

SERFF Tracking Number: ASPX-126439754 State: Arkansas
Filing Company: American Reliable Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: SC03 DF AR04437ARR01
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
Product Name: SCO - Dwelling
Project Name/Number: SCO - Dwelling/DF AR04437ARR01

Filing at a Glance

Company: American Reliable Insurance Company

Product Name: SCO - Dwelling SERFF Tr Num: ASPX-126439754 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: SC03 DF State Status: Fees verified and received
AR04437ARR01
Filing Type: Rate/Rule Reviewer(s): Becky Harrington, Betty Montesi
Author: SPI AssurantPC Disposition Date: 02/01/2010
Date Submitted: 01/04/2010 Disposition Status: Filed
Effective Date Requested (New): 02/01/2010 Effective Date (New):
Effective Date Requested (Renewal): 04/01/2010 Effective Date (Renewal):
04/01/2010

State Filing Description:

General Information

Project Name: SCO - Dwelling Status of Filing in Domicile:
Project Number: DF AR04437ARR01 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 02/01/2010
State Status Changed: 01/04/2010 Deemer Date:
Created By: SPI AssurantPC Submitted By: SPI AssurantPC
Corresponding Filing Tracking Number:
Filing Description:
American Reliable Insurance Company is proposing revisions to its currently approved Dwelling Product. The overall rate impact is +4.6%. Our proposed effective date is 2/1/10 for new and 4/1/10 for renewal business.

The following changes have been made to the current filing:

DW.MP.2: Policy Fee was increased to \$20.

Rate Pages DW.RP.1 through DW.RP. 30

SERFF Tracking Number: ASPX-126439754 State: Arkansas
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 Product Name: SCO - Dwelling
 Project Name/Number: SCO - Dwelling/DF AR04437ARR01

Company and Contact

Filing Contact Information

Wendy Sara, Regulatory Analyst wendy.sara@assurant.com
 8655 East Via De Ventura 480-483-8666 [Phone] 563 [Ext]
 Scottsdale, AZ 85258 480-443-3785 [FAX]

Filing Company Information

American Reliable Insurance Company CoCode: 19615 State of Domicile: Arizona
 11222 Quail Roost Dr Group Code: 19 Company Type:
 Miami, FL 33157 Group Name: Assurant, Inc. Group State ID Number:
 (305) 253-2244 ext. [Phone] FEIN Number: 41-0735002

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Reliable Insurance Company	\$100.00	01/04/2010	33230609

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	02/01/2010	02/01/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	01/15/2010	01/15/2010	SPI AssurantPC	01/29/2010	01/29/2010
Pending Industry Response	Becky Harrington	01/08/2010	01/08/2010	SPI AssurantPC	01/14/2010	01/14/2010
Pending Industry Response	Becky Harrington	01/04/2010	01/04/2010	SPI AssurantPC	01/07/2010	01/07/2010

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 Project Name/Number: SCO - Dwelling/DF AR04437ARR01

Disposition

Disposition Date: 02/01/2010

Effective Date (New):

Effective Date (Renewal): 04/01/2010

Status: Filed

Comment:

Arkansas Code Annotated §23- 67-211(a)(1) requires every authorized insurer to file with the Commissioner all rates and supplementary rate information and all changes and amendments made by it for use in this State at least twenty (20) days before they become effective. Your filing was completed on the date above and cannot be effective for 20 days after that date.

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):
American Reliable Insurance Company	20.300%	4.600%	\$9,067	383	\$197,107	1.000%	30.300%

SERFF Tracking Number: ASPX-126439754 State: Arkansas
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 Product Name: SCO - Dwelling
 Project Name/Number: SCO - Dwelling/DF AR04437ARR01

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		Yes
Supporting Document	Actuarial data	Filed	Yes
Supporting Document	Actuarial memo	Filed	Yes
Supporting Document (revised)	Premium comparison survey	Filed	Yes
Supporting Document	Premium comparison survey		Yes
Supporting Document	actuarial justification	Filed	Yes
Supporting Document	HO prem comp survey	Filed	Yes
Rate	Rate Pages 1-15	Filed	Yes
Rate	Rate Pages 16 - 30	Filed	Yes
Rate	Rule Page DW.MP.2	Filed	Yes

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Product Name: SCO - Dwelling
Project Name/Number: SCO - Dwelling/DF AR04437ARR01

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 01/15/2010
Submitted Date 01/15/2010

Respond By Date

Dear Wendy Sara,

This will acknowledge receipt of the response dated 1/14/10.

Objection 1

- Premium comparison survey (Supporting Document)

Comment: Please see the previous objection. Do NOT change the HPCS form from the Department's version supplied in SERFF and on our website. Extra worksheets are not allowed, nor are formulas, the addition of rows or columns.

Objection 2

No Objections

Comment: Statistical documentation supporting the increased policy fee was not provided as requested.

Please feel free to contact me if you have questions.

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

Sincerely,

Becky Harrington

Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/29/2010
Submitted Date 01/29/2010

Dear Becky Harrington,

Comments:

Reply.

Response 1

SERFF Tracking Number: ASPX-126439754 State: Arkansas
Filing Company: American Reliable Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: SC03 DF AR04437ARR01
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Product Name: SCO - Dwelling
Project Name/Number: SCO - Dwelling/DF AR04437ARR01

Comments: 1. HO Premium Comparison Survey
2. Actuarial justification

Related Objection 1

Applies To:

- Premium comparison survey (Supporting Document)

Comment:

Please see the previous objection. Do NOT change the HPCS form from the Department's version supplied in SERFF and on our website. Extra worksheets are not allowed, nor are formulas, the addition of rows or columns.

Related Objection 2

Comment:

Statistical documentation supporting the increased policy fee was not provided as requested.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: actuarial justification

Comment:

Satisfied -Name: HO prem comp survey

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

We look forward to receiving our approval. Thank you.

Sincerely,
SPI AssurantPC

SERFF Tracking Number: ASPX-126439754 State: Arkansas
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TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
Product Name: SCO - Dwelling
Project Name/Number: SCO - Dwelling/DF AR04437ARR01

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 01/08/2010
Submitted Date 01/08/2010

Respond By Date

Dear Wendy Sara,

This will acknowledge receipt of the responded dated 1/7/10.

Objection 1

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)
- Premium comparison survey (Supporting Document)

Comment: Form HPCS must be submitted in Excel spreadsheet format. Companies may not change the form in any way or include formulas. Please re-submit the HPCS in Excel format.

Objection 2

- Rule Page DW.MP.2, DW.MP.2 (Rate)
- Actuarial memo (Supporting Document)

Comment: Please provide additional support for increasing the policy fee. Explain what expenses the fee is designated to offset.

Please feel free to contact me if you have questions.

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

Sincerely,

Becky Harrington

Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/14/2010
Submitted Date 01/14/2010

Dear Becky Harrington,

SERFF Tracking Number: ASPX-126439754 State: Arkansas
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Product Name: SCO - Dwelling
Project Name/Number: SCO - Dwelling/DF AR04437ARR01

Comments:

Reply.

Response 1

Comments: 2. The increased policy fee is designed to offset the cost of ordering underwriting reports such as credit, CLUE and inspections.

Related Objection 1

Applies To:

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)
- Premium comparison survey (Supporting Document)

Comment:

Form HPCS must be submitted in Excel spreadsheet format. Companies may not change the form in any way or include formulas. Please re-submit the HPCS in Excel format.

Related Objection 2

Applies To:

- Rule Page DW.MP.2, DW.MP.2 (Rate)
- Actuarial memo (Supporting Document)

Comment:

Please provide additional support for increasing the policy fee. Explain what expenses the fee is designated to offset.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Premium comparison survey

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

We look forward to our approval. Thank you.

Sincerely,
SPI AssurantPC

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Product Name: SCO - Dwelling
Project Name/Number: SCO - Dwelling/DF AR04437ARR01

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 01/04/2010
Submitted Date 01/04/2010

Respond By Date

Dear Wendy Sara,

This will acknowledge receipt of the captioned filing.

Objection 1

- Actuarial data (Supporting Document)

Comment: Provide the data supporting the non-modeled Cat incurred loss and non-Cat incurred loss figures of Exhibit 5.

Objection 2

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comment: Manual pages include rates for DP-2. Please explain why an HPCS was not completed.

Objection 3

- Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines (Supporting Document)

Comment: A maximum rate increase of 30.3% is shown. Please provide an exhibit detailing increases over 10%.

Please feel free to contact me if you have questions.

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

Sincerely,

Becky Harrington

Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/07/2010
Submitted Date 01/07/2010

Dear Becky Harrington,

Comments:

SERFF Tracking Number: ASPX-126439754 State: Arkansas
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Product Name: SCO - Dwelling
Project Name/Number: SCO - Dwelling/DF AR04437ARR01

Reply

Response 1

Comments: 1. The catastrophe data has been provided. Please refer to Exhibit 5a.
2. We apologize for not completing the Homeowners Premium Comparison Survey. It was an oversight by us and we have now completed it.
3. Details for increases over 10% have been provided. Please see Exhibit 8.

Related Objection 1

Applies To:

- Actuarial data (Supporting Document)

Comment:

Provide the data supporting the non-modeled Cat incurred loss and non-Cat incurred loss figures of Exhibit 5.

Related Objection 2

Applies To:

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comment:

Manual pages include rates for DP-2. Please explain why an HPCS was not completed.

Related Objection 3

Applies To:

- Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines (Supporting Document)

Comment:

A maximum rate increase of 30.3% is shown. Please provide an exhibit detailing increases over 10%.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Actuarial memo

Comment:

Satisfied -Name: Premium comparison survey

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking Number: ASPX-126439754 *State:* Arkansas
Filing Company: American Reliable Insurance Company *State Tracking Number:* EFT \$100
Company Tracking Number: SC03 DF AR04437ARR01
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Product Name: SCO - Dwelling
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We look forward to receiving our approval. Thank you.

Sincerely,
SPI AssurantPC

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 Product Name: SCO - Dwelling
 Project Name/Number: SCO - Dwelling/DF AR04437ARR01

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 and Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 7.100%
Effective Date of Last Rate Revision: 01/01/2008
Filing Method of Last Filing: File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
American Reliable Insurance Company	20.300%	4.600%	\$9,067	383	\$197,107	1.000%	30.300%

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Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed 02/01/2010	Rate Pages 1-15	DW.RP.1 - 15	Replacement	DW_RP_1 - 15.PDF
Filed 02/01/2010	Rate Pages 16 - 30	DP.RP.16 - 30	Replacement	DP_RP_16 - 30.PDF
Filed 02/01/2010	Rule Page DW.MP.2	DW.MP.2	Replacement	DW_MP_2.PDF DW_MP_2.XLS

DWELLING PROGRAM

1. SECTION I COVERAGES

A. COVERAGE B - OTHER STRUCTURES (The rate is per \$100 of coverage)

	<u>TERRITORY A</u>			<u>TERRITORY B</u>			<u>TERRITORY C</u>					
	<u>PC 1-6</u>	<u>PC 7-8</u>	<u>PC 9</u>	<u>PC 10</u>	<u>PC 1-6</u>	<u>PC 7-8</u>	<u>PC 9</u>	<u>PC 10</u>	<u>PC 1-6</u>	<u>PC 7-8</u>	<u>PC 9</u>	<u>PC 10</u>
DP-1	\$1.00	\$1.25	\$2.00	\$2.10	\$1.15	\$1.44	\$2.30	\$2.10	\$1.60	\$2.00	\$3.20	\$3.36
DP-2	\$1.05	\$1.31	\$2.10	\$2.21	\$1.21	\$1.51	\$2.42	\$2.54	\$1.68	\$2.10	\$3.36	\$3.53
DP-3	\$1.10	\$1.38	\$2.20	\$2.31	\$1.27	\$1.59	\$2.54	\$2.67	\$1.76	\$2.20	\$3.52	\$3.70

B. COVERAGE C - PERSONAL PROPERTY (The rate is per \$100 of coverage)

	<u>TERRITORY A</u>			<u>TERRITORY B</u>			<u>TERRITORY C</u>					
	<u>PC 1-6</u>	<u>PC 7-8</u>	<u>PC 9</u>	<u>PC 10</u>	<u>PC 1-6</u>	<u>PC 7-8</u>	<u>PC 9</u>	<u>PC 10</u>	<u>PC 1-6</u>	<u>PC 7-8</u>	<u>PC 9</u>	<u>PC 10</u>
DP-1	\$0.80	\$1.00	\$1.60	\$1.68	\$0.92	\$1.15	\$1.84	\$1.93	\$1.28	\$1.60	\$2.56	\$2.69
DP-2	\$0.84	\$1.05	\$1.68	\$1.76	\$0.97	\$1.21	\$1.94	\$2.04	\$1.34	\$1.68	\$2.68	\$2.81
DP-3	\$0.88	\$1.10	\$1.76	\$1.85	\$1.01	\$1.26	\$2.02	\$2.12	\$1.41	\$1.76	\$2.82	\$2.96

C. COVERAGE D - FAIR RENTAL VALUE

\$5.00 per \$1,000

D. ADDITIONAL LIVING EXPENSE (DP1) OR COVERAGE E - ADDITIONAL LIVING EXPENSE (DP2 AND DP3)

\$5.00 per \$1,000

2. SECTION II COVERAGES

A. COVERAGE L - PERSONAL LIABILITY

<u>Limit of Liability</u>	<u>Premium</u>
\$25,000	\$35
\$50,000	\$50
\$100,000	\$75
\$300,000	\$100

B. COVERAGE M - MEDICAL PAYMENTS TO OTHERS

<u>Limit of Liability</u>	<u>Premium</u>
\$500	Included if liability is purchased
\$1,000	\$5
\$2,500	\$10
\$5,000	\$20

C. COVERAGE L - PREMISES LIABILITY

<u>LIABILITY</u>	<u>PREMIUM</u>		<u>MEDICAL PAYMENTS to OTHERS</u>		
\$25,000	\$35	Per insured premises	\$500	Included	if liability is purchased
\$50,000	\$50	Per insured premises	\$1,000	\$5	Per insured premises
\$100,000	\$75	Per insured premises	\$2,500	\$10	Per insured premises
\$300,000	\$100	Per insured premises	\$5,000	\$20	Per insured premises

3. OTHER OPTIONAL COVERAGES

A. RESIDENTIAL BURGLARY (Applies to DP1)

The rate is \$3 per \$100 of coverage.

B. LIMITED THEFT COVERAGE (Applies to DP1, DP2 and DP3)

The rate is \$3.50 per \$100 of coverage.

C. VANDALISM OR MALICIOUS MISCHIEF (Applies to the DP1)

The rate is \$0.65 per \$1000 of coverage.

D. REPLACEMENT COST PERSONAL PROPERTY (Applies to DP2 & DP3 Only)

The rate is \$0.50 per \$100 of coverage.

E. EARTHQUAKE COVERAGE (Applies to DP1, DP2 and DP3)

A 10% (\$1,000 Minimum) Deductible will apply

The rate is \$1.50 per \$1000 of coverage A.

4. DISCOUNTS/SURCHARGES

A. DEDUCTIBLE OPTIONS

The discount/surcharge is applied to the BASE PREMIUM which includes a \$500 All Perils deductible.

<u>DEDUCTIBLE</u>	<u>DISCOUNT/SURCHARGE</u>
\$250	Surcharge: 5%
\$500/\$1000 Wind & Hail	Discount: 5%
\$1,000	Discount: 10%
\$2,500	Discount: 20%
\$5,000	Discount: 25%

B. CENTRAL STATION FIRE ALARM DISCOUNT

A discount will apply if the home has an active Central Station Fire Alarm System.

Discount: 5%

C. BANKRUPTCY SURCHARGE

This surcharge must be applied if the applicant has filed any bankruptcy in the last 36 months.

Surcharge: 10%

D. CLAIM FREE TRANSFER DISCOUNT

A discount will apply for if the insured has been claim free another Company for the past 36 month policy term with no lapse in coverage and remains claim free with the company.

Discount: 10%

E. SUPPLEMENTAL HEATING SURCHARGE

A surcharge will apply to all homes equipped with a wood, coal or pellet stove or heater, or any other supplemental heating system.

Surcharge: 5%

F. MULTIPLE FAMILY SURCHARGE

A surcharge must be applied if the home is a multiple family dwelling (example: triplex)

3 or 4 family Surcharge: 10%

G. INSURED AGE 50 AND OLDER DISCOUNT

A discount will apply if the insured is 50 years of age or older.

Discount: 5%

H. AGE OF HOME SURCHARGE

A surcharge will apply if the home was built from 1931-1950

Surcharge: 5%

A surcharge will apply if the home was built on or before 1930

Surcharge: 10%

American Reliable Insurance Company
Dwelling Program
Arkansas

10/01/2009 New Business
11/01/2009 Renewal Business
DW.RP.2

Ed. 08/07

DWELLING PROGRAM

I. RENTAL SURCHARGE

A surcharge will apply if the occupancy of the home is rental.

Surcharge: 5%

J. TOWNHOME/ROWHOME SURCHARGE

This surcharge will apply if the home is a townhouse or row house that consists of 3 or more units.

<u>Number of Units</u>	<u>Surcharge</u>
3-4	15%
5 or more	30%

K. AUIC RENEWAL DISCOUNT

A discount will be applied when the customer has been with American Underwriters Insurance Company for 6 or more years.

<u>Number of Years</u>	<u>Discount</u>
6-10 years	8%
11 or more years	14%

5. VACANT/UNOCCUPIED DWELLING PROGRAM

The rates shown are for a 3 month term. Policies may not be written for less than 3 months and they must be in 3 month intervals.

A. COVERAGE A - DWELLING (The rate is per \$100 of coverage)

Includes Fire, EC and VMM

TERRITORY A, B & C

<u>PC 1-6</u>	<u>PC 7-8</u>	<u>PC 9-10</u>
\$0.28	\$0.28	\$0.36

B. COVERAGE B - OTHER STRUCTURES (The rate is per \$100 of coverage)

Includes Fire, EC and VMM

TERRITORY A, B & C

<u>PC 1-6</u>	<u>PC 7-8</u>	<u>PC 9-10</u>
\$0.28	\$0.28	\$0.36

C. COVERAGE L - PREMISES LIABILITY

<u>LIABILITY</u>	<u>PREMIUM</u>		<u>MEDICAL PAYMENTS to OTHERS</u>		
\$25,000	\$21	per insured premises	\$500	Included	if liability is purchased
\$50,000	\$24	per insured premises	\$1,000	\$2	per insured premises
\$100,000	\$30	per insured premises	\$2,500	\$3	per insured premises
\$300,000	\$36	per insured premises	\$5,000	\$5	per insured premises

D. DEDUCTIBLE OPTIONS

The discount/surcharge is applied to the BASE PREMIUM. The base premium includes a \$500 All Perils deductible.

<u>DEDUCTIBLE</u>	<u>CREDIT/SURCHARGE</u>
\$250	Surcharge: N/A
\$1,000	Discount: 3%
\$2,500	Discount: 5%
\$5,000	Discount: 7%

American Reliable Insurance Company
 Dwelling Program
 Arkansas

10/01/2009 New Business
 11/01/2009 Renewal Business

DW.RP.3

Ed. 08/07

DP-1 PROGRAM

Territory A

	<u>DWELLING</u>		<u>FRAME</u>				<u>MASONRY</u>			
	<u>VALUES</u>		<u>PC 1-6</u>	<u>PC 7-8</u>	<u>PC 9</u>	<u>PC 10</u>	<u>PC 1-6</u>	<u>PC 7-8</u>	<u>PC 9</u>	<u>PC 10</u>
1	-	25,999	230	288	460	483	219	274	438	460
26,000	-	26,999	236	295	472	496	224	280	448	470
27,000	-	27,999	242	303	484	508	230	288	460	483

28,000	-	28,999	248	310	496	521	236	295	472	496
29,000	-	29,999	254	318	508	533	241	301	482	506
30,000	-	30,999	260	325	520	546	247	309	494	519
31,000	-	31,999	267	334	534	561	254	318	508	533
32,000	-	32,999	274	343	548	575	260	325	520	546
33,000	-	33,999	281	351	562	590	267	334	534	561
34,000	-	34,999	288	360	576	605	274	343	548	575
35,000	-	35,999	295	369	590	620	280	350	560	588
36,000	-	36,999	302	378	604	634	287	359	574	603
37,000	-	37,999	310	388	620	651	295	369	590	620
38,000	-	38,999	318	398	636	668	302	378	604	634
39,000	-	39,999	326	408	652	685	310	388	620	651
40,000	-	40,999	334	418	668	701	317	396	634	666
41,000	-	41,999	342	428	684	718	325	406	650	683
42,000	-	42,999	351	439	702	737	333	416	666	699
43,000	-	43,999	360	450	720	756	342	428	684	718
44,000	-	44,999	369	461	738	775	351	439	702	737
45,000	-	45,999	378	473	756	794	359	449	718	754
46,000	-	46,999	387	484	774	813	368	460	736	773
47,000	-	47,999	397	496	794	834	377	471	754	792
48,000	-	48,999	407	509	814	855	387	484	774	813
49,000	-	49,999	417	521	834	876	396	495	792	832
50,000	-	50,999	427	534	854	897	406	508	812	853
51,000	-	51,999	434	543	868	911	412	515	824	865
52,000	-	52,999	441	551	882	926	419	524	838	880
53,000	-	53,999	448	560	896	941	426	533	852	895
54,000	-	54,999	456	570	912	958	433	541	866	909
55,000	-	55,999	464	580	928	974	441	551	882	926
56,000	-	56,999	472	590	944	991	448	560	896	941
57,000	-	57,999	480	600	960	1008	456	570	912	958
58,000	-	58,999	488	610	976	1025	464	580	928	974
59,000	-	59,999	496	620	992	1042	471	589	942	989
60,000	-	60,999	504	630	1,008	1058	479	599	958	1006
61,000	-	61,999	513	641	1,026	1077	487	609	974	1023
62,000	-	62,999	522	653	1,044	1096	496	620	992	1042
63,000	-	63,999	531	664	1,062	1115	504	630	1,008	1058
64,000	-	64,999	540	675	1,080	1134	513	641	1,026	1077
65,000	-	65,999	549	686	1,098	1153	522	653	1,044	1096
66,000	-	66,999	558	698	1,116	1172	530	663	1,060	1113
67,000	-	67,999	567	709	1,134	1191	539	674	1,078	1132
68,000	-	68,999	577	721	1,154	1212	548	685	1,096	1151
69,000	-	69,999	587	734	1,174	1233	558	698	1,116	1172
70,000	-	70,999	597	746	1,194	1254	567	709	1,134	1191
71,000	-	71,999	607	759	1,214	1275	577	721	1,154	1212
72,000	-	72,999	617	771	1,234	1296	586	733	1,172	1231
73,000	-	73,999	627	784	1,254	1317	596	745	1,192	1252
74,000	-	74,999	638	798	1,276	1340	606	758	1,212	1273
75,000	-	75,999	649	811	1,298	1363	617	771	1,234	1296

American Reliable Insurance Company
 Dwelling Program
 Arkansas

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 DW.RP.4

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DP-1 PROGRAM

Territory A CONTINUED

DWELLING VALUES	FRAME				MASONRY					
	PC 1-6	PC 7-8	PC 9	PC 10	PC 1-6	PC 7-8	PC 9	PC 10		
76,000	-	76,999	657	821	1,314	1380	624	780	1,248	1310
77,000	-	77,999	666	833	1,332	1399	633	791	1,266	1329
78,000	-	78,999	675	844	1,350	1418	641	801	1,282	1346
79,000	-	79,999	684	855	1,368	1436	650	813	1,300	1365
80,000	-	80,999	693	866	1,386	1455	658	823	1,316	1382
81,000	-	81,999	702	878	1,404	1474	667	834	1,334	1401

82,000	-	82,999	711	889	1,422	1493	675	844	1,350	1418
83,000	-	83,999	720	900	1,440	1512	684	855	1,368	1436
84,000	-	84,999	729	911	1,458	1531	693	866	1,386	1455
85,000	-	85,999	738	923	1,476	1550	701	876	1,402	1472
86,000	-	86,999	748	935	1,496	1571	711	889	1,422	1493
87,000	-	87,999	758	948	1,516	1592	720	900	1,440	1512
88,000	-	88,999	766	958	1,532	1609	728	910	1,456	1529
89,000	-	89,999	774	968	1,548	1625	735	919	1,470	1544
90,000	-	90,999	783	979	1,566	1644	744	930	1,488	1562
91,000	-	91,999	792	990	1,584	1663	752	940	1,504	1579
92,000	-	92,999	801	1,001	1,602	1682	761	951	1,522	1598
93,000	-	93,999	810	1,013	1,620	1701	770	963	1,540	1617
94,000	-	94,999	819	1,024	1,638	1720	778	973	1,556	1634
95,000	-	95,999	828	1,035	1,656	1739	787	984	1,574	1653
96,000	-	96,999	837	1,046	1,674	1758	795	994	1,590	1670
97,000	-	97,999	846	1,058	1,692	1777	804	1,005	1,608	1688
98,000	-	98,999	855	1,069	1,710	1796	812	1,015	1,624	1705
99,000	-	99,999	864	1,080	1,728	1814	821	1,026	1,642	1724
100,000	-	100,999	874	1,093	1,748	1835	830	1,038	1,660	1743
101,000	-	101,999	884	1,105	1,768	1856	840	1,050	1,680	1764
102,000	-	102,999	891	1,114	1,782	1871	846	1,058	1,692	1777
103,000	-	103,999	898	1,123	1,796	1886	853	1,066	1,706	1791
104,000	-	104,999	905	1,131	1,810	1901	860	1,075	1,720	1806
105,000	-	105,999	912	1,140	1,824	1915	866	1,083	1,732	1819
106,000	-	106,999	919	1,149	1,838	1930	873	1,091	1,746	1833
107,000	-	107,999	926	1,158	1,852	1945	880	1,100	1,760	1848
108,000	-	108,999	933	1,166	1,866	1959	886	1,108	1,772	1861
109,000	-	109,999	940	1,175	1,880	1974	893	1,116	1,786	1875
110,000	-	110,999	948	1,185	1,896	1991	901	1,126	1,802	1892
111,000	-	111,999	956	1,195	1,912	2008	908	1,135	1,816	1907
112,000	-	112,999	964	1,205	1,928	2024	916	1,145	1,832	1924
113,000	-	113,999	972	1,215	1,944	2041	923	1,154	1,846	1938
114,000	-	114,999	980	1,225	1,960	2058	931	1,164	1,862	1955
115,000	-	115,999	988	1,235	1,976	2075	939	1,174	1,878	1972
116,000	-	116,999	996	1,245	1,992	2092	946	1,183	1,892	1987
117,000	-	117,999	1,004	1,255	2,008	2108	954	1,193	1,908	2003
118,000	-	118,999	1,012	1,265	2,024	2125	961	1,201	1,922	2018
119,000	-	119,999	1,020	1,275	2,040	2142	969	1,211	1,938	2035
120,000	-	120,999	1,028	1,285	2,056	2159	977	1,221	1,954	2052
121,000	-	121,999	1,036	1,295	2,072	2176	984	1,230	1,968	2066
122,000	-	122,999	1,044	1,305	2,088	2192	992	1,240	1,984	2083
123,000	-	123,999	1,052	1,315	2,104	2209	999	1,249	1,998	2098
124,000	-	124,999	1,060	1,325	2,120	2226	1,007	1,259	2,014	2115
125,000	-	125,999	1,068	1,335	2,136	2243	1,015	1,269	2,030	2132

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DP-1 PROGRAM

Territory A CONTINUED

DWELLING			FRAME				MASONRY			
<u>VALUES</u>			<u>PC 1-6</u>	<u>PC 7-8</u>	<u>PC 9</u>	<u>PC 10</u>	<u>PC 1-6</u>	<u>PC 7-8</u>	<u>PC 9</u>	<u>PC 10</u>
126,000	-	126,999	1,074	1,343	2,148	2255	1,020	1,275	2,040	2142
127,000	-	127,999	1,080	1,350	2,160	2268	1,026	1,283	2,052	2155
128,000	-	128,999	1,086	1,358	2,172	2281	1,032	1,290	2,064	2167
129,000	-	129,999	1,093	1,366	2,186	2295	1,038	1,298	2,076	2180
130,000	-	130,999	1,100	1,375	2,200	2310	1,045	1,306	2,090	2195
131,000	-	131,999	1,107	1,384	2,214	2325	1,052	1,315	2,104	2209
132,000	-	132,999	1,114	1,393	2,228	2339	1,058	1,323	2,116	2222
133,000	-	133,999	1,121	1,401	2,242	2354	1,065	1,331	2,130	2237
134,000	-	134,999	1,128	1,410	2,256	2369	1,072	1,340	2,144	2251

37,000	-	37,999	357	446	714	750	339	424	678	712
38,000	-	38,999	366	458	732	769	348	435	696	731
39,000	-	39,999	375	469	750	788	356	445	712	748
40,000	-	40,999	384	480	768	806	365	456	730	767
41,000	-	41,999	393	491	786	825	373	466	746	783
42,000	-	42,999	404	505	808	848	384	480	768	806
43,000	-	43,999	414	518	828	869	393	491	786	825
44,000	-	44,999	424	530	848	890	403	504	806	846
45,000	-	45,999	435	544	870	914	413	516	826	867
46,000	-	46,999	445	556	890	935	423	529	846	888
47,000	-	47,999	457	571	914	960	434	543	868	911
48,000	-	48,999	468	585	936	983	445	556	890	935
49,000	-	49,999	480	600	960	1008	456	570	912	958
50,000	-	50,999	491	614	982	1031	466	583	932	979
51,000	-	51,999	499	624	998	1048	474	593	948	995
52,000	-	52,999	507	634	1,014	1065	482	603	964	1012
53,000	-	53,999	515	644	1,030	1082	489	611	978	1027
54,000	-	54,999	524	655	1,048	1100	498	623	996	1046
55,000	-	55,999	534	668	1,068	1121	507	634	1,014	1065
56,000	-	56,999	543	679	1,086	1140	516	645	1,032	1084
57,000	-	57,999	552	690	1,104	1159	524	655	1,048	1100
58,000	-	58,999	561	701	1,122	1178	533	666	1,066	1119
59,000	-	59,999	570	713	1,140	1197	542	678	1,084	1138
60,000	-	60,999	580	725	1,160	1218	551	689	1,102	1157
61,000	-	61,999	590	738	1,180	1239	561	701	1,122	1178
62,000	-	62,999	600	750	1,200	1260	570	713	1,140	1197
63,000	-	63,999	611	764	1,222	1283	580	725	1,160	1218
64,000	-	64,999	621	776	1,242	1304	590	738	1,180	1239
65,000	-	65,999	631	789	1,262	1325	599	749	1,198	1258
66,000	-	66,999	642	803	1,284	1348	610	763	1,220	1281
67,000	-	67,999	652	815	1,304	1369	619	774	1,238	1300
68,000	-	68,999	664	830	1,328	1394	631	789	1,262	1325
69,000	-	69,999	675	844	1,350	1418	641	801	1,282	1346
70,000	-	70,999	687	859	1,374	1443	653	816	1,306	1371
71,000	-	71,999	698	873	1,396	1466	663	829	1,326	1392
72,000	-	72,999	710	888	1,420	1491	675	844	1,350	1418
73,000	-	73,999	721	901	1,442	1514	685	856	1,370	1439
74,000	-	74,999	734	918	1,468	1541	697	871	1,394	1464
75,000	-	75,999	746	933	1,492	1567	709	886	1,418	1489

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DP-1 PROGRAM

Territory B CONTINUED

DWELLING			FRAME				MASONRY			
<u>VALUES</u>			<u>PC 1-6</u>	<u>PC 7-8</u>	<u>PC 9</u>	<u>PC 10</u>	<u>PC 1-6</u>	<u>PC 7-8</u>	<u>PC 9</u>	<u>PC 10</u>
76,000	-	76,999	756	945	1,512	1588	718	898	1,436	1508
77,000	-	77,999	766	958	1,532	1609	728	910	1,456	1529
78,000	-	78,999	776	970	1,552	1630	737	921	1,474	1548
79,000	-	79,999	787	984	1,574	1653	748	935	1,496	1571
80,000	-	80,999	797	996	1,594	1674	757	946	1,514	1590
81,000	-	81,999	807	1,009	1,614	1695	767	959	1,534	1611
82,000	-	82,999	818	1,023	1,636	1718	777	971	1,554	1632
83,000	-	83,999	828	1,035	1,656	1739	787	984	1,574	1653
84,000	-	84,999	838	1,048	1,676	1760	796	995	1,592	1672
85,000	-	85,999	849	1,061	1,698	1783	807	1,009	1,614	1695
86,000	-	86,999	860	1,075	1,720	1806	817	1,021	1,634	1716
87,000	-	87,999	872	1,090	1,744	1831	828	1,035	1,656	1739
88,000	-	88,999	881	1,101	1,762	1850	837	1,046	1,674	1758
89,000	-	89,999	890	1,113	1,780	1869	846	1,058	1,692	1777
90,000	-	90,999	900	1,125	1,800	1890	855	1,069	1,710	1796

91,000	-	91,999	911	1,139	1,822	1913	865	1,081	1,730	1817
92,000	-	92,999	921	1,151	1,842	1934	875	1,094	1,750	1838
93,000	-	93,999	932	1,165	1,864	1957	885	1,106	1,770	1859
94,000	-	94,999	942	1,178	1,884	1978	895	1,119	1,790	1880
95,000	-	95,999	952	1,190	1,904	1999	904	1,130	1,808	1898
96,000	-	96,999	963	1,204	1,926	2022	915	1,144	1,830	1922
97,000	-	97,999	973	1,216	1,946	2043	924	1,155	1,848	1940
98,000	-	98,999	983	1,229	1,966	2064	934	1,168	1,868	1961
99,000	-	99,999	994	1,243	1,988	2087	944	1,180	1,888	1982
100,000	-	100,999	1,005	1,256	2,010	2111	955	1,194	1,910	2006
101,000	-	101,999	1,017	1,271	2,034	2136	966	1,208	1,932	2029
102,000	-	102,999	1,025	1,281	2,050	2153	974	1,218	1,948	2045
103,000	-	103,999	1,033	1,291	2,066	2169	981	1,226	1,962	2060
104,000	-	104,999	1,041	1,301	2,082	2186	989	1,236	1,978	2077
105,000	-	105,999	1,049	1,311	2,098	2203	997	1,246	1,994	2094
106,000	-	106,999	1,057	1,321	2,114	2220	1,004	1,255	2,008	2108
107,000	-	107,999	1,065	1,331	2,130	2237	1,012	1,265	2,024	2125
108,000	-	108,999	1,073	1,341	2,146	2253	1,019	1,274	2,038	2140
109,000	-	109,999	1,081	1,351	2,162	2270	1,027	1,284	2,054	2157
110,000	-	110,999	1,090	1,363	2,180	2289	1,036	1,295	2,072	2176
111,000	-	111,999	1,099	1,374	2,198	2308	1,044	1,305	2,088	2192
112,000	-	112,999	1,109	1,386	2,218	2329	1,054	1,318	2,108	2213
113,000	-	113,999	1,118	1,398	2,236	2348	1,062	1,328	2,124	2230
114,000	-	114,999	1,127	1,409	2,254	2367	1,071	1,339	2,142	2249
115,000	-	115,999	1,136	1,420	2,272	2386	1,079	1,349	2,158	2266
116,000	-	116,999	1,145	1,431	2,290	2405	1,088	1,360	2,176	2285
117,000	-	117,999	1,155	1,444	2,310	2426	1,097	1,371	2,194	2304
118,000	-	118,999	1,164	1,455	2,328	2444	1,106	1,383	2,212	2323
119,000	-	119,999	1,173	1,466	2,346	2463	1,114	1,393	2,228	2339
120,000	-	120,999	1,182	1,478	2,364	2482	1,123	1,404	2,246	2358
121,000	-	121,999	1,191	1,489	2,382	2501	1,131	1,414	2,262	2375
122,000	-	122,999	1,201	1,501	2,402	2522	1,141	1,426	2,282	2396
123,000	-	123,999	1,210	1,513	2,420	2541	1,150	1,438	2,300	2415
124,000	-	124,999	1,219	1,524	2,438	2560	1,158	1,448	2,316	2432
125,000	-	125,999	1,228	1,535	2,456	2579	1,167	1,459	2,334	2451

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DP-1 PROGRAM

Territory B CONTINUED

DWELLING		FRAME				MASONRY				
VALUES		PC 1-6	PC 7-8	PC 9	PC 10	PC 1-6	PC 7-8	PC 9	PC 10	
126,000	-	126,999	1,235	1,544	2,470	2594	1,173	1,466	2,346	2463
127,000	-	127,999	1,242	1,553	2,484	2608	1,180	1,475	2,360	2478
128,000	-	128,999	1,249	1,561	2,498	2623	1,187	1,484	2,374	2493
129,000	-	129,999	1,257	1,571	2,514	2640	1,194	1,493	2,388	2507
130,000	-	130,999	1,265	1,581	2,530	2657	1,202	1,503	2,404	2524
131,000	-	131,999	1,273	1,591	2,546	2673	1,209	1,511	2,418	2539
132,000	-	132,999	1,281	1,601	2,562	2690	1,217	1,521	2,434	2556
133,000	-	133,999	1,289	1,611	2,578	2707	1,225	1,531	2,450	2573
134,000	-	134,999	1,297	1,621	2,594	2724	1,232	1,540	2,464	2587
135,000	-	135,999	1,305	1,631	2,610	2741	1,240	1,550	2,480	2604
136,000	-	136,999	1,313	1,641	2,626	2757	1,247	1,559	2,494	2619
137,000	-	137,999	1,321	1,651	2,642	2774	1,255	1,569	2,510	2636
138,000	-	138,999	1,329	1,661	2,658	2791	1,263	1,579	2,526	2652
139,000	-	139,999	1,337	1,671	2,674	2808	1,270	1,588	2,540	2667
140,000	-	140,999	1,346	1,683	2,692	2827	1,279	1,599	2,558	2686
141,000	-	141,999	1,354	1,693	2,708	2843	1,286	1,608	2,572	2701
142,000	-	142,999	1,362	1,703	2,724	2860	1,294	1,618	2,588	2717
143,000	-	143,999	1,370	1,713	2,740	2877	1,302	1,628	2,604	2734

46,000	-	46,999	619	774	1,238	1300	588	735	1,176	1235
47,000	-	47,999	635	794	1,270	1334	603	754	1,206	1266
48,000	-	48,999	651	814	1,302	1367	618	773	1,236	1298
49,000	-	49,999	667	834	1,334	1401	634	793	1,268	1331
50,000	-	50,999	683	854	1,366	1434	649	811	1,298	1363
51,000	-	51,999	694	868	1,388	1457	659	824	1,318	1384
52,000	-	52,999	706	883	1,412	1483	671	839	1,342	1409
53,000	-	53,999	717	896	1,434	1506	681	851	1,362	1430
54,000	-	54,999	730	913	1,460	1533	694	868	1,388	1457
55,000	-	55,999	742	928	1,484	1558	705	881	1,410	1481
56,000	-	56,999	755	944	1,510	1586	717	896	1,434	1506
57,000	-	57,999	768	960	1,536	1613	730	913	1,460	1533
58,000	-	58,999	781	976	1,562	1640	742	928	1,484	1558
59,000	-	59,999	794	993	1,588	1667	754	943	1,508	1583
60,000	-	60,999	806	1,008	1,612	1693	766	958	1,532	1609
61,000	-	61,999	821	1,026	1,642	1724	780	975	1,560	1638
62,000	-	62,999	835	1,044	1,670	1754	793	991	1,586	1665
63,000	-	63,999	850	1,063	1,700	1785	808	1,010	1,616	1697
64,000	-	64,999	864	1,080	1,728	1814	821	1,026	1,642	1724
65,000	-	65,999	878	1,098	1,756	1844	834	1,043	1,668	1751
66,000	-	66,999	893	1,116	1,786	1875	848	1,060	1,696	1781
67,000	-	67,999	907	1,134	1,814	1905	862	1,078	1,724	1810
68,000	-	68,999	923	1,154	1,846	1938	877	1,096	1,754	1842
69,000	-	69,999	939	1,174	1,878	1972	892	1,115	1,784	1873
70,000	-	70,999	955	1,194	1,910	2006	907	1,134	1,814	1905
71,000	-	71,999	971	1,214	1,942	2039	922	1,153	1,844	1936
72,000	-	72,999	987	1,234	1,974	2073	938	1,173	1,876	1970
73,000	-	73,999	1,003	1,254	2,006	2106	953	1,191	1,906	2001
74,000	-	74,999	1,021	1,276	2,042	2144	970	1,213	1,940	2037
75,000	-	75,999	1,038	1,298	2,076	2180	986	1,233	1,972	2071

American Reliable Insurance Company
 Dwelling Program
 Arkansas

01/01/2008 New Business
 02/01/2008 Renewal Business

DW.RP.10

Ed. 08/07

DP-1 PROGRAM

Territory C CONTINUED

DWELLING			FRAME				MASONRY			
<u>VALUES</u>			<u>PC 1-6</u>	<u>PC 7-8</u>	<u>PC 9</u>	<u>PC 10</u>	<u>PC 1-6</u>	<u>PC 7-8</u>	<u>PC 9</u>	<u>PC 10</u>
76,000	-	76,999	1,051	1,314	2,102	2207	998	1,248	1,996	2096
77,000	-	77,999	1,066	1,333	2,132	2239	1,013	1,266	2,026	2127
78,000	-	78,999	1,080	1,350	2,160	2268	1,026	1,283	2,052	2155
79,000	-	79,999	1,094	1,368	2,188	2297	1,039	1,299	2,078	2182
80,000	-	80,999	1,109	1,386	2,218	2329	1,054	1,318	2,108	2213
81,000	-	81,999	1,123	1,404	2,246	2358	1,067	1,334	2,134	2241
82,000	-	82,999	1,138	1,423	2,276	2390	1,081	1,351	2,162	2270
83,000	-	83,999	1,152	1,440	2,304	2419	1,094	1,368	2,188	2297
84,000	-	84,999	1,166	1,458	2,332	2449	1,108	1,385	2,216	2327
85,000	-	85,999	1,181	1,476	2,362	2480	1,122	1,403	2,244	2356
86,000	-	86,999	1,197	1,496	2,394	2514	1,137	1,421	2,274	2388
87,000	-	87,999	1,213	1,516	2,426	2547	1,152	1,440	2,304	2419
88,000	-	88,999	1,226	1,533	2,452	2575	1,165	1,456	2,330	2447
89,000	-	89,999	1,238	1,548	2,476	2600	1,176	1,470	2,352	2470
90,000	-	90,999	1,253	1,566	2,506	2631	1,190	1,488	2,380	2499
91,000	-	91,999	1,267	1,584	2,534	2661	1,204	1,505	2,408	2528
92,000	-	92,999	1,282	1,603	2,564	2692	1,218	1,523	2,436	2558
93,000	-	93,999	1,296	1,620	2,592	2722	1,231	1,539	2,462	2585
94,000	-	94,999	1,310	1,638	2,620	2751	1,245	1,556	2,490	2615
95,000	-	95,999	1,325	1,656	2,650	2783	1,259	1,574	2,518	2644
96,000	-	96,999	1,339	1,674	2,678	2812	1,272	1,590	2,544	2671
97,000	-	97,999	1,354	1,693	2,708	2843	1,286	1,608	2,572	2701
98,000	-	98,999	1,368	1,710	2,736	2873	1,300	1,625	2,600	2730
99,000	-	99,999	1,382	1,728	2,764	2902	1,313	1,641	2,626	2757

100,000	-	100,999	1,398	1,748	2,796	2936	1,328	1,660	2,656	2789
101,000	-	101,999	1,414	1,768	2,828	2969	1,343	1,679	2,686	2820
102,000	-	102,999	1,426	1,783	2,852	2995	1,355	1,694	2,710	2846
103,000	-	103,999	1,437	1,796	2,874	3018	1,365	1,706	2,730	2867
104,000	-	104,999	1,448	1,810	2,896	3041	1,376	1,720	2,752	2890
105,000	-	105,999	1,459	1,824	2,918	3064	1,386	1,733	2,772	2911
106,000	-	106,999	1,470	1,838	2,940	3087	1,397	1,746	2,794	2934
107,000	-	107,999	1,482	1,853	2,964	3112	1,408	1,760	2,816	2957
108,000	-	108,999	1,493	1,866	2,986	3135	1,418	1,773	2,836	2978
109,000	-	109,999	1,504	1,880	3,008	3158	1,429	1,786	2,858	3001
110,000	-	110,999	1,517	1,896	3,034	3186	1,441	1,801	2,882	3026
111,000	-	111,999	1,530	1,913	3,060	3213	1,454	1,818	2,908	3053
112,000	-	112,999	1,542	1,928	3,084	3238	1,465	1,831	2,930	3077
113,000	-	113,999	1,555	1,944	3,110	3266	1,477	1,846	2,954	3102
114,000	-	114,999	1,568	1,960	3,136	3293	1,490	1,863	2,980	3129
115,000	-	115,999	1,581	1,976	3,162	3320	1,502	1,878	3,004	3154
116,000	-	116,999	1,594	1,993	3,188	3347	1,514	1,893	3,028	3179
117,000	-	117,999	1,606	2,008	3,212	3373	1,526	1,908	3,052	3205
118,000	-	118,999	1,619	2,024	3,238	3400	1,538	1,923	3,076	3230
119,000	-	119,999	1,632	2,040	3,264	3427	1,550	1,938	3,100	3255
120,000	-	120,999	1,645	2,056	3,290	3455	1,563	1,954	3,126	3282
121,000	-	121,999	1,658	2,073	3,316	3482	1,575	1,969	3,150	3308
122,000	-	122,999	1,670	2,088	3,340	3507	1,587	1,984	3,174	3333
123,000	-	123,999	1,683	2,104	3,366	3534	1,599	1,999	3,198	3358
124,000	-	124,999	1,696	2,120	3,392	3562	1,611	2,014	3,222	3383
125,000	-	125,999	1,709	2,136	3,418	3589	1,624	2,030	3,248	3410

American Reliable Insurance Company
Dwelling Program
Arkansas

01/01/2008 New Business
02/01/2008 Renewal Business
DW.RP.11

Ed. 08/07

DP-1 PROGRAM

Territory C CONTINUED

	DWELLING		FRAME				MASONRY			
	VALUES		PC 1-6	PC 7-8	PC 9	PC 10	PC 1-6	PC 7-8	PC 9	PC 10
126,000	-	126,999	1,718	2,148	3,436	3608	1,632	2,040	3,264	3427
127,000	-	127,999	1,728	2,160	3,456	3629	1,642	2,053	3,284	3448
128,000	-	128,999	1,738	2,173	3,476	3650	1,651	2,064	3,302	3467
129,000	-	129,999	1,749	2,186	3,498	3673	1,662	2,078	3,324	3490
130,000	-	130,999	1,760	2,200	3,520	3696	1,672	2,090	3,344	3511
131,000	-	131,999	1,771	2,214	3,542	3719	1,682	2,103	3,364	3532
132,000	-	132,999	1,782	2,228	3,564	3742	1,693	2,116	3,386	3555
133,000	-	133,999	1,794	2,243	3,588	3767	1,704	2,130	3,408	3578
134,000	-	134,999	1,805	2,256	3,610	3791	1,715	2,144	3,430	3602
135,000	-	135,999	1,816	2,270	3,632	3814	1,725	2,156	3,450	3623
136,000	-	136,999	1,827	2,284	3,654	3837	1,736	2,170	3,472	3646
137,000	-	137,999	1,838	2,298	3,676	3860	1,746	2,183	3,492	3667
138,000	-	138,999	1,850	2,313	3,700	3885	1,758	2,198	3,516	3692
139,000	-	139,999	1,861	2,326	3,722	3908	1,768	2,210	3,536	3713
140,000	-	140,999	1,872	2,340	3,744	3931	1,778	2,223	3,556	3734
141,000	-	141,999	1,883	2,354	3,766	3954	1,789	2,236	3,578	3757
142,000	-	142,999	1,894	2,368	3,788	3977	1,799	2,249	3,598	3778
143,000	-	143,999	1,906	2,383	3,812	4003	1,811	2,264	3,622	3803
144,000	-	144,999	1,918	2,398	3,836	4028	1,822	2,278	3,644	3826
145,000	-	145,999	1,931	2,414	3,862	4055	1,834	2,293	3,668	3851
146,000	-	146,999	1,944	2,430	3,888	4082	1,847	2,309	3,694	3879
147,000	-	147,999	1,957	2,446	3,914	4110	1,859	2,324	3,718	3904
148,000	-	148,999	1,970	2,463	3,940	4137	1,872	2,340	3,744	3931
149,000	-	149,999	1,982	2,478	3,964	4162	1,883	2,354	3,766	3954
150,000	-	150,999	1,995	2,494	3,990	4190	1,895	2,369	3,790	3980

55,000	-	55,999	487	609	974	1023	463	579	926	972
56,000	-	56,999	496	620	992	1042	471	589	942	989
57,000	-	57,999	504	630	1,008	1058	479	599	958	1006
58,000	-	58,999	512	640	1,024	1075	486	608	972	1021
59,000	-	59,999	521	651	1,042	1094	495	619	990	1040
60,000	-	60,999	529	661	1,058	1111	503	629	1,006	1056
61,000	-	61,999	539	674	1,078	1132	512	640	1,024	1075
62,000	-	62,999	548	685	1,096	1151	521	651	1,042	1094
63,000	-	63,999	558	698	1,116	1172	530	663	1,060	1113
64,000	-	64,999	567	709	1,134	1191	539	674	1,078	1132
65,000	-	65,999	576	720	1,152	1210	547	684	1,094	1149
66,000	-	66,999	586	733	1,172	1231	557	696	1,114	1170
67,000	-	67,999	595	744	1,190	1250	565	706	1,130	1187
68,000	-	68,999	606	758	1,212	1273	576	720	1,152	1210
69,000	-	69,999	616	770	1,232	1294	585	731	1,170	1229
70,000	-	70,999	627	784	1,254	1317	596	745	1,192	1252
71,000	-	71,999	637	796	1,274	1338	605	756	1,210	1271
72,000	-	72,999	648	810	1,296	1361	616	770	1,232	1294
73,000	-	73,999	658	823	1,316	1382	625	781	1,250	1313
74,000	-	74,999	670	838	1,340	1407	637	796	1,274	1338
75,000	-	75,999	681	851	1,362	1430	647	809	1,294	1359

American Reliable Insurance Company
 Dwelling Program
 Arkansas

01/01/2008 New Business
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 DW.RP.13

Ed. 08/07

DP-2 PROGRAM

Territory A CONTINUED

DWELLING			FRAME				MASONRY			
VALUES			PC 1-6	PC 7-8	PC 9	PC 10	PC 1-6	PC 7-8	PC 9	PC 10
76,000	-	76,999	690	863	1,380	1449	656	820	1,312	1378
77,000	-	77,999	699	874	1,398	1468	664	830	1,328	1394
78,000	-	78,999	709	886	1,418	1489	674	843	1,348	1415
79,000	-	79,999	718	898	1,436	1508	682	853	1,364	1432
80,000	-	80,999	728	910	1,456	1529	692	865	1,384	1453
81,000	-	81,999	737	921	1,474	1548	700	875	1,400	1470
82,000	-	82,999	747	934	1,494	1569	710	888	1,420	1491
83,000	-	83,999	756	945	1,512	1588	718	898	1,436	1508
84,000	-	84,999	765	956	1,530	1607	727	909	1,454	1527
85,000	-	85,999	775	969	1,550	1628	736	920	1,472	1546
86,000	-	86,999	785	981	1,570	1649	746	933	1,492	1567
87,000	-	87,999	796	995	1,592	1672	756	945	1,512	1588
88,000	-	88,999	804	1,005	1,608	1688	764	955	1,528	1604
89,000	-	89,999	813	1,016	1,626	1707	772	965	1,544	1621
90,000	-	90,999	822	1,028	1,644	1726	781	976	1,562	1640
91,000	-	91,999	832	1,040	1,664	1747	790	988	1,580	1659
92,000	-	92,999	841	1,051	1,682	1766	799	999	1,598	1678
93,000	-	93,999	851	1,064	1,702	1787	808	1,010	1,616	1697
94,000	-	94,999	860	1,075	1,720	1806	817	1,021	1,634	1716
95,000	-	95,999	869	1,086	1,738	1825	826	1,033	1,652	1735
96,000	-	96,999	879	1,099	1,758	1846	835	1,044	1,670	1754
97,000	-	97,999	888	1,110	1,776	1865	844	1,055	1,688	1772
98,000	-	98,999	898	1,123	1,796	1886	853	1,066	1,706	1791
99,000	-	99,999	907	1,134	1,814	1905	862	1,078	1,724	1810
100,000	-	100,999	918	1,148	1,836	1928	872	1,090	1,744	1831
101,000	-	101,999	928	1,160	1,856	1949	882	1,103	1,764	1852
102,000	-	102,999	936	1,170	1,872	1966	889	1,111	1,778	1867
103,000	-	103,999	943	1,179	1,886	1980	896	1,120	1,792	1882
104,000	-	104,999	950	1,188	1,900	1995	903	1,129	1,806	1896
105,000	-	105,999	958	1,198	1,916	2012	910	1,138	1,820	1911
106,000	-	106,999	965	1,206	1,930	2027	917	1,146	1,834	1926
107,000	-	107,999	972	1,215	1,944	2041	923	1,154	1,846	1938
108,000	-	108,999	980	1,225	1,960	2058	931	1,164	1,862	1955

109,000	-	109,999	987	1,234	1,974	2073	938	1,173	1,876	1970
110,000	-	110,999	995	1,244	1,990	2090	945	1,181	1,890	1985
111,000	-	111,999	1,004	1,255	2,008	2108	954	1,193	1,908	2003
112,000	-	112,999	1,012	1,265	2,024	2125	961	1,201	1,922	2018
113,000	-	113,999	1,021	1,276	2,042	2144	970	1,213	1,940	2037
114,000	-	114,999	1,029	1,286	2,058	2161	978	1,223	1,956	2054
115,000	-	115,999	1,037	1,296	2,074	2178	985	1,231	1,970	2069
116,000	-	116,999	1,046	1,308	2,092	2197	994	1,243	1,988	2087
117,000	-	117,999	1,054	1,318	2,108	2213	1,001	1,251	2,002	2102
118,000	-	118,999	1,063	1,329	2,126	2232	1,010	1,263	2,020	2121
119,000	-	119,999	1,071	1,339	2,142	2249	1,017	1,271	2,034	2136
120,000	-	120,999	1,079	1,349	2,158	2266	1,025	1,281	2,050	2153
121,000	-	121,999	1,088	1,360	2,176	2285	1,034	1,293	2,068	2171
122,000	-	122,999	1,096	1,370	2,192	2302	1,041	1,301	2,082	2186
123,000	-	123,999	1,105	1,381	2,210	2321	1,050	1,313	2,100	2205
124,000	-	124,999	1,113	1,391	2,226	2337	1,057	1,321	2,114	2220
125,000	-	125,999	1,121	1,401	2,242	2354	1,065	1,331	2,130	2237

American Reliable Insurance Company
 Dwelling Program
 Arkansas

01/01/2008 New Business
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DW.RP.14

Ed. 08/07

DP-2 PROGRAM

Territory A CONTINUED

<u>DWELLING</u>			<u>FRAME</u>				<u>MASONRY</u>			
<u>VALUES</u>			<u>PC 1-6</u>	<u>PC 7-8</u>	<u>PC 9</u>	<u>PC 10</u>	<u>PC 1-6</u>	<u>PC 7-8</u>	<u>PC 9</u>	<u>PC 10</u>
126,000	-	126,999	1,128	1,410	2,256	2369	1,072	1,340	2,144	2251
127,000	-	127,999	1,134	1,418	2,268	2381	1,077	1,346	2,154	2262
128,000	-	128,999	1,140	1,425	2,280	2394	1,083	1,354	2,166	2274
129,000	-	129,999	1,148	1,435	2,296	2411	1,091	1,364	2,182	2291
130,000	-	130,999	1,155	1,444	2,310	2426	1,097	1,371	2,194	2304
131,000	-	131,999	1,162	1,453	2,324	2440	1,104	1,380	2,208	2318
132,000	-	132,999	1,170	1,463	2,340	2457	1,112	1,390	2,224	2335
133,000	-	133,999	1,177	1,471	2,354	2472	1,118	1,398	2,236	2348
134,000	-	134,999	1,184	1,480	2,368	2486	1,125	1,406	2,250	2363
135,000	-	135,999	1,192	1,490	2,384	2503	1,132	1,415	2,264	2377
136,000	-	136,999	1,199	1,499	2,398	2518	1,139	1,424	2,278	2392
137,000	-	137,999	1,206	1,508	2,412	2533	1,146	1,433	2,292	2407
138,000	-	138,999	1,214	1,518	2,428	2549	1,153	1,441	2,306	2421
139,000	-	139,999	1,221	1,526	2,442	2564	1,160	1,450	2,320	2436
140,000	-	140,999	1,229	1,536	2,458	2581	1,168	1,460	2,336	2453
141,000	-	141,999	1,236	1,545	2,472	2596	1,174	1,468	2,348	2465
142,000	-	142,999	1,243	1,554	2,486	2610	1,181	1,476	2,362	2480
143,000	-	143,999	1,251	1,564	2,502	2627	1,188	1,485	2,376	2495
144,000	-	144,999	1,259	1,574	2,518	2644	1,196	1,495	2,392	2512
145,000	-	145,999	1,267	1,584	2,534	2661	1,204	1,505	2,408	2528
146,000	-	146,999	1,276	1,595	2,552	2680	1,212	1,515	2,424	2545
147,000	-	147,999	1,284	1,605	2,568	2696	1,220	1,525	2,440	2562
148,000	-	148,999	1,293	1,616	2,586	2715	1,228	1,535	2,456	2579
149,000	-	149,999	1,301	1,626	2,602	2732	1,236	1,545	2,472	2596
150,000	-	150,999	1,309	1,636	2,618	2749	1,244	1,555	2,488	2612

64,000	-	64,999	652	815	1,304	1369	619	774	1,238	1300
65,000	-	65,999	663	829	1,326	1392	630	788	1,260	1323
66,000	-	66,999	674	843	1,348	1415	640	800	1,280	1344
67,000	-	67,999	685	856	1,370	1439	651	814	1,302	1367
68,000	-	68,999	697	871	1,394	1464	662	828	1,324	1390
69,000	-	69,999	709	886	1,418	1489	674	843	1,348	1415
70,000	-	70,999	721	901	1,442	1514	685	856	1,370	1439
71,000	-	71,999	733	916	1,466	1539	696	870	1,392	1462
72,000	-	72,999	745	931	1,490	1565	708	885	1,416	1487
73,000	-	73,999	757	946	1,514	1590	719	899	1,438	1510
74,000	-	74,999	770	963	1,540	1617	732	915	1,464	1537
75,000	-	75,999	784	980	1,568	1646	745	931	1,490	1565

American Reliable Insurance Company
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DP-2 PROGRAM

Territory B CONTINUED

DWELLING			FRAME				MASONRY			
<u>VALUES</u>			<u>PC 1-6</u>	<u>PC 7-8</u>	<u>PC 9</u>	<u>PC 10</u>	<u>PC 1-6</u>	<u>PC 7-8</u>	<u>PC 9</u>	<u>PC 10</u>
76,000	-	76,999	793	991	1,586	1665	753	941	1,506	1581
77,000	-	77,999	804	1,005	1,608	1688	764	955	1,528	1604
78,000	-	78,999	815	1,019	1,630	1712	774	968	1,548	1625
79,000	-	79,999	826	1,033	1,652	1735	785	981	1,570	1649
80,000	-	80,999	837	1,046	1,674	1758	795	994	1,590	1670
81,000	-	81,999	848	1,060	1,696	1781	806	1,008	1,612	1693
82,000	-	82,999	859	1,074	1,718	1804	816	1,020	1,632	1714
83,000	-	83,999	869	1,086	1,738	1825	826	1,033	1,652	1735
84,000	-	84,999	880	1,100	1,760	1848	836	1,045	1,672	1756
85,000	-	85,999	891	1,114	1,782	1871	846	1,058	1,692	1777
86,000	-	86,999	903	1,129	1,806	1896	858	1,073	1,716	1802
87,000	-	87,999	915	1,144	1,830	1922	869	1,086	1,738	1825
88,000	-	88,999	925	1,156	1,850	1943	879	1,099	1,758	1846
89,000	-	89,999	935	1,169	1,870	1964	888	1,110	1,776	1865
90,000	-	90,999	945	1,181	1,890	1985	898	1,123	1,796	1886
91,000	-	91,999	956	1,195	1,912	2008	908	1,135	1,816	1907
92,000	-	92,999	967	1,209	1,934	2031	919	1,149	1,838	1930
93,000	-	93,999	978	1,223	1,956	2054	929	1,161	1,858	1951
94,000	-	94,999	989	1,236	1,978	2077	940	1,175	1,880	1974
95,000	-	95,999	1,000	1,250	2,000	2100	950	1,188	1,900	1995
96,000	-	96,999	1,011	1,264	2,022	2123	960	1,200	1,920	2016
97,000	-	97,999	1,022	1,278	2,044	2146	971	1,214	1,942	2039
98,000	-	98,999	1,032	1,290	2,064	2167	980	1,225	1,960	2058
99,000	-	99,999	1,043	1,304	2,086	2190	991	1,239	1,982	2081
100,000	-	100,999	1,055	1,319	2,110	2216	1,002	1,253	2,004	2104
101,000	-	101,999	1,067	1,334	2,134	2241	1,014	1,268	2,028	2129
102,000	-	102,999	1,076	1,345	2,152	2260	1,022	1,278	2,044	2146
103,000	-	103,999	1,084	1,355	2,168	2276	1,030	1,288	2,060	2163
104,000	-	104,999	1,093	1,366	2,186	2295	1,038	1,298	2,076	2180
105,000	-	105,999	1,101	1,376	2,202	2312	1,046	1,308	2,092	2197
106,000	-	106,999	1,110	1,388	2,220	2331	1,055	1,319	2,110	2216
107,000	-	107,999	1,118	1,398	2,236	2348	1,062	1,328	2,124	2230
108,000	-	108,999	1,127	1,409	2,254	2367	1,071	1,339	2,142	2249
109,000	-	109,999	1,135	1,419	2,270	2384	1,078	1,348	2,156	2264
110,000	-	110,999	1,145	1,431	2,290	2405	1,088	1,360	2,176	2285
111,000	-	111,999	1,154	1,443	2,308	2423	1,096	1,370	2,192	2302
112,000	-	112,999	1,164	1,455	2,328	2444	1,106	1,383	2,212	2323
113,000	-	113,999	1,174	1,468	2,348	2465	1,115	1,394	2,230	2342
114,000	-	114,999	1,183	1,479	2,366	2484	1,124	1,405	2,248	2360
115,000	-	115,999	1,193	1,491	2,386	2505	1,133	1,416	2,266	2379
116,000	-	116,999	1,203	1,504	2,406	2526	1,143	1,429	2,286	2400
117,000	-	117,999	1,212	1,515	2,424	2545	1,151	1,439	2,302	2417

118,000	-	118,999	1,222	1,528	2,444	2566	1,161	1,451	2,322	2438
119,000	-	119,999	1,232	1,540	2,464	2587	1,170	1,463	2,340	2457
120,000	-	120,999	1,241	1,551	2,482	2606	1,179	1,474	2,358	2476
121,000	-	121,999	1,251	1,564	2,502	2627	1,188	1,485	2,376	2495
122,000	-	122,999	1,261	1,576	2,522	2648	1,198	1,498	2,396	2516
123,000	-	123,999	1,270	1,588	2,540	2667	1,207	1,509	2,414	2535
124,000	-	124,999	1,280	1,600	2,560	2688	1,216	1,520	2,432	2554
125,000	-	125,999	1,290	1,613	2,580	2709	1,226	1,533	2,452	2575

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DP-2 PROGRAM

Territory B CONTINUED

DWELLING			FRAME				MASONRY			
<u>VALUES</u>			<u>PC 1-6</u>	<u>PC 7-8</u>	<u>PC 9</u>	<u>PC 10</u>	<u>PC 1-6</u>	<u>PC 7-8</u>	<u>PC 9</u>	<u>PC 10</u>
126,000	-	126,999	1,297	1,621	2,594	2724	1,232	1,540	2,464	2587
127,000	-	127,999	1,304	1,630	2,608	2738	1,239	1,549	2,478	2602
128,000	-	128,999	1,311	1,639	2,622	2753	1,245	1,556	2,490	2615
129,000	-	129,999	1,320	1,650	2,640	2772	1,254	1,568	2,508	2633
130,000	-	130,999	1,328	1,660	2,656	2789	1,262	1,578	2,524	2650
131,000	-	131,999	1,337	1,671	2,674	2808	1,270	1,588	2,540	2667
132,000	-	132,999	1,345	1,681	2,690	2825	1,278	1,598	2,556	2684
133,000	-	133,999	1,354	1,693	2,708	2843	1,286	1,608	2,572	2701
134,000	-	134,999	1,362	1,703	2,724	2860	1,294	1,618	2,588	2717
135,000	-	135,999	1,371	1,714	2,742	2879	1,302	1,628	2,604	2734
136,000	-	136,999	1,379	1,724	2,758	2896	1,310	1,638	2,620	2751
137,000	-	137,999	1,387	1,734	2,774	2913	1,318	1,648	2,636	2768
138,000	-	138,999	1,396	1,745	2,792	2932	1,326	1,658	2,652	2785
139,000	-	139,999	1,404	1,755	2,808	2948	1,334	1,668	2,668	2801
140,000	-	140,999	1,413	1,766	2,826	2967	1,342	1,678	2,684	2818
141,000	-	141,999	1,421	1,776	2,842	2984	1,350	1,688	2,700	2835
142,000	-	142,999	1,430	1,788	2,860	3003	1,359	1,699	2,718	2854
143,000	-	143,999	1,438	1,798	2,876	3020	1,366	1,708	2,732	2869
144,000	-	144,999	1,448	1,810	2,896	3041	1,376	1,720	2,752	2890
145,000	-	145,999	1,457	1,821	2,914	3060	1,384	1,730	2,768	2906
146,000	-	146,999	1,467	1,834	2,934	3081	1,394	1,743	2,788	2927
147,000	-	147,999	1,477	1,846	2,954	3102	1,403	1,754	2,806	2946
148,000	-	148,999	1,486	1,858	2,972	3121	1,412	1,765	2,824	2965
149,000	-	149,999	1,496	1,870	2,992	3142	1,421	1,776	2,842	2984
150,000	-	150,999	1,506	1,883	3,012	3163	1,431	1,789	2,862	3005

73,000	-	73,999	1,053	1,316	2,106	2211	1,000	1,250	2,000	2100
74,000	-	74,999	1,072	1,340	2,144	2251	1,018	1,273	2,036	2138
75,000	-	75,999	1,090	1,363	2,180	2289	1,036	1,295	2,072	2176

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Dwelling Program
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DP-2 PROGRAM

Territory C CONTINUED

DWELLING			FRAME				MASONRY			
VALUES			PC 1-6	PC 7-8	PC 9	PC 10	PC 1-6	PC 7-8	PC 9	PC 10
76,000	-	76,999	1,104	1,380	2,208	2318	1,049	1,311	2,098	2203
77,000	-	77,999	1,119	1,399	2,238	2350	1,063	1,329	2,126	2232
78,000	-	78,999	1,134	1,418	2,268	2381	1,077	1,346	2,154	2262
79,000	-	79,999	1,149	1,436	2,298	2413	1,092	1,365	2,184	2293
80,000	-	80,999	1,164	1,455	2,328	2444	1,106	1,383	2,212	2323
81,000	-	81,999	1,179	1,474	2,358	2476	1,120	1,400	2,240	2352
82,000	-	82,999	1,194	1,493	2,388	2507	1,134	1,418	2,268	2381
83,000	-	83,999	1,210	1,513	2,420	2541	1,150	1,438	2,300	2415
84,000	-	84,999	1,225	1,531	2,450	2573	1,164	1,455	2,328	2444
85,000	-	85,999	1,240	1,550	2,480	2604	1,178	1,473	2,356	2474
86,000	-	86,999	1,257	1,571	2,514	2640	1,194	1,493	2,388	2507
87,000	-	87,999	1,273	1,591	2,546	2673	1,209	1,511	2,418	2539
88,000	-	88,999	1,287	1,609	2,574	2703	1,223	1,529	2,446	2568
89,000	-	89,999	1,300	1,625	2,600	2730	1,235	1,544	2,470	2594
90,000	-	90,999	1,315	1,644	2,630	2762	1,249	1,561	2,498	2623
91,000	-	91,999	1,331	1,664	2,662	2795	1,264	1,580	2,528	2654
92,000	-	92,999	1,346	1,683	2,692	2827	1,279	1,599	2,558	2686
93,000	-	93,999	1,361	1,701	2,722	2858	1,293	1,616	2,586	2715
94,000	-	94,999	1,376	1,720	2,752	2890	1,307	1,634	2,614	2745
95,000	-	95,999	1,391	1,739	2,782	2921	1,321	1,651	2,642	2774
96,000	-	96,999	1,406	1,758	2,812	2953	1,336	1,670	2,672	2806
97,000	-	97,999	1,421	1,776	2,842	2984	1,350	1,688	2,700	2835
98,000	-	98,999	1,436	1,795	2,872	3016	1,364	1,705	2,728	2864
99,000	-	99,999	1,452	1,815	2,904	3049	1,379	1,724	2,758	2896
100,000	-	100,999	1,468	1,835	2,936	3083	1,395	1,744	2,790	2930
101,000	-	101,999	1,485	1,856	2,970	3119	1,411	1,764	2,822	2963
102,000	-	102,999	1,497	1,871	2,994	3144	1,422	1,778	2,844	2986
103,000	-	103,999	1,509	1,886	3,018	3169	1,434	1,793	2,868	3011
104,000	-	104,999	1,520	1,900	3,040	3192	1,444	1,805	2,888	3032
105,000	-	105,999	1,532	1,915	3,064	3217	1,455	1,819	2,910	3056
106,000	-	106,999	1,544	1,930	3,088	3242	1,467	1,834	2,934	3081
107,000	-	107,999	1,556	1,945	3,112	3268	1,478	1,848	2,956	3104
108,000	-	108,999	1,567	1,959	3,134	3291	1,489	1,861	2,978	3127
109,000	-	109,999	1,579	1,974	3,158	3316	1,500	1,875	3,000	3150
110,000	-	110,999	1,593	1,991	3,186	3345	1,513	1,891	3,026	3177
111,000	-	111,999	1,606	2,008	3,212	3373	1,526	1,908	3,052	3205
112,000	-	112,999	1,620	2,025	3,240	3402	1,539	1,924	3,078	3232
113,000	-	113,999	1,633	2,041	3,266	3429	1,551	1,939	3,102	3257
114,000	-	114,999	1,646	2,058	3,292	3457	1,564	1,955	3,128	3284
115,000	-	115,999	1,660	2,075	3,320	3486	1,577	1,971	3,154	3312
116,000	-	116,999	1,673	2,091	3,346	3513	1,589	1,986	3,178	3337
117,000	-	117,999	1,687	2,109	3,374	3543	1,603	2,004	3,206	3366
118,000	-	118,999	1,700	2,125	3,400	3570	1,615	2,019	3,230	3392
119,000	-	119,999	1,714	2,143	3,428	3599	1,628	2,035	3,256	3419
120,000	-	120,999	1,727	2,159	3,454	3627	1,641	2,051	3,282	3446
121,000	-	121,999	1,740	2,175	3,480	3654	1,653	2,066	3,306	3471
122,000	-	122,999	1,754	2,193	3,508	3683	1,666	2,083	3,332	3499
123,000	-	123,999	1,767	2,209	3,534	3711	1,679	2,099	3,358	3526
124,000	-	124,999	1,781	2,226	3,562	3740	1,692	2,115	3,384	3553
125,000	-	125,999	1,794	2,243	3,588	3767	1,704	2,130	3,408	3578

American Reliable Insurance Company
 Dwelling Program
 Arkansas

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 DW.RP.20

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DP-2 PROGRAM

Territory C CONTINUED

DWELLING			FRAME				MASONRY			
VALUES			PC 1-6	PC 7-8	PC 9	PC 10	PC 1-6	PC 7-8	PC 9	PC 10
126,000	-	126,999	1,804	2,255	3,608	3788	1,714	2,143	3,428	3599
127,000	-	127,999	1,814	2,268	3,628	3809	1,723	2,154	3,446	3618
128,000	-	128,999	1,824	2,280	3,648	3830	1,733	2,166	3,466	3639
129,000	-	129,999	1,836	2,295	3,672	3856	1,744	2,180	3,488	3662
130,000	-	130,999	1,848	2,310	3,696	3881	1,756	2,195	3,512	3688
131,000	-	131,999	1,860	2,325	3,720	3906	1,767	2,209	3,534	3711
132,000	-	132,999	1,872	2,340	3,744	3931	1,778	2,223	3,556	3734
133,000	-	133,999	1,883	2,354	3,766	3954	1,789	2,236	3,578	3757
134,000	-	134,999	1,895	2,369	3,790	3980	1,800	2,250	3,600	3780
135,000	-	135,999	1,907	2,384	3,814	4005	1,812	2,265	3,624	3805
136,000	-	136,999	1,919	2,399	3,838	4030	1,823	2,279	3,646	3828
137,000	-	137,999	1,930	2,413	3,860	4053	1,834	2,293	3,668	3851
138,000	-	138,999	1,942	2,428	3,884	4078	1,845	2,306	3,690	3875
139,000	-	139,999	1,954	2,443	3,908	4103	1,856	2,320	3,712	3898
140,000	-	140,999	1,966	2,458	3,932	4129	1,868	2,335	3,736	3923
141,000	-	141,999	1,977	2,471	3,954	4152	1,878	2,348	3,756	3944
142,000	-	142,999	1,989	2,486	3,978	4177	1,890	2,363	3,780	3969
143,000	-	143,999	2,001	2,501	4,002	4202	1,901	2,376	3,802	3992
144,000	-	144,999	2,014	2,518	4,028	4229	1,913	2,391	3,826	4017
145,000	-	145,999	2,028	2,535	4,056	4259	1,927	2,409	3,854	4047
146,000	-	146,999	2,041	2,551	4,082	4286	1,939	2,424	3,878	4072
147,000	-	147,999	2,055	2,569	4,110	4316	1,952	2,440	3,904	4099
148,000	-	148,999	2,068	2,585	4,136	4343	1,965	2,456	3,930	4127
149,000	-	149,999	2,082	2,603	4,164	4372	1,978	2,473	3,956	4154
150,000	-	150,999	2,095	2,619	4,190	4400	1,990	2,488	3,980	4179

DP-3 PROGRAM

Territory A CONTINUED

DWELLING			FRAME				MASONRY			
VALUES			PC 1-6	PC 7-8	PC 9	PC 10	PC 1-6	PC 7-8	PC 9	PC 10
76,000	-	76,999	723	904	1,446	1518	687	859	1,374	1443
77,000	-	77,999	733	916	1,466	1539	696	870	1,392	1462
78,000	-	78,999	743	929	1,486	1560	706	883	1,412	1483
79,000	-	79,999	752	940	1,504	1579	714	893	1,428	1499
80,000	-	80,999	762	953	1,524	1600	724	905	1,448	1520
81,000	-	81,999	772	965	1,544	1621	733	916	1,466	1539
82,000	-	82,999	782	978	1,564	1642	743	929	1,486	1560
83,000	-	83,999	792	990	1,584	1663	752	940	1,504	1579
84,000	-	84,999	802	1,003	1,604	1684	762	953	1,524	1600
85,000	-	85,999	812	1,015	1,624	1705	771	964	1,542	1619
86,000	-	86,999	823	1,029	1,646	1728	782	978	1,564	1642
87,000	-	87,999	834	1,043	1,668	1751	792	990	1,584	1663
88,000	-	88,999	843	1,054	1,686	1770	801	1,001	1,602	1682
89,000	-	89,999	851	1,064	1,702	1787	808	1,010	1,616	1697
90,000	-	90,999	861	1,076	1,722	1808	818	1,023	1,636	1718
91,000	-	91,999	871	1,089	1,742	1829	827	1,034	1,654	1737
92,000	-	92,999	881	1,101	1,762	1850	837	1,046	1,674	1758
93,000	-	93,999	891	1,114	1,782	1871	846	1,058	1,692	1777
94,000	-	94,999	901	1,126	1,802	1892	856	1,070	1,712	1798
95,000	-	95,999	911	1,139	1,822	1913	865	1,081	1,730	1817
96,000	-	96,999	921	1,151	1,842	1934	875	1,094	1,750	1838
97,000	-	97,999	931	1,164	1,862	1955	884	1,105	1,768	1856
98,000	-	98,999	941	1,176	1,882	1976	894	1,118	1,788	1877
99,000	-	99,999	950	1,188	1,900	1995	903	1,129	1,806	1896
100,000	-	100,999	961	1,201	1,922	2018	913	1,141	1,826	1917
101,000	-	101,999	972	1,215	1,944	2041	923	1,154	1,846	1938
102,000	-	102,999	980	1,225	1,960	2058	931	1,164	1,862	1955
103,000	-	103,999	988	1,235	1,976	2075	939	1,174	1,878	1972
104,000	-	104,999	996	1,245	1,992	2092	946	1,183	1,892	1987
105,000	-	105,999	1,003	1,254	2,006	2106	953	1,191	1,906	2001
106,000	-	106,999	1,011	1,264	2,022	2123	960	1,200	1,920	2016
107,000	-	107,999	1,019	1,274	2,038	2140	968	1,210	1,936	2033
108,000	-	108,999	1,026	1,283	2,052	2155	975	1,219	1,950	2048
109,000	-	109,999	1,034	1,293	2,068	2171	982	1,228	1,964	2062
110,000	-	110,999	1,043	1,304	2,086	2190	991	1,239	1,982	2081
111,000	-	111,999	1,052	1,315	2,104	2209	999	1,249	1,998	2098
112,000	-	112,999	1,060	1,325	2,120	2226	1,007	1,259	2,014	2115
113,000	-	113,999	1,069	1,336	2,138	2245	1,016	1,270	2,032	2134
114,000	-	114,999	1,078	1,348	2,156	2264	1,024	1,280	2,048	2150
115,000	-	115,999	1,087	1,359	2,174	2283	1,033	1,291	2,066	2169
116,000	-	116,999	1,096	1,370	2,192	2302	1,041	1,301	2,082	2186
117,000	-	117,999	1,104	1,380	2,208	2318	1,049	1,311	2,098	2203
118,000	-	118,999	1,113	1,391	2,226	2337	1,057	1,321	2,114	2220
119,000	-	119,999	1,122	1,403	2,244	2356	1,066	1,333	2,132	2239
120,000	-	120,999	1,131	1,414	2,262	2375	1,074	1,343	2,148	2255
121,000	-	121,999	1,140	1,425	2,280	2394	1,083	1,354	2,166	2274
122,000	-	122,999	1,148	1,435	2,296	2411	1,091	1,364	2,182	2291
123,000	-	123,999	1,157	1,446	2,314	2430	1,099	1,374	2,198	2308
124,000	-	124,999	1,166	1,458	2,332	2449	1,108	1,385	2,216	2327
125,000	-	125,999	1,175	1,469	2,350	2468	1,116	1,395	2,232	2344

Territory A CONTINUED

DWELLING			FRAME				MASONRY			
VALUES			PC 1-6	PC 7-8	PC 9	PC 10	PC 1-6	PC 7-8	PC 9	PC 10
126,000	-	126,999	1,181	1,476	2,362	2480	1,122	1,403	2,244	2356
127,000	-	127,999	1,188	1,485	2,376	2495	1,129	1,411	2,258	2371
128,000	-	128,999	1,195	1,494	2,390	2510	1,135	1,419	2,270	2384
129,000	-	129,999	1,202	1,503	2,404	2524	1,142	1,428	2,284	2398
130,000	-	130,999	1,210	1,513	2,420	2541	1,150	1,438	2,300	2415
131,000	-	131,999	1,218	1,523	2,436	2558	1,157	1,446	2,314	2430
132,000	-	132,999	1,225	1,531	2,450	2573	1,164	1,455	2,328	2444
133,000	-	133,999	1,233	1,541	2,466	2589	1,171	1,464	2,342	2459
134,000	-	134,999	1,241	1,551	2,482	2606	1,179	1,474	2,358	2476
135,000	-	135,999	1,249	1,561	2,498	2623	1,187	1,484	2,374	2493
136,000	-	136,999	1,256	1,570	2,512	2638	1,193	1,491	2,386	2505
137,000	-	137,999	1,264	1,580	2,528	2654	1,201	1,501	2,402	2522
138,000	-	138,999	1,272	1,590	2,544	2671	1,208	1,510	2,416	2537
139,000	-	139,999	1,279	1,599	2,558	2686	1,215	1,519	2,430	2552
140,000	-	140,999	1,287	1,609	2,574	2703	1,223	1,529	2,446	2568
141,000	-	141,999	1,295	1,619	2,590	2720	1,230	1,538	2,460	2583
142,000	-	142,999	1,302	1,628	2,604	2734	1,237	1,546	2,474	2598
143,000	-	143,999	1,310	1,638	2,620	2751	1,245	1,556	2,490	2615
144,000	-	144,999	1,319	1,649	2,638	2770	1,253	1,566	2,506	2631
145,000	-	145,999	1,328	1,660	2,656	2789	1,262	1,578	2,524	2650
146,000	-	146,999	1,337	1,671	2,674	2808	1,270	1,588	2,540	2667
147,000	-	147,999	1,345	1,681	2,690	2825	1,278	1,598	2,556	2684
148,000	-	148,999	1,354	1,693	2,708	2843	1,286	1,608	2,572	2701
149,000	-	149,999	1,363	1,704	2,726	2862	1,295	1,619	2,590	2720
150,000	-	150,999	1,372	1,715	2,744	2881	1,303	1,629	2,606	2736

Add'l Rate Per \$1,000

8.80 11.00 17.60 18.48 8.36 10.45 16.72 17.56

American Reliable Insurance Company

01/01/2008 New Business

Dwelling Program

02/01/2008 Renewal Business

Arkansas

DW.RP.24

Ed. 08/07

Territory B

	DWELLING		FRAME				MASONRY			
	VALUES		PC 1-6	PC 7-8	PC 9	PC 10	PC 1-6	PC 7-8	PC 9	PC 10
1	-	25,999	291	364	582	611	276	345	552	580
26,000	-	26,999	299	374	598	628	284	355	568	596
27,000	-	27,999	306	383	612	643	291	364	582	611
28,000	-	28,999	314	393	628	659	298	373	596	626
29,000	-	29,999	321	401	642	674	305	381	610	641
30,000	-	30,999	329	411	658	691	313	391	626	657
31,000	-	31,999	338	423	676	710	321	401	642	674
32,000	-	32,999	347	434	694	729	330	413	660	693
33,000	-	33,999	355	444	710	746	337	421	674	708
34,000	-	34,999	364	455	728	764	346	433	692	727
35,000	-	35,999	373	466	746	783	354	443	708	743
36,000	-	36,999	382	478	764	802	363	454	726	762
37,000	-	37,999	392	490	784	823	372	465	744	781
38,000	-	38,999	402	503	804	844	382	478	764	802
39,000	-	39,999	412	515	824	865	391	489	782	821
40,000	-	40,999	423	529	846	888	402	503	804	844
41,000	-	41,999	433	541	866	909	411	514	822	863
42,000	-	42,999	444	555	888	932	422	528	844	886
43,000	-	43,999	455	569	910	956	432	540	864	907
44,000	-	44,999	467	584	934	981	444	555	888	932
45,000	-	45,999	478	598	956	1004	454	568	908	953
46,000	-	46,999	490	613	980	1029	466	583	932	979
47,000	-	47,999	502	628	1,004	1054	477	596	954	1002
48,000	-	48,999	515	644	1,030	1082	489	611	978	1027
49,000	-	49,999	528	660	1,056	1109	502	628	1,004	1054
50,000	-	50,999	540	675	1,080	1134	513	641	1,026	1077
51,000	-	51,999	549	686	1,098	1153	522	653	1,044	1096
52,000	-	52,999	558	698	1,116	1172	530	663	1,060	1113
53,000	-	53,999	567	709	1,134	1191	539	674	1,078	1132
54,000	-	54,999	577	721	1,154	1212	548	685	1,096	1151
55,000	-	55,999	587	734	1,174	1233	558	698	1,116	1172
56,000	-	56,999	597	746	1,194	1254	567	709	1,134	1191
57,000	-	57,999	607	759	1,214	1275	577	721	1,154	1212
58,000	-	58,999	617	771	1,234	1296	586	733	1,172	1231
59,000	-	59,999	627	784	1,254	1317	596	745	1,192	1252
60,000	-	60,999	638	798	1,276	1340	606	758	1,212	1273
61,000	-	61,999	649	811	1,298	1363	617	771	1,234	1296
62,000	-	62,999	660	825	1,320	1386	627	784	1,254	1317
63,000	-	63,999	672	840	1,344	1411	638	798	1,276	1340
64,000	-	64,999	683	854	1,366	1434	649	811	1,298	1363
65,000	-	65,999	694	868	1,388	1457	659	824	1,318	1384
66,000	-	66,999	706	883	1,412	1483	671	839	1,342	1409
67,000	-	67,999	717	896	1,434	1506	681	851	1,362	1430
68,000	-	68,999	730	913	1,460	1533	694	868	1,388	1457
69,000	-	69,999	743	929	1,486	1560	706	883	1,412	1483
70,000	-	70,999	755	944	1,510	1586	717	896	1,434	1506
71,000	-	71,999	768	960	1,536	1613	730	913	1,460	1533
72,000	-	72,999	781	976	1,562	1640	742	928	1,484	1558
73,000	-	73,999	793	991	1,586	1665	753	941	1,506	1581
74,000	-	74,999	807	1,009	1,614	1695	767	959	1,534	1611
75,000	-	75,999	821	1,026	1,642	1724	780	975	1,560	1638

American Reliable Insurance Company
Dwelling Program
Arkansas

01/01/2008 New Business

02/01/2008 Renewal Business

DW.RP.25

Ed. 08/07

DP-3 PROGRAM

Territory B CONTINUED

DWELLING

FRAME

MASONRY

	<u>VALUES</u>		<u>PC 1-6</u>	<u>PC 7-8</u>	<u>PC 9</u>	<u>PC 10</u>	<u>PC 1-6</u>	<u>PC 7-8</u>	<u>PC 9</u>	<u>PC 10</u>
76,000	-	76,999	831	1,039	1,662	1745	789	986	1,578	1657
77,000	-	77,999	842	1,053	1,684	1768	800	1,000	1,600	1680
78,000	-	78,999	854	1,068	1,708	1793	811	1,014	1,622	1703
79,000	-	79,999	865	1,081	1,730	1817	822	1,028	1,644	1726
80,000	-	80,999	877	1,096	1,754	1842	833	1,041	1,666	1749
81,000	-	81,999	888	1,110	1,776	1865	844	1,055	1,688	1772
82,000	-	82,999	899	1,124	1,798	1888	854	1,068	1,708	1793
83,000	-	83,999	911	1,139	1,822	1913	865	1,081	1,730	1817
84,000	-	84,999	922	1,153	1,844	1936	876	1,095	1,752	1840
85,000	-	85,999	934	1,168	1,868	1961	887	1,109	1,774	1863
86,000	-	86,999	946	1,183	1,892	1987	899	1,124	1,798	1888
87,000	-	87,999	959	1,199	1,918	2014	911	1,139	1,822	1913
88,000	-	88,999	969	1,211	1,938	2035	921	1,151	1,842	1934
89,000	-	89,999	979	1,224	1,958	2056	930	1,163	1,860	1953
90,000	-	90,999	990	1,238	1,980	2079	941	1,176	1,882	1976
91,000	-	91,999	1,002	1,253	2,004	2104	952	1,190	1,904	1999
92,000	-	92,999	1,013	1,266	2,026	2127	962	1,203	1,924	2020
93,000	-	93,999	1,025	1,281	2,050	2153	974	1,218	1,948	2045
94,000	-	94,999	1,036	1,295	2,072	2176	984	1,230	1,968	2066
95,000	-	95,999	1,047	1,309	2,094	2199	995	1,244	1,990	2090
96,000	-	96,999	1,059	1,324	2,118	2224	1,006	1,258	2,012	2113
97,000	-	97,999	1,070	1,338	2,140	2247	1,017	1,271	2,034	2136
98,000	-	98,999	1,082	1,353	2,164	2272	1,028	1,285	2,056	2159
99,000	-	99,999	1,093	1,366	2,186	2295	1,038	1,298	2,076	2180
100,000	-	100,999	1,106	1,383	2,212	2323	1,051	1,314	2,102	2207
101,000	-	101,999	1,118	1,398	2,236	2348	1,062	1,328	2,124	2230
102,000	-	102,999	1,127	1,409	2,254	2367	1,071	1,339	2,142	2249
103,000	-	103,999	1,136	1,420	2,272	2386	1,079	1,349	2,158	2266
104,000	-	104,999	1,145	1,431	2,290	2405	1,088	1,360	2,176	2285
105,000	-	105,999	1,154	1,443	2,308	2423	1,096	1,370	2,192	2302
106,000	-	106,999	1,163	1,454	2,326	2442	1,105	1,381	2,210	2321
107,000	-	107,999	1,171	1,464	2,342	2459	1,112	1,390	2,224	2335
108,000	-	108,999	1,180	1,475	2,360	2478	1,121	1,401	2,242	2354
109,000	-	109,999	1,189	1,486	2,378	2497	1,130	1,413	2,260	2373
110,000	-	110,999	1,199	1,499	2,398	2518	1,139	1,424	2,278	2392
111,000	-	111,999	1,209	1,511	2,418	2539	1,149	1,436	2,298	2413
112,000	-	112,999	1,219	1,524	2,438	2560	1,158	1,448	2,316	2432
113,000	-	113,999	1,230	1,538	2,460	2583	1,169	1,461	2,338	2455
114,000	-	114,999	1,240	1,550	2,480	2604	1,178	1,473	2,356	2474
115,000	-	115,999	1,250	1,563	2,500	2625	1,188	1,485	2,376	2495
116,000	-	116,999	1,260	1,575	2,520	2646	1,197	1,496	2,394	2514
117,000	-	117,999	1,270	1,588	2,540	2667	1,207	1,509	2,414	2535
118,000	-	118,999	1,280	1,600	2,560	2688	1,216	1,520	2,432	2554
119,000	-	119,999	1,290	1,613	2,580	2709	1,226	1,533	2,452	2575
120,000	-	120,999	1,300	1,625	2,600	2730	1,235	1,544	2,470	2594
121,000	-	121,999	1,311	1,639	2,622	2753	1,245	1,556	2,490	2615
122,000	-	122,999	1,321	1,651	2,642	2774	1,255	1,569	2,510	2636
123,000	-	123,999	1,331	1,664	2,662	2795	1,264	1,580	2,528	2654
124,000	-	124,999	1,341	1,676	2,682	2816	1,274	1,593	2,548	2675
125,000	-	125,999	1,351	1,689	2,702	2837	1,283	1,604	2,566	2694

American Reliable Insurance Company
Dwelling Program
Arkansas

01/01/2008 New Business
02/01/2008 Renewal Business

DW.RP.26

Ed. 08/07

DP-3 PROGRAM

Territory B CONTINUED

	<u>DWELLING</u>		<u>FRAME</u>				<u>MASONRY</u>			
	<u>VALUES</u>		<u>PC 1-6</u>	<u>PC 7-8</u>	<u>PC 9</u>	<u>PC 10</u>	<u>PC 1-6</u>	<u>PC 7-8</u>	<u>PC 9</u>	<u>PC 10</u>
126,000	-	126,999	1,359	1,699	2,718	2854	1,291	1,614	2,582	2711
127,000	-	127,999	1,366	1,708	2,732	2869	1,298	1,623	2,596	2726

128,000	-	128,999	1,374	1,718	2,748	2885	1,305	1,631	2,610	2741
129,000	-	129,999	1,383	1,729	2,766	2904	1,314	1,643	2,628	2759
130,000	-	130,999	1,392	1,740	2,784	2923	1,322	1,653	2,644	2776
131,000	-	131,999	1,400	1,750	2,800	2940	1,330	1,663	2,660	2793
132,000	-	132,999	1,409	1,761	2,818	2959	1,339	1,674	2,678	2812
133,000	-	133,999	1,418	1,773	2,836	2978	1,347	1,684	2,694	2829
134,000	-	134,999	1,427	1,784	2,854	2997	1,356	1,695	2,712	2848
135,000	-	135,999	1,436	1,795	2,872	3016	1,364	1,705	2,728	2864
136,000	-	136,999	1,445	1,806	2,890	3035	1,373	1,716	2,746	2883
137,000	-	137,999	1,453	1,816	2,906	3051	1,380	1,725	2,760	2898
138,000	-	138,999	1,462	1,828	2,924	3070	1,389	1,736	2,778	2917
139,000	-	139,999	1,471	1,839	2,942	3089	1,397	1,746	2,794	2934
140,000	-	140,999	1,480	1,850	2,960	3108	1,406	1,758	2,812	2953
141,000	-	141,999	1,489	1,861	2,978	3127	1,415	1,769	2,830	2972
142,000	-	142,999	1,498	1,873	2,996	3146	1,423	1,779	2,846	2988
143,000	-	143,999	1,507	1,884	3,014	3165	1,432	1,790	2,864	3007
144,000	-	144,999	1,517	1,896	3,034	3186	1,441	1,801	2,882	3026
145,000	-	145,999	1,527	1,909	3,054	3207	1,451	1,814	2,902	3047
146,000	-	146,999	1,537	1,921	3,074	3228	1,460	1,825	2,920	3066
147,000	-	147,999	1,547	1,934	3,094	3249	1,470	1,838	2,940	3087
148,000	-	148,999	1,557	1,946	3,114	3270	1,479	1,849	2,958	3106
149,000	-	149,999	1,567	1,959	3,134	3291	1,489	1,861	2,978	3127
150,000	-	150,999	1,577	1,971	3,154	3312	1,498	1,873	2,996	3146

Add'l Rate Per \$1,000

10.12 12.65 20.24 21.25 9.61 12.01 19.22 20.18

American Reliable Insurance Company
Dwelling Program
Arkansas

01/01/2008 New Business
02/01/2008 Renewal Business
DW.RP.27

Ed. 08/07

DP-3 PROGRAM

Territory C

	DWELLING		FRAME				MASONRY			
	VALUES		PC 1-6	PC 7-8	PC 9	PC 10	PC 1-6	PC 7-8	PC 9	PC 10
1	-	25,999	405	506	810	851	385	481	770	809
26,000	-	26,999	415	519	830	872	394	493	788	827
27,000	-	27,999	426	533	852	895	405	506	810	851
28,000	-	28,999	436	545	872	916	414	518	828	869
29,000	-	29,999	447	559	894	939	425	531	850	893

30,000	-	30,999	458	573	916	962	435	544	870	914
31,000	-	31,999	470	588	940	987	447	559	894	939
32,000	-	32,999	482	603	964	1012	458	573	916	962
33,000	-	33,999	495	619	990	1040	470	588	940	987
34,000	-	34,999	507	634	1,014	1065	482	603	964	1012
35,000	-	35,999	519	649	1,038	1090	493	616	986	1035
36,000	-	36,999	532	665	1,064	1117	505	631	1,010	1061
37,000	-	37,999	546	683	1,092	1147	519	649	1,038	1090
38,000	-	38,999	560	700	1,120	1176	532	665	1,064	1117
39,000	-	39,999	574	718	1,148	1205	545	681	1,090	1145
40,000	-	40,999	588	735	1,176	1235	559	699	1,118	1174
41,000	-	41,999	602	753	1,204	1264	572	715	1,144	1201
42,000	-	42,999	618	773	1,236	1298	587	734	1,174	1233
43,000	-	43,999	634	793	1,268	1331	602	753	1,204	1264
44,000	-	44,999	649	811	1,298	1363	617	771	1,234	1296
45,000	-	45,999	665	831	1,330	1397	632	790	1,264	1327
46,000	-	46,999	681	851	1,362	1430	647	809	1,294	1359
47,000	-	47,999	699	874	1,398	1468	664	830	1,328	1394
48,000	-	48,999	716	895	1,432	1504	680	850	1,360	1428
49,000	-	49,999	734	918	1,468	1541	697	871	1,394	1464
50,000	-	50,999	752	940	1,504	1579	714	893	1,428	1499
51,000	-	51,999	764	955	1,528	1604	726	908	1,452	1525
52,000	-	52,999	776	970	1,552	1630	737	921	1,474	1548
53,000	-	53,999	788	985	1,576	1655	749	936	1,498	1573
54,000	-	54,999	803	1,004	1,606	1686	763	954	1,526	1602
55,000	-	55,999	817	1,021	1,634	1716	776	970	1,552	1630
56,000	-	56,999	831	1,039	1,662	1745	789	986	1,578	1657
57,000	-	57,999	845	1,056	1,690	1775	803	1,004	1,606	1686
58,000	-	58,999	859	1,074	1,718	1804	816	1,020	1,632	1714
59,000	-	59,999	873	1,091	1,746	1833	829	1,036	1,658	1741
60,000	-	60,999	887	1,109	1,774	1863	843	1,054	1,686	1770
61,000	-	61,999	903	1,129	1,806	1896	858	1,073	1,716	1802
62,000	-	62,999	919	1,149	1,838	1930	873	1,091	1,746	1833
63,000	-	63,999	935	1,169	1,870	1964	888	1,110	1,776	1865
64,000	-	64,999	950	1,188	1,900	1995	903	1,129	1,806	1896
65,000	-	65,999	966	1,208	1,932	2029	918	1,148	1,836	1928
66,000	-	66,999	982	1,228	1,964	2062	933	1,166	1,866	1959
67,000	-	67,999	998	1,248	1,996	2096	948	1,185	1,896	1991
68,000	-	68,999	1,016	1,270	2,032	2134	965	1,206	1,930	2027
69,000	-	69,999	1,033	1,291	2,066	2169	981	1,226	1,962	2060
70,000	-	70,999	1,051	1,314	2,102	2207	998	1,248	1,996	2096
71,000	-	71,999	1,068	1,335	2,136	2243	1,015	1,269	2,030	2132
72,000	-	72,999	1,086	1,358	2,172	2281	1,032	1,290	2,064	2167
73,000	-	73,999	1,104	1,380	2,208	2318	1,049	1,311	2,098	2203
74,000	-	74,999	1,123	1,404	2,246	2358	1,067	1,334	2,134	2241
75,000	-	75,999	1,142	1,428	2,284	2398	1,085	1,356	2,170	2279

American Reliable Insurance Company
Dwelling Program
Arkansas

01/01/2008 New Business
02/01/2008 Renewal Business
DW.RP.28

Ed. 08/07

DP-3 PROGRAM

Territory C CONTINUED

DWELLING			FRAME				MASONRY			
VALUES			PC 1-6	PC 7-8	PC 9	PC 10	PC 1-6	PC 7-8	PC 9	PC 10
76,000	-	76,999	1,156	1,445	2,312	2428	1,098	1,373	2,196	2306
77,000	-	77,999	1,172	1,465	2,344	2461	1,113	1,391	2,226	2337
78,000	-	78,999	1,188	1,485	2,376	2495	1,129	1,411	2,258	2371
79,000	-	79,999	1,204	1,505	2,408	2528	1,144	1,430	2,288	2402
80,000	-	80,999	1,220	1,525	2,440	2562	1,159	1,449	2,318	2434
81,000	-	81,999	1,236	1,545	2,472	2596	1,174	1,468	2,348	2465
82,000	-	82,999	1,251	1,564	2,502	2627	1,188	1,485	2,376	2495
83,000	-	83,999	1,267	1,584	2,534	2661	1,204	1,505	2,408	2528

84,000	-	84,999	1,283	1,604	2,566	2694	1,219	1,524	2,438	2580
85,000	-	85,999	1,299	1,624	2,598	2728	1,234	1,543	2,468	2591
86,000	-	86,999	1,316	1,645	2,632	2764	1,250	1,563	2,500	2625
87,000	-	87,999	1,334	1,668	2,668	2801	1,267	1,584	2,534	2661
88,000	-	88,999	1,348	1,685	2,696	2831	1,281	1,601	2,562	2690
89,000	-	89,999	1,362	1,703	2,724	2860	1,294	1,618	2,588	2717
90,000	-	90,999	1,378	1,723	2,756	2894	1,309	1,636	2,618	2749
91,000	-	91,999	1,394	1,743	2,788	2927	1,324	1,655	2,648	2780
92,000	-	92,999	1,410	1,763	2,820	2961	1,340	1,675	2,680	2814
93,000	-	93,999	1,426	1,783	2,852	2995	1,355	1,694	2,710	2846
94,000	-	94,999	1,441	1,801	2,882	3026	1,369	1,711	2,738	2875
95,000	-	95,999	1,457	1,821	2,914	3060	1,384	1,730	2,768	2906
96,000	-	96,999	1,473	1,841	2,946	3093	1,399	1,749	2,798	2938
97,000	-	97,999	1,489	1,861	2,978	3127	1,415	1,769	2,830	2972
98,000	-	98,999	1,505	1,881	3,010	3161	1,430	1,788	2,860	3003
99,000	-	99,999	1,521	1,901	3,042	3194	1,445	1,806	2,890	3035
100,000	-	100,999	1,538	1,923	3,076	3230	1,461	1,826	2,922	3068
101,000	-	101,999	1,556	1,945	3,112	3268	1,478	1,848	2,956	3104
102,000	-	102,999	1,568	1,960	3,136	3293	1,490	1,863	2,980	3129
103,000	-	103,999	1,580	1,975	3,160	3318	1,501	1,876	3,002	3152
104,000	-	104,999	1,593	1,991	3,186	3345	1,513	1,891	3,026	3177
105,000	-	105,999	1,605	2,006	3,210	3371	1,525	1,906	3,050	3203
106,000	-	106,999	1,617	2,021	3,234	3396	1,536	1,920	3,072	3226
107,000	-	107,999	1,630	2,038	3,260	3423	1,549	1,936	3,098	3253
108,000	-	108,999	1,642	2,053	3,284	3448	1,560	1,950	3,120	3276
109,000	-	109,999	1,654	2,068	3,308	3473	1,571	1,964	3,142	3299
110,000	-	110,999	1,668	2,085	3,336	3503	1,585	1,981	3,170	3329
111,000	-	111,999	1,683	2,104	3,366	3534	1,599	1,999	3,198	3358
112,000	-	112,999	1,697	2,121	3,394	3564	1,612	2,015	3,224	3385
113,000	-	113,999	1,711	2,139	3,422	3593	1,625	2,031	3,250	3413
114,000	-	114,999	1,725	2,156	3,450	3623	1,639	2,049	3,278	3442
115,000	-	115,999	1,739	2,174	3,478	3652	1,652	2,065	3,304	3469
116,000	-	116,999	1,753	2,191	3,506	3681	1,665	2,081	3,330	3497
117,000	-	117,999	1,767	2,209	3,534	3711	1,679	2,099	3,358	3526
118,000	-	118,999	1,781	2,226	3,562	3740	1,692	2,115	3,384	3553
119,000	-	119,999	1,795	2,244	3,590	3770	1,705	2,131	3,410	3581
120,000	-	120,999	1,809	2,261	3,618	3799	1,719	2,149	3,438	3610
121,000	-	121,999	1,823	2,279	3,646	3828	1,732	2,165	3,464	3637
122,000	-	122,999	1,837	2,296	3,674	3858	1,745	2,181	3,490	3665
123,000	-	123,999	1,852	2,315	3,704	3889	1,759	2,199	3,518	3694
124,000	-	124,999	1,866	2,333	3,732	3919	1,773	2,216	3,546	3723
125,000	-	125,999	1,880	2,350	3,760	3948	1,786	2,233	3,572	3751

American Reliable Insurance Company
Dwelling Program
Arkansas

01/01/2008 New Business
02/01/2008 Renewal Business
DW.RP.29

Ed. 08/07

DP-3 PROGRAM

Territory C CONTINUED

	DWELLING		FRAME				MASONRY			
	VALUES		PC 1-6	PC 7-8	PC 9	PC 10	PC 1-6	PC 7-8	PC 9	PC 10
126,000	-	126,999	1,890	2,363	3,780	3969	1,796	2,245	3,592	3772
127,000	-	127,999	1,901	2,376	3,802	3992	1,806	2,258	3,612	3793
128,000	-	128,999	1,911	2,389	3,822	4013	1,815	2,269	3,630	3812
129,000	-	129,999	1,924	2,405	3,848	4040	1,828	2,285	3,656	3839
130,000	-	130,999	1,936	2,420	3,872	4066	1,839	2,299	3,678	3862
131,000	-	131,999	1,948	2,435	3,896	4091	1,851	2,314	3,702	3887
132,000	-	132,999	1,961	2,451	3,922	4118	1,863	2,329	3,726	3912
133,000	-	133,999	1,973	2,466	3,946	4143	1,874	2,343	3,748	3935
134,000	-	134,999	1,985	2,481	3,970	4169	1,886	2,358	3,772	3961
135,000	-	135,999	1,998	2,498	3,996	4196	1,898	2,373	3,796	3986
136,000	-	136,999	2,010	2,513	4,020	4221	1,910	2,388	3,820	4011

137,000	-	137,999	2,022	2,528	4,044	4246	1,921	2,401	3,842	4034
138,000	-	138,999	2,035	2,544	4,070	4274	1,933	2,416	3,866	4059
139,000	-	139,999	2,047	2,559	4,094	4299	1,945	2,431	3,890	4085
140,000	-	140,999	2,059	2,574	4,118	4324	1,956	2,445	3,912	4108
141,000	-	141,999	2,072	2,590	4,144	4351	1,968	2,460	3,936	4133
142,000	-	142,999	2,084	2,605	4,168	4376	1,980	2,475	3,960	4158
143,000	-	143,999	2,096	2,620	4,192	4402	1,991	2,489	3,982	4181
144,000	-	144,999	2,110	2,638	4,220	4431	2,005	2,506	4,010	4211
145,000	-	145,999	2,124	2,655	4,248	4460	2,018	2,523	4,036	4238
146,000	-	146,999	2,138	2,673	4,276	4490	2,031	2,539	4,062	4265
147,000	-	147,999	2,152	2,690	4,304	4519	2,044	2,555	4,088	4292
148,000	-	148,999	2,167	2,709	4,334	4551	2,059	2,574	4,118	4324
149,000	-	149,999	2,181	2,726	4,362	4580	2,072	2,590	4,144	4351
150,000	-	150,999	2,195	2,744	4,390	4610	2,085	2,606	4,170	4379

Add'l Rate Per \$1,000

14.08 17.60 28.16 29.57 13.38 16.73 26.76 28.10

American Reliable Insurance Company

01/01/2008 New Business

Dwelling Program

02/01/2008 Renewal Business

Arkansas

DW.RP.30

Ed. 08/07

DWELLING PROGRAM

1. ELIGIBLE RISKS AND REQUIREMENTS:

- A. One to four family dwellings which are owner occupied (primary/permanent or seasonal/secondary) or rental in nature;
- B. One to four family vacant dwellings.

2. SINGLE DWELLING DEFINITION:

- A. All dwellings or sections of Dwellings which are accessible through unprotected openings shall be considered a single dwelling.
- B. Dwellings which are separated by space shall be considered separate dwellings.
- C. Dwellings or sections of dwellings which are separated by an 8 inch masonry party wall which pierces or rises to the underside of the roof shall be considered separate dwellings. Communication between dwellings with independent walls or through party walls, must be protected by at least a Class A Fire Door installed in a masonry section.

3. CONSTRUCTION DEFINITIONS:

- A. Frame Class - Exterior walls of wood or other combustible construction, including wood ironclad, stucco on wood or plaster on combustible supports.
- B. Masonry Veneer - Exterior walls of combustible construction, veneered with brick or stone. For rating purposes, Masonry Veneer should be rated as Masonry.
- C. Masonry - Exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials, and floors and roof of combustible construction.

4. PROTECTION CLASSIFICATION CODES:

A. CODES

Protection Class	Code	Protection Class	Code
1	01	6	06
2	02	7	07
3	03	8	08
4	04	9	09
5	05	10	10

B. PROTECTION INFORMATION

We utilize the ISO Protection Class listings in the Public Protection Classification manual and apply these to risks insured under the Dwelling Program policies.

5. POLICY TERMS:

A policy will be written for a twelve (12) month term except vacants which will be written at 3, 6, 9 or 12 month terms.

6. INSTALLMENT BILLING OPTION:

Any policyholder may be given the opportunity to pay by installments. All installments will include a \$6 fully earned service charge (not applicable to the down payment). Any policy may be paid in full.

7. WHOLE DOLLAR PREMIUM ROUNDING:

All policy and endorsement premiums will be a full dollar amount. For this purpose, an amount of fifty (50) cents or more will be rounded to the next whole dollar.

8. MINIMUM PREMIUMS:

A minimum written premium will apply to all new and renewal policies on a per unit basis. The minimum premium is \$100 for non-vacant risks and \$200 for vacant risks.

A minimum earned premium will apply to all new and renewal policies. The minimum premium is \$100 for non-vacant risks and a three month premium for vacant risks.

9. CHANGES:

All changes requiring adjustment of premium will be computed pro rata, subject to the minimum earned premium.

10. CANCELLATIONS:

If the insurance is canceled at the request of the Company or the insured, the unearned premium will be computed on a pro-rata basis.

11. PREMIUM CALCULATION:

The Discounts that are percentage based (Example: 15%) will be totaled and the Charges that are percentage based will be totaled. After both criteria are totaled, the difference between the totals (Example: +15%, - 20% = -5%) will be applied to the appropriate premiums. The percentage Discounts and Charges will be calculated before the dollar (Example: \$15) Discounts and Charges. (This includes any Deductible Options that the insured may select.) The Discounts and Charges will apply to the BASE PREMIUM as set forth in the DW.RP. pages.

Base Premium is defined as the amounts of Coverage A (Dwelling), Coverage B (Other Structures), Coverage C (Personal Property), Coverage D (Fair Rental Value) and Additional Living Expense or Coverage E - Additional Living Expense PLUS any increases in Coverages B, C, D & Additional Living Expense or Coverage E - Additional Living Expense.

12. TERRITORY DEFINITIONS:

Territory A: Remainder of State (Entire state except the counties in territory B and C.)

Territory B: Counties of: Clay, Greene, Randolph, Sharp, Lawrence, Independence, Cleburne, Jackson, Cross, Woodruff, St Francis, Lonoke, Prairie, Monroe, Arkansas, Grant, Howard, Pike, Clark, Dallas, Cleveland, Lincoln, Hempstead, Nevada, Ouachita, Calhoun, Bradley, Drew, Chicot, Ashley, Union, Columbia, Lafayette, Miller, Little River

Territory C: Counties of: Mississippi, Craighead, Poinsett, Crittenden, White, Lee, Phillips, Desha, Pulaski, Jefferson

13. OCCUPANCY DEFINITIONS:

Primary/Permanent: Dwelling owned by the named insured and occupied by the named insured on a primary/permanent basis. The dwelling must be occupied by the name insured for at least (9) months.

Rental: Dwelling owned by the named insured but occupied by others. The dwelling is rented to others for residential purposes.

Seasonal/Secondary: A dwelling that is not used as a primary residence of the named insured, but one that is used on an intermittent basis by the name insured.

Vacant/Unoccupied: Dwellings that are unoccupied whether or not the contents have been removed.

14. WAIVER OF PREMIUM:

When a policy is endorsed after inception date, additional or returned premium up to \$5 may be waived unless the name insured requests the unearned premium be refunded.

15. POLICY FEE:

A \$20 policy fee will be charged on all new and renewal policies. This fee will be fully earned and is not included in the minimum written and earned premium amount.

16. INFLATION GUARD:

A 2% inflation guard is included on all policies with a replacement cost loss settlement.

SERFF Tracking Number: ASPX-126439754 State: Arkansas
 Filing Company: American Reliable Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: SC03 DF AR04437ARR01
 TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
 Product Name: SCO - Dwelling
 Project Name/Number: SCO - Dwelling/DF AR04437ARR01

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Form RF-1 NAIC Loss Cost Data Entry Document--All P&C Lines	Filed	02/01/2010
Comments:			
Attachment:			
	RF-1.PDF		

		Item Status:	Status Date:
Bypassed - Item:	HPCS-Homeowners Premium Comparison Survey	Filed	02/01/2010
Bypass Reason:	NA		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	Actuarial data	Filed	02/01/2010
Comments:			
Attachment:			
	Actuarial data.PDF		

		Item Status:	Status Date:
Satisfied - Item:	Actuarial memo	Filed	02/01/2010
Comments:			
Attachment:			
	Actuarial memo.PDF		

Item Status:	Status Date:
---------------------	---------------------

SERFF Tracking Number: ASPX-126439754 State: Arkansas
Filing Company: American Reliable Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: SC03 DF AR04437ARR01
TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)

Product Name: SCO - Dwelling
Project Name/Number: SCO - Dwelling/DF AR04437ARR01

Satisfied - Item: Premium comparison survey Filed 02/01/2010

Comments:

Attachments:

Premium comparison survey.PDF
Premium comparison survey.XLS

Item Status: Filed
Status Date: 02/01/2010

Satisfied - Item: actuarial justification

Comments:

Attachment:

actuarial justification.PDF

Item Status: Filed
Status Date: 02/01/2010

Satisfied - Item: HO prem comp survey

Comments:

Attachment:

HO prem comp survey.PDF

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

1.	This filing transmittal is part of Company Tracking #	SC03 DF AR04437ARR01
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	

Company Name		Company NAIC Number	
3.	A. American Reliable Insurance Company	B.	0019-19615

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. 1.0002 Personal Property	B.	1.0002 Personal Property

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)
Dwelling	20.3	4.6%				
TOTAL OVERALL EFFECT	20.3%	4.6%				

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
2008	414	7.1%	2/1/2008	186	137	73.6%	59.3%
2007	434			195	85	43.5%	53.2%
2006	528	7.0%	2/1/2006	123	97	78.8%	54.4%
2005	10			3	0	0.0%	64.7%
2004				17	19	114.1%	80.0%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	35.8%
B. General Expense	6.2%
C. Taxes, License & Fees	3.1%
D. Underwriting Profit & Contingencies	5.0%
E. Other (explain)	
F. TOTAL	50.1%

8. Apply Lost Cost Factors to Future filings? (Y or N)
9. 30.3% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. 1.0% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): _____

**American Reliable Insurance Company
Arkansas
Dwelling**

Actuarial Memorandum

We are proposing a rate level change of 4.6%. The indicated rate level change is 20.3%. Please see Exhibit 1 for the rate indication. See the filing memorandum for the specifics of rate changes.

The indicated rate level change is determined using standard actuarial principles, based on 5 years of calendar year premiums and accident year losses. We have brought the premium to current level by using the parallelogram method using prior rate changes. The premium has been trended to account for exposure level changes. Please see Exhibit 2

The losses have been developed to ultimate value with a Loss Development Factor, and have been trended to the average accident date for the effective policy year. Please see Exhibits 3 and 4. In addition, the losses have been offset for salvage and subrogation, are net of catastrophes, and have been capped at \$100,000. A cat factor and an excess loss factor is then included. Please see Exhibits 5 and 6.

Credibility is determined using the square root of P/K limited to 1.0, where P is 5 years of trended on level earned premium, and K is the credibility standard using a full credibility standard of 3000 claims. The credibility complement is the permissible loss ratio trended since date of last rate change.

**American Reliable Insurance Company
Arkansas
Dwelling**

**Rate Indication
Exhibit 1**

Evaluated as of 12/31/2008
Assumed effective date of 4/1/2010

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Total</u>
Written Premium	18,112	25,864	240,683	184,372	197,107	666,138
Earned Premium	36,365	22,416	140,596	210,682	201,524	611,584
Current Rate Level Factor	1.068	1.019	1.099	1.066	1.034	
Premium Trend Factor	1.082	1.069	1.057	1.045	1.033	
Trended, On-Level Earned Premium	41,994	24,420	163,292	234,579	215,124	679,409
Incurred Limited Loss & LAE @ 4Q2008	20,222	3,996	95,144	134,272	64,671	318,304
Loss Development Factor	1.001	1.012	1.027	1.046	1.162	
Pure Premium Trend Factor	1.647	1.530	1.421	1.319	1.225	
Catastrophe Factor	1.252	1.252	1.252	1.252	1.252	
Excess Loss Factor	1.066	1.066	1.066	1.066	1.066	
Trended, Ultimate Loss & LAE	44,493	8,256	185,324	247,455	122,938	608,466
Loss & LAE Ratio	106.0%	33.8%	113.5%	105.5%	57.1%	89.6%
Selected Loss & LAE Ratio	89.6%					
Other Acquisition & General Expenses {% of EP}	19.7%					
Credibility	15.0%					
Complementary Loss & LAE Ratio	57.1%					
Credibility-Weighted Loss & LAE Ratio	61.9%					
Permissible Loss & LAE Ratio	49.9%					
Indicated Rate Level Change	20.3%					
Selected Rate Level Change	4.6%					

Losses capped at \$100,000.

**American Reliable Insurance Company
Arkansas
Dwelling**

**Premium Trend
Exhibit 2**

Arkansas Data
Evaluated as of 12/31/2008

Year	Earned Exposures	On Level Premium	Premium/Exposure
2004	23	38,821	1,682
2005	5	22,840	4,456
2006	312	154,508	495
2007	499	224,558	450
2008	456	208,349	457
		2004-2008	-38.7%
		2005-2008	-50.0%
		2006-2008	-3.9%
		2007-2008	1.6%
		Selected Premium Trend	1.6%
		Tempering Factor	75%
		Final Trend	1.2%

**American Reliable Insurance Company
Arkansas
Dwelling**

**Loss Development Factors
Exhibit 3**

Countrywide Data
Case Incurred Losses & LAE
000s omitted

Accident Year	Cumulative Amounts (age in quarters)									
	4	8	12	16	20	24	28	32	36	40
1999	4,752	5,027	5,039	5,055	5,048	5,049	5,051	5,050	5,050	5,049
2000	4,180	4,524	4,562	4,705	4,688	4,719	4,719	4,718	4,718	
2001	3,838	4,312	4,327	4,334	4,317	4,317	4,238	4,238		
2002	7,283	8,158	8,285	8,403	8,560	8,562	8,562			
2003	14,771	16,147	16,331	16,832	17,060	17,090				
2004	15,366	16,678	16,994	17,309	17,340					
2005	16,812	19,299	19,629	19,854						
2006	16,304	17,337	17,685							
2007	15,353	17,204								
2008	19,344									

Accident Year	Age-Age Factors									
	4-8	8-12	12-16	16-20	20-24	24-28	28-32	32-36	36-40	
1999	1.058	1.002	1.003	0.999	1.000	1.000	1.000	1.000	1.000	
2000	1.082	1.009	1.031	0.996	1.006	1.000	1.000	1.000		
2001	1.124	1.003	1.002	0.996	1.000	0.982	1.000			
2002	1.120	1.016	1.014	1.019	1.000	1.000				
2003	1.093	1.011	1.031	1.014	1.002					
2004	1.085	1.019	1.019	1.002						
2005	1.148	1.017	1.011							
2006	1.063	1.020								
2007	1.121									
2008										

Straight Avg	Age-Age Factors									
	4-8	8-12	12-16	16-20	20-24	24-28	28-32	32-36	36-40	
All Yrs	1.099	1.012	1.016	1.004	1.002	0.995	1.000	1.000	1.000	
5 Yrs	1.102	1.017	1.015	1.005	1.002					
3 Yrs	1.111	1.019	1.020	1.011	1.001	0.994	1.000			
2 Yrs	1.092	1.019	1.015	1.008	1.001	0.991	1.000	1.000		

Weighted Avg	Age-Age Factors									
	4-8	8-12	12-16	16-20	20-24	24-28	28-32	32-36	36-40	
All Yrs	1.102	1.015	1.018	1.007	1.002	0.997	1.000	1.000	1.000	
5 Yrs	1.103	1.017	1.018	1.007	1.002					
3 Yrs	1.111	1.019	1.020	1.010	1.001	0.995	1.000			
2 Yrs	1.091	1.019	1.015	1.008	1.001	0.994	1.000	1.000		

Selected LDF	Age-Age Factors									
	4-8	8-12	12-16	16-20	20-24	24-28	28-32	32-36	36-40	
	1.111	1.019	1.015	1.011	1.001	1.000	1.000	1.000	1.000	1.000
	1.162	1.046	1.027	1.012	1.001	1.000	1.000	1.000	1.000	1.000

**American Reliable Insurance Company
Arkansas
Dwelling**

**Pure Premium Trend
Exhibit 4**

Countrywide Data
Evaluated as of 12/31/2008

Year	Earned Exposures	Ultimate Loss & LAE (000s omitted)	Pure Premium (000s omitted)
2002	883	3,444	3.899
2003	1,415	6,843	4.837
2004	1,509	12,977	8.598
2005	1,487	14,452	9.719
2006	1,476	14,820	10.043
2007	1,424	15,227	10.690
2008	1,371	16,271	11.864
		All Years	19.9%
		2004 - 2008	7.7%
		2006 - 2008	8.7%

Selected Pure Premium Trend **7.7%**

**American Reliable Insurance Company
Arkansas
Dwelling**

**Catastrophe Factor
Exhibit 5**

Non-Modeled Cat Incurred Loss*	160,823
Non-Cat Incurred Loss*	637,428
Non-Modeled Cat/Non-Cat	25.2%
Model Cat Loss/Premium	0.0%
Permissible Loss & LAE Ratio	49.9%
Catastrophe Factor	1.252
Selected Catastrophe Factor	1.252

* Incurred Losses shown above are from Accident Years 1995 thru 4Q 2008.

**American Reliable Insurance Company
Arkansas
Dwelling**

**Excess Loss Factor
Exhibit 6**

Countrywide Data
000s omitted

Year	Capped Incurred Loss & LAE	Total Incurred Loss & LAE	Total/ Capped
2001	3,425	3,444	1.006
2002	6,718	6,843	1.019
2003	12,424	12,969	1.044
2004	13,314	14,280	1.073
2005	13,605	14,428	1.061
2006	13,735	14,552	1.059
2007	12,755	14,001	1.098
2008	12,508	13,003	1.040
Total	88,485	93,520	1.057

2004 - 2008 1.066

Selected XS Loss Factor **1.066**

* Claims are capped at \$100,000.

**American Reliable Insurance Company
Arkansas
Dwelling**

**Expenses
Exhibit 7**

	2006	2007	2008	Average 2006-2008	Selections
Commissions, Brokerage *	23.4%	21.5%	22.0%	22.3%	22.3%
Taxes, Licenses & Fees *	4.5%	2.2%	2.7%	3.1%	3.1%
Other Acquisition Expense **	10.8%	13.3%	16.3%	13.5%	13.5%
General Expenses **	4.9%	6.1%	7.5%	6.2%	6.2%
Profit Provision					5.0%
Total Expense & Profit					50.1%
Permissible Loss & LAE Ratio					49.9%

* Source: Annual Statement, State Page 15 - Lines 1 and 2.1

** Source: Insurance Expense Exhibit Part 3 - Lines 1 and 2.1

**American Reliable Insurance Company
Arkansas
Dwelling**

Actuarial Memorandum

We are proposing a rate level change of 4.6%. The indicated rate level change is 20.3%. Please see Exhibit 1 for the rate indication. See the filing memorandum for the specifics of rate changes.

The indicated rate level change is determined using standard actuarial principles, based on 5 years of calendar year premiums and accident year losses. We have brought the premium to current level by using the parallelogram method using prior rate changes. The premium has been trended to account for exposure level changes. Please see Exhibit 2

The losses have been developed to ultimate value with a Loss Development Factor, and have been trended to the average accident date for the effective policy year. Please see Exhibits 3 and 4. In addition, the losses have been offset for salvage and subrogation, are net of catastrophes, and have been capped at \$100,000. A cat factor and an excess loss factor is then included. Please see Exhibits 5 and 6.

Credibility is determined using the square root of P/K limited to 1.0, where P is 5 years of trended on level earned premium, and K is the credibility standard using a full credibility standard of 3000 claims. The credibility complement is the permissible loss ratio trended since date of last rate change.

**American Reliable Insurance Company
Arkansas
Dwelling**

**Rate Indication
Exhibit 1**

Evaluated as of 12/31/2008
Assumed effective date of 4/1/2010

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Total</u>
Written Premium	18,112	25,864	240,683	184,372	197,107	666,138
Earned Premium	36,365	22,416	140,596	210,682	201,524	611,584
Current Rate Level Factor	1.068	1.019	1.099	1.066	1.034	
Premium Trend Factor	1.082	1.069	1.057	1.045	1.033	
Trended, On-Level Earned Premium	41,994	24,420	163,292	234,579	215,124	679,409
Incurred Limited Loss & LAE @ 4Q2008	20,222	3,996	95,144	134,272	64,671	318,304
Loss Development Factor	1.001	1.012	1.027	1.046	1.162	
Pure Premium Trend Factor	1.647	1.530	1.421	1.319	1.225	
Catastrophe Factor	1.252	1.252	1.252	1.252	1.252	
Excess Loss Factor	1.066	1.066	1.066	1.066	1.066	
Trended, Ultimate Loss & LAE	44,493	8,256	185,324	247,455	122,938	608,466
Loss & LAE Ratio	106.0%	33.8%	113.5%	105.5%	57.1%	89.6%
Selected Loss & LAE Ratio	89.6%					
Other Acquisition & General Expenses {% of EP}	19.7%					
Credibility	15.0%					
Complementary Loss & LAE Ratio	57.1%					
Credibility-Weighted Loss & LAE Ratio	61.9%					
Permissible Loss & LAE Ratio	49.9%					
Indicated Rate Level Change	20.3%					
Selected Rate Level Change	4.6%					

Losses capped at \$100,000.

**American Reliable Insurance Company
Arkansas
Dwelling**

**Premium Trend
Exhibit 2**

Arkansas Data
Evaluated as of 12/31/2008

Year	Earned Exposures	On Level Premium	Premium/Exposure
2004	23	38,821	1,682
2005	5	22,840	4,456
2006	312	154,508	495
2007	499	224,558	450
2008	456	208,349	457
		2004-2008	-38.7%
		2005-2008	-50.0%
		2006-2008	-3.9%
		2007-2008	1.6%
		Selected Premium Trend	1.6%
		Tempering Factor	75%
		Final Trend	1.2%

**American Reliable Insurance Company
Arkansas
Dwelling**

**Loss Development Factors
Exhibit 3**

Countrywide Data
Case Incurred Losses & LAE
000s omitted

Accident Year	Cumulative Amounts (age in quarters)									
	4	8	12	16	20	24	28	32	36	40
1999	4,752	5,027	5,039	5,055	5,048	5,049	5,051	5,050	5,050	5,049
2000	4,180	4,524	4,562	4,705	4,688	4,719	4,719	4,718	4,718	
2001	3,838	4,312	4,327	4,334	4,317	4,317	4,238	4,238		
2002	7,283	8,158	8,285	8,403	8,560	8,562	8,562			
2003	14,771	16,147	16,331	16,832	17,060	17,090				
2004	15,366	16,678	16,994	17,309	17,340					
2005	16,812	19,299	19,629	19,854						
2006	16,304	17,337	17,685							
2007	15,353	17,204								
2008	19,344									

Accident Year	Age-Age Factors									
	4-8	8-12	12-16	16-20	20-24	24-28	28-32	32-36	36-40	
1999	1.058	1.002	1.003	0.999	1.000	1.000	1.000	1.000	1.000	
2000	1.082	1.009	1.031	0.996	1.006	1.000	1.000	1.000		
2001	1.124	1.003	1.002	0.996	1.000	0.982	1.000			
2002	1.120	1.016	1.014	1.019	1.000	1.000				
2003	1.093	1.011	1.031	1.014	1.002					
2004	1.085	1.019	1.019	1.002						
2005	1.148	1.017	1.011							
2006	1.063	1.020								
2007	1.121									
2008										

Straight Avg	Age-Age Factors									
	4-8	8-12	12-16	16-20	20-24	24-28	28-32	32-36	36-40	
All Yrs	1.099	1.012	1.016	1.004	1.002	0.995	1.000	1.000	1.000	
5 Yrs	1.102	1.017	1.015	1.005	1.002					
3 Yrs	1.111	1.019	1.020	1.011	1.001	0.994	1.000			
2 Yrs	1.092	1.019	1.015	1.008	1.001	0.991	1.000	1.000		

Weighted Avg	Age-Age Factors									
	4-8	8-12	12-16	16-20	20-24	24-28	28-32	32-36	36-40	
All Yrs	1.102	1.015	1.018	1.007	1.002	0.997	1.000	1.000	1.000	
5 Yrs	1.103	1.017	1.018	1.007	1.002					
3 Yrs	1.111	1.019	1.020	1.010	1.001	0.995	1.000			
2 Yrs	1.091	1.019	1.015	1.008	1.001	0.994	1.000	1.000		

Selected LDF	Age-Age Factors									
	4-8	8-12	12-16	16-20	20-24	24-28	28-32	32-36	36-40	
	1.111	1.019	1.015	1.011	1.001	1.000	1.000	1.000	1.000	1.000
	1.162	1.046	1.027	1.012	1.001	1.000	1.000	1.000	1.000	1.000

**American Reliable Insurance Company
Arkansas
Dwelling**

**Pure Premium Trend
Exhibit 4**

Countrywide Data
Evaluated as of 12/31/2008

Year	Earned Exposures	Ultimate Loss & LAE (000s omitted)	Pure Premium (000s omitted)
2002	883	3,444	3.899
2003	1,415	6,843	4.837
2004	1,509	12,977	8.598
2005	1,487	14,452	9.719
2006	1,476	14,820	10.043
2007	1,424	15,227	10.690
2008	1,371	16,271	11.864
		All Years	19.9%
		2004 - 2008	7.7%
		2006 - 2008	8.7%

Selected Pure Premium Trend **7.7%**

**American Reliable Insurance Company
Arkansas
Dwelling**

**Catastrophe Factor
Exhibit 5**

Non-Modeled Cat Incurred Loss*	160,823
Non-Cat Incurred Loss*	637,428
Non-Modeled Cat/Non-Cat	25.2%
Model Cat Loss/Premium	0.0%
Permissible Loss & LAE Ratio	49.9%
Catastrophe Factor	1.252
Selected Catastrophe Factor	1.252

* Incurred Losses shown above are from Accident Years 1995 thru 4Q 2008.

**American Reliable Insurance Company
Arkansas
Dwelling**

**Catastrophe History
Exhibit 5a
Arkansas Data**

Year	Non-Catastrophe Loss	Non-Modeled Catastrophe Loss
1997	147,239	0
1998	8,775	0
1999	6,043	75,672
2000	15,231	0
2001	47,026	916
2002	121,036	0
2003	1,781	0
2004	19,020	8,078
2005	2,790	0
2006	83,905	2,418
2007	128,398	1,068
2Q2008	56,182	72,670
Total	637,428	160,823

**American Reliable Insurance Company
Arkansas
Dwelling**

**Excess Loss Factor
Exhibit 6**

Countrywide Data
000s omitted

Year	Capped Incurred Loss & LAE	Total Incurred Loss & LAE	Total/ Capped
2001	3,425	3,444	1.006
2002	6,718	6,843	1.019
2003	12,424	12,969	1.044
2004	13,314	14,280	1.073
2005	13,605	14,428	1.061
2006	13,735	14,552	1.059
2007	12,755	14,001	1.098
2008	12,508	13,003	1.040
Total	88,485	93,520	1.057

2004 - 2008 1.066

Selected XS Loss Factor **1.066**

* Claims are capped at \$100,000.

**American Reliable Insurance Company
Arkansas
Dwelling**

**Expenses
Exhibit 7**

	2006	2007	2008	Average 2006-2008	Selections
Commissions, Brokerage *	23.4%	21.5%	22.0%	22.3%	22.3%
Taxes, Licenses & Fees *	4.5%	2.2%	2.7%	3.1%	3.1%
Other Acquisition Expense **	10.8%	13.3%	16.3%	13.5%	13.5%
General Expenses **	4.9%	6.1%	7.5%	6.2%	6.2%
Profit Provision					5.0%
Total Expense & Profit					50.1%
Permissible Loss & LAE Ratio					49.9%

* Source: Annual Statement, State Page 15 - Lines 1 and 2.1

** Source: Insurance Expense Exhibit Part 3 - Lines 1 and 2.1

**American Reliable Insurance Company
Arkansas
Dwelling**

**Policies over 10%
Exhibit 8**

Policy Number	Current Premium	Proposed Premium	Rate Impact
1	94	114	21.3%
2	66	86	30.3%
3	66	86	30.3%
4	179	199	11.2%
5	110	130	18.2%

The five policies with rate increases greater than 10% were caused by the \$20 policy fee.

NAIC Number: 19615
 Company Name: American Reliable Insurance Company
 Contact Person: Wendy Sara
 Telephone No.: 800.535.1333, Ext. 563
 Email Address: Wendy.Sara@assurant.com
 Effective Date: 2/1/2010

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

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

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

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
	\$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	\$1,014.00	\$1,050.00	\$1,014.00	\$1,050.00	\$1,548.00	\$1,606.00	\$1,148.00	\$1,190.00	\$1,148.00	\$1,190.00	\$1,148.00	\$1,190.00	\$1,148.00	\$1,190.00	\$1,014.00	\$1,050.00	\$1,548.00	\$1,606.00
	\$120,000	\$1,447.00	\$1,501.00	\$1,447.00	\$1,501.00	\$2,243.00	\$2,329.00	\$1,648.00	\$1,710.00	\$1,648.00	\$1,710.00	\$1,648.00	\$1,710.00	\$1,648.00	\$1,710.00	\$1,447.00	\$1,501.00	\$2,243.00	\$2,329.00
	\$160,000	\$2,628.00	\$2,739.00	\$2,628.00	\$2,739.00	\$2,868.00	\$2,979.00	\$2,100.00	\$2,179.00	\$2,100.00	\$2,179.00	\$2,100.00	\$2,179.00	\$2,100.00	\$2,179.00	\$2,628.00	\$2,739.00	\$2,868.00	\$2,979.00
6	\$80,000	\$1,074.00	\$1,050.00	\$1,074.00	\$1,050.00	\$1,608.00	\$1,666.00	\$1,208.00	\$1,250.00	\$1,208.00	\$1,250.00	\$1,208.00	\$1,250.00	\$1,208.00	\$1,250.00	\$1,074.00	\$1,050.00	\$1,608.00	\$1,666.00
	\$120,000	\$1,507.00	\$1,561.00	\$1,507.00	\$1,561.00	\$2,303.00	\$2,389.00	\$1,708.00	\$1,770.00	\$1,708.00	\$1,770.00	\$1,708.00	\$1,770.00	\$1,708.00	\$1,770.00	\$1,507.00	\$1,561.00	\$2,303.00	\$2,389.00
	\$160,000	\$2,688.00	\$2,799.00	\$2,688.00	\$2,799.00	\$2,928.00	\$3,039.00	\$2,160.00	\$2,239.00	\$2,160.00	\$2,239.00	\$2,160.00	\$2,239.00	\$2,160.00	\$2,239.00	\$2,688.00	\$2,799.00	\$2,928.00	\$3,039.00
9	\$80,000	\$2,027.00	\$2,099.00	\$2,027.00	\$2,099.00	\$3,095.00	\$3,211.00	\$2,296.00	\$2,380.00	\$2,296.00	\$2,380.00	\$2,296.00	\$2,380.00	\$2,296.00	\$2,380.00	\$2,027.00	\$2,099.00	\$3,095.00	\$3,211.00
	\$120,000	\$2,895.00	\$3,003.00	\$2,895.00	\$3,003.00	\$4,487.00	\$4,659.00	\$3,296.00	\$3,420.00	\$3,296.00	\$3,420.00	\$3,296.00	\$3,420.00	\$3,296.00	\$3,420.00	\$2,895.00	\$3,003.00	\$4,487.00	\$4,659.00
	\$160,000	\$5,256.00	\$5,478.00	\$5,256.00	\$5,478.00	\$5,736.00	\$5,958.00	\$4,198.00	\$5,256.00	\$4,198.00	\$5,256.00	\$4,198.00	\$5,256.00	\$4,198.00	\$5,256.00	\$5,256.00	\$5,478.00	\$5,736.00	\$5,958.00

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"/>	%		<input type="text"/>	%
	Maximum Credit Allowed				
	<input type="text"/>	%		<input type="text"/>	%

EARTHQUAKE INSURANCE

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

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

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? 10 %

	Zone	Brick	Frame
WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Highest Risk	\$ <input type="text"/>	\$ <input type="text"/>
	Lowest Risk	\$ <input type="text"/>	\$ <input type="text"/>

NAIC Number: _____
 Company Name: _____
 Contact Person: _____
 Telephone No.: _____
 Email Address: _____
 Effective Date: _____

**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

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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																		
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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
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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
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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"/> %
		Maximum Credit Allowed	<input type="text"/> %

EARTHQUAKE INSURANCE

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

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

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Zone	Brick	Frame
	Highest Risk	\$ <input type="text"/>	\$ <input type="text"/>
	Lowest Risk	\$ <input type="text"/>	\$ <input type="text"/>

NAIC Number: _____
 Company Name: _____
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**Homeowners Premium Comparison Survey Form
 FORM HPCS - last modified August, 2005**

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**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																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

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

HO3 and HO4 only

Fire Extinguisher	<input type="text"/> %	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"/> %
		Maximum Credit Allowed	<input type="text"/> %

EARTHQUAKE INSURANCE

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

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

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

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

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

NAIC Number: _____
 Company Name: _____
 Contact Person: _____
 Telephone No.: _____
 Email Address: _____
 Effective Date: _____

**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

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		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																		

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

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

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

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

HO3 and HO4 only

Fire Extinguisher	<input type="text"/> %	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"/> %
		Maximum Credit Allowed	<input type="text"/> %

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WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

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

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

**American Reliable Insurance Company
Arkansas
Dwelling**

Policy Fee Justification

Average CLUE cost \$ 3.22
Average Credit cost \$ 3.28
Average Inspection cost \$ 30.53

Total Cost \$ 37.03

Policy Fee \$ 20.00

The policy fee is designed to offset the cost of ordering underwriting reports such as credit, CLUE, and inspections.

NAIC Number: 0019-19615
 Company Name: American Reliable Insurance Company
 Contact Person: Wendy Sara
 Telephone No.: 480-483-8666 Ext. 563
 Email Address: wendy.sara@assurant.com
 Effective Date: 02/01/2010

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

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
 Telephone: 501-371-2800
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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	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	\$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		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	1014	1050	1014	1050	1548	1606	1148	1190	1148	1190	1148	1190	1148	1190	1014	1050	1548	1606
	\$120,000	1447	1501	1447	1501	2243	2329	1648	1710	1648	1710	1648	1710	1648	1710	1447	1501	2243	2329
	\$160,000	2628	2739	2628	2739	2868	2979	2100	2179	2100	2179	2100	2179	2100	2179	2628	2739	2868	2979
6	\$80,000	1074	1050	1074	1050	1608	1666	1208	1250	1208	1250	1208	1250	1208	1250	1074	1050	1608	1666
	\$120,000	1507	1561	1507	1561	2303	2389	1708	1770	1708	1770	1708	1770	1708	1770	1507	1561	2303	2389
	\$160,000	2688	2799	2688	2799	2928	3039	2160	2239	2160	2239	2160	2239	2160	2239	2688	2799	2928	3039
9	\$80,000	2027	2099	2027	2099	3095	3211	2296	2380	2296	2380	2296	2380	2296	2380	2027	2099	3095	3211
	\$120,000	2895	3003	2895	3003	4487	4659	3296	3420	3296	3420	3296	3420	3296	3420	2895	3003	4487	4659
	\$160,000	5256	5748	5256	5748	5736	5958	4198	5256	4198	5256	4198	5256	4198	5256	5256	5748	5736	5958

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"/>	%
	<input type="text"/>	%	Other (specify)	<input type="text"/>	%
	<input type="text"/>	%	Maximum Credit Allowed	<input type="text"/>	%

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ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?	<input type="text"/>	Yes	(yes or no)
WHAT IS YOUR PERCENTAGE DEDUCTIBLE?	<input type="text"/>	10	%
WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Zone	Brick	Frame
	Highest Risk	\$ 1.50	\$ 1.50
	Lowest Risk	\$ 1.50	\$ 1.50

SERFF Tracking Number: ASPX-126439754 State: Arkansas
 Filing Company: American Reliable Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: SC03 DF AR04437ARR01
 TOI: 01.0 Property Sub-TOI: 01.0002 Personal Property (Fire and Allied Lines)
 Product Name: SCO - Dwelling
 Project Name/Number: SCO - Dwelling/DF AR04437ARR01

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)
01/07/2010	Supporting Document	Premium comparison survey	01/14/2010	Premium comparison survey.PDF (Superseded)

NAIC Number: 19615
 Company Name: American Reliable Insurance Company
 Contact Person: Wendy Sara
 Telephone No.: 800.535.1333, Ext. 563
 Email Address: Wendy.Sara@assurant.com
 Effective Date: 2/1/2010

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

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
 Telephone: 501-371-2800
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		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
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	\$160,000																		
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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	1014	1050	1014	1050	1548	1606	1148	1190	1148	1190	1148	1190	1148	1190	1014	1050	1548	1606
	\$120,000	1447	1501	1447	1501	2243	2329	1648	1710	1648	1710	1648	1710	1648	1710	1447	1501	2243	2329
	\$160,000	2628	2739	2628	2739	2868	2979	2100	2179	2100	2179	2100	2179	2100	2179	2628	2739	2868	2979
6	\$80,000	1074	1050	1074	1050	1608	1666	1208	1250	1208	1250	1208	1250	1208	1250	1074	1050	1608	1666
	\$120,000	1507	1561	1507	1561	2303	2389	1708	1770	1708	1770	1708	1770	1708	1770	1507	1561	2303	2389
	\$160,000	2688	2799	2688	2799	2928	3039	2160	2239	2160	2239	2160	2239	2160	2239	2688	2799	2928	3039
9	\$80,000	2027	2099	2027	2099	3095	3211	2296	2380	2296	2380	2296	2380	2296	2380	2027	2099	3095	3211
	\$120,000	2895	3003	2895	3003	4487	4659	3296	3420	3296	3420	3296	3420	3296	3420	2895	3003	4487	4659
	\$160,000	5256	5478	5256	5478	5736	5958	4198	5256	4198	5256	4198	5256	4198	5256	5256	5478	5736	5958

SPECIFY THE PERCENTAGE GIVEN FOR CREDITS OR DISCOUNTS FOR THE FOLLOWING:
 HO3 and HO4 only

Fire Extinguisher _____%
 Burglar Alarm _____%
 Smoke Alarm _____%
 Deadbolt Lock _____%
 Window Locks _____%
 \$1,000 Deductible _____%
 Other (specify) _____%
 Maximum Credit Allowed _____%

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? Yes _____ (yes or no)
 WHAT IS YOUR PERCENTAGE DEDUCTIBLE? 10 _____%

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?
 Zone Highest Risk \$ 1.50 _____
 Zone Lowest Risk \$ 1.50 _____
 Brick \$ 1.50 _____
 Frame \$ 1.50 _____