE	27
72711	AVOCA	27	72766	SPRINGDALE	27
72712	BENTONVILLE	27	72768	SULPHUR SPRINGS	27
72714	BELLA VISTA	27	72769	SUMMERS	27
72715	BELLA VISTA	27	72770	TONTITOWN	27
72716	BENTONVILLE	27	72773	WESLEY	27
72717	CANEHILL	27	72774	WEST FORK	27
72718	CAVE SPRINGS	27	72776	WITTER	27
72719	CENTERTON	27	72801	RUSSELLVILLE	27
72721	COMBS	27	72802	RUSSELLVILLE	27
72722	DECATUR	27	72811	RUSSELLVILLE	27
72727	ELKINS	27	72812	RUSSELLVILLE	27
72728	ELM SPRINGS	27	72820	ALIX	27
72729	EVANSVILLE	27	72821	ALTUS	27
72730	FARMINGTON	27	72823	ATKINS	27
72732	GARFIELD	27	72824	BELLEVILLE	27
72733	GATEWAY	27	72826	BLUE MOUNTAIN	27
72734	GENTRY	27	72827	BLUFFTON	27
72735	GOSHEN	27	72828	BRIGGSVILLE	27
72736	GRAVETTE	27	72829	CENTERVILLE	27

Table #8(T) ZIP Codes 72661 – 72829

ZIP CODES 72830 – 72959

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
72830	CLARKSVILLE	27	72923	BARLING	27
72832	COAL HILL	27	72926	BOLES	27
72833	DANVILLE	27	72927	BOONEVILLE	27
72834	DARDANELLE	27	72928	BRANCH	27
72835	DELAWARE	27	72930	CECIL	27
72837	DOVER	27	72932	CEDARVILLE	27
72838	GRAVELLY	27	72933	CHARLESTON	27
72839	HAGARVILLE	27	72934	CHESTER	27
72840	HARTMAN	27	72935	DYER	27
72841	HARVEY	27	72936	GREENWOOD	27
72842	HAVANA	27	72937	HACKETT	27
72843	HECTOR	27	72938	HARTFORD	27
72845	KNOXVILLE	27	72940	HUNTINGTON	27
72846	LAMAR	27	72941	LAVACA	27
72847	LONDON	27	72943	MAGAZINE	27
72851	NEW BLAINE	27	72944	MANSFIELD	27
72852	OARK	27	72945	MIDLAND	27
72853	OLA	27	72946	MOUNTAINBURG	27
72854	OZONE	27	72947	MULBERRY	27
72855	PARIS	27	72948	NATURAL DAM	27
72856	PELSOR	27	72949	OZARK	27
72857	PLAINVIEW	27	72950	PARKS	27
72858	POTTSVILLE	27	72951	RATCLIFF	27
72860	ROVER	27	72952	RUDY	27
72863	SCRANTON	27	72955	UNIONTOWN	27
72865	SUBIACO	27	72956	VAN BUREN	27
72901	FORT SMITH	27	72957	VAN BUREN	27
72902	FORT SMITH	27	72958	WALDRON	27
72903	FORT SMITH	27	72959	WINSLOW	27
72904	FORT SMITH	27			
72905	FORT SMITH	27			
72906	FORT SMITH	27			
72908	FORT SMITH	27			
72913	FORT SMITH	27			
72914	FORT SMITH	27			
72916	FORT SMITH	27			
72917	FORT SMITH	27			
72918	FORT SMITH	27			
72919	FORT SMITH	27			
72921	ALMA	27			

Table #9(T) ZIP Codes 72830 – 72959

Earthquake Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
21	72310	72327	72350	72377	72419	72467
	72313	72329	72351	72384	72426	72472
	72315	72330	72354	72386	72428	
	72316	72331	72358	72391	72437	
	72319	72338	72365	72395	72438	
	72321	72339	72370	72411	72442	
	72325	72346	72373	72414	72447	
22	72301	72348	72464			
	72303	72364				
	72332	72376				
23	72320	72401	72404	72432	72451	72474
	72324	72402	72417	72443	72454	
	72394	72403	72430	72450	72461	
24	72005	72073	72175	72387	72425	72453
	72006	72075	72322	72396	72427	72456
	72014	72083	72326	72412	72429	72462
	72037	72101	72335	72413	72431	72465
	72043	72112	72336	72416	72435	72475
	72046	72123	72347	72421	72436	72479
	72059	72142	72359	72422	72439	72564
	72072	72169	72372	72424	72441	
25	71630	72026	72074	72168	72360	72445
	71639	72029	72082	72182	72366	72449
	71643	72036	72108	72231	72368	72457
	71644	72040	72117	72311	72374	72470
	71662	72041	72133	72312	72379	72471
	71674	72048	72134	72340	72383	72473
	71677	72060	72140	72341	72390	72476
	72004	72064	72152	72342	72392	72524
	72017	72068	72160	72352	72410	72553
	72021	72069	72165	72355	72433	72562
26	71601	72023	72086	72164	72367	72478
	71611	72024	72102	72166	72369	72501
	71638	72038	72113	72170	72389	72503
	71654	72042	72114	72176	72415	72522
	71659	72052	72115	72178	72434	72526
	71666	72053	72119	72183	72440	72527
	71670	72055	72121	72198	72444	72568
	71678	72066	72128	72206	72455	72571
	72003	72076	72139	72216	72458	72572
	72010	72078	72143	72328	72459	72575
	72012	72081	72145	72333	72466	72579
	72020	72085	72149	72353	72469	
27	71602	71647	71661	71720	71740	71751
	71603	71651	71663	71721	71742	71752
	71612	71652	71665	71722	71743	71753
	71613	71653	71667	71724	71744	71754
	71631	71655	71671	71725	71745	71758
	71635	71656	71675	71726	71747	71759
	71640	71657	71676	71728	71748	71762
	71642	71658	71701	71730	71749	71763
	71646	71660	71711	71731	71750	71764

Table #10(T) Earthquake Territory Definitions

Earthquake Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
27 (Cont'd)	71765	71937	72070	72223	72617	72719
	71766	71940	72079	72225	72619	72721
	71768	71941	72080	72227	72623	72722
	71770	71942	72084	72260	72624	72727
	71772	71943	72087	72295	72626	72728
	71801	71944	72088	72460	72628	72729
	71802	71945	72089	72482	72629	72730
	71820	71949	72099	72512	72630	72732
	71822	71950	72103	72513	72631	72733
	71823	71952	72104	72515	72632	72734
	71825	71953	72105	72517	72633	72735
	71826	71956	72106	72519	72634	72736
	71827	71957	72107	72520	72635	72737
	71828	71958	72110	72521	72636	72738
	71831	71959	72111	72523	72638	72739
	71832	71960	72116	72525	72639	72740
	71833	71961	72118	72528	72640	72741
	71834	71962	72120	72529	72641	72742
	71835	71964	72122	72530	72642	72744
	71836	71965	72124	72531	72644	72745
	71837	71968	72125	72532	72645	72747
	71838	71969	72126	72533	72648	72749
	71839	71970	72127	72534	72650	72751
	71840	71971	72129	72536	72651	72752
	71841	71972	72130	72537	72653	72753
	71842	71973	72131	72538	72654	72756
	71845	71998	72132	72539	72655	72757
	71846	71999	72135	72540	72657	72758
	71847	72001	72136	72542	72658	72760
	71851	72002	72137	72543	72660	72761
	71852	72007	72141	72544	72661	72762
	71853	72011	72150	72545	72662	72764
	71854	72013	72153	72546	72663	72765
	71855	72015	72156	72550	72666	72766
	71857	72016	72157	72554	72668	72768
	71858	72018	72167	72555	72669	72769
	71859	72019	72173	72556	72670	72770
	71860	72022	72179	72560	72672	72773
	71861	72025	72180	72561	72675	72774
	71862	72027	72181	72565	72677	72776
	71864	72028	72190	72566	72679	72801
	71865	72030	72199	72567	72680	72802
	71866	72031	72201	72569	72682	72811
	71901	72032	72202	72573	72683	72812
	71902	72033	72203	72576	72685	72820
	71903	72034	72204	72577	72686	72821
	71909	72035	72205	72578	72687	72823
71910	72039	72207	72581	72701	72824	
71913	72044	72209	72583	72702	72826	
71914	72045	72210	72584	72703	72827	
71920	72047	72211	72585	72704	72828	
71921	72051	72212	72587	72711	72829	
71922	72057	72214	72601	72712	72830	
71923	72058	72215	72602	72714	72832	
71929	72061	72217	72611	72715	72833	
71932	72063	72219	72613	72716	72834	
71933	72065	72221	72615	72717	72835	
71935	72067	72222	72616	72718	72837	

Table #11(T) Earthquake Territory Definitions

Earthquake Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
27 (Cont'd)	72838	72853	72903	72921	72937	72950
	72839	72854	72904	72923	72938	72951
	72840	72855	72905	72926	72940	72952
	72841	72856	72906	72927	72941	72955
	72842	72857	72908	72928	72943	72956
	72843	72858	72913	72930	72944	72957
	72845	72860	72914	72932	72945	72958
	72846	72863	72916	72933	72946	72959
	72847	72865	72917	72934	72947	
	72851	72901	72918	72935	72948	
	72852	72902	72919	72936	72949	

Table #12(T) Earthquake Territory Definitions

**PART III
BASE PREMIUM COMPUTATION RULES**

**RULE 301.
BASE PREMIUM COMPUTATION**

A. Fire (All Forms), Extended Coverage (DP 00 01), Broad Form (DP 00 02), Or Special Form (DP 00 03) For Coverage A – Dwelling/Coverage C – Personal Property

Owner-Occupied Key Loss Costs – All Territories				
Fire – Coverage A – All Forms – Non-Seasonal And Seasonal				
Protection Class	Const.*	Number Of Families		
		1	2	3 Or 4
1	M	\$ 39.95	\$ 43.95	\$ 63.92
	F	54.02	59.42	86.43
2	M	40.51	44.56	64.82
	F	54.58	60.04	87.33
3	M	41.08	45.19	65.73
	F	55.14	60.65	88.22
4	M	41.64	45.80	66.62
	F	55.71	61.28	89.14
5	M	42.20	46.42	67.52
	F	56.27	61.90	90.03
6	M	42.77	47.05	68.43
	F	56.83	62.51	90.93
7	M	43.33	47.66	69.33
	F	67.52	74.27	108.03
8	M	50.64	55.70	81.02
	F	73.15	80.47	117.04
8B	M	62.46	68.71	99.94
	F	90.03	99.03	144.05
9	M	70.34	77.37	112.54
	F	101.29	111.42	162.06
10	M	90.03	99.03	144.05
	F	129.42	142.36	207.07

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#1(LC) Fire – Coverage A – All Forms – Non-Seasonal And Seasonal Owner-Occupied Key Loss Costs

Fire – Coverage A – All Forms – Owner And Non-Owner-Occupied – Non-Seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.310	\$ 40	1.327
2	.346	42	1.359
3	.382	44	1.392
4	.419	46	1.425
5	.455	48	1.457
6	.491	50	1.490
7	.528	55	1.570
8	.564	60	1.650
9	.600	65	1.730
10	.637	70	1.810
11	.673	75	1.890
12	.709	80	1.970
13	.746	85	2.050
14	.782	90	2.130
15	.818	95	2.210
16	.855	100	2.290
18	.927	105	2.370
20	1.000	110	2.450
22	1.033	115	2.530
24	1.065	120	2.610
26	1.098	125	2.690
28	1.131	130	2.770
30	1.163	135	2.850
32	1.196	140	2.930
34	1.229	145	3.010
36	1.261	Each Additional \$1,000	.016
38	1.294		

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#2(LC) Fire – Coverage A – All Forms – Owner And Non-Owner-Occupied – Non-Seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Non-Owner-Occupied Key Loss Costs – All Territories				
Fire – Coverage A – All Forms – Non-Seasonal And Seasonal				
Protection Class	Const.*	Number Of Families		
		1	2	3 Or 4
1	M	\$ 49.94	\$ 54.93	\$ 79.90
	F	67.53	74.28	108.05
2	M	50.64	55.70	81.02
	F	68.23	75.05	109.17
3	M	51.35	56.49	82.16
	F	68.93	75.82	110.29
4	M	52.05	57.26	83.28
	F	69.64	76.60	111.42
5	M	52.75	58.03	84.40
	F	70.34	77.37	112.54
6	M	53.46	58.81	85.54
	F	71.04	78.14	113.66
7	M	54.16	59.58	86.66
	F	84.40	92.84	135.04
8	M	63.30	69.63	101.28
	F	91.44	100.58	146.30
8B	M	78.08	85.89	124.93
	F	112.54	123.79	180.06
9	M	87.93	96.72	140.69
	F	126.61	139.27	202.58
10	M	112.54	123.79	180.06
	F	161.78	177.96	258.85

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#3(LC) Fire – Coverage A – All Forms – Non-Seasonal And Seasonal Non-Owner-Occupied Key Loss Costs

Fire – Coverage A – All Forms – Owner And Non-Owner-Occupied – Non-Seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.310	\$ 40	1.327
2	.346	42	1.359
3	.382	44	1.392
4	.419	46	1.425
5	.455	48	1.457
6	.491	50	1.490
7	.528	55	1.570
8	.564	60	1.650
9	.600	65	1.730
10	.637	70	1.810
11	.673	75	1.890
12	.709	80	1.970
13	.746	85	2.050
14	.782	90	2.130
15	.818	95	2.210
16	.855	100	2.290
18	.927	105	2.370
20	1.000	110	2.450
22	1.033	115	2.530
24	1.065	120	2.610
26	1.098	125	2.690
28	1.131	130	2.770
30	1.163	135	2.850
32	1.196	140	2.930
34	1.229	145	3.010
36	1.261	Each Additional \$1,000	.016
38	1.294		

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#4(LC) Fire – Coverage A – All Forms – Owner And Non-Owner-Occupied – Non-Seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Owner And Non-Owner-Occupied Key Loss Costs – All Territories				
Fire – Coverage C – All Forms – Non-Seasonal And Seasonal				
Protection Class	Const.*	Number Of Families		
		1 Or 2	3 Or 4	5 Or More
1	M	\$ 10.59	\$ 13.77	\$ 19.59
	F	14.32	18.62	26.49
2	M	10.74	13.96	19.86
	F	14.47	18.81	26.76
3	M	10.89	14.16	20.14
	F	14.62	19.01	27.04
4	M	11.04	14.35	20.42
	F	14.77	19.20	27.31
5	M	11.19	14.55	20.69
	F	14.92	19.40	27.59
6	M	11.34	14.74	20.97
	F	15.07	19.59	27.87
7	M	11.49	14.94	21.24
	F	17.90	23.27	33.11
8	M	13.43	17.46	24.83
	F	19.40	25.22	35.87
8B	M	16.56	21.53	30.62
	F	23.87	31.03	44.14
9	M	18.65	24.25	34.49
	F	26.86	34.92	49.66
10	M	23.87	31.03	44.14
	F	34.32	44.62	63.46

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#5(LC) Fire – Coverage C – All Forms – Non-Seasonal And Seasonal Owner and Non-Owner-Occupied Key Loss Costs

Fire – Coverage C – All Forms – Owner And Non-Owner-Occupied – Non-Seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage C	Limit Of Liability (000's)	Coverage C
\$ 1*	.35	\$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.87	31	4.25
6	1.00	32	4.38
7	1.13	33	4.51
8	1.26	34	4.64
9	1.39	35	4.77
10	1.52	36	4.90
11	1.65	37	5.03
12	1.78	38	5.16
13	1.91	39	5.29
14	2.04	40	5.42
15	2.17	41	5.55
16	2.30	42	5.68
17	2.43	43	5.81
18	2.56	44	5.94
19	2.69	45	6.07
20	2.82	46	6.20
21	2.95	47	6.33
22	3.08	48	6.46
23	3.21	49	6.59
24	3.34	50	6.72
25	3.47	Each Addi-	
26	3.60	tional \$1,000	.13

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#6(LC) Fire – Coverage C – All Forms – Owner And Non-Owner-Occupied – Non-Seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Extended Coverage, Broad And Special Forms – Coverage A Key Loss Costs*			
Territory	Forms		
	DP 00 01	DP 00 02	DP 00 03
Statewide	\$ 31.47	\$ 47.21	\$ 56.65

* **DP 00 01** Key Loss Costs are Non-Seasonal and Seasonal. **DP 00 02** and **DP 00 03** Key Loss Costs are Non-Seasonal only and include the charge for Extended Coverage and Vandalism and Malicious Mischief perils.

Table 301.A.#7(LC) Extended Coverage, Broad And Special Forms – Coverage A Key Loss Costs

To develop the Seasonal Base Loss Costs, multiply the following factors by the **DP 00 01** Extended Coverage Base Loss Costs:

Territory	DP 00 02	DP 00 03
ALL	1.75	2.10

Table 301.A.#8(LC) Extended Coverage, Broad And Special Forms – Coverage A Seasonal Key Loss Costs Forms DP 00 02 And DP 00 03

Extended Coverage, Broad And Special Forms – Coverage A			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.566	\$ 40	1.456
2	.588	42	1.502
3	.611	44	1.547
4	.634	46	1.593
5	.657	48	1.639
6	.680	50	1.685
7	.703	55	1.800
8	.726	60	1.915
9	.749	65	2.030
10	.771	70	2.145
11	.794	75	2.260
12	.817	80	2.375
13	.840	85	2.490
14	.862	90	2.605
15	.885	95	2.720
16	.908	100	2.835
18	.953	105	2.950
20	1.000	110	3.065
22	1.046	115	3.180
24	1.091	120	3.295
26	1.137	125	3.410
28	1.182	130	3.525
30	1.228	135	3.640
32	1.273	140	3.755
34	1.320	145	3.870
36	1.365	Each Addi-	
38	1.411	tional \$1,000	.023

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#9(LC) Extended Coverage, Broad And Special Forms – Coverage A Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Extended Coverage, Broad And Special Forms – Coverage C Key Loss Costs*			
Territory	Forms		
	DP 00 01	DP 00 02	DP 00 03
Statewide	\$ 2.42	\$ 5.57	\$ 5.57

* DP 00 01 Key Loss Costs are Non-Seasonal and Seasonal. DP 00 02 and DP 00 03 Key Loss Costs are Non-Seasonal only and include the charge for Extended Coverage and Vandalism and Malicious Mischief perils.

Table 301.A.#10(LC) Extended Coverage, Broad And Special Forms – Coverage C Key Loss Costs

To develop the Seasonal Base Loss Costs, multiply the following factors by the DP 00 01 Extended Coverage Base Loss Costs:

Territory	DP 00 02	DP 00 03
ALL	2.75	2.75

Table 301.A.#11(LC) Extended Coverage, Broad And Special Forms – Coverage C Seasonal Key Loss Costs Forms DP 00 02 And DP 00 03

Extended Coverage, Broad And Special Forms – Coverage C			
Key Factors			
Limit Of Liability (000's)	Coverage C	Limit Of Liability (000's)	Coverage C
\$ 1*	.17	\$ 27	4.51
2	.33	28	4.68
3	.50	29	4.85
4	.67	30	5.02
5	.83	31	5.19
6	1.00	32	5.36
7	1.17	33	5.53
8	1.34	34	5.70
9	1.50	35	5.87
10	1.67	36	6.04
11	1.84	37	6.21
12	2.00	38	6.38
13	2.17	39	6.55
14	2.33	40	6.72
15	2.50	41	6.89
16	2.67	42	7.06
17	2.84	43	7.23
18	3.00	44	7.40
19	3.17	45	7.57
20	3.34	46	7.74
21	3.51	47	7.91
22	3.67	48	8.08
23	3.84	49	8.25
24	4.00	50	8.42
25	4.17	Each Additional \$1,000	.17
26	4.34		

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#12(LC) Extended Coverage, Broad And Special Forms – Coverage C Key Factors

**RULE 302.
VANDALISM & MALICIOUS MISCHIEF – DP 00 01**

Loss Costs Per \$1,000	
Not Seasonal or Vacant	\$.06
Seasonal and Not Vacant	.29
Vacant	4.66
In Course of Construction	.06

Table 302.(LC) Vandalism And Malicious Mischief (DP 00 01)

**PART IV
ADJUSTED BASE PREMIUM COMPUTATION RULES**

**RULE 404.
MOBILE OR TRAILER HOMES – DP 00 01 ONLY**

Multiply the One Family, Coverage A or C, Frame Base Premium by 1.00.

**PART V
ADDITIONAL COVERAGES AND INCREASED LIMITS
RULES**

**RULE 500.
MISCELLANEOUS LOSS COSTS**

Loss Costs Per \$1,000*	
Exposure	Loss Costs
A. Fire: Protection Class 1-8	\$ 1.12
Fire: Protection Class 8B, 9 & 10	1.99
B. Extended Coverage (DP 00 01)	.52
C. Broad Form (DP 00 02)	.75
D. Special Form (DP 00 03)	1.01
E. Broad Form (DP 00 02) with Endorsement DP 04 65	1.01
* These loss costs apply to all occupancies, territories, construction and protection classifications, unless otherwise specified. Loss Costs for A. are cumulative with either B., C., D., or E.	

Table 500.(LC) Miscellaneous Loss Costs

**RULE 508.
TREES, SHRUBS AND OTHER PLANTS**

C. Premium Computation

1. Fire, Extended Coverage, Broad And Special Forms

The loss costs in the following table apply to all occupancies, territories, construction and protection classifications, unless otherwise specified:

Fire (DP 00 01)		
Protection Class	Loss Costs Per \$1,000	
1-8	\$ 1.12	
8B, 9 and 10	1.99	
Extended Coverage (DP 00 01) – All Specified Perils		
Territory	Loss Costs Per \$1,000	
	Including Wind Or Hail	Excluding Wind Or Hail
All	\$ 28.52	\$.56
Windstorm Or Hail (DP 00 02 And DP 00 03)		
Territory	Loss Costs Per \$1,000	
All	\$ 27.96	

Table 508.C.1.(LC) Premium Computation

ARKANSAS (03)
DWELLING POLICY PROGRAM MANUAL
EXCEPTION PAGES

Effective **MAY 1, 2011**

RULE 406.
DEDUCTIBLES

Paragraph **B.1.** is deleted and replaced by the following:

B. Optional Deductibles

1. All Perils Deductibles

Multiply the Base Premium for the Base Deductible by the appropriate factors selected from the following table:

Deductible*	Fire	E.C., V. &M.M., Broad & Special Forms
\$ 100	1.05	1.10
500	.97	.91
1,000	.95	.76
2,500	.88	.50
5,000	.80	.40

* Refer to state rate pages for the minimum annual additional premium charge that applies per policy.

Table 406.B.1. All Perils Deductibles

Paragraph **B.2.a. (6)** is deleted and replaced by the following:

(6) Deductible Factors

To compute the premium for this provision, multiply the Extended Coverage, Broad or Special Form Base Premium for the Base Deductible for each coverage insured under the policy by the appropriate factor selected from the following table for the deductible amounts desired:

Coverage A, B, D or E and Coverage Options For Buildings And Non-Building Structure			
All Other Perils	Windstorm or Hail Deductible Amounts		
	Ded. Amt.	1%	2%
\$ 100	.99	.92	.82
250	.93	.86	.77
500	.88	.81	.71
1,000	.72	.72	.63
2,500	.49	.49	.48
5,000	.39	.39	.38

Table 406.B.2.a. (6)#1 Factors

Coverage C and Other Personal Property Coverage Options*	
All Other Perils Ded. Amt.	Windstorm Or Hail 1%, 2% Or 5% Deductible
\$ 100	1.07
250	.99
500	.90
1,000	.72
2,500	.49
5,000	.39

*Only use when policy also covers building or non-building structures.

Table 406.B.2.a. (6)#2 Factors

ARKANSAS (03)
DWELLING POLICY PROGRAM MANUAL
EXCEPTION PAGES

Effective **MAY 1, 2011**

ADDITIONAL RULES

RULE A.1.
SPECIAL STATE REQUIREMENTS

A. Special Provisions Endorsement DP 01 03

Use this endorsement with all Dwelling Policies.

B. Water Exclusion Endorsement

Use Endorsement **DP 16 09** with all **DP 00 02** policies.

Use Endorsement **DP 16 10** with all **DP 00 01** and **DP 00 03** policies.

RULE A.2.
MODIFIED LOSS SETTLEMENT – DP 00 01 ONLY

A. Introduction

Form **DP 00 01** provides for loss settlement on buildings under Coverages **A** and **B** on an actual cash value basis. The policy may be endorsed to provide loss settlement on a repair cost/market value loss settlement basis for such buildings.

B. Coverage Description

Form **DP 00 01** with Modified Loss Settlement Endorsement **DP 00 08** may be issued to provide insurance under Coverage **A**; Coverages **B, C, D** and **E** may be added if coverage is selected.

C. Premium Computation

To develop the Base Premium, multiply the Base Premium for Form **DP 00 01** by the appropriate factor selected from the following table:

Coverage	Factor
A	1.10
C	1.00

Table A.2.C. Factors

D. Endorsement

Use Modified Loss Settlement Endorsement **DP 00 08**.

E. Options

1. Deductible amounts higher than the Base Deductible are available when Modified Loss Settlement Endorsement **DP 00 08** is attached.
2. No **other** options in this manual may be used.

RULE A.3. CONDITIONS CHARGES

A. Description

Apply when the building or addition has metal stovepipes, plain tile, terra cotta, brick-on-edge, concrete, or concrete block flue less than 4 inches in thickness, through combustible floors, ceilings, partitions, windows, roof or side of building.

Note 1.

No change should be made for type "B" vent pipes from domestic appliances using artificial or natural gas or for flues or vent pipes described above from domestic type gasburning appliances with approved down-draft diverters.

Note 2.

A type "B" vent is one listed by Underwriters' Laboratories as approved with domestic type appliances.

B. Premium

Refer to the state company rates/ISO loss costs.

RULE A.4. TERRORISM OPTIONS – FEDERAL BACKSTOP

A. The “Terrorism Risk Insurance Act” and accompanying regulations establish a program within the Department of the Treasury in which the Federal Government will share the risk of loss from terrorist attacks with the insurance industry. Federal participation will be triggered when the Secretary of the Treasury certifies an act of terrorism, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism committed by an individual(s), provided the terrorist act results in aggregate losses in excess of \$5 million. With respect to insured losses resulting from a certified act of terrorism, the Federal Government will reimburse individual insurers for 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention.

The insurer’s retention is based on a specified percentage of the insurer’s earned premium for the year preceding the loss. Insured losses covered by the program are capped at \$100 billion per year; this provision serves to limit insurers’ liability for losses.

B. All insurers providing commercial property and casualty insurance are required to participate in the program to the extent of making available coverage for certified acts of terrorism in accordance with the terms and conditions of coverage which apply to other perils. Certain risks written under the Dwelling Property Program may be considered commercial exposures for the purposes of this act and hence eligible for participation in the program. The following may be considered commercial exposures:

- 1.** 1 – 4 family rental dwellings owned for the business purpose of generating income for the property owner; or
- 2.** Policies on which incidental business premium is more than 25% of total direct earned premium.

- C. The following applies to those insurers offering Dwelling policies who choose to be eligible for federal reinsurance by making the disclosures needed for such eligibility.

An insurer must extend coverage to insureds for losses caused by certified acts of terrorism. The insurer must disclose to the policyholder the premium for losses covered and the federal share of compensation for such losses under the program at the time of offer, purchase and renewal of the policy. Insurers may disclose the premium information on the Declarations or elsewhere in the policy.

- D. There are no terrorism exclusions in the Dwelling Policy Program. The following endorsements specify that coverage for certified acts of terrorism is subject to the cap on liability for losses and subject to underlying policy exclusions such as nuclear hazard. They differ based on how the insurer chooses to disclose the premium and federal share of compensation for such losses to the insured:

1. For insurers who choose to disclose the premium and federal share by endorsement, use Cap On Losses From Certified Acts Of Terrorism; Disclosure Pursuant To Terrorism Risk Insurance Act Endorsement **DP 05 38**.
2. For insurers who choose to disclose the premium and federal share on the Declarations, use Cap On Losses From Certified Acts Of Terrorism Endorsement **DP 05 37**.

ADDITIONAL RULE – LOSS COST MULTIPLIERS

The following loss cost multiplier should be applied to the loss costs to determine Key Premiums:

Dwelling Fire:	2.488
E.C., Broad and Special	3.163

ADDITIONAL RULE – NON-DIVIDEND ENDORSEMENT

- A.** The policy may be endorsed to reflect that the policyholder shall not be eligible to receive any dividends declared.
1. Develop the BASE PREMIUM in accordance with Rule **301**.
 2. Multiply the above result by 0.795
 3. Additional charges or credits calculated as a percentage of BASE PREMIUM should be calculated using the ADJUSTED BASE PREMIUM resulting from step 2 above. Dollar charges or credits which are displayed in the manual should be multiplied by 0.795.
 4. Use Endorsement **AM 00 18**.

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3. TERRITORY DEFINITIONS – EARTHQUAKE

ZIP CODES 71601 – 71772

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
71601	PINE BLUFF	26	71676	WILMOT	27
71602	WHITE HALL	27	71677	WINCHESTER	25
71603	PINE BLUFF	27	71678	YORKTOWN	26
71611	PINE BLUFF	26	71701	CAMDEN	27
71612	WHITE HALL	27	71711	CAMDEN	27
71613	PINE BLUFF	27	71720	BEARDEN	27
71630	ARKANSAS CITY	25	71721	BEIRNE	27
71631	BANKS	27	71722	BLUFF CITY	27
71635	CROSSETT	27	71724	CALION	27
71638	DERMOTT	26	71725	CARTHAGE	27
71639	DUMAS	25	71726	CHIDESTER	27
71640	EUDORA	27	71728	CURTIS	27
71642	FOUNTAIN HILL	27	71730	EL DORADO	27
71643	GOULD	25	71731	EL DORADO	27
71644	GRADY	25	71740	EMERSON	27
71646	HAMBURG	27	71742	FORDYCE	27
71647	HERMITAGE	27	71743	GURDON	27
71651	JERSEY	27	71744	HAMPTON	27
71652	KINGSLAND	27	71745	HARRELL	27
71653	LAKE VILLAGE	27	71747	HUTTIG	27
71654	MC GEHEE	26	71748	IVAN	27
71655	MONTICELLO	27	71749	JUNCTION CITY	27
71656	MONTICELLO	27	71750	LAWSON	27
71657	MONTICELLO	27	71751	LOUANN	27
71658	MONTROSE	27	71752	MC NEIL	27
71659	MOSCOW	26	71753	MAGNOLIA	27
71660	NEW EDINBURG	27	71754	MAGNOLIA	27
71661	PARKDALE	27	71758	MOUNT HOLLY	27
71662	PICKENS	25	71759	NORPHLET	27
71663	PORTLAND	27	71762	SMACKOVER	27
71665	RISON	27	71763	SPARKMAN	27
71666	MC GEHEE	26	71764	STEPHENS	27
71667	STAR CITY	27	71765	STRONG	27
71670	TILLAR	26	71766	THORNTON	27
71671	WARREN	27	71768	URBANA	27
71674	WATSON	25	71770	WALDO	27
71675	WILMAR	27	71772	WHELEN SPRINGS	27

Table #1(T) ZIP Codes 71601 – 71772

ZIP CODES 71801 – 71998

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
71801	HOPE	27	71903	HOT SPRINGS NATIONAL PARK	27
71802	HOPE	27	71909	HOT SPRINGS NATIONAL PARK	27
71820	ALLEENE	27	71910	HOT SPRINGS VILLAGE	27
71822	ASHDOWN	27	71913	HOT SPRINGS NATIONAL PARK	27
71823	BEN LOMOND	27	71914	HOT SPRINGS NATIONAL PARK	27
71825	BLEVINS	27	71920	ALPINE	27
71826	BRADLEY	27	71921	AMITY	27
71827	BUCKNER	27	71922	ANTOINE	27
71828	CALE	27	71923	ARKADELPHIA	27
71831	COLUMBUS	27	71929	BISMARCK	27
71832	DE QUEEN	27	71932	BOARD CAMP	27
71833	DIERKS	27	71933	BONNERDALE	27
71834	DODDRIDGE	27	71935	CADDO GAP	27
71835	EMMET	27	71937	COVE	27
71836	FOREMAN	27	71940	DELIGHT	27
71837	FOUKE	27	71941	DONALDSON	27
71838	FULTON	27	71942	FRIENDSHIP	27
71839	GARLAND CITY	27	71943	GLENWOOD	27
71840	GENOA	27	71944	GRANNIS	27
71841	GILLHAM	27	71945	HATFIELD	27
71842	HORATIO	27	71949	JESSIEVILLE	27
71845	LEWISVILLE	27	71950	KIRBY	27
71846	LOCKESBURG	27	71952	LANGLEY	27
71847	MC CASKILL	27	71953	MENA	27
71851	MINERAL SPRINGS	27	71956	MOUNTAIN PINE	27
71852	NASHVILLE	27	71957	MOUNT IDA	27
71853	OGDEN	27	71958	MURFREESBORO	27
71854	TEXARKANA	27	71959	NEWHOPE	27
71855	OZAN	27	71960	NORMAN	27
71857	PRESCOTT	27	71961	ODEN	27
71858	ROSSTON	27	71962	OKOLONA	27
71859	SARATOGA	27	71964	PEARCY	27
71860	STAMPS	27	71965	PENCIL BLUFF	27
71861	TAYLOR	27	71968	ROYAL	27
71862	WASHINGTON	27	71969	SIMS	27
71864	WILLISVILLE	27	71970	STORY	27
71865	WILTON	27	71971	UMPIRE	27
71866	WINTHROP	27	71972	VANDERVOORT	27
71901	HOT SPRINGS NATIONAL PARK	27	71973	WICKES	27
71902	HOT SPRINGS NATIONAL PARK	27	71998	ARKADELPHIA	27

Table #2(T) ZIP Codes 71801 – 71998

ZIP CODES 71999 – 72088

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
71999	ARKADELPHIA	27	72042	DE WITT	26
72001	ADONA	27	72043	DIAZ	24
72002	ALEXANDER	27	72044	EDGEMONT	27
72003	ALMYRA	26	72045	EL PASO	27
72004	ALTHEIMER	25	72046	ENGLAND	24
72005	AMAGON	24	72047	ENOLA	27
72006	AUGUSTA	24	72048	ETHEL	25
72007	AUSTIN	27	72051	FOX	27
72010	BALD KNOB	26	72052	GARNER	26
72011	BAUXITE	27	72053	COLLEGE STATION	26
72012	BEEBE	26	72055	GILLETT	26
72013	BEE BRANCH	27	72057	GRAPEVINE	27
72014	BEEDEVILLE	24	72058	GREENBRIER	27
72015	BENTON	27	72059	GREGORY	24
72016	BIGELOW	27	72060	GRIFFITHVILLE	25
72017	BISCOE	25	72061	GUY	27
72018	BENTON	27	72063	HATTIEVILLE	27
72019	BENTON	27	72064	HAZEN	25
72020	BRADFORD	26	72065	HENSLEY	27
72021	BRINKLEY	25	72066	HICKORY PLAINS	26
72022	BRYANT	27	72067	HIGDEN	27
72023	CABOT	26	72068	HIGGINSON	25
72024	CARLISLE	26	72069	HOLLY GROVE	25
72025	CASA	27	72070	HOUSTON	27
72026	CASSCOE	25	72072	HUMNOKE	24
72027	CENTER RIDGE	27	72073	HUMPHREY	24
72028	CHOCTAW	27	72074	HUNTER	25
72029	CLARENDON	25	72075	JACKSONPORT	24
72030	CLEVELAND	27	72076	JACKSONVILLE	26
72031	CLINTON	27	72078	JACKSONVILLE	26
72032	CONWAY	27	72079	JEFFERSON	27
72033	CONWAY	27	72080	JERUSALEM	27
72034	CONWAY	27	72081	JUDSONIA	26
72035	CONWAY	27	72082	KENSETT	25
72036	COTTON PLANT	25	72083	KEO	24
72037	COY	24	72084	LEOLA	27
72038	CROCKETTS BLUFF	26	72085	LETONA	26
72039	DAMASCUS	27	72086	LONOKE	26
72040	DES ARC	25	72087	LONSDALE	27
72041	DE VALLS BLUFF	25	72088	FAIRFIELD BAY	27

Table #3(T) ZIP Codes 71999 – 72088

ZIP CODES 72089 – 72211

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
72089	BRYANT	27	72141	SCOTLAND	27
72099	LITTLE ROCK AIR FORCE BASE	27	72142	SCOTT	24
72101	MC CRORY	24	72143	SEARCY	26
72102	MC RAE	26	72145	SEARCY	26
72103	MABELVALE	27	72149	SEARCY	26
72104	MALVERN	27	72150	SHERIDAN	27
72105	JONES MILL	27	72152	SHERRILL	25
72106	MAYFLOWER	27	72153	SHIRLEY	27
72107	MENIFEE	27	72156	SOLGOHACHIA	27
72108	MONROE	25	72157	SPRINGFIELD	27
72110	MORRILTON	27	72160	STUTTGART	25
72111	MOUNT VERNON	27	72164	SWEET HOME	26
72112	NEWPORT	24	72165	THIDA	25
72113	MAUMELLE	26	72166	TICHNOR	26
72114	NORTH LITTLE ROCK	26	72167	TRASKWOOD	27
72115	NORTH LITTLE ROCK	26	72168	TUCKER	25
72116	NORTH LITTLE ROCK	27	72169	TUPELO	24
72117	NORTH LITTLE ROCK	25	72170	ULM	26
72118	NORTH LITTLE ROCK	27	72173	VILONIA	27
72119	NORTH LITTLE ROCK	26	72175	WABBASEKA	24
72120	SHERWOOD	27	72176	WARD	26
72121	PANGBURN	26	72178	WEST POINT	26
72122	PARON	27	72179	WILBURN	27
72123	PATTERSON	24	72180	WOODSON	27
72124	NORTH LITTLE ROCK	27	72181	WOOSTER	27
72125	PERRY	27	72182	WRIGHT	25
72126	PERRYVILLE	27	72183	WRIGHTSVILLE	26
72127	PLUMERVILLE	27	72190	NORTH LITTLE ROCK	27
72128	POYEN	26	72198	NORTH LITTLE ROCK	26
72129	PRATTSVILLE	27	72199	NORTH LITTLE ROCK	27
72130	PRIM	27	72201	LITTLE ROCK	27
72131	QUITMAN	27	72202	LITTLE ROCK	27
72132	REDFIELD	27	72203	LITTLE ROCK	27
72133	REYDELL	25	72204	LITTLE ROCK	27
72134	ROE	25	72205	LITTLE ROCK	27
72135	ROLAND	27	72206	LITTLE ROCK	26
72136	ROMANCE	27	72207	LITTLE ROCK	27
72137	ROSE BUD	27	72209	LITTLE ROCK	27
72139	RUSSELL	26	72210	LITTLE ROCK	27
72140	SAINT CHARLES	25	72211	LITTLE ROCK	27

Table #4(T) ZIP Codes 72089 – 72211

ZIP CODES 72212 – 72401

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
72212	LITTLE ROCK	27	72340	GOODWIN	25
72214	LITTLE ROCK	27	72341	HAYNES	25
72215	LITTLE ROCK	27	72342	HELENA	25
72216	LITTLE ROCK	26	72346	HETH	21
72217	LITTLE ROCK	27	72347	HICKORY RIDGE	24
72219	LITTLE ROCK	27	72348	HUGHES	22
72221	LITTLE ROCK	27	72350	JOINER	21
72222	LITTLE ROCK	27	72351	KEISER	21
72223	LITTLE ROCK	27	72352	LA GRANGE	25
72225	LITTLE ROCK	27	72353	LAMBROOK	26
72227	LITTLE ROCK	27	72354	LEPANTO	21
72231	LITTLE ROCK	25	72355	LEXA	25
72260	LITTLE ROCK	27	72358	LUXORA	21
72295	LITTLE ROCK	27	72359	MADISON	24
72301	WEST MEMPHIS	22	72360	MARIANNA	25
72303	WEST MEMPHIS	22	72364	MARION	22
72310	ARMOREL	21	72365	MARKED TREE	21
72311	AUBREY	25	72366	MARVELL	25
72312	BARTON	25	72367	MELLWOOD	26
72313	BASSETT	21	72368	MORO	25
72315	BLYTHEVILLE	21	72369	ONEIDA	26
72316	BLYTHEVILLE	21	72370	OSCEOLA	21
72319	GOSNELL	21	72372	PALESTINE	24
72320	BRICKEYS	23	72373	PARKIN	21
72321	BURDETTE	21	72374	POPLAR GROVE	25
72322	CALDWELL	24	72376	PROCTOR	22
72324	CHERRY VALLEY	23	72377	RIVERVALE	21
72325	CLARKEDALE	21	72379	SNOW LAKE	25
72326	COLT	24	72383	TURNER	25
72327	CRAWFORDSVILLE	21	72384	TURRELL	21
72328	CRUMROD	26	72386	TYRONZA	21
72329	DRIVER	21	72387	VANNDALE	24
72330	DYESS	21	72389	WABASH	26
72331	EARLE	21	72390	WEST HELENA	25
72332	EDMONDSON	22	72391	WEST RIDGE	21
72333	ELAINE	26	72392	WHEATLEY	25
72335	FORREST CITY	24	72394	WIDENER	23
72336	FORREST CITY	24	72395	WILSON	21
72338	FRENCHMANS BAYOU	21	72396	WYNNE	24
72339	GILMORE	21	72401	JONESBORO	23

Table #5(T) ZIP Codes 72212 – 72401

ZIP CODES 72402 – 72527

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
72402	JONESBORO	23	72453	PEACH ORCHARD	24
72403	JONESBORO	23	72454	PIGGOTT	23
72404	JONESBORO	23	72455	POCAHONTAS	26
72410	ALICIA	25	72456	POLLARD	24
72411	BAY	21	72457	PORTIA	25
72412	BEECH GROVE	24	72458	POWHATAN	26
72413	BIGGERS	24	72459	RAVENDEN	26
72414	BLACK OAK	21	72460	RAVENDEN SPRINGS	27
72415	BLACK ROCK	26	72461	RECTOR	23
72416	BONO	24	72462	REYNO	24
72417	BROOKLAND	23	72464	SAINT FRANCIS	22
72419	CARAWAY	21	72465	SEDGWICK	24
72421	CASH	24	72466	SMITHVILLE	26
72422	CORNING	24	72467	STATE UNIVERSITY	21
72424	DATTO	24	72469	STRAWBERRY	26
72425	DELAPLAINE	24	72470	SUCCESS	25
72426	DELL	21	72471	SWIFTON	25
72427	EGYPT	24	72472	TRUMANN	21
72428	ETOWAH	21	72473	TUCKERMAN	25
72429	FISHER	24	72474	WALCOTT	23
72430	GREENWAY	23	72475	WALDENBURG	24
72431	GRUBBS	24	72476	WALNUT RIDGE	25
72432	HARRISBURG	23	72478	WARM SPRINGS	26
72433	HOXIE	25	72479	WEINER	24
72434	IMBODEN	26	72482	WILLIFORD	27
72435	KNOBEL	24	72501	BATESVILLE	26
72436	LAFE	24	72503	BATESVILLE	26
72437	LAKE CITY	21	72512	HORSESHOE BEND	27
72438	LEACHVILLE	21	72513	ASH FLAT	27
72439	LIGHT	24	72515	BEXAR	27
72440	LYNN	26	72517	BROCKWELL	27
72441	MC DOUGAL	24	72519	CALICO ROCK	27
72442	MANILA	21	72520	CAMP	27
72443	MARMADUKE	23	72521	CAVE CITY	27
72444	MAYNARD	26	72522	CHARLOTTE	26
72445	MINTURN	25	72523	CONCORD	27
72447	MONETTE	21	72524	CORD	25
72449	O KEAN	25	72525	CHEROKEE VILLAGE	27
72450	PARAGOULD	23	72526	CUSHMAN	26
72451	PARAGOULD	23	72527	DESHA	26

Table #6(T) ZIP Codes 72402 – 72527

ZIP CODES 72528 – 72660

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
72528	DOLPH	27	72583	VIOLA	27
72529	CHEROKEE VILLAGE	27	72584	VIOLET HILL	27
72530	DRASCO	27	72585	WIDEMAN	27
72531	ELIZABETH	27	72587	WISEMAN	27
72532	EVENING SHADE	27	72601	HARRISON	27
72533	FIFTY SIX	27	72602	HARRISON	27
72534	FLORAL	27	72611	ALPENA	27
72536	FRANKLIN	27	72613	BEAVER	27
72537	GAMALIEL	27	72615	BERGMAN	27
72538	GEPP	27	72616	BERRYVILLE	27
72539	GLENCOE	27	72617	BIG FLAT	27
72540	GUION	27	72619	BULL SHOALS	27
72542	HARDY	27	72623	CLARKRIDGE	27
72543	HEBER SPRINGS	27	72624	COMPTON	27
72544	HENDERSON	27	72626	COTTER	27
72545	HEBER SPRINGS	27	72628	DEER	27
72546	IDA	27	72629	DENNARD	27
72550	LOCUST GROVE	27	72630	DIAMOND CITY	27
72553	MAGNESS	25	72631	EUREKA SPRINGS	27
72554	MAMMOTH SPRING	27	72632	EUREKA SPRINGS	27
72555	MARCELLA	27	72633	EVERTON	27
72556	MELBOURNE	27	72634	FLIPPIN	27
72560	MOUNTAIN VIEW	27	72635	GASSVILLE	27
72561	MOUNT PLEASANT	27	72636	GILBERT	27
72562	NEWARK	25	72638	GREEN FOREST	27
72564	OIL TROUGH	24	72639	HARRIET	27
72565	OXFORD	27	72640	HASTY	27
72566	PINEVILLE	27	72641	JASPER	27
72567	PLEASANT GROVE	27	72642	LAKEVIEW	27
72568	PLEASANT PLAINS	26	72644	LEAD HILL	27
72569	POUGHKEEPSIE	27	72645	LESLIE	27
72571	ROSIE	26	72648	MARBLE FALLS	27
72572	SAFFELL	26	72650	MARSHALL	27
72573	SAGE	27	72651	MIDWAY	27
72575	SALADO	26	72653	MOUNTAIN HOME	27
72576	SALEM	27	72654	MOUNTAIN HOME	27
72577	SIDNEY	27	72655	MOUNT JUDEA	27
72578	STURKIE	27	72657	TIMBO	27
72579	SULPHUR ROCK	26	72658	NORFORK	27
72581	TUMBLING SHOALS	27	72660	OAK GROVE	27

Table #7(T) ZIP Codes 72528 – 72660

ZIP CODES 72661 – 72829

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
72661	OAKLAND	27	72737	GREENLAND	27
72662	OMAHA	27	72738	HINDSVILLE	27
72663	ONIA	27	72739	HIWASSE	27
72666	PARTHENON	27	72740	HUNTSVILLE	27
72668	PEEL	27	72741	JOHNSON	27
72669	PINDALL	27	72742	KINGSTON	27
72670	PONCA	27	72744	LINCOLN	27
72672	PYATT	27	72745	LOWELL	27
72675	SAINT JOE	27	72747	MAYSVILLE	27
72677	SUMMIT	27	72749	MORROW	27
72679	TILLY	27	72751	PEA RIDGE	27
72680	TIMBO	27	72752	PETTIGREW	27
72682	VALLEY SPRINGS	27	72753	PRAIRIE GROVE	27
72683	VENDOR	27	72756	ROGERS	27
72685	WESTERN GROVE	27	72757	ROGERS	27
72686	WITTS SPRINGS	27	72758	ROGERS	27
72687	YELLVILLE	27	72760	SAINT PAUL	27
72701	FAYETTEVILLE	27	72761	SILOAM SPRINGS	27
72702	FAYETTEVILLE	27	72762	SPRINGDALE	27
72703	FAYETTEVILLE	27	72764	SPRINGDALE	27
72704	FAYETTEVILLE	27	72765	SPRINGDALE	27
72711	AVOCA	27	72766	SPRINGDALE	27
72712	BENTONVILLE	27	72768	SULPHUR SPRINGS	27
72714	BELLA VISTA	27	72769	SUMMERS	27
72715	BELLA VISTA	27	72770	TONTITOWN	27
72716	BENTONVILLE	27	72773	WESLEY	27
72717	CANEHILL	27	72774	WEST FORK	27
72718	CAVE SPRINGS	27	72776	WITTER	27
72719	CENTERTON	27	72801	RUSSELLVILLE	27
72721	COMBS	27	72802	RUSSELLVILLE	27
72722	DECATUR	27	72811	RUSSELLVILLE	27
72727	ELKINS	27	72812	RUSSELLVILLE	27
72728	ELM SPRINGS	27	72820	ALIX	27
72729	EVANSVILLE	27	72821	ALTUS	27
72730	FARMINGTON	27	72823	ATKINS	27
72732	GARFIELD	27	72824	BELLEVILLE	27
72733	GATEWAY	27	72826	BLUE MOUNTAIN	27
72734	GENTRY	27	72827	BLUFFTON	27
72735	GOSHEN	27	72828	BRIGGSVILLE	27
72736	GRAVETTE	27	72829	CENTERVILLE	27

Table #8(T) ZIP Codes 72661 – 72829

ZIP CODES 72830 – 72959

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
72830	CLARKSVILLE	27	72923	BARLING	27
72832	COAL HILL	27	72926	BOLES	27
72833	DANVILLE	27	72927	BOONEVILLE	27
72834	DARDANELLE	27	72928	BRANCH	27
72835	DELAWARE	27	72930	CECIL	27
72837	DOVER	27	72932	CEDARVILLE	27
72838	GRAVELLY	27	72933	CHARLESTON	27
72839	HAGARVILLE	27	72934	CHESTER	27
72840	HARTMAN	27	72935	DYER	27
72841	HARVEY	27	72936	GREENWOOD	27
72842	HAVANA	27	72937	HACKETT	27
72843	HECTOR	27	72938	HARTFORD	27
72845	KNOXVILLE	27	72940	HUNTINGTON	27
72846	LAMAR	27	72941	LAVACA	27
72847	LONDON	27	72943	MAGAZINE	27
72851	NEW BLAINE	27	72944	MANSFIELD	27
72852	OARK	27	72945	MIDLAND	27
72853	OLA	27	72946	MOUNTAINBURG	27
72854	OZONE	27	72947	MULBERRY	27
72855	PARIS	27	72948	NATURAL DAM	27
72856	PELSOR	27	72949	OZARK	27
72857	PLAINVIEW	27	72950	PARKS	27
72858	POTTSVILLE	27	72951	RATCLIFF	27
72860	ROVER	27	72952	RUDY	27
72863	SCRANTON	27	72955	UNIONTOWN	27
72865	SUBIACO	27	72956	VAN BUREN	27
72901	FORT SMITH	27	72957	VAN BUREN	27
72902	FORT SMITH	27	72958	WALDRON	27
72903	FORT SMITH	27	72959	WINSLOW	27
72904	FORT SMITH	27			
72905	FORT SMITH	27			
72906	FORT SMITH	27			
72908	FORT SMITH	27			
72913	FORT SMITH	27			
72914	FORT SMITH	27			
72916	FORT SMITH	27			
72917	FORT SMITH	27			
72918	FORT SMITH	27			
72919	FORT SMITH	27			
72921	ALMA	27			

Table #9(T) ZIP Codes 72830 – 72959

Earthquake Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
21	72310	72327	72350	72377	72419	72467
	72313	72329	72351	72384	72426	72472
	72315	72330	72354	72386	72428	
	72316	72331	72358	72391	72437	
	72319	72338	72365	72395	72438	
	72321	72339	72370	72411	72442	
	72325	72346	72373	72414	72447	
22	72301	72348	72464			
	72303	72364				
	72332	72376				
23	72320	72401	72404	72432	72451	72474
	72324	72402	72417	72443	72454	
	72394	72403	72430	72450	72461	
24	72005	72073	72175	72387	72425	72453
	72006	72075	72322	72396	72427	72456
	72014	72083	72326	72412	72429	72462
	72037	72101	72335	72413	72431	72465
	72043	72112	72336	72416	72435	72475
	72046	72123	72347	72421	72436	72479
	72059	72142	72359	72422	72439	72564
	72072	72169	72372	72424	72441	
25	71630	72026	72074	72168	72360	72445
	71639	72029	72082	72182	72366	72449
	71643	72036	72108	72231	72368	72457
	71644	72040	72117	72311	72374	72470
	71662	72041	72133	72312	72379	72471
	71674	72048	72134	72340	72383	72473
	71677	72060	72140	72341	72390	72476
	72004	72064	72152	72342	72392	72524
	72017	72068	72160	72352	72410	72553
	72021	72069	72165	72355	72433	72562
26	71601	72023	72086	72164	72367	72478
	71611	72024	72102	72166	72369	72501
	71638	72038	72113	72170	72389	72503
	71654	72042	72114	72176	72415	72522
	71659	72052	72115	72178	72434	72526
	71666	72053	72119	72183	72440	72527
	71670	72055	72121	72198	72444	72568
	71678	72066	72128	72206	72455	72571
	72003	72076	72139	72216	72458	72572
	72010	72078	72143	72328	72459	72575
	72012	72081	72145	72333	72466	72579
	72020	72085	72149	72353	72469	
27	71602	71647	71661	71720	71740	71751
	71603	71651	71663	71721	71742	71752
	71612	71652	71665	71722	71743	71753
	71613	71653	71667	71724	71744	71754
	71631	71655	71671	71725	71745	71758
	71635	71656	71675	71726	71747	71759
	71640	71657	71676	71728	71748	71762
	71642	71658	71701	71730	71749	71763
	71646	71660	71711	71731	71750	71764

Table #10(T) Earthquake Territory Definitions

Earthquake Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
27 (Cont'd)	71765	71937	72070	72223	72617	72719
	71766	71940	72079	72225	72619	72721
	71768	71941	72080	72227	72623	72722
	71770	71942	72084	72260	72624	72727
	71772	71943	72087	72295	72626	72728
	71801	71944	72088	72460	72628	72729
	71802	71945	72089	72482	72629	72730
	71820	71949	72099	72512	72630	72732
	71822	71950	72103	72513	72631	72733
	71823	71952	72104	72515	72632	72734
	71825	71953	72105	72517	72633	72735
	71826	71956	72106	72519	72634	72736
	71827	71957	72107	72520	72635	72737
	71828	71958	72110	72521	72636	72738
	71831	71959	72111	72523	72638	72739
	71832	71960	72116	72525	72639	72740
	71833	71961	72118	72528	72640	72741
	71834	71962	72120	72529	72641	72742
	71835	71964	72122	72530	72642	72744
	71836	71965	72124	72531	72644	72745
	71837	71968	72125	72532	72645	72747
	71838	71969	72126	72533	72648	72749
	71839	71970	72127	72534	72650	72751
	71840	71971	72129	72536	72651	72752
	71841	71972	72130	72537	72653	72753
	71842	71973	72131	72538	72654	72756
	71845	71998	72132	72539	72655	72757
	71846	71999	72135	72540	72657	72758
	71847	72001	72136	72542	72658	72760
	71851	72002	72137	72543	72660	72761
	71852	72007	72141	72544	72661	72762
	71853	72011	72150	72545	72662	72764
	71854	72013	72153	72546	72663	72765
	71855	72015	72156	72550	72666	72766
	71857	72016	72157	72554	72668	72768
	71858	72018	72167	72555	72669	72769
	71859	72019	72173	72556	72670	72770
	71860	72022	72179	72560	72672	72773
	71861	72025	72180	72561	72675	72774
	71862	72027	72181	72565	72677	72776
	71864	72028	72190	72566	72679	72801
	71865	72030	72199	72567	72680	72802
	71866	72031	72201	72569	72682	72811
	71901	72032	72202	72573	72683	72812
	71902	72033	72203	72576	72685	72820
	71903	72034	72204	72577	72686	72821
	71909	72035	72205	72578	72687	72823
71910	72039	72207	72581	72701	72824	
71913	72044	72209	72583	72702	72826	
71914	72045	72210	72584	72703	72827	
71920	72047	72211	72585	72704	72828	
71921	72051	72212	72587	72711	72829	
71922	72057	72214	72601	72712	72830	
71923	72058	72215	72602	72714	72832	
71929	72061	72217	72611	72715	72833	
71932	72063	72219	72613	72716	72834	
71933	72065	72221	72615	72717	72835	
71935	72067	72222	72616	72718	72837	

Table #11(T) Earthquake Territory Definitions

Earthquake Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
27 (Cont'd)	72838	72853	72903	72921	72937	72950
	72839	72854	72904	72923	72938	72951
	72840	72855	72905	72926	72940	72952
	72841	72856	72906	72927	72941	72955
	72842	72857	72908	72928	72943	72956
	72843	72858	72913	72930	72944	72957
	72845	72860	72914	72932	72945	72958
	72846	72863	72916	72933	72946	72959
	72847	72865	72917	72934	72947	
	72851	72901	72918	72935	72948	
	72852	72902	72919	72936	72949	

Table #12(T) Earthquake Territory Definitions

**PART III
BASE PREMIUM COMPUTATION RULES**

**RULE 301.
BASE PREMIUM COMPUTATION**

A. Fire (All Forms), Extended Coverage (DP 00 01), Broad Form (DP 00 02), Or Special Form (DP 00 03) For Coverage A – Dwelling/Coverage C – Personal Property

Owner-Occupied Key Loss Costs – All Territories				
Fire – Coverage A – All Forms – Non-Seasonal And Seasonal				
Protection Class	Const.*	Number Of Families		
		1	2	3 Or 4
1	M	\$ 39.95	\$ 43.95	\$ 63.92
	F	54.02	59.42	86.43
2	M	40.51	44.56	64.82
	F	54.58	60.04	87.33
3	M	41.08	45.19	65.73
	F	55.14	60.65	88.22
4	M	41.64	45.80	66.62
	F	55.71	61.28	89.14
5	M	42.20	46.42	67.52
	F	56.27	61.90	90.03
6	M	42.77	47.05	68.43
	F	56.83	62.51	90.93
7	M	43.33	47.66	69.33
	F	67.52	74.27	108.03
8	M	50.64	55.70	81.02
	F	73.15	80.47	117.04
8B	M	62.46	68.71	99.94
	F	90.03	99.03	144.05
9	M	70.34	77.37	112.54
	F	101.29	111.42	162.06
10	M	90.03	99.03	144.05
	F	129.42	142.36	207.07

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#1(LC) Fire – Coverage A – All Forms – Non-Seasonal And Seasonal Owner-Occupied Key Loss Costs

Fire – Coverage A – All Forms – Owner And Non-Owner-Occupied – Non-Seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.310	\$ 40	1.327
2	.346	42	1.359
3	.382	44	1.392
4	.419	46	1.425
5	.455	48	1.457
6	.491	50	1.490
7	.528	55	1.570
8	.564	60	1.650
9	.600	65	1.730
10	.637	70	1.810
11	.673	75	1.890
12	.709	80	1.970
13	.746	85	2.050
14	.782	90	2.130
15	.818	95	2.210
16	.855	100	2.290
18	.927	105	2.370
20	1.000	110	2.450
22	1.033	115	2.530
24	1.065	120	2.610
26	1.098	125	2.690
28	1.131	130	2.770
30	1.163	135	2.850
32	1.196	140	2.930
34	1.229	145	3.010
36	1.261	Each Additional \$1,000	.016
38	1.294		

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#2(LC) Fire – Coverage A – All Forms – Owner And Non-Owner-Occupied – Non-Seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Non-Owner-Occupied Key Loss Costs – All Territories				
Fire – Coverage A – All Forms – Non-Seasonal And Seasonal				
Protection Class	Const.*	Number Of Families		
		1	2	3 Or 4
1	M	\$ 49.94	\$ 54.93	\$ 79.90
	F	67.53	74.28	108.05
2	M	50.64	55.70	81.02
	F	68.23	75.05	109.17
3	M	51.35	56.49	82.16
	F	68.93	75.82	110.29
4	M	52.05	57.26	83.28
	F	69.64	76.60	111.42
5	M	52.75	58.03	84.40
	F	70.34	77.37	112.54
6	M	53.46	58.81	85.54
	F	71.04	78.14	113.66
7	M	54.16	59.58	86.66
	F	84.40	92.84	135.04
8	M	63.30	69.63	101.28
	F	91.44	100.58	146.30
8B	M	78.08	85.89	124.93
	F	112.54	123.79	180.06
9	M	87.93	96.72	140.69
	F	126.61	139.27	202.58
10	M	112.54	123.79	180.06
	F	161.78	177.96	258.85

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#3(LC) Fire – Coverage A – All Forms – Non-Seasonal And Seasonal Non-Owner-Occupied Key Loss Costs

Fire – Coverage A – All Forms – Owner And Non-Owner-Occupied – Non-Seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.310	\$ 40	1.327
2	.346	42	1.359
3	.382	44	1.392
4	.419	46	1.425
5	.455	48	1.457
6	.491	50	1.490
7	.528	55	1.570
8	.564	60	1.650
9	.600	65	1.730
10	.637	70	1.810
11	.673	75	1.890
12	.709	80	1.970
13	.746	85	2.050
14	.782	90	2.130
15	.818	95	2.210
16	.855	100	2.290
18	.927	105	2.370
20	1.000	110	2.450
22	1.033	115	2.530
24	1.065	120	2.610
26	1.098	125	2.690
28	1.131	130	2.770
30	1.163	135	2.850
32	1.196	140	2.930
34	1.229	145	3.010
36	1.261	Each Additional \$1,000	.016
38	1.294		

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#4(LC) Fire – Coverage A – All Forms – Owner And Non-Owner-Occupied – Non-Seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Owner And Non-Owner-Occupied Key Loss Costs – All Territories				
Fire – Coverage C – All Forms – Non-Seasonal And Seasonal				
Protection Class	Const.*	Number Of Families		
		1 Or 2	3 Or 4	5 Or More
1	M	\$ 10.59	\$ 13.77	\$ 19.59
	F	14.32	18.62	26.49
2	M	10.74	13.96	19.86
	F	14.47	18.81	26.76
3	M	10.89	14.16	20.14
	F	14.62	19.01	27.04
4	M	11.04	14.35	20.42
	F	14.77	19.20	27.31
5	M	11.19	14.55	20.69
	F	14.92	19.40	27.59
6	M	11.34	14.74	20.97
	F	15.07	19.59	27.87
7	M	11.49	14.94	21.24
	F	17.90	23.27	33.11
8	M	13.43	17.46	24.83
	F	19.40	25.22	35.87
8B	M	16.56	21.53	30.62
	F	23.87	31.03	44.14
9	M	18.65	24.25	34.49
	F	26.86	34.92	49.66
10	M	23.87	31.03	44.14
	F	34.32	44.62	63.46

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#5(LC) Fire – Coverage C – All Forms – Non-Seasonal And Seasonal Owner and Non-Owner-Occupied Key Loss Costs

Fire – Coverage C – All Forms – Owner And Non-Owner-Occupied – Non-Seasonal And Seasonal			
Key Factors			
Limit Of Liability (000's)	Coverage C	Limit Of Liability (000's)	Coverage C
\$ 1*	.35	\$ 27	3.73
2	.48	28	3.86
3	.61	29	3.99
4	.74	30	4.12
5	.87	31	4.25
6	1.00	32	4.38
7	1.13	33	4.51
8	1.26	34	4.64
9	1.39	35	4.77
10	1.52	36	4.90
11	1.65	37	5.03
12	1.78	38	5.16
13	1.91	39	5.29
14	2.04	40	5.42
15	2.17	41	5.55
16	2.30	42	5.68
17	2.43	43	5.81
18	2.56	44	5.94
19	2.69	45	6.07
20	2.82	46	6.20
21	2.95	47	6.33
22	3.08	48	6.46
23	3.21	49	6.59
24	3.34	50	6.72
25	3.47	Each Addi-	
26	3.60	tional \$1,000	.13

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#6(LC) Fire – Coverage C – All Forms – Owner And Non-Owner-Occupied – Non-Seasonal And Seasonal Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Extended Coverage, Broad And Special Forms – Coverage A Key Loss Costs*			
Territory	Forms		
	DP 00 01	DP 00 02	DP 00 03
Statewide	\$ 31.47	\$ 47.21	\$ 56.65

* DP 00 01 Key Loss Costs are Non-Seasonal and Seasonal. DP 00 02 and DP 00 03 Key Loss Costs are Non-Seasonal only and include the charge for Extended Coverage and Vandalism and Malicious Mischief perils.

Table 301.A.#7(LC) Extended Coverage, Broad And Special Forms – Coverage A Key Loss Costs

To develop the Seasonal Base Loss Costs, multiply the following factors by the DP 00 01 Extended Coverage Base Loss Costs:

Territory	DP 00 02	DP 00 03
ALL	1.75	2.10

Table 301.A.#8(LC) Extended Coverage, Broad And Special Forms – Coverage A Seasonal Key Loss Costs Forms DP 00 02 And DP 00 03

Extended Coverage, Broad And Special Forms – Coverage A			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.566	\$ 40	1.456
2	.588	42	1.502
3	.611	44	1.547
4	.634	46	1.593
5	.657	48	1.639
6	.680	50	1.685
7	.703	55	1.800
8	.726	60	1.915
9	.749	65	2.030
10	.771	70	2.145
11	.794	75	2.260
12	.817	80	2.375
13	.840	85	2.490
14	.862	90	2.605
15	.885	95	2.720
16	.908	100	2.835
18	.953	105	2.950
20	1.000	110	3.065
22	1.046	115	3.180
24	1.091	120	3.295
26	1.137	125	3.410
28	1.182	130	3.525
30	1.228	135	3.640
32	1.273	140	3.755
34	1.320	145	3.870
36	1.365	Each Addi-	
38	1.411	tional \$1,000	.023

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#9(LC) Extended Coverage, Broad And Special Forms – Coverage A Key Factors

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Extended Coverage, Broad And Special Forms – Coverage C Key Loss Costs*			
Territory	Forms		
	DP 00 01	DP 00 02	DP 00 03
Statewide	\$ 2.42	\$ 5.57	\$ 5.57

* DP 00 01 Key Loss Costs are Non-Seasonal and Seasonal. DP 00 02 and DP 00 03 Key Loss Costs are Non-Seasonal only and include the charge for Extended Coverage and Vandalism and Malicious Mischief perils.

Table 301.A.#10(LC) Extended Coverage, Broad And Special Forms – Coverage C Key Loss Costs

To develop the Seasonal Base Loss Costs, multiply the following factors by the DP 00 01 Extended Coverage Base Loss Costs:

Territory	DP 00 02	DP 00 03
ALL	2.75	2.75

Table 301.A.#11(LC) Extended Coverage, Broad And Special Forms – Coverage C Seasonal Key Loss Costs Forms DP 00 02 And DP 00 03

Extended Coverage, Broad And Special Forms – Coverage C			
Key Factors			
Limit Of Liability (000's)	Coverage C	Limit Of Liability (000's)	Coverage C
\$ 1*	.17	\$ 27	4.51
2	.33	28	4.68
3	.50	29	4.85
4	.67	30	5.02
5	.83	31	5.19
6	1.00	32	5.36
7	1.17	33	5.53
8	1.34	34	5.70
9	1.50	35	5.87
10	1.67	36	6.04
11	1.84	37	6.21
12	2.00	38	6.38
13	2.17	39	6.55
14	2.33	40	6.72
15	2.50	41	6.89
16	2.67	42	7.06
17	2.84	43	7.23
18	3.00	44	7.40
19	3.17	45	7.57
20	3.34	46	7.74
21	3.51	47	7.91
22	3.67	48	8.08
23	3.84	49	8.25
24	4.00	50	8.42
25	4.17	Each Additional \$1,000	.17
26	4.34		

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#12(LC) Extended Coverage, Broad And Special Forms – Coverage C Key Factors

**RULE 302.
VANDALISM & MALICIOUS MISCHIEF – DP 00 01**

Loss Costs Per \$1,000	
Not Seasonal or Vacant	\$.06
Seasonal and Not Vacant	.29
Vacant	4.66
In Course of Construction	.06

Table 302.(LC) Vandalism And Malicious Mischief (DP 00 01)

**PART IV
ADJUSTED BASE PREMIUM COMPUTATION RULES**

**RULE 404.
MOBILE OR TRAILER HOMES – DP 00 01 ONLY**

Multiply the One Family, Coverage A or C, Frame Base Premium by 1.00.

**PART V
ADDITIONAL COVERAGES AND INCREASED LIMITS
RULES**

**RULE 500.
MISCELLANEOUS LOSS COSTS**

Loss Costs Per \$1,000*	
Exposure	Loss Costs
A. Fire: Protection Class 1-8	\$ 1.12
Fire: Protection Class 8B, 9 & 10	1.99
B. Extended Coverage (DP 00 01)	.52
C. Broad Form (DP 00 02)	.75
D. Special Form (DP 00 03)	1.01
E. Broad Form (DP 00 02) with Endorsement DP 04 65	1.01
* These loss costs apply to all occupancies, territories, construction and protection classifications, unless otherwise specified. Loss Costs for A. are cumulative with either B., C., D., or E.	

Table 500.(LC) Miscellaneous Loss Costs

**RULE 508.
TREES, SHRUBS AND OTHER PLANTS**

C. Premium Computation

1. Fire, Extended Coverage, Broad And Special Forms

The loss costs in the following table apply to all occupancies, territories, construction and protection classifications, unless otherwise specified:

Fire (DP 00 01)		
Protection Class	Loss Costs Per \$1,000	
1-8	\$ 1.12	
8B, 9 and 10	1.99	
Extended Coverage (DP 00 01) – All Specified Perils		
Territory	Loss Costs Per \$1,000	
	Including Wind Or Hail	Excluding Wind Or Hail
All	\$ 28.52	\$.56
Windstorm Or Hail (DP 00 02 And DP 00 03)		
Territory	Loss Costs Per \$1,000	
All	\$ 27.96	

Table 508.C.1.(LC) Premium Computation

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR-D-10-1-R
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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	Insurance Service Office, DP-2010-RLA1
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	Company Name	Company NAIC Number
3. A.	Amica Mutual Insurance Company	B. 028-19976

	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.	01.0 Property	B. 01.0002 Personal Property (Fire & Allied Lines)

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
Dwelling Fire	N/A	16.5%	.402	1.000	2.488	N/A	2.188
Extended Coverage	N/A	16.1%	.411	1.100	2.676	N/A	2.350
TOTAL OVERALL EFFECT	N/A	16.3%					

6.

5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2005	13	-16.2%	02/01/05	9	3	.333	.484
2006	12	---	----	7	1	.143	.445
2007	13	-8.3%	03/01/07	7	0	.000	.442
2008	9	0.0%		6	0	.000	.774
2009	16	4.3%	03/01/09	5	0	.000	.815
		0.0%	04/01/10				

7.

Expense Constants	Selected Provisions	
	DW	EC
A. Total Production Expense	21.1	21.0
B. General Expense	5.8	5.8
C. Taxes, License & Fees	2.7	2.7
D. Underwriting Profit & Contingencies	5.2	4.4
E. Other (anticipated dividend)	25.0	25.0
F. TOTAL	59.8	58.9

- 8.** N Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** 16.4 % Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Statewide
- 10.** 16.3 % Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Statewide

PC RLC

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR-D-10-1-R
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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	Insurance Service Office, DP-2010-RLA1
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	Company Name	Company NAIC Number
3.	A. Amica Mutual Insurance Company	B. 028-19976

	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. 01.0 Property	B. 01.0002 Personal Property (Fire & Allied Lines)

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
Dwelling Fire	N/A	16.5%	.402	1.000	2.488	N/A	2.188
Extended Coverage	N/A	37.2%	.411	1.300	3.163	N/A	2.350
TOTAL OVERALL EFFECT	N/A	26.8%					

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	13	-16.2%	02/01/05	9	3	.333	.484
2006	12	---	----	7	1	.143	.445
2007	13	-8.3%	03/01/07	7	0	.000	.442
2008	9	0.0%		6	0	.000	.774
2009	16	4.3%	03/01/09	5	0	.000	.815
		0.0%	04/01/10				

7.

Expense Constants	Selected Provisions	
	DW	EC
A. Total Production Expense	21.1	21.0
B. General Expense	5.8	5.8
C. Taxes, License & Fees	2.7	2.7
D. Underwriting Profit & Contingencies	5.2	4.4
E. Other (anticipated dividend)	25.0	25.0
F. TOTAL	59.8	58.9

- 8.** N Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** 26.8 % Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Statewide
- 10.** 16.4 % Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Statewide

PC RLC

**FORM RF2-Reference filing abstract NAIC LOSS COST FILING DOCUMENT—OTHER THAN
WORKERS' COMPENSATION**

CALCULATION OF COMPANY LOSS COST MULTIPLIER

This filing transmittal is part of Company Tracking #	AR-D-10-1-R
This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	N/A

(X) **Loss Cost Reference Filing** DP-2010-RLA-1 () **Independent Rate Filing**
(Advisory Org, & Reference filing #)

If this is a loss cost filing adopting an advisory organization's loss costs the above insurer hereby declares that it is a member, subscriber or service purchaser of the named advisory organization for this line of insurance. The insurer hereby files (to be deemed to have independently submitted as its own filing) the prospective loss costs in the captioned Reference Filing. The insurer's rates will be the combination of the prospective loss costs and the loss cost multipliers and, if utilized, the expense constants specified in the attachments.

1. Check one of the following:

<input type="checkbox"/>	The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable to future revisions of the advisory organization's prospective loss costs for this line of insurance. The insurer's rates will be the combination of the advisory organization's prospective loss costs and the insurer's loss cost multipliers and if utilized, expense constants specified in the attachments. The rates will apply to policies written on or after the effective date of the advisory organization's prospective loss costs. This authorization is effective until disapproved by the Commissioner, or until amended or withdrawn by the insurer. Note: Some states have statutes that prohibit this option for some lines of business.
<input checked="" type="checkbox"/>	The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable only to the above Advisory Organization Reference Filing.

2. Line, Subline, Coverage, Territory, Class, etc. combination to which this page applies: Dwelling Fire

3. Loss cost modification:

A. The insurer hereby files to adopt the prospective loss costs in the captioned reference filing (Check One):

- (X) Without Modification (factor = 1.000)
- () With the following modification(s). (Cite the nature and percent modification, and attach supporting data and/or rationale for the modification.) _____

B. Loss Cost Modification Expressed as a Factor: (See Examples Below) 1.000

Example 1: Loss cost Modification Factor: If your company's loss cost modification is -10%, a factor of .90 (1.000 - .100) should be used.

Example 2: Loss cost Modification Factor: If your company's loss cost modification is =15%, a factor of 1.15 (1.000 + .150) should be used.

NOTE: IF EXPENSE CONSTANTS ARE UTILIZED ATTACH "EXPENSE CONSTANT SUPPLEMENT" OR OTHER SUPPORTING INFORMATION. DO NOT COMPLETE ITEMS 4-8 BELOW.

4. Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and/or other supporting information.)

		Selected Provisions	
A.	Total Production Expense	21.1	%
B.	General Expense	5.8	%
C.	Taxes, Licenses & Fees	2.7	%
D.	Underwriting Profit & Contingencies (explain how investment income is taken into account)	5.2	%
E.	Other (Anticipated Dividend)	25.0	%
F.	Total	59.8	%

5.	A. Expected Loss Ratio: $ELR = 100\% - 4F = A$	40.2	%
	B. ELR in Decimal Form =	.402	
6.	Company Formula Loss Cost Multiplier (3B/5B)	2.488	
7.	Company Selected Loss Cost Multiplier = (Attach explanation for any differences between 6 and 7)	2.488	
8.	Rate Level Change for the coverage(s) to which this page applies	16.5	%

**Amica Companies
Dwelling Fire Countrywide
Expense Exhibit**

2007 - 2009

<u>Other Acquisition</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>3 Year Total</u>
1. Expense	667,333	878,801	1,092,589	2,638,723
2. Earned Premium	3,767,542	4,344,429	5,181,907	13,293,878
3. Ratio (1) / (2)	0.177	0.202	0.211	0.198
Selected				0.211

<u>General Expense</u>				
1. Expense	145,286	211,457	299,954	656,697
2. Earned Premium	3,767,542	4,344,429	5,181,907	13,293,878
3. Ratio (1) / (2)	0.039	0.049	0.058	0.049
Selected				0.058

Miscellaneous Taxes

Licenses & Fees

1. Expense	8,674	9,813	12,305	30,792
2. Earned Premium	3,767,542	4,344,429	5,181,907	13,293,878
3. Ratio (1) / (2)	0.002	0.002	0.002	0.002
Selected				0.002

**Amica Companies
Extended Coverage Countrywide
Expense Exhibit**

2007 - 2009

<u>Other Acquisition</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>3 Year Total</u>
1. Expense	758,217	1,025,191	1,325,291	3,108,699
2. Earned Premium	4,322,393	5,082,706	6,307,889	15,712,988
3. Ratio (1) / (2)	0.175	0.202	0.210	0.198
Selected				0.210
<u>General Expense</u>				
1. Expense	166,556	308,996	363,687	839,239
2. Earned Premium	4,322,393	5,082,706	6,307,889	15,712,988
3. Ratio (1) / (2)	0.039	0.061	0.058	0.053
Selected				0.058
<u>Miscellaneous Taxes Licenses & Fees</u>				
1. Expense	9,436	11,866	15,597	36,899
2. Earned Premium	4,322,393	5,082,706	6,307,889	15,712,988
3. Ratio (1) / (2)	0.002	0.002	0.002	0.002
Selected				0.002

**Countrywide
Amica Companies
Dwelling Fire**

**Estimated Investment Earnings On Unearned
Premium Reserves And On Loss Reserves**

A. Unearned Premium Reserve

1. Direct Earned Premium for 2009			\$4,743,566
2. Mean Unearned Premium Reserve: (1) x	0.563		\$2,670,628
3. Deduction for Prepaid Expenses			
Commission and Brokerage Expense		0.0%	
Taxes, Licenses and Fees		2.7%	
50% of Other Acquisition Expense		10.6%	
50% of Company Operating Expense		2.9%	
Total		16.2%	
4. Deduction for Federal Taxes Payable			0.69%
5. [(2) x [(3) + (4)]]			\$451,069
6. Net Subject to Investment (2) - (5)			\$2,219,559

B. Delayed Remission Of Premium (Agent's Balances)

1. Direct Earned Premium (A-1)			\$4,743,566
2. Average Agents' Balance			0.291
3. Delayed Remission (1) x (2)			\$1,380,378

C. Loss Reserve

1. Direct Earned Premium (A-1)			\$4,743,566
2. Expected Incurred Losses and Loss Adjustment Expenses (1) x	0.402		\$1,906,914
3. Expected Mean Loss Reserves (2) x	0.392		\$747,510

D. Net Subject To Investment

(A-6) - (B-3) + (C-3)			\$1,586,691
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E. Average Rate of Return

0.034

F. Investment Earnings On Net Subject To Investment

(D) X (E)			\$53,947
-----------	--	--	----------

**G. Average Rate Of Return As a Percent Of Direct Earned
Premium (F) ÷ (A-1)**

0.011

**H. Average Rate Of Return As a Percent Of Direct Earned
Premium After Federal Income Taxes**

(G) X 0.717 0.008

**Countrywide
Amica Companies
Extended Coverage**

**Estimated Investment Earnings On Unearned
Premium Reserves And On Loss Reserves**

A. Unearned Premium Reserve

1. Direct Earned Premium for 2009			\$5,853,500
2. Mean Unearned Premium Reserve: (1) x	0.543		\$3,178,451
3. Deduction for Prepaid Expenses			
Commission and Brokerage Expense		0.0%	
Taxes, Licenses and Fees		2.7%	
50% of Other Acquisition Expense		10.5%	
50% of Company Operating Expense		2.9%	
Total		16.1%	
4. Deduction for Federal Taxes Payable			0.8%
5. [(2) x [(3) + (4)]]			\$537,158
6. Net Subject to Investment (2) - (5)			\$2,641,293

B. Delayed Remission Of Premium (Agent's Balances)

1. Direct Earned Premium (A-1)			\$5,853,500
2. Average Agents' Balance			0.291
3. Delayed Remission (1) x (2)			\$1,703,369

C. Loss Reserve

1. Direct Earned Premium (A-1)			\$5,853,500
2. Expected Incurred Losses and Loss Adjustment Expenses (1) x	0.411		\$2,405,789
3. Expected Mean Loss Reserves (2) x	0.243		\$584,607

D. Net Subject To Investment

(A-6) - (B-3) + (C-3)			\$1,522,531
------------------------------	--	--	-------------

E. Average Rate of Return

0.034

F. Investment Earnings On Net Subject To Investment

(D) X (E)			\$51,766
------------------	--	--	----------

**G. Average Rate Of Return As a Percent Of Direct Earned
Premium (F) ÷ (A-1)**

0.009

**H. Average Rate Of Return As a Percent Of Direct Earned
Premium After Federal Income Taxes (G) X**

0.717

0.006

**Extended Coverage
Countrywide
Amica Mutual Insurance Company**

<u>Year</u>	<u>Collected Earned Premium</u>	<u>Incurred Losses and LAE</u>	<u>Loss Ratio</u>	<u>Net Income</u>	<u>Net Income as % of Premium</u>
2005	3,647,048	3,124,471	0.857	(797,258)	-21.9%
2006	3,819,875	2,664,925	0.698	41,017	1.1%
2007	4,066,295	2,770,471	0.681	(59,359)	-1.5%
2008	4,748,434	6,568,066	1.383	(3,387,910)	-71.3%
2009	<u>5,853,500</u>	<u>6,545,989</u>	<u>1.118</u>	<u>(2,809,687)</u>	<u>-48.0%</u>
	22,135,152	21,673,922	0.979	(7,013,197)	-31.7%

Date: November 8, 2010

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Department Use

**OTHER THAN WORKERS' COMPENSATION
LOSS COST FILING DOCUMENT COVER FORM**

**INSURER RATE FILING
ADOPTION OF ADVISORY ORGANIZATION
PROSPECTIVE LOSS COSTS**

1. INSURER NAME Amica Mutual Insurance Company
ADDRESS P.O. Box 6008
Providence, RI 02940-6008
2. PERSON RESPONSIBLE FOR FILING Brenda M. Walker
TITLE Sr. Regulatory Compliance Analyst TELEPHONE # 1-800-652-6422 ext 24584
3. INSURER NAIC # 028-19976
4. LINE OF INSURANCE Dwelling Fire
5. ADVISORY ORGANIZATION Insurance Service Office
6. PROPOSED RATE LEVEL CHANGE 16.3 % EFFECTIVE DATE 5-1-2011
7. PRIOR RATE LEVEL CHANGE 0.0 % EFFECTIVE DATE 4-1-2010
8. ATTACH "NAIC LOSS COST FILING DOCUMENT—OTHER THAN WORKERS' COMPENSATION" (Use the above document separately for each insurer elected loss cost multiplier.)

**FORM RF2-Reference filing abstract NAIC LOSS COST FILING DOCUMENT—OTHER THAN
WORKERS' COMPENSATION**

CALCULATION OF COMPANY LOSS COST MULTIPLIER

This filing transmittal is part of Company Tracking #	AR-D-10-1-R
This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	N/A

(X) Loss Cost Reference Filing DP-2010-RLA-1 () Independent Rate Filing
(Advisory Org, & Reference filing #)

If this is a loss cost filing adopting an advisory organization's loss costs the above insurer hereby declares that it is a member, subscriber or service purchaser of the named advisory organization for this line of insurance. The insurer hereby files (to be deemed to have independently submitted as its own filing) the prospective loss costs in the captioned Reference Filing. The insurer's rates will be the combination of the prospective loss costs and the loss cost multipliers and, if utilized, the expense constants specified in the attachments.

1. Check one of the following:

<input type="checkbox"/>	The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable to future revisions of the advisory organization's prospective loss costs for this line of insurance. The insurer's rates will be the combination of the advisory organization's prospective loss costs and the insurer's loss cost multipliers and if utilized, expense constants specified in the attachments. The rates will apply to policies written on or after the effective date of the advisory organization's prospective loss costs. This authorization is effective until disapproved by the Commissioner, or until amended or withdrawn by the insurer. Note: Some states have statutes that prohibit this option for some lines of business.
<input checked="" type="checkbox"/>	The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable only to the above Advisory Organization Reference Filing.

2. Line, Subline, Coverage, Territory, Class, etc. combination to which this page applies: Extended Coverage

3. Loss cost modification:

A. The insurer hereby files to adopt the prospective loss costs in the captioned reference filing (Check One):

() Without Modification (factor = 1.000)

(X) With the following modification(s). (Cite the nature and percent modification, and attach supporting data and/or rationale for the modification.) _____

B. Loss Cost Modification Expressed as a Factor: (See Examples Below) 1.100

Example 1: Loss cost Modification Factor: If your company's loss cost modification is -10%, a factor of .90 (1.000 - .100) should be used.

Example 2: Loss cost Modification Factor: If your company's loss cost modification is =15%, a factor of 1.15 (1.000 + .150) should be used.

NOTE: IF EXPENSE CONSTANTS ARE UTILIZED ATTACH "EXPENSE CONSTANT SUPPLEMENT" OR OTHER SUPPORTING INFORMATION. DO NOT COMPLETE ITEMS 4-8 BELOW.

4. Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and/or other supporting information.)

		Selected Provisions	
A.	Total Production Expense	21.0	%
B.	General Expense	5.8	%
C.	Taxes, Licenses & Fees	2.7	%
D.	Underwriting Profit & Contingencies (explain how investment income is taken into account)	4.4	%
E.	Other (Anticipated Dividend)	25.0	%
F.	Total	58.9	%

5.	A. Expected Loss Ratio: $ELR = 100\% - 4F = A$	41.1	%
	B. ELR in Decimal Form =	.411	
6.	Company Formula Loss Cost Multiplier (3B/5B)	2.676	
7.	Company Selected Loss Cost Multiplier = (Attach explanation for any differences between 6 and 7)	2.676	
8.	Rate Level Change for the coverage(s) to which this page applies	16.1	%

AMICA DWELLING FIRE CHANGE IN EXPENSE
Arkansas

DWELLING FIRE

	<u>OLD</u>	<u>NEW</u>
1. General Expenses	0.039	0.058
2. Commission, Brokerage & Other Acq.	0.177	0.211
3. Profit & Cont. Less Investment Income	0.050	0.052
4. Taxes, License & Fees		
(a) Premium	0.025	0.025
(b) Misc.	0.002	0.002
5. Dividend	0.250	0.250
6. Total [(1)+(2)+(3)+(4)+(5)]	0.543	0.598
7. AMICA Expected Loss Ratio [1.000-(6)]	0.457	0.402
8. AMICA L.C.A.F. (A) [1.000/(7)]	2.188	2.488
9. Change in Expense (New / Old)		1.137

(A) Check If Provision For Unallocated Loss Adjusting Expense Is Included.

AMICA EXTENDED COVERAGE CHANGE IN EXPENSE
Arkansas

EXTENDED COVERAGE

	<u>OLD</u>	<u>NEW</u>
1. General Expenses	0.039	0.058
2. Commission, Brokerage & Other Acq.	0.175	0.210
3. Profit & Cont. Less Investment Income	0.041	0.044
4. Taxes, License & Fees		
(a) Premium	0.025	0.025
(b) Misc.	0.002	0.002
5. Dividend	0.250	0.250
6. Total [(1)+(2)+(3)+(4)+(5)]	0.532	0.589
7. AMICA Expected Loss Ratio [1.000-(6)]	0.468	0.411
8. Loss Cost Modification Factor (If Applicable)	1.100	1.100
9. AMICA L.C.A.F. (A) [(8)/(7)]	2.350	2.676
10. Change in Expense (New / Old)		1.139
11. Change in Modification (New / Old)		1.000

(A) Check If Provision For Unallocated Loss Adjusting Expense Is Included.

Date: October 19, 2010

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**OTHER THAN WORKERS' COMPENSATION
LOSS COST FILING DOCUMENT COVER FORM**

**INSURER RATE FILING
ADOPTION OF ADVISORY ORGANIZATION
PROSPECTIVE LOSS COSTS**

1. INSURER NAME Amica Mutual Insurance Company
ADDRESS P.O. Box 6008
Providence, RI 02940-6008
2. PERSON RESPONSIBLE FOR FILING Brenda M. Walker
TITLE Sr. Regulatory Compliance Analyst TELEPHONE # 1-800-652-6422 ext 24584
3. INSURER NAIC # 028-19976
4. LINE OF INSURANCE Dwelling Fire
5. ADVISORY ORGANIZATION Insurance Service Office
6. PROPOSED RATE LEVEL CHANGE 26.8 % EFFECTIVE DATE 4-1-2011
7. PRIOR RATE LEVEL CHANGE 0.0 % EFFECTIVE DATE 4-1-2010
8. ATTACH "NAIC LOSS COST FILING DOCUMENT—OTHER THAN WORKERS' COMPENSATION" (Use the above document separately for each insurer elected loss cost multiplier.)

**FORM RF2-Reference filing abstract NAIC LOSS COST FILING DOCUMENT—OTHER THAN
WORKERS' COMPENSATION**

CALCULATION OF COMPANY LOSS COST MULTIPLIER

This filing transmittal is part of Company Tracking #	AR-D-10-1-R
This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	N/A

(X) Loss Cost Reference Filing DP-2010-RLA-1 () Independent Rate Filing
(Advisory Org, & Reference filing #)

If this is a loss cost filing adopting an advisory organization's loss costs the above insurer hereby declares that it is a member, subscriber or service purchaser of the named advisory organization for this line of insurance. The insurer hereby files (to be deemed to have independently submitted as its own filing) the prospective loss costs in the captioned Reference Filing. The insurer's rates will be the combination of the prospective loss costs and the loss cost multipliers and, if utilized, the expense constants specified in the attachments.

1. Check one of the following:

<input type="checkbox"/>	The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable to future revisions of the advisory organization's prospective loss costs for this line of insurance. The insurer's rates will be the combination of the advisory organization's prospective loss costs and the insurer's loss cost multipliers and if utilized, expense constants specified in the attachments. The rates will apply to policies written on or after the effective date of the advisory organization's prospective loss costs. This authorization is effective until disapproved by the Commissioner, or until amended or withdrawn by the insurer. Note: Some states have statutes that prohibit this option for some lines of business.
<input checked="" type="checkbox"/>	The insurer hereby files to have its loss cost multipliers and, if utilized, expense constants be applicable only to the above Advisory Organization Reference Filing.

2. Line, Subline, Coverage, Territory, Class, etc. combination to which this page applies: Extended Coverage

3. Loss cost modification:

A. The insurer hereby files to adopt the prospective loss costs in the captioned reference filing (Check One):

() Without Modification (factor = 1.000)

(X) With the following modification(s). (Cite the nature and percent modification, and attach supporting data and/or rationale for the modification.) _____

B. Loss Cost Modification Expressed as a Factor: (See Examples Below) 1.300

Example 1: Loss cost Modification Factor: If your company's loss cost modification is -10%, a factor of .90 (1.000 - .100) should be used.

Example 2: Loss cost Modification Factor: If your company's loss cost modification is =15%, a factor of 1.15 (1.000 + .150) should be used.

NOTE: IF EXPENSE CONSTANTS ARE UTILIZED ATTACH "EXPENSE CONSTANT SUPPLEMENT" OR OTHER SUPPORTING INFORMATION. DO NOT COMPLETE ITEMS 4-8 BELOW.

4. Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and/or other supporting information.)

		Selected Provisions	
A.	Total Production Expense	21.0	%
B.	General Expense	5.8	%
C.	Taxes, Licenses & Fees	2.7	%
D.	Underwriting Profit & Contingencies (explain how investment income is taken into account)	4.4	%
E.	Other (Anticipated Dividend)	25.0	%
F.	Total	58.9	%

5.	A. Expected Loss Ratio: ELR = 100% - 4F = A	41.1	%
	B. ELR in Decimal Form =	.411	
6.	Company Formula Loss Cost Multiplier (3B/5B)	3.163	
7.	Company Selected Loss Cost Multiplier = (Attach explanation for any differences between 6 and 7)	3.163	
8.	Rate Level Change for the coverage(s) to which this page applies	37.2	%