Filing at a Glance

Company: Agents Mutual Insurance Company

Product Name: Agents Mutual Insurance Company	SERFF Tr Num: AATX-G126526101	State: Arkansas
TOI: 35.0 Interline Filings	SERFF Status: Closed-Filed	State Tr Num: EFT $125
Sub-TOI: 35.0001 Personal Interline Filings	Co Tr Num: AF-2010-7	State Status: Fees verified and received
Filing Type: Rate/Rule		Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding
	Author: SPI AAIS	Disposition Date: 03/31/2010
	Date Submitted: 03/03/2010	Disposition Status: Filed
Effective Date Requested (New): 04/15/2010		Effective Date (New): 04/15/2010
Effective Date Requested (Renewal):		Effective Date (Renewal):
State Filing Description:		

General Information

Project Name: AR DP, HO, MHO Revised Manual - AF-2010-7
Project Number: AF-2010-7
Reference Organization:
Reference Title:
Filing Status Changed: 03/31/2010
State Status Changed: 03/03/2010
Created By: SPI AAIS
Corresponding Filing Tracking Number:
Filing Description:
Re: AF-2010-7
Agents Mutual Insurance Company
NAIC #: 18236, FEIN: 71-6059087
Dwelling, Homeowners, and Mobile-Homeowners Programs
Revised Manual Rules and Rates (Rev 10/2009)

Status of Filing in Domicile: Pending
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: SPI AAIS

On behalf of Agents Mutual Insurance Company (AMIC), the American Association of Insurance Services (AAIS) is filing changes to their Dwelling, Homeowners and Mobile-Homeowners Programs. AMIC is affiliated with AAIS for these lines

of insurance. Through this affiliation AMIC has given AAIS authority to file manual rates and rules on their behalf. A signed Letter of Authorization is attached.

With this filing, AMIC is submitting for approval a revised manual. The attached filing memo describes the purpose of this filing. Exhibits supporting these changes are also provided. A copy of all the materials described for this filing is enclosed.

AMIC proposes to implement this filing effective April 15, 2010.

Should you have any questions concerning this filing, please do not hesitate to contact us.

Company and Contact

Filing Contact Information

Norma Jean Knight, Senior Filings/Compliance Specialist normak@aaisonline.com
1745 South Naperville Road 630-681-8347 [Phone] 243 [Ext]
Wheaton, IL 60189-5898 630-681-8356 [FAX]

Filing Company Information

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

Agents Mutual Insurance Company	CoCode: 18236	State of Domicile: Arkansas
P O Drawer 1250	Group Code:	Company Type:
Pine Bluff, AR 71613	Group Name:	State ID Number:
(870) 535-2840 ext. [Phone]	FEIN Number: 71-6059087	

Filing Fees

Fee Required?	Yes
Fee Amount:	$125.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Agents Mutual Insurance Company	$125.00	03/03/2010	34576056

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	03/31/2010	03/31/2010

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	03/26/2010	03/26/2010	SPI AAIS	03/30/2010	03/30/2010
Pending Industry Response	Becky Harrington	03/22/2010	03/22/2010	SPI AAIS	03/25/2010	03/25/2010
Pending Industry Response	Becky Harrington	03/03/2010	03/03/2010	SPI AAIS	03/22/2010	03/22/2010

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Tiering Rule	Note To Filer	Becky Harrington	03/03/2010	03/03/2010

Disposition

Disposition Date: 03/31/2010
Effective Date (New): 04/15/2010
Effective Date (Renewal):
Status: Filed
Comment:

Company Name:	**Overall % Indicated Change:**	**Overall % Rate Impact:**	**Written Premium Change for this Program:**	**# of Policy Holders Affected for this Program:**	**Written Premium for this Program:**	**Maximum % Change (where required):**	**Minimum % Change (where required):**
Agents Mutual Insurance Company	10.000%	10.000%	$3,169,047	6,321	$0	10.000%	-10.000%

SERFF Tracking Number:	*AATX-G126526101*	*State:*	*Arkansas*
Filing Company:	*Agents Mutual Insurance Company*	*State Tracking Number:*	*EFT $125*
Company Tracking Number:	*AF-2010-7*		
TOI:	*35.0 Interline Filings*	*Sub-TOI:*	*35.0001 Personal Interline Filings*
Product Name:	*Agents Mutual Insurance Company*		
Project Name/Number:	*AR DP, HO, MHO Revised Manual - AF-2010-7/AF-2010-7*		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Letter of Authorization	Filed	Yes
Supporting Document	Filing Memo	Filed	Yes
Supporting Document	Form H - 1	Filed	Yes
Supporting Document	Cover Letter	Filed	Yes
Supporting Document	Rate Tiers Exhibit	Filed	Yes
Supporting Document	Actuarial Exhibits	Filed	Yes
Supporting Document	AR - RATE FILING ABSTRACT RF-1	Filed	Yes
Supporting Document	Actuarial Exhibits	Filed	Yes
Supporting Document	2010 Rate Change Indication-Updated	Filed	Yes
Supporting Document	TU Insurance Risk Property Score Relativity Tables	Filed	Yes
Rate *(revised)*	AMIC AR Rate Manual	Filed	Yes
Rate	AMIC AR Rate Manual		Yes

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	03/26/2010
Submitted Date	03/26/2010
Respond By Date	

Dear Norma Jean Knight,

This will acknowledge receipt of the response dated 3/22.

Objection 1
No Objections
Comment: Provide the number of current insureds who will receive the 10% surcharge.

Please feel free to contact me if you have questions.
Sincerely,
Becky Harrington

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/30/2010
Submitted Date	03/30/2010

Dear Becky Harrington,

Comments:
March 30, 2010

Ms. Becky Harrington
Arkansas Department of Insurance
Property & Casualty Division
1200 West Third Street
Little Rock, AR 72201-1904

SENT VIA SERFF

Re: AF-2010-7
Agents Mutual Insurance Company

NAIC #: 18236, FEIN: 71-6059087
Dwelling, Homeowners, and Mobile-Homeowners Programs
Revised Manual Rules and Rates (Rev 10/2009)

Dear Ms. Harrington:

Thank you for your objection letter dated March 26, 2010 regarding the above captioned filing. A response to your concerns is provided.

Response 1

Comments: Objection 1

At this time we are not be able to provide you with the number of current insureds who will be charged the 10% surcharge. As each policy comes up for renewal it will be evaluated and it will either get the basic rate, the 10% credit or the 10% surcharge. As this is based on a number of criteria and as we have not previously used this criteria, we have no way to determine the exact number of insured's who will get the surcharge.

Related Objection 1

Comment:
Provide the number of current insureds who will receive the 10% surcharge.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

We trust with this information you will be able to continue your review of this filing and grant and approval.

Sincerely,

Norma Jean Knight
Senior Filings/Compliance Specialist
normak@AAISonline.com

Sincerely,

SPI AAIS

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	03/22/2010
Submitted Date	03/22/2010
Respond By Date	

Dear Norma Jean Knight,

This will acknowledge receipt of the response dated 3/22/10.

Objection 1

- Actuarial Exhibits (Supporting Document)

Comment: Pursuant to ACA 23-67-409, provide the 5 year premium/loss experience for Arkansas justifying the use of credit information in the development of the tiering factors. Agent Mutual's information was not provided as previously requested (objection 1, part 2).

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	03/25/2010
Submitted Date	03/25/2010

Dear Becky Harrington,

Comments:

March 25, 2010

Ms. Becky Harrington
Arkansas Department of Insurance
Property & Casualty Division
1200 West Third Street
Little Rock, AR 72201-1904

SENT VIA SERFF

Re: AF-2010-7
Agents Mutual Insurance Company
NAIC #: 18236, FEIN: 71-6059087
Dwelling, Homeowners, and Mobile-Homeowners Programs
Revised Manual Rules and Rates (Rev 10/2009)

Dear Ms. Harrington:

Thank you for your objection letter dated March 22, 2010 regarding the above captioned filing. A response to your concerns is provided.

Response 1

Comments: Objection 1

We are providing the relativity factors based on the sample of data that TransUnion utilized to build the TUIRS models.

Because our book of business is too small to develop recommended factors on your own, we will be going with industry standard research and will adjust our book as we gain more experience.

Related Objection 1

Applies To:

- Actuarial Exhibits (Supporting Document)

Comment:

Pursuant to ACA 23-67-409, provide the 5 year premium/loss experience for Arkansas justifying the use of credit information in the development of the tiering factors. Agent Mutual's information was not provided as previously requested (objection 1, part 2).

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: TU Insurance Risk Property Score Relativity Tables

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

We trust with this information you will be able to continue your review of this filing and grant and approval.

Sincerely,

Norma Jean Knight
Senior Filings/Compliance Specialist
normak@AAISonline.com

Sincerely,
SPI AAIS

Objection Letter

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

Dear Norma Jean Knight,

This will acknowledge receipt of the captioned filing.

Objection 1

- Rate Tiers Exhibit (Supporting Document)

Comment: Pursuant to ACA 23-67-409: (1) the credit model must be filed; (2) provide the 5 year premium/loss experience for Arkansas justifying the use of credit information in the development of the tiering factors.

Objection 2

- Actuarial Exhibits (Supporting Document)

Comment: All request for rate changes submitted to the Department must include supporting data as required by Arkansas Code Annotated § 23-67-209:

(a)Premiums and losses do not appear to have been trended. Please explain.

(d) Consideration must be given to all investment income attributable to premiums and to the reserves associated with those premiums and to loss reserve funds. It is not apparent this was done.

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	03/22/2010
Submitted Date	03/22/2010

Dear Becky Harrington,

Comments:

March 22, 2010

Ms. Becky Harrington
Arkansas Department of Insurance
Property & Casualty Division
1200 West Third Street
Little Rock, AR 72201-1904

SENT VIA SERFF

Re: AF-2010-7
Agents Mutual Insurance Company
NAIC #: 18236, FEIN: 71-6059087
Dwelling, Homeowners, and Mobile-Homeowners Programs
Revised Manual Rules and Rates (Rev 10/2009)

Dear Ms. Harrington:

Thank you for your objection letter dated March 3, 2010 regarding the above captioned filing. A response to your concerns is provided.

Response 1

Comments: Objection 2

Attached is an updated rate indication reflecting premium and loss trends, and investment income as requested by the Arkansas DOI. We added Exhibit 6 (investment income) and Exhibit 7 (loss and premium trend), and Exhibit 3 (Development of Permissible Loss Ratio) has been revised to reflect the investment income provision. We also corrected the premium and losses for 2007 (the prior version incorrectly had 2007=2006). The net impact of these revisions is an indicated rate change of +25.0% vs. +15.5% in the prior version. As you can see in Exhibit 7, the premium trend assumes that the only change in rates from 2000-2009 was a +6.4% change that was effective on 8/20/08.

Related Objection 1

Applies To:

- Actuarial Exhibits (Supporting Document)

Comment:

All request for rate changes submitted to the Department must include supporting data as required by Arkansas Code Annotated § 23-67-209:

(a)Premiums and losses do not appear to have been trended. Please explain.

(d) Consideration must be given to all investment income attributable to premiums and to the reserves associated with those premiums and to loss reserve funds. It is not apparent this was done.

Changed Items:

Supporting Document Schedule Item Changes
Satisfied -Name: 2010 Rate Change Indication-Updated
Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments: 03-03-10 Note to Filer Response

Attached you will find a revised manual that includes the tier factors.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
AMIC AR Rate Manual	Pages 1 - 18	Replacement	
Previous Version			
AMIC AR Rate Manual	*Pages 1 - 18*	*Replacement*	

Response 3

Comments: Objection 1

Please refer to the attached actuarial information.

Related Objection 1

Applies To:

- Rate Tiers Exhibit (Supporting Document)

Comment:

Pursuant to ACA 23-67-409: (1) the credit model must be filed; (2) provide the 5 year premium/loss experience for Arkansas justifying the use of credit information in the development of the tiering factors.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Actuarial Exhibits

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

We trust with this information you will be able to continue your review of this filing and grant and approval.

Sincerely,

Norma Jean Knight
Senior Filings/Compliance Specialist
normak@AAISonline.com

Sincerely,
SPI AAIS

Note To Filer

Created By:

Becky Harrington on 03/03/2010 01:37 PM

Last Edited By:

Becky Harrington

Submitted On:

03/31/2010 07:52 AM

Subject:

Tiering Rule

Comments:

The tier factors must be shown in the rate/rule manual pages.

Rate Information

Rate data applies to filing.

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

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):
Agents Mutual Insurance Company	10.000%	10.000%	$3,169,047	6,321	$0	10.000%	-10.000%

Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Attachments
Filed 03/31/2010	AMIC AR Rate Manual	Pages 1 - 18	Replacement		AMIC Manual 3-10.PDF

The Fast & Easy Policy

DWELLING • HOMEOWNER • MOBILE HOME

- Submit Applications Electronically.
- Conduct an "On the Spot" Interview.
- Your New Policy Will Arrive Within Days.

Agents AMIC Mutual Insurance Company
www.agentsmutualins.com

AGENTS INSURANCE SERVICES, INC. (GENERAL AGENT)
1-800-272-2248 • (870) 535-2840 • FAX (870) 535-2690
2720 West 28th Avenue • P.O. Drawer 1250 • Pine Bluff, AR 71613

QUICK QUOTE • QUOTE PROPOSAL • ONLINE APPLICATION

10/2009

AGENTS MUTUAL INSURANCE COMPANY
800-272-2248

HOMEOWNER

AAIS - ML0008
* Territory 1

Section I Property	Coverage A Dwelling	$10,000 to $100,000
	Coverage B Adjacent Structures	10% of Coverage A
	Coverage C Personal Property	50% of Coverage A
	Coverage D Loss Of Use	20% of Coverage A
Section II Liability	Coverage E Liability**	$25,000 ($50,000 Add $12.00; $100,000 Add $23.00)
	Coverage F Medical Payments	$500

	FRAME						BRICK					
CLASS	1 TO 6			7 TO 9			1 TO 6			7 TO 9		
DED	500	100	1500	500	1000	1500	500	1000	1500	500	1000	1500
10,000	303	273	258	341	307	291	283	256	242	315	284	269
11,000	313	282	267	352	317	300	293	265	250	334	401	285
12,000	322	290	275	367	331	313	302	272	258	350	316	298
13,000	333	300	283	383	345	326	312	281	266	365	329	311
14,000	339	306	289	394	355	336	320	288	272	376	339	320
15,000	350	316	299	412	371	351	330	298	281	393	354	335
16,000	359	324	306	428	386	365	338	305	289	410	370	349
17,000	369	333	314	445	401	379	349	315	298	427	385	363
18,000	377	339	321	461	415	393	356	321	303	444	399	378
19,000	387	348	330	465	419	396	367	331	313	446	402	380
20,000	396	357	337	468	422	399	376	338	320	450	406	383
21,000	404	365	345	470	424	400	385	347	327	452	407	385
22,000	413	372	352	474	427	404	393	355	335	456	411	388
23,000	423	381	360	479	432	408	403	364	344	460	415	392
24,000	432	389	368	483	435	411	412	371	352	465	419	396
25,000	441	397	376	488	440	416	421	379	358	469	423	399
26,000	451	407	383	492	443	419	431	388	367	474	427	404
27,000	460	415	392	497	448	423	440	397	375	479	432	408
28,000	480	433	409	522	470	444	445	401	379	481	433	410
29,000	482	435	411	526	474	448	453	408	385	483	435	411
30,000	486	437	413	529	477	450	457	412	389	488	440	416
31,000	495	446	421	539	486	459	463	416	394	496	447	422
32,000	501	452	426	549	495	467	468	422	399	503	453	428
33,000	507	456	432	558	503	475	473	426	402	507	457	432
34,000	512	462	436	568	512	484	478	431	408	516	465	439
35,000	522	470	445	577	520	491	485	436	413	525	473	447
36,000	526	475	448	581	523	495	489	441	416	529	477	450
37,000	530	477	451	584	526	497	495	446	421	531	478	452
38,000	535	482	456	588	530	501	496	447	422	535	482	456
39,000	537	485	457	590	532	502	499	449	425	539	486	459
40,000	541	487	460	592	533	504	502	453	427	543	489	462
41,000	547	493	466	600	541	511	507	456	432	550	496	468
42,000	554	499	471	607	547	517	510	459	434	558	503	475
43,000	558	503	476	615	554	524	512	462	436	564	508	480
44,000	567	511	482	623	561	530	535	482	456	572	515	487
45,000	581	524	495	630	568	536	536	484	457	579	522	493
46,000	587	529	500	635	572	541	541	487	460	583	525	496
47,000	591	533	503	640	577	545	545	491	464	588	530	501
48,000	597	537	508	644	580	548	548	495	467	592	533	504
49,000	598	539	509	648	584	552	554	499	471	597	538	508
50,000	603	544	513	652	587	555	558	503	476	602	542	512
51,000	608	547	518	657	592	559	564	508	480	606	546	516
52,000	613	553	522	661	595	563	569	513	485	611	550	520
53,000	618	556	525	666	600	567	574	517	488	615	554	524
54,000	623	562	531	671	604	571	579	522	493	620	559	528
55,000	629	566	535	675	608	575	584	525	497	625	563	532

SURCHARGES:
1. * Territory 2 - 25% annual surcharge.
2. Woodstove or Fireplace Fee - $25
3. Space or Wall Heaters Not Thermostatically Controlled - $25.00

** ADDITIONAL ACREAGE
1st Acre No Charge
For 2-4 acres $4.00 each
Then 5 acres & up are 50 cents each

ADDITIONAL COVERAGES:
To increase Adjacent Structure Coverage - (Not to exceed 50% of dwelling coverage)
For each additional $100 of increase add $1.50

NOTE: Add a $10.00 application fee with each new application submitted

AGENTS MUTUAL INSURANCE COMPANY
800-272-2248

HOMEOWNER

AAIS - ML0008
* Territory 1

Section I Property	Coverage A Dwelling	$10,000 to $100,000
	Coverage B Adjacent Structures	10% of Coverage A
	Coverage C Personal Property	50% of Coverage A
	Coverage D Loss Of Use	20% of Coverage A
Section II Liability	Coverage E Liability**	$25,000 ($50,000 Add $12.00; $100,000 Add $23.00)
	Coverage F Medical Payments	$500

	FRAME						BRICK					
CLASS	1 TO 6			7 TO 9			1 TO 6			7 TO 9		
DED	500	1000	1500	500	1000	1500	500	1000	1500	500	1000	1500
56,000	633	570	539	680	613	579	589	531	501	629	567	535
57,000	639	575	544	684	616	582	595	535	507	634	571	540
58,000	643	579	547	688	620	586	599	540	510	638	575	543
59,000	649	585	552	692	623	589	605	545	514	643	579	547
60,000	655	590	557	697	628	593	609	548	519	648	584	552
61,000	660	595	562	702	632	597	614	554	523	652	587	555
62,000	665	599	566	706	636	601	620	558	528	657	592	559
63,000	671	605	570	711	640	605	624	563	532	661	595	563
64,000	676	609	576	715	644	609	630	567	536	666	600	567
65,000	687	619	585	720	649	613	634	572	540	671	604	571
66,000	691	623	588	724	652	616	639	575	544	675	608	575
67,000	696	627	592	728	656	620	643	579	547	679	612	578
68,000	700	631	596	732	659	623	647	584	551	683	615	581
69,000	705	634	600	736	663	626	652	587	555	687	619	585
70,000	709	639	603	740	667	630	656	591	558	691	623	588
71,000	713	643	607	744	670	633	660	595	563	695	627	592
72,000	718	646	611	748	674	637	665	599	566	699	630	595
73,000	722	651	614	752	677	640	669	603	569	703	633	598
74,000	727	654	619	756	671	643	674	608	574	707	637	602
75,000	731	658	622	760	685	647	678	611	577	711	641	605
76,000	735	663	625	764	688	650	683	614	581	715	644	609
77,000	740	666	630	768	692	654	687	619	585	719	648	612
78,000	744	671	633	772	695	657	691	623	588	723	651	615
79,000	749	674	638	776	699	660	696	627	592	727	655	619
80,000	753	678	641	780	703	664	700	631	596	731	658	622
81,000	757	683	644	784	706	667	705	634	600	735	662	626
82,000	762	686	649	788	710	671	709	639	603	739	666	629
83,000	766	690	652	792	713	674	713	643	607	743	669	632
84,000	771	694	656	796	717	677	718	647	611	747	673	636
85,000	775	698	660	800	721	681	722	651	614	751	676	639
86,000	779	702	663	804	724	684	727	654	619	755	680	643
87,000	784	706	667	808	728	688	731	658	622	759	684	646
88,000	788	710	671	812	731	691	735	663	625	763	687	649
89,000	793	713	675	816	735	694	740	666	630	767	691	653
90,000	797	718	678	820	739	698	744	671	633	771	695	656
91,000	801	722	682	824	742	701	749	675	638	775	698	660
92,000	806	726	686	828	746	705	753	678	641	779	702	663
93,000	810	730	689	832	749	708	757	683	644	783	705	666
94,000	815	733	694	836	753	711	762	686	649	787	709	670
95,000	819	738	697	840	857	715	766	690	652	791	713	673
96,000	823	742	700	844	760	718	771	694	656	795	716	677
97,000	828	745	705	848	764	722	775	698	660	799	720	680
98,000	832	750	708	752	767	725	779	702	663	803	723	683
99,000	837	753	712	856	771	728	784	707	667	807	727	687
100,000	841	757	716	860	775	732	788	710	671	811	730	690

SURCHARGES:
1. * Territory 2 - 25% annual surcharge.
2. Woodstove or Fireplace Fee - $25
3. Space or Wall Heaters Not Thermostatically Controlled - $25.00

** ADDITIONAL ACREAGE
1st Acre No Charge
For 2-4 acres $4.00 each
Then 5 acres & up are 50 cents each

ADDITIONAL COVERAGES:
To increase Adjacent Structure Coverage - (Not to exceed 50% of dwelling coverage)
For each additional $100 of increase add $1.50

NOTE: Add a $10.00 application fee with each new application submitted

AGENTS MUTUAL INSURANCE COMPANY
800-272-2248

DWELLING FIRE - OWNER OCCUPIED

Fire & Extended Coverage
AAIS-FL1

	FRAME DWELLING						BRICK DWELLING						FRAME OR BRICK		
CLASS	1 TO 6			7 TO 9			1 TO 6			7 TO 9			10		
DED	500	1000	1500	500	1000	1500	500	1000	1500	500	1000	1500	500	1000	1500
10,000	220	199	188	237	214	202	188	169	160	188	170	161	372	335	317
11,000	262	237	224	277	250	236	229	207	195	228	206	195	388	350	331
12,000	273	247	233	289	261	246	236	213	202	235	212	201	403	363	343
13,000	283	256	242	299	270	255	245	221	209	244	220	208	418	377	356
14,000	293	265	250	312	281	266	253	228	215	252	227	215	433	390	369
15,000	303	273	258	322	290	274	261	236	223	260	235	222	464	418	395
16,000	313	282	267	332	299	283	268	242	228	268	242	229	493	444	420
17,000	324	292	277	343	309	292	278	250	237	276	249	235	525	473	447
18,000	333	300	283	355	320	303	286	258	244	285	257	243	554	499	472
19,000	344	310	293	366	330	312	293	265	250	293	264	250	585	527	498
20,000	352	317	300	376	339	320	302	272	258	303	273	258	615	554	524
21,000	359	324	306	383	345	326	308	278	262	307	277	262	645	581	549
22,000	364	327	310	389	351	331	312	281	266	312	281	266	676	609	575
23,000	370	334	315	395	356	337	317	287	270	318	287	271	706	636	601
24,000	376	338	320	401	361	342	322	290	275	322	290	274	737	664	627
25,000	381	344	325	408	368	348	327	295	279	327	295	279	767	691	653
26,000	387	348	330	414	373	353	333	300	283	331	298	282	798	719	679
27,000	393	355	335	421	379	359	337	304	288	337	304	287	828	746	705
28,000	398	358	338	427	385	364	343	309	292	342	308	291	859	774	731
29,000	405	366	345	437	394	372	346	312	295	346	312	295	889	801	756
30,000	411	370	350	439	396	374	352	317	300	352	317	300	920	829	783
31,000	415	375	354	445	401	379	356	321	303	357	322	304	950	856	808
32,000	422	380	359	451	406	384	360	325	308	361	325	308	980	883	834
33,000	427	386	364	457	412	389	365	328	311	366	330	312	1011	910	860
34,000	434	391	370	464	418	395	371	335	316	370	334	315	1041	937	886
35,000	438	396	374	469	423	399	376	338	320	376	339	320	1072	965	912
36,000	445	401	379	475	428	405	380	343	324	381	343	325	1102	992	937
37,000	451	407	383	482	434	410	386	347	328	385	347	328	1133	1020	964
38,000	457	412	389	489	441	416	390	352	333	390	352	332	1163	1047	989
39,000	463	416	394	493	444	420	396	357	337	397	358	338	1194	1075	1016
40,000	469	423	400	499	450	425	401	361	342	401	361	342	1224	1091	1041
41,000	474	426	403	506	456	431	405	366	345	405	365	345	1254	1129	1067
42,000	479	432	408	512	461	436	411	370	350	410	370	349	1285	1157	1093
43,000	486	437	413	520	469	443	415	375	354	416	375	354	1315	1184	1119
44,000	490	442	418	526	474	448	421	379	358	421	379	359	1346	1212	1145
45,000	497	447	423	531	478	452	426	385	364	426	384	363	1376	1239	1170
46,000	510	459	434	543	489	461	436	393	371	436	393	371	1407	1267	1197
47,000	521	469	444	553	498	471	447	403	381	446	402	380	1436	1293	1221
48,000	532	479	453	564	508	480	459	414	391	457	412	389	1468	1322	1249
49,000	545	491	464	574	517	489	470	424	401	468	422	399	1497	1348	1273
50,000	556	501	474	585	527	498	482	435	411	479	432	408	1528	1376	1300
51,000	569	513	485	597	538	508	496	446	422	491	442	418	1558	1403	1325
52,000	583	525	496	610	550	519	510	459	434	503	453	428	1588	1430	1351
53,000	597	537	508	621	559	529	522	470	445	515	464	439	1619	1458	1377
54,000	609	548	519	634	571	540	536	484	457	527	475	449	1649	1485	1402
55,000	623	562	531	645	581	549	548	495	467	539	486	459	1680	1513	1429

SURCHARGES
1. * Territory 2 - 25%
2. ** Two Family - 10%
3. Woodstove or Fireplace - $25
4. Space or Wall Heaters Not Thermostatically Controlled - $25

OL&T Premises Liability:
Price for One Acre or Less
$25,000 - $35 $50,000 - $41 $100,000 - $58

Acreage Surcharge for Liability:
For 2-4 acres $4.00 each
Then 5 acres & up are 50 cents each

NOTE: Add a $10 application fee with each new application submitted.

AGENTS MUTUAL INSURANCE COMPANY
800-272-2248

DWELLING FIRE - OWNER OCCUPIED

Fire & Extended Coverage
AAIS-FL1

	FRAME DWELLING						BRICK DWELLING						FRAME OR BRICK		
CLASS	1 TO 6			7 TO 9			1 TO 6			7 TO 9			10		
DED	500	1000	1500	500	1000	1500	500	1000	1500	500	1000	1500	500	1000	1500
56,000	639	575	544	659	594	561	564	508	480	553	498	471	1710	1540	1454
57,000	653	588	556	673	606	573	579	522	493	567	511	483	1741	1567	1481
58,000	667	601	568	687	619	585	595	535	507	581	523	494	1771	1594	1506
59,000	683	614	581	700	631	596	609	548	519	594	535	506	1802	1622	1532
60,000	698	629	595	714	643	608	624	563	532	607	547	517	1832	1649	1558
61,000	715	644	608	729	657	620	641	577	545	623	561	530	1862	1676	1583
62,000	732	660	623	744	670	633	657	592	559	638	575	543	1893	1704	1610
63,000	749	674	638	760	685	647	675	608	575	653	588	556	1923	1731	1635
64,000	765	689	651	775	698	660	691	623	588	668	602	569	1954	1759	1662
65,000	782	704	665	790	712	672	708	638	602	684	616	582	1984	1786	1687
66,000	786	708	669	794	715	676	712	642	607	688	620	586	1987	1789	1690
67,000	790	712	673	798	719	679	717	645	610	692	623	589	1991	1792	1693
68,000	795	716	676	802	722	682	721	650	613	696	627	592	1995	1796	1697
69,000	799	720	680	806	726	686	726	654	618	700	631	596	1999	1800	1700
70,000	804	723	684	810	730	689	730	657	621	704	634	599	2003	1803	1703
71,000	808	728	688	814	733	693	734	662	625	708	638	603	2007	1807	1707
72,000	812	732	691	818	737	696	739	665	629	712	641	606	2011	1810	1710
73,000	818	735	695	822	740	699	743	669	632	716	645	609	2015	1814	1714
74,000	821	740	699	826	744	703	748	674	636	720	649	613	2019	1818	1717
75,000	826	743	702	830	748	706	752	677	640	724	652	616	2023	1821	1720
76,000	830	748	707	834	751	710	756	682	644	728	656	620	2027	1825	1724
77,000	834	752	710	838	755	713	761	685	647	732	659	623	2031	1828	1727
78,000	839	755	713	842	758	716	765	689	651	736	663	626	2035	1832	1731
79,000	843	760	718	846	762	720	770	694	655	740	667	630	2039	1836	1734
80,000	848	763	721	850	766	723	774	697	658	744	670	633	2043	1839	1737
81,000	852	767	726	854	769	727	778	701	663	748	674	637	2047	1843	1741
82,000	856	772	729	858	773	730	783	705	666	752	677	640	2051	1846	1744
83,000	861	775	732	862	776	733	787	709	669	756	681	643	2055	1850	1748
84,000	865	779	737	866	780	737	792	713	674	760	685	647	2059	1854	1861
85,000	870	783	740	870	784	740	796	717	677	764	688	650	2063	1857	1754
86,000	874	787	744	874	787	744	800	721	682	768	692	654	2067	1861	1758
87,000	878	792	748	878	791	747	805	724	685	772	695	657	2071	1864	1761
88,000	883	795	751	882	794	750	809	729	688	776	699	660	2075	1868	1765
89,000	887	799	755	886	798	754	814	733	693	780	703	664	2079	1872	1768
90,000	892	803	759	890	802	757	818	737	696	784	706	667	2083	1875	1771
91,000	896	807	763	894	805	761	822	741	700	788	710	671	2087	1879	1775
92,000	900	811	766	898	809	764	827	744	704	792	713	674	2091	1882	1778
93,000	905	815	770	902	812	767	831	749	707	796	717	677	2095	1886	1782
94,000	909	819	774	906	816	771	836	753	711	800	721	681	2099	1890	1785
95,000	914	822	777	910	820	774	840	756	715	804	724	684	2103	1893	1788
96,000	918	827	782	914	823	778	844	761	719	808	728	688	2107	1897	1792
97,000	922	831	785	918	827	781	849	764	722	812	731	691	2111	1900	1795
98,000	927	834	788	922	830	784	853	768	726	816	735	694	2115	1904	1799
99,000	931	839	886	926	834	788	858	773	730	820	739	698	2119	1908	1802
100,000	941	842	891	930	838	791	862	776	733	824	742	701	2123	1911	1805

SURCHARGES
1. * Territory 2 - 25%
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OL&T Premises Liability:
Price for One Acre or Less
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AGENTS MUTUAL INSURANCE COMPANY
800-272-2248

DWELLING FIRE - TENANT OCCUPIED

Fire & Extended Coverage
AAIS-FL1

	FRAME DWELLING						BRICK DWELLING						FRAME OR BRICK		
CLASS	1 TO 6			7 TO 9			1 TO 6			7 TO 9			10		
DED	500	1000	1500	500	1000	1500	500	1000	1500	500	1000	1500	500	1000	1500
10,000	253	228	215	275	248	235	213	192	182	215	194	184	426	384	363
11,000	299	269	255	319	288	272	310	229	217	255	230	218	441	397	376
12,000	310	279	264	331	298	282	266	239	226	265	239	226	456	411	388
13,000	322	290	275	345	311	294	282	255	240	275	248	235	470	424	400
14,000	334	301	284	358	323	305	283	256	242	284	256	242	487	439	415
15,000	345	311	294	370	334	315	293	265	250	295	266	252	521	469	444
16,000	356	321	303	384	346	327	302	272	258	304	274	259	554	499	472
17,000	369	333	314	398	359	339	312	281	266	314	283	268	588	530	501
18,000	380	343	324	412	371	351	322	290	275	323	291	275	623	561	530
19,000	392	354	334	423	381	360	330	298	281	334	301	285	657	592	559
20,000	403	364	344	437	394	372	339	306	289	343	309	292	691	622	588
21,000	411	370	350	445	401	379	345	311	294	350	316	298	727	655	619
22,000	418	377	356	452	407	375	352	317	300	355	320	303	760	685	647
23,000	423	381	360	459	414	391	356	321	303	360	325	307	795	716	677
24,000	431	388	367	466	420	397	361	326	308	366	330	312	828	746	705
25,000	437	394	372	474	427	404	369	333	314	372	335	317	864	778	735
26,000	444	400	378	480	433	409	375	337	320	376	339	320	897	808	763
27,000	448	404	382	487	439	415	379	342	323	383	345	326	932	839	793
28,000	457	412	389	496	447	422	386	347	328	389	351	331	965	869	821
29,000	463	416	394	502	452	427	390	352	333	393	354	335	1001	901	852
30,000	469	423	400	508	458	433	396	357	337	399	360	340	1034	931	880
31,000	476	429	405	516	465	439	402	363	343	405	365	345	1067	961	908
32,000	482	435	412	525	473	447	407	367	346	412	371	351	1101	991	937
33,000	489	441	416	530	478	451	412	371	352	416	375	354	1135	1022	966
34,000	496	446	422	538	485	458	419	377	357	422	380	359	1171	1054	996
35,000	502	453	427	545	491	464	423	381	360	428	386	365	1204	1084	1024
36,000	510	459	434	551	496	469	429	387	365	433	390	369	1238	1115	1053
37,000	515	465	438	559	504	476	436	393	371	439	396	374	1271	1144	1081
38,000	522	470	445	567	511	483	441	397	376	445	401	379	1304	1174	1109
39,000	530	477	451	573	516	488	445	401	379	450	406	383	1342	1208	1141
40,000	536	484	457	581	523	495	453	408	386	456	411	388	1376	1239	1170
41,000	541	487	460	588	530	501	457	412	389	461	415	393	1409	1269	1198
42,000	548	495	467	596	537	507	463	416	394	466	420	397	1442	1298	1226
43,000	556	501	474	602	542	512	469	423	400	473	426	403	1478	1331	1257
44,000	563	507	479	610	550	519	474	426	403	479	432	408	1511	1360	1285
45,000	569	513	485	617	556	525	479	432	408	484	436	412	1546	1392	1315
46,000	583	525	496	629	567	535	493	445	420	498	449	424	1579	1422	1343
47,000	597	537	508	641	577	546	506	456	431	511	460	435	1615	1454	1374
48,000	609	548	519	653	588	556	520	468	443	522	470	444	1649	1485	1402
49,000	623	562	531	666	600	567	532	479	453	535	482	456	1683	1515	1431
50,000	636	574	542	677	610	576	546	492	465	546	492	465	1718	1547	1461
51,000	651	586	554	691	622	588	562	506	478	560	505	477	1753	1578	1491
52,000	666	600	567	705	635	600	577	520	491	574	517	489	1786	1608	1519
53,000	682	614	580	719	648	612	591	533	503	588	530	501	1822	1641	1549
54,000	697	628	594	733	660	624	606	545	515	602	542	512	1856	1671	1578
55,000	712	642	607	746	672	635	621	559	529	615	554	524	1891	1702	1608

SURCHARGES
1. * Territory 2 - 25%
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AGENTS MUTUAL INSURANCE COMPANY
800-272-2248

DWELLING FIRE - TENANT OCCUPIED

Fire & Extended Coverage
AAIS-FL1

	FRAME DWELLING						BRICK DWELLING						FRAME OR BRICK		
CLASS	1 TO 6			7 TO 9			1 TO 6			7 TO 9			10		
DED	500	1000	1500	500	1000	1500	500	1000	1500	500	1000	1500	500	1000	1500
56,000	729	656	620	761	685	648	639	575	544	630	568	536	1923	1731	1635
57,000	744	671	633	776	699	660	655	590	557	645	581	549	1959	1764	1666
58,000	761	685	647	791	712	673	672	605	572	661	595	563	1992	1793	1694
59,000	779	702	663	807	727	687	688	620	586	676	609	575	2026	1824	1723
60,000	795	716	676	822	740	699	705	634	600	691	622	588	2060	1855	1752
61,000	814	733	693	838	755	713	723	652	616	709	639	603	2095	1886	1782
62,000	832	750	708	856	771	728	742	668	632	725	653	617	2129	1917	1810
63,000	851	766	724	873	786	743	760	684	646	742	668	631	2162	1946	1838
64,000	869	783	739	889	801	756	779	702	663	758	683	645	2197	1978	1868
65,000	887	799	755	906	816	771	797	718	678	775	698	660	2232	2009	1898
66,000	892	803	759	910	820	774	801	722	682	779	702	663	2236	2013	1901
67,000	896	807	763	914	823	778	806	726	686	783	705	666	2240	2017	1905
68,000	900	811	766	918	827	781	810	730	689	787	709	670	2244	2020	1908
69,000	905	815	770	922	830	784	812	732	691	791	712	673	2248	2024	1912
70,000	909	819	774	926	834	788	815	733	694	795	716	677	2252	2027	1915
71,000	914	822	777	930	838	791	819	738	697	799	720	680	2256	2031	1918
72,000	918	827	782	934	841	795	823	742	700	803	723	683	2260	2035	1922
73,000	922	831	785	937	843	797	828	745	705	807	727	687	2264	2338	1925
74,000	927	834	788	941	847	801	832	750	708	811	730	690	2268	2042	1929
75,000	931	839	793	945	851	804	837	753	712	815	734	694	2272	2045	1932
76,000	936	842	796	949	855	807	841	757	716	819	738	697	2276	2049	1935
77,000	940	847	800	953	858	811	845	762	719	823	741	700	2280	2053	1939
78,000	944	851	804	957	862	814	850	765	723	827	745	704	2284	2056	1942
79,000	949	854	807	961	865	818	854	770	727	831	748	707	2288	2060	1946
80,000	953	859	811	965	869	821	859	773	731	835	752	711	2292	2063	1949
81,000	958	862	815	969	873	824	863	777	734	839	756	714	2296	2067	1952
82,000	962	866	819	973	876	828	867	782	738	843	759	717	2300	2071	1956
83,000	966	871	822	977	880	831	872	785	742	847	763	721	2304	2074	1959
84,000	971	874	826	981	883	835	876	789	745	851	766	724	2308	2078	1963
85,000	975	878	830	985	887	838	881	793	750	855	770	728	2312	2081	1966
86,000	980	882	833	989	891	841	885	797	753	859	774	731	2316	2085	1969
87,000	984	886	838	993	894	845	889	801	756	863	777	734	2320	2089	1973
88,000	988	891	841	997	898	848	894	805	761	867	781	738	2324	2092	1976
89,000	993	894	844	1001	901	852	898	809	764	871	784	741	2328	2096	1980
90,000	997	898	749	1005	905	855	903	812	768	875	788	745	2332	2099	1983
91,000	1002	902	852	1009	909	858	907	817	772	879	792	748	2336	2103	1986
92,000	1006	906	856	1013	912	862	911	821	775	883	795	751	2340	2107	1990
93,000	1010	910	860	1017	916	865	916	825	779	887	799	755	2344	2110	1993
94,000	1015	914	863	1021	919	869	920	829	783	891	802	758	2348	2114	1997
95,000	1019	918	867	1025	923	872	925	832	787	895	806	762	2352	2117	2000
96,000	1024	921	883	1029	927	875	929	837	790	899	810	765	2356	2121	2003
97,000	1028	926	875	4033	930	879	933	841	794	903	813	768	2360	2125	2007
98,000	1032	930	878	1037	934	882	938	844	798	907	817	772	2364	2128	2010
99,000	1037	933	882	1041	937	886	942	849	801	911	820	775	2368	2132	2014
100,000	1041	938	886	1045	941	889	947	852	806	915	824	779	2372	2135	2017

SURCHARGES
1. * Territory 2 - 25%
2. ** Two Family - 10%
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AGENTS MUTUAL INSURANCE COMPANY
800-272-2248

MOBILE HOMEOWNER

AAIS - ML0003

* Territory 1 $500-$1500 Deductible

Section I Property	Coverage A Mobile Home	$5,000 to $60,000
	Coverage B Adjacent Structure	10% of Coverage A
	Coverage C Personal Property	50% of Coverage A
	Coverage D Loss Of Use	20% of Coverage A
Section II Liability**	Coverage E Liability	$25,000 ($50,000 Add $12.00; $100,000 Add $23.00)
	Coverage F Medical Payments	$500

COVERAGE	CLASS 1 TO 8			CLASS 9 TO 10		
DED	500	1000	1500	500	1000	1500
5,000	228	206	195	305	275	260
6,000	243	219	207	327	295	279
7,000	258	232	220	348	314	297
8,000	273	246	233	370	334	315
9,000	289	261	246	389	351	330
10,000	303	273	258	411	370	350
11,000	318	287	271	432	389	368
12,000	332	299	283	454	409	387
13,000	346	312	294	473	426	403
14,000	361	325	308	494	445	420
15,000	376	339	320	515	464	439
16,000	392	353	334	535	482	456
17,000	407	367	347	547	493	466
18,000	422	380	359	578	521	492
19,000	437	394	372	597	538	508
20,000	452	407	385	620	559	528
21,000	466	420	397	640	577	545
22,000	482	434	410	662	596	563
23,000	496	447	422	681	613	580
24,000	511	460	435	703	633	598
25,000	526	474	448	724	652	616
26,000	541	487	461	743	669	632
27,000	556	501	473	766	690	652
28,000	572	515	487	786	708	669
29,000	587	529	500	807	727	687
30,000	602	542	512	827	745	704
31,000	617	556	525	849	765	722
32,000	630	568	536	869	783	739
33,000	644	580	548	892	803	759
34,000	659	594	561	911	820	775
35,000	675	608	575	932	839	793
36,000	690	622	587	953	858	811
37,000	704	634	599	975	878	830
38,000	719	649	613	995	896	847
39,000	735	662	626	1016	915	864
40,000	751	676	639	1038	935	883
41,000	755	680	643	1042	938	886
42,000	759	684	646	1046	942	890
43,000	763	687	649	1050	946	893
44,000	767	691	653	1054	949	897
45,000	771	694	656	1058	953	900
46,000	775	698	660	1062	956	903
47,000	779	702	663	1066	960	907
48,000	783	705	666	1070	964	910
49,000	787	709	670	1074	967	914
50,000	791	712	673	1078	971	917
51,000	795	716	677	1082	974	920
52,000	799	720	680	1086	978	924
53,000	803	723	683	1090	982	927
54,000	807	727	687	1094	985	931
55,000	811	730	690	1098	989	934
56,000	815	734	694	1102	992	937
57,000	819	738	697	1106	996	941
58,000	823	741	700	1110	1000	944
59,000	827	745	704	1114	1003	947
60,000	831	748	707	1118	1007	951

SURCHARGES:
1. * Territory 2 - 25% annual surcharge.
2. Mobile Homes built prior to 1980 - 10% annual surcharge.
3. Woodstove or Fireplace - $25.00 annual surcharge.

** ADDITIONAL ACREAGE
1st Acre No Charge
For 2-4 acres $4.00 each
Then 5 acres & up are 50 cents each

ADDITIONAL COVERAGES
Not to exceed 50% of Mobile Home
For each additional $100 or any part thereof of Adjacent Structures, add: 1.40

MISCELLANEOUS COVERAGES
Natural Disaster Protection
Annual Rate: $3.00 per unit per year
Cannot be written without Flood/Rising Water Endorsement

Flood & Rising Water Endorsement
Annual Rate: $15.00 per unit per year

VSI - Vendors Single Interest
Annual Rate: $15.00 per unit per year

NOTE: Add a $10.00 application fee with each new application submitted.

AGENTS MUTUAL INSURANCE COMPANY
800-272-2248

RENTAL MOBILE HOME

FIRE AND EXTENDED COVERAGE
AAIS - FL1
* Territory 1 $500 Deductible

MOBILE HOME	PROTECTION CLASS	
	1-8	9-10
3,000	85	100
4,000	110	130
5,000	135	160
6,000	160	190
7,000	185	220
8,000	210	250
9,000	235	280
10,000	260	310
11,000	285	340
12,000	310	370
13,000	335	400
14,000	360	430
15,000	385	460
16,000	410	490
17,000	435	520
18,000	460	550
19,000	485	580
20,000	510	610
21,000	535	640
22,000	560	670
23,000	585	700
24,000	610	730
25,000	635	760
26,000	660	790
27,000	685	820
28,000	710	850
29,000	735	880
30,000	760	910

SURCHARGES:
1. * Territory 2 - 25% annual surcharge.
2. Mobile Homes built prior to 1980 - 15% annual surcharge.
3. Woodstove or Fireplace - $25.00 annual surcharge.

OL&T Premises Liability:
Price for One Acre or Less
$25,000 - $35 $50,000 - $41 $100,000 - $58

Acreage Surcharge for Liability:
For 2-4 acres $4.00 each
Then 5 acres & up are 50 cents each

ADDITIONAL COVERAGES
Not to Exceed 50% of Mobile Home

	Fire Class 1-8	Fire Class 9-10
For each $100 or any part thereof Adjacent Structures add:	2.50	3.00
For each $100 or any part thereof of Personal Property, add:	2.20	2.60

MISCELLANEOUS COVERAGES

Natural Disaster Protection
Annual Rate: $3.00 per unit per year
Cannot be written without Flood/Rising Water Endorsement

VSI - Vendors Single Interest
Annual Rate: $15.00 per unit per year

Flood & Rising Water Endorsement
Annual Rates: $15.00 per unit per year

NOTE: Add $10.00 application fee with each new application submitted

AGENTS MUTUAL INSURANCE COMPANY
800-272-2248

SEASONAL DWELLINGS

FIRE AND EXTENDED COVERAGE
AAIS - FL1
* Territory 1 ** One Family $500 Deductible

DWELLING	PROTECTION CLASS 1-10 FRAME	PROTECTION CLASS 1-10 BRICK
5000	183	168
6000	203	188
7000	223	208
8000	243	228
9000	263	248
10000	283	268
11000	305	288
12000	327	308
13000	339	330
14000	371	352
15000	396	372
16000	421	392
17000	446	412
18000	471	432
19000	496	452
20000	516	474
21000	538	496
22000	560	518
23000	584	540
24000	606	561
25000	628	581
26000	650	600
27000	672	620
28000	694	640
29000	715	660
30000	738	680
31000	760	700
32000	783	720
33000	806	740
34000	828	760
35000	850	780
36000	870	800
37000	890	822
38000	910	842
39000	930	862
40000	950	882
41000	970	908
42000	990	924
43000	1010	946
44000	1030	966
45000	1050	987

SURCHARGES:
1. * Territory 2 - 25% annual surcharge.
2. ** Two family occupancy 10% annual surcharge
3. Woodstove or Fireplace - $25.00 annual surcharge.

ADDITIONAL COVERAGES
Not to Exceed 50% of Dwelling
For each $100 adjacent structure: $1.40
For each $100 personal property: $1.30

OL&T Premises Liability:
Price for One Acre or Less
$25,000 - $35 $50,000 - $41 $100,000 - $58

Acreage Surcharge for Liability:
For 2-4 acres $4.00 each
Then 5 acres & up are 50 cents each

NOTE: Add $10.00 application fee with each new application submitted

AGENTS MUTUAL INSURANCE COMPANY
800-272-2248

SEASONAL MOBILE HOMES

FIRE AND EXTENDED COVERAGE
AAIS-FL1
*Territory 1 $500 Deductible

MOBILE HOME	PROTECTION CLASS 1-8	PROTECTION CLASS 9-10
3000	147	209
4000	155	220
5000	163	231
6000	171	243
7000	178	254
8000	186	266
9000	195	277
10000	196	280
11000	199	284
12000	201	286
13000	203	290
14000	205	293
15000	207	295
16000	209	298
17000	211	301
18000	213	303
19000	214	306
20000	216	310
21000	219	313
22000	222	317
23000	224	321
24000	227	324
25000	230	329
26000	232	332
27000	235	337
28000	238	340
29000	240	345
30000	243	348
31000	246	352
32000	249	357
33000	251	360
34000	254	365
35000	258	368
36000	260	372
37000	263	376
38000	266	380
39000	268	384
40000	271	388

SURCHARGES:
1. * Territory 2 - 25% annual surcharge.
2. Mobile Homes built prior to 1980 - 10% annual surcharge.
3. Woodstove or Fireplace - $25.00 annual surcharge.

OL&T Premises Liability:
Price for One Acre or Less
$25,000 - $35 $50,000 - $41 $100,000 - $58

Acreage Surcharge for Liability:
For 2-4 acres $4.00 each
Then 5 acres & up are 50 cents each

ADDITIONAL COVERAGES
Not to Exceed 50% of Mobile Home
For each $100 or any part thereof Adjacent Structures add: 1.40
For each $100 or any part thereof of Personal Property, add: 1.30

MISCELLANEOUS COVERAGES

Natural Disaster Protection
Annual Rate: $3.00 per unit per year
Cannot be written without Flood/Rising Water Endorsement

Flood & Rising Water Endorsement
Annual Rates: $15.00 per unit per year

VSI - Vendors Single Interest
Annual Rate: $15.00 per unit per year

NOTE: Add $10.00 application fee with each new application submitted

AGENTS MUTUAL INSURANCE COMPANY
800-272-2248

BUILDERS RISK

Fire - Extended Coverage (no vandalism)
AAIS-FL1
Territory 1 $500 Deductible

Protection Class	1 - 8	9 - 10
New Construction Price per $100	$1.50	$2.00
Remodel Price per $100	$2.00	$3.00

AMIC Proposed Tiering Chart

Tier	Dis/Sur	Tier	Dis/Sur	Values	Notes
A	-.10	*Insurance Score*		950-726	
		Dwelling Age		0-20	
		Mobile Dwelling Age		0-10	
		Roof Age		0-10	
		Non-Weather Claims		0 in 5yrs	
		Fire 0-10yrs		unacceptable	
		Mobile Skirting		required	
		Spaceheater		unacceptable	(non thermostatic control)
		No Social Securiety #		unacceptable	
B	.00	*Insurance Score*		725-626	Also no hit no score
		Dwelling Age		0-50	
		Mobile Dwelling Age		0-20	
		Roof Age		0-15	
		Non-Weather Claims		0, 1 in 5yrs	1 = 1000ded, no credit
		Fire 0-10yrs		unacceptable	
		Mobile Skirting		required	
		Spaceheater		unacceptable	(non thermostatic control)
		No Social Securiety #		unacceptable	
C	.10	*Insurance Score*		500-625	
		Dwelling Age		any	
		Mobile Dwelling Age		any	
		Roof Age		0-20	Over 20 apply roof exclusion
		Non-Weather Claims		0, 1, 2 in 5yrs	0 = 1000ded
					1 = 1000ded, no credit
					2 = 1500ded, no credit
		Fire 0-10yrs		unacceptable	
		Protection Class		1-10	
		No Social Securiety #		acceptable	

AGENTS MUTUAL INSURANCE COMPANY

GENERAL INFORMATION

SUB-PRODUCER AGREEMENT:
Business written with Agents Mutual Insurance Company is brokered through Agents Insurance Services, Inc. Sub-Producers must have an active Sub-Producer Agreement with Agents Insurance Services, Inc., and an active errors & omissions policy, as well as an active insurance license with the state of Arkansas.

COMMISSION:
Sub-Producers receive a 12.5% commission on premiums received. This commission is paid on both new and renewal business.

APPLICATION:
Applications must be electronically uploaded to our company. A photograph of the structure being insured must accompany the application.

During the submission process, Sub-Producers are required to print the completed application, have it signed and then keep the application on file.

A $10.00 application fee is charged for each new application submitted.

It is important to give the insured a copy of both pages of the completed application. The summary of important provisions relative to membership, meetings and voting are reviewed in the proxy information printed on page 2 of 2 of each application.

BINDING INSURANCE COVERAGE:
Sub-Producers do not have binding authority. Coverage can be bound on-line during the application process. Also sub-producers can call in for a binder during regular business hours.

In using this facility however, we want to emphasize not to:

A. Bind coverage on any risk prohibited by our underwriting guidelines.
B. Bind coverage if information is incomplete.

SCHEDULES:
More than one dwelling may be insured on one policy by using a schedule. Each dwelling must be rated separately.

CLAIMS:
All claims should be reported to the company on an Acord or standard loss notice form and e-mailed or faxed to our office. Emergency claims should be called directly to the company via 1-800-272-2248. We prefer that the subproducer, not the insured, report the loss.

BILLING:
All premiums are direct billed. A $5.00 billing fee is charged with each premium on 3 or 6 month billings.

Applications must include payment unless the premium is paid by the mortgagee. We can bill the mortgage company direct. Sub-Producers can hold an initial payment on an application until the policy is issued. Once a new policy is issued the payment can be uploaded.

FEES:
A $30.00 policy fee is included in the rate structure for each policy. A $10.00 late fee is charged to a policy when the premium is not received by the due date. A $15.00 fee is charged for all returned checks.

COVERAGES (for coverage form packets call our office): 1-800-272-2248.

FOR MORE INFORMATION CALL 1-800-272-2248

AGENTS MUTUAL INSURANCE COMPANY

UNDERWRITING GUIDELINES
MOBILE HOME

MAXIMUM AVAILABLE COVERAGES

Insure mobile home for actual cash value.

1979 & Prior - $ 7.50 Square Foot
1980 - 1989 - $17.50 Square Foot
1990 - 1995 - $25.00 Square Foot
1996 - Present - Purchase Price

IF THE PROPERTY IS OCCUPIED BY OTHER THAN THE LEGAL OWNER(S), PARENT(S), CHILDREN, OR CONTRACT OF SALE BUYER, THE DWELLING SHALL BE RATED AS TENANT OCCUPIED.

INELIGIBLE RISKS — Please do not submit the following:

1. No vacant or unoccupied property.
2. No property for sale.
3. No fire loss within the last ten (10) years on "any property," owned by insured.
   No more than two losses in the past five years.
   No single loss greater than $5,000 in the past five years.
4. No unemployed insured, unless retired or disabled.
5. No property with poor housekeeping or careless maintenance.
6. No property with existing damage from previous loss or deterioration.
7. No property with any type of business on the premises.
8. Swimming pools or other hazardous recreational devices on the property are excluded under liability.
9. Animal exclusions will be issued on all vicious animals, Doberman pinschers, German Shepherds, Chows, Pit Bulls, Rottweilers and any type of farm animal.
10. No mobile home less than 10 feet in width or 40 feet in length.
11. No mobile homes with a wood or coal burning stove or fireplace not installed by the mobile home manufacturer.
12. No unattached structures used in connection with farming operations or not incidental to the use of the mobile home unless scheduled and rated separately.
13. No homemade, custom built, or substantially modified mobile homes.

TERRITORY 1

Arkansas	Columbia	Greene	Logan	Polk	Stone
Ashley	Conway	Hemstead	Lonoke	Pope	Union
Baxter	Craighead	Hot Spring	Madison	Prairie	Van Buren
Benton	Crawford	Howard	Marion	Pulaski	Washington
Boone	Dallas	Independence	Miller	Randolph	White
Bradley	Drew	Izard	Montgomery	Saline	Woodruff
Calhoun	Faulkner	Jefferson	Nevada	Scott	Yell
Carroll	Franklin	Johnson	Newton	Searcy	
Clark	Fulton	Lafayette	Ouachita	Sebastian	
Cleburne	Garland	Lincoln	Perry	Sevier	
Cleveland	Grant	Little River	Pike	Sharp	

TERRITORY 2 (Add a 25% surcharge for dwellings in Territory 2)

Chicot	Cross	Lawrence	Monroe	St. Francis
Clay	Desha	Lee	Phillips	
Crittendon	Jackson	Mississippi	Poinsett	

AGENTS MUTUAL INSURANCE COMPANY

UNDERWRITING GUIDELINES
DWELLING - HOMEOWNER

MAXIMUM AVAILABLE COVERAGES

The following maximum coverages will apply; however, the dwellings must be well maintained and in good physical condition. Dwellings not meeting these conditions will be written for less than the maximum allowable coverages.

1. Cash purchase or conventional loan: Purchase price.
2. Contract of sale or Owner Finance: Purchase price x 85%.

   If insured has owned property over 10 years or it is inherited property, the square footage factor may apply.
   1 - 10 Years Old - $65.00 Sq. Ft.
   11 - 20 Years Old - $50.00 Sq. Ft.
   21 & Up - $40.00 Sq. Ft.

IF THE PROPERTY IS OCCUPIED BY OTHER THAN THE LEGAL OWNER(S), PARENT(S), CHILDREN, OR CONTRACT OF SALE BUYER, THE DWELLING SHALL BE RATED AS TENANT OCCUPIED.
Roof exclusion on roofs 20 years or older, tin roofs, poor roofs.

INELIGIBLE RISKS — Please do not submit the following:

1. No vacant or unoccupied property.
2. No property for sale.
3. No fire loss within the last ten (10) years on "any property," owned by insured.
   No more than two losses in the past five years.
   No single loss greater than $5,000 in the past five years.
4. No unemployed insured, unless retired or disabled.
5. No property with poor housekeeping or careless maintenance.
6. No property with existing damage from previous loss or deterioration.
7. No property with any type of business on the premises.
8. No more than two stories.
9. Swimming pools or other hazardous recreational devices on the property excluded under liability.
10. Animal exclusions will be issued on all vicious animals, Doberman pinschers, German Shepherds, Chows, Pit Bulls, Rottweilers and any type of farm animal.

TERRITORY 1

Arkansas	Columbia	Greene	Logan	Polk	Stone
Ashley	Conway	Hemstead	Lonoke	Pope	Union
Baxter	Craighead	Hot Spring	Madison	Prairie	Van Buren
Benton	Crawford	Howard	Marion	Pulaski	Washington
Boone	Dallas	Independence	Miller	Randolph	White
Bradley	Drew	Izard	Montgomery	Saline	Woodruff
Calhoun	Faulkner	Jefferson	Nevada	Scott	Yell
Carroll	Franklin	Johnson	Newton	Searcy	
Clark	Fulton	Lafayette	Ouachita	Sebastian	
Cleburne	Garland	Lincoln	Perry	Sevier	
Cleveland	Grant	Little River	Pike	Sharp	

TERRITORY 2 (Add a 25% surcharge for dwellings in Territory 2)

Chicot	Cross	Lawrence	Monroe	St. Francis
Clay	Desha	Lee	Phillips	
Crittendon	Jackson	Mississippi	Poinsett	

APPLICATION FOR INSURANCE

Proxy for Membership, Meetings and Voting

BINDER

#

Agents Mutual Insurance Company
P. O. Drawer 1250
Pine Bluff, Arkansas 71613
1-800-272-2248 -:- 1-870-535-2840

APPLICANT INFORMATION	LIENHOLDER INFORMATION
NAME	NAME
MAILING ADDRESS	MAILING ADDRESS
CITY COUNTY STATE ZIP	CITY STATE ZIP
INSURED'S TELEPHONE NUMBERS HOME _____ CELL _____	LOAN #:
LOCATION OF STRUCTURE IF OTHER THAN MAILING ADDRESS (GIVE DIRECTIONS IF RURAL)	(INCLUDE COUNTY)

PERIOD OF INSURANCE 12:01 A.M. STANDARD TIME

EFFECTIVE	to	EXPIRES	MONTHS

Deductible
☐ $500
☐ $1,000
☐ $1,500

Territory
☐ One
☐ Two

Occupancy
☐ Owner
☐ Tenant
☐ Seasonal

☐ Mobile Homeowner
☐ Rental Mobile Home
☐ Homeowner
☐ Dwelling Fire
☐ Builders Risk
☐ Other_____

COVERAGE:	B. Appurtenant Structures	C. Unscheduled Personal Property	D. Additional Living Expenses	E. Personal Liability (Bodily Injury and Property Damage) Each Occurrence	F. Medical Payments to Others Each Person
$	$	$	$	$	$

HOMEOWNER/DWELLING INFORMATION:

Year Const.?	Construction Type? (Brick, Frame)	No. of Stories	Square Feet	Lot Size/Acreage	No. of Families?

MOBILE HOME INFORMATION:

Year	Model	Length	Width	Serial No.	Tied Down?	Under-pinned?	Moble Home Park? No. Spaces

MUST COMPLETE ON ALL APPLICATIONS:

Purchase Date	Purchase Price	Loan Balance	Lot Size/ Acreage	ISO Protection Class	Feet from Fire Hydrant?	Miles from Fire Dept.?	Responding Fire Dept.?	Inside City Limits

BAD CREDIT MUST BE DISCLOSED.

	Yes	No
1. Are mortgage payments overdue or is applicant currently overdue on any other payments?	___	___
2. Has applicant ever been involved in any foreclosure, repossession or bankruptcy?	___	___
3. Does applicant have bad credit?	___	___

Explain on back of application.

IF ANSWER IS YES - RISK IS UNACCEPTABLE WILL NOT BIND OR WRITE

	Yes	No
1. Has applicant or contract seller/leinholder had a fire loss "on any" property in past 10 years?	___	___
2. Has applicant had more than two insurance losses in the past five years?	___	___
3. Is property for sale or unoccupied?	___	___
4. Are any business pursuits conducted on the premises?	___	___
5. Is applicant unemployed?	___	___

Must complete the following:

1. Marital Status: ☐ Single ☐ Married ☐ Divorced ☐ Separated
2. Applicant's DOB_____SS # _____
3. Employer _____ How Long?_____
4. Spouse's DOB_____SS # _____
5. Employer _____ How Long?_____
6. Previous Carrier _____
7. If cancelled or non-renewed state reason_____
8. Have you ever applied for a policy with this company before? _____
9. Any Improvements Recently? _____
10. Age of Roof_____ Type_____
11. Describe any animals on premises (dog breeds) _____
12. List all insurance losses incurred during the last five years. _____
13. Is a woodburning stove or fireplace in the dwelling?____
14. Type of heat? _____
15. Any space heaters?_____

PREMIUM SECTION

Basic Premium		$_____
Misc. _____		$_____
Wood Stove-	($25)	$_____
Fireplace	($25)	$_____
Space Heater	($25)	$_____
Two-Family	(10%)	$_____
Territory 2	(25%)	$_____
Increase Liability;		
$ 50K/1,000	($12)	$_____
$100K/1,000	($23)	$_____
Total Annual Premium		$_____

❑ BILL MORTGAGE 12 Mo./Annual

❑ DIRECT BILL INSURED
(must include check)
❑ 3 Mo. ❑ 6 Mo. ❑ Annual

Premium Payment	$_____
Application Fee	$ 10.00
Amount Enclosed	$_____

* * * * * *

Billing Fee $5 per Bill on 3 or 6 mo. plan

I understand and agree that if any premium remitted by me, or on my behalf, is not honored by the payor (bank), it will be deemed non-payment and no coverage will have been bound, or afforded under any binder.

The possibility of a major earthquake occurring in the state poses a serious threat to citizens of Arkansas. Most homeowner (including renter and condominium owners), farm and dwelling fire policies do not provide earthquake coverage or may provide less than 100% coverage for damage due to an earthquake. You should review your policy or talk with your agent to determine whether you have earthquake coverage.

The market for residential earthquake coverage in Arkansas has declined over the past several years. In response to these market conditions, a Market Assistance Program (MAP) has been developed to assist consumers in obtaining residential earthquake coverage. Individuals qualify to purchase residential earthquake coverage through the MAP simply by having underlying homeowners, farmowners or dwelling fire coverage that excludes the earthquake peril.

A list of insurers participating in the MAP may be obtained by contacting your agent or calling1-800-852-5494. You may also elect to maintain earthquake coverage which you may have already purchased.

DECLINATION OF RESIDENTIAL EARTHQUAKE COVERAGE

I have been advised about the availability of residential earthquake insurance through the Market Assistance Program (MAP) and/or the Arkansas Earthquake Authority and/or the insurance company to which I am applying.

I hereby choose NOT to purchase earthquake coverage in any form, from any of the above sources.

_____
Applicant's Signature

ATTACH RECENT PHOTOGRAPH OF STRUCTURE

AGENCY (Sub-Producer) _____ #_____

ADDRESS _____

CITY _____STATE_____ZIP_____

PHONE # _____

SUB-PRODUCER'S SIGNATURE: _____

NOTICE TO THE APPLICANT:

I hereby warrant that all the information is correct and such statements are offered as an inducement to the Company to issue the policy for which I am applying. I agree that the policy shall be NULL and VOID if such information is false, or misleading, or would materially affect acceptance of the risk by the Company.

As part of the Company's Underwriting Procedure, a routine inquiry may be made which will provide applicable information concerning character, financial history, general reputation, personal characteristics and mode of living.

X _____
Signature of Applicant

_____20_____ _____ Time_____A.M. P.M.
Signed On

EXPLANATIONS:

DIAGRAM OF DRIVING DIRECTIONS IF RURAL:

Agents Mutual Insurance Company

SUMMARY OF IMPORTANT PROVISIONS RELATIVE TO MEMBERSHIP, MEETINGS AND VOTING

I hereby appoint the Board of Directors of Agents Mutual Insurance Company (the "Company") as my proxy to act on my behalf at all meetings of members hereby giving the Board, or its designee, full power to vote for me on all matters that may be voted upon at any meeting.

I understand the annual meeting of members is held at the home of the Company, 2720 West 28th Avenue, Pine Bluff, Arkansas. This proxy shall remain in effect during my membership in the Company. I may revoke this proxy in writing by advising the Company of such at least five days prior to any meeting, or by attending and voting in person at any members meeting.

MEMBERSHIP

Each policyholder of an insurance policy issued by the Company and in force, shall be a member of the Company. A person immediately and automatically shall become a member of the Company at such time as such person becomes a policyholder and shall cease to be a member of the Company at such time as such person ceases to be a policyholder.

ANNUAL MEETING

An annual meeting of the members shall be held each and every calendar year in the State of Arkansas for the purpose of selecting directors, receive and consider reports as to the business and affairs of the Company, and transacting such other business as may properly come before the meeting.

The meeting for Agents Mutual Insurance Company shall be held at 1:00 p.m. on the second Monday in December in each year; provided, if such day be a legal holiday then the meeting will be held at the same time and place on the next day thereafter which is not a legal holiday. The meeting will be held at the home office of the Company in Pine Bluff, Arkansas. The Company shall not be required to give any further or additional notice to the members of such meeting.

QUORUM

Except as otherwise provided by applicable law, a majority of the members of the Company (present in person or by proxy) shall constitute a quorum at any regular or special meeting.

VOTING RIGHTS

Each member shall be entitled to one vote for each policy held by him upon each matter coming to a vote at meetings of members. Such vote may be exercised in person or by written proxy.

VOTE REQUIRED

A majority of the voting power represented at any meeting of members shall be necessary and sufficient to approve any given matter. There shall be no cumulative voting.

PROXY

At all meetings of members, a member may vote by proxy executed in writing by the member or by the member's duly authorized attorney in fact. Such proxy shall be filed with the secretary before commencement of the meeting or at such later time as shall be expressly permitted by the corporate officer presiding at such meeting. Each application for an insurance policy issued by the Company shall contain a provision pursuant to which the policyholder thereof grants a revocable proxy to the Board of Directors with respect to all matters to be considered and voted upon by members at any meeting for the term of such insurance policy. Any proxy may be revoked at any time by the member.

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Letter of Authorization	Filed	03/31/2010

Comments:

Attachment:

Signed Letter of Authorization.PDF

		Item Status:	Status Date:
Satisfied - Item:	Filing Memo	Filed	03/31/2010

Comments:

Attachment:

Filing Memo.PDF

		Item Status:	Status Date:
Satisfied - Item:	Form H - 1	Filed	03/31/2010

Comments:

Attachment:

Form H-1 COMPLETED.PDF

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter	Filed	03/31/2010

Comments:

Attachment:

Cover Letter.PDF

		Item Status:	Status Date:
Satisfied - Item:	Rate Tiers Exhibit	Filed	03/31/2010

Comments:

Attachment:

AMIC Proposed Tiers - 2010.PDF

		Item Status:	**Status Date:**
Satisfied - Item:	Actuarial Exhibits	Filed	03/31/2010

Comments:

Attachment:

2010 Rate Change Indications.PDF

		Item Status:	**Status Date:**
Satisfied - Item:	AR - RATE FILING ABSTRACT RF-1	Filed	03/31/2010

Comments:

Attachment:

AR - RATE FILING ABSTRACT RF-1.PDF

		Item Status:	**Status Date:**
Satisfied - Item:	Actuarial Exhibits	Filed	03/31/2010

Comments:

Attachments:

TransUnion - Data Cleansing Process.PDF
TransUnion Modeling Credentials.PDF
TU Insurance Risk Property Score Relativity Tables.PDF
Insurance Risk Score_Property 20100201 - Part 1.PDF
Insurance Risk Score_Property 20100201 - Part 2.PDF

		Item Status:	**Status Date:**
Satisfied - Item:	2010 Rate Change Indication-Updated	Filed	03/31/2010

Comments:

Attachment:

2010 Rate Change Indication-Updated.PDF

		Item Status:	**Status Date:**
Satisfied - Item:	TU Insurance Risk Property Score Relativity Tables	Filed	03/31/2010

Comments:

Attachment:

TU Insurance Risk Property Score Relativity Tables.PDF

LETTER OF AUTHORIZATION

I, Kathy L Byrd (name), of
Agents Mutual Ins Co (company name), hereby certify that
I have authority to bind and obligate the company as follows:

Please accept this form as authorization that we have contracted with the American Association of Insurance Services (AAIS) to submit this filing on our behalf for the following Line(s) of Insurance:

35.0 Interline Filing
Type of Insurance

35.0001 – Personal Interline
Sub-Type of Insurance

Kathy L Byrd
(signature)

President
(title)

2720 W. 28th Pine Bluff AR 71603
(address)

870 535 2840
(phone)

agentsmutual@hotmail.com
(e-mail)

2-16-2010
(date)

Updated: 02/03/09

AGENTS MUTUAL INSURANCE COMPANY

FILING MEMORANDUM

This rate increase involves changing our policy fee from $25 to $30 on all policies new and renewal.

We are implementing a tearing system so that we can have a justified rate increase and yet give a decrease to customers who meet the criteria for a credit. There are many insured's who have had only weather related claims, have a well maintained home, and should not be subject to the rate increases that come from non-weather related claims and non-maintained properties.

We are now offering optional the optional coverage of water discharge, weight of ice and snow and increase theft loss to the homeowner's policy.

We have changed our underwriting guidelines to be more lenient for on our amounts of coverage, and amounts on prior losses.

ARKANSAS INSURANCE DEPARTMENT

FORM H-1 HOMEOWNERS ABSTRACT

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

Company Name	AGENTS MUTUAL INSURANCE COMPANY
NAIC # (including group #)	18236

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

2. If you use a cost estimator (or some similar method) in order to make sure that dwellings (or contents) are insured at their value, state when this program was started in Arkansas and estimate its impact. N/A

3. If you require a minimum relationship between the amount of insurance to be written and the replacement value of the dwelling (contents) in order to purchase insurance, describe the procedures that are used. N/A

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

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

a. Fire Extinguisher	0	%
b. Burglar Alarm	0	%
c. Smoke Alarm	0	%
d. Insured who has both homeowners and auto with your company	0	%
e. Deadbolt Locks	0	%
f. Window or Door Locks	0	%
g. Other (specify)	0	%
	0	%
	0	%

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

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

Form	Premium Volume
AAIS ML 0008 07 99	2,193,922.58
AAIS FL-1 1.0	686,788.11
AAIS ML 0003 07 09	287,364.79

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

9. Is there a surcharge on risks with wood heat? Yes
If yes, state the surcharge $25.00
Does the surcharge apply to conventional fire places? YES
If yes, state the surcharge $25.00

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

Norma Jean Knight

Signature

Norma Jean Knight
Printed Name

Senior Compliance/Filing Specialist
Title

1-800-564-2247, Ext 243
Telephone Number

normak@aaisonline.com
Email address

March 3, 2010

Commissioner Jay Bradford
Arkansas Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

Attn: Property & Casualty Division

RE: Rate and Rule Filing - AR DP, HO, MHO Revised Manual - AF-2010-7
Multiple Lines
Company Filing#: AR1051100001
Agents Mutual Insurance Company NAIC#: 0000-18236 FEIN#: 71-6059087

Dear Commissioner Bradford:

We wish to submit the following Rate and Rule filing for AGENCY FILING, Multiple Lines for use in Arkansas.

This filing has been submitted to or is exempt from filing in our domiciliary state of Arkansas.

Rate(s) Submitted:

Rate Title:	AMIC AR Rate Manual		
Rate:		Replaces:	AMIC Rate Manual - 06 08
Edition Date:	(10/2009)		
Exception Page:	Pages 1 - 18		

Rule(s) Submitted:

We trust with the enclosed information, you will be able to review our filing and grant an approval. If you have any questions, please contact the undersigned. Thank you in advance for your help and attention to this matter.

Ms. Norma Jean Knight
Senior Filings/Compliance Specialist

Phone: 630-681-8347 Ext.: 243
Fax: 630-681-8356
Email: normak@aaisonline.com

AMIC Proposed Tiering Chart

Tier	Dis/Sur	Tier	Dis/Sur	Values	Notes
A	-.10		*Insurance Score*	950-726	
			Dwelling Age	0-20	
			Mobile Dwelling Age	0-10	
			Roof Age	0-10	
			Non-Weather Claims	0 in 5yrs	
			Fire 0-10yrs	unacceptable	
			Mobile Home Skirting	required	
			Spaceheater	unacceptable	(non-thermostatic control)
			No Social Securiety #	unacceptable	
B	.00		*Insurance Score*	725-626	Also no hit no score
			Dwelling Age	0-50	
			Mobile Dwelling Age	0-20	
			Roof Age	0-15	
			Non-Weather Claims	0, 1 in 5yrs	1 = 1000ded, no credit
			Fire 0-10yrs	unacceptable	
			Mobile Home Skirting	required	
			Spaceheater	unacceptable	(non-thermostatic control)
			No Social Securiety #	unacceptable	
C	.10		*Insurance Score*	500-625	
			Dwelling Age	any	
			Mobile Home Age	any	
			Roof Age	0-20	Over 20 apply roof exclusion
			Non-Weather Claims	0, 1, 2 in 5yrs	0 = 1000ded 1 = 1000ded, no credit 2 = 1500ded, no credit
			Fire 0-10yrs	unacceptable	
			Protection Class	1-10	
			No Social Securiety #	acceptable	

Exhibit 1

AGENTS MUTUAL INSURANCE COMPANY

ARKANSAS

(1)	(2)	(3)	(4)	(5)
Calendar Year	Eamed Premium	Incurred Non-Catastrophe Loss	Annual Loss Ratio [(3)/(2)]	Weights
2000	2,464,961	1,708,449	69.3%	
2001	2,107,410	1,672,494	79.4%	
2002	2,246,477	1,187,722	52.9%	
2003	2,827,718	1,078,680	38.1%	
2004	3,279,930	1,434,885	43.7%	
2005	3,524,140	1,471,943	41.8%	10.0%
2006	3,593,784	1,509,779	42.0%	15.0%
2007	3,593,784	1,509,779	42.0%	20.0%
2008	3,225,379	2,231,092	69.2%	25.0%
2009	3,169,047	1,999,979	63.1%	30.0%

All Year Average Non-Cat Loss Ratio	54.2%
Two Year Average Non-Cat Loss Ratio	66.1%
Weighted Average Non-Cat Loss Ratio	55.1%

(6) Selected Non-Catastrophe Loss Ratio	55.1%
(7) Cat-to-Non-Catastrophe Factor (Exhibit 5)	1.200
(8) LAE Factor (Exhibit 2)	1.100
(9) State's Experience Loss & LAE Ratio [(6) x (7) x (8)]	72.7%
(10) Permissible Loss & LAE Ratio (Exhibit 3)	63.0%
(11) Indication ((9) / (10) minus 1000)	15.5%
(12) Impact of Change to Homeowners	15.5%
(13) Homeowners 2009 Premium Volume	2,481,287
(14) Impact of Change to Dwelling Fire	15.5%
(15) Dwellin Fire 2009 Premium Volume	687,759
(16) Total Program 2009 Premium Volume	3,169,046
(17) Proposed Impact = [(12)x(13) +(14)x(15)]/(16)	15.5%

Exhibit 2

AGENTS MUTUAL INSURANCE COMPANY

Development of LAE Factor

(1)	(2)	(3)	(4)	(5)
		Direct+Assumed		
Accident Year	Losses Incurred	DCC Incurred	AOE Incurred	LAE % [(3)+(4)]/(2)
2004	1,280	128	0	10.0%
2005	1,520	109	0	7.2%
2006	1,656	186	0	11.2%
2007	1,635	96	0	5.9%
2008	3,686	385	0	10.4%
Total	9,777	904	0	9.2%
Selected:				10.0%

Source: 2008 Annual Statement, Schedule P, Part 1-Summary.

Exhibit 3

AGENTS MUTUAL INSURANCE COMPANY

Development of Permissible Loss Ratio

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
				Calendar Year			
	Expense Description	2004	2005	2006	2007	2008	Selected
1	Commission & Brokerage	12.06%	11.57%	11.54%	11.54%	10.90%	
2	Other Acquisition Costs	0.00%	0.00%	0.00%	0.00%	0.00%	
3	General Expenses	17.44%	14.23%	14.79%	16.14%	17.40%	
4	Taxes, Licenses, Fees	3.18%	3.30%	3.26%	3.02%	3.28%	
5	Total	32.68%	29.10%	29.58%	30.70%	31.57%	31.00%
6	Traditional Profit Provision						5.00%
7	Traditional Contingency Provision						1.00%
8	Total Expenses and Profit = (5)+(6)+(7)						37.00%
9	Permissible Loss Ratio = 100%-(8)						63.00%

Source: 2008 Annual Statement, Underwriting & Investment Exhibit, Part 3-Expenses, and Schedule P, Part 1-Summary.

Exhibit 5

American Association of Insurance Services
Arkansas
Homeowners - Owners Forms

Non-modeled Catastrophe Factor

(1) Accident Year	(2) Non-Cat Losses	(3) Catastrophe Losses Excluding Earthquakes
1997	520,828	19,845
1998	226,529	1,609
1999	329,770	275,417
2000	996,890	81,250
2001	665,481	28,914
2002	225,422	48,113
2003	631,622	79,929
2004	8,638,377	1,105,452
2005	12,478,988	169,261
2006	15,219,484	6,296,311
Total	39,933,391	8,106,101

Indicated Factor	1.203
Selected:	1.200

Copyright, American Association of Insurance Services, Inc., 2008

STATEMENT AS OF DECEMBER 31, 2008 OF THE AGENTS MUTUAL INSURANCE COMPA

SCHEDULE P - PART 1 - SUMM

($000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss E			
	1	2	3	Loss Payments		Defense and Cost Containment Payments	
				4	5	6	7
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded
1. Prior	XXX	XXX	XXX	0	0	0	0
2. 1999	2,282	1,970	312	2,536	2,230	229	174
3. 2000	2,536	1,836	700	1,440	1,156	195	152
4. 2001	2,281	1,681	600	1,386	1,065	116	88
5. 2002	2,212	1,707	505	842	633	107	86
6. 2003	2,702	2,170	532	1,068	805	186	148
7. 2004	3,164	2,487	677	1,280	1,024	128	103
8. 2005	3,537	2,779	758	1,520	1,220	109	88
9. 2006	3,592	2,809	783	1,656	1,326	186	149
10. 2007	3,443	2,727	716	1,635	1,308	96	77
11. 2008	3,489	2,741	748	3,469	2,774	324	259
12. Totals	XXX	XXX	XXX	16,832	13,541	1,676	1,324

	Losses Unpaid				Defense and Cost Containment U		
	Case Basis		Bulk + IBNR		Case Basis		Bulk +
	13	14	15	16	17	18	19
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed
1. Prior	0	0	0	0	0	0	0
2. 1999	0	0	0	0	0	0	0
3. 2000	0	0	0	0	0	0	0
4. 2001	0	0	0	0	0	0	0
5. 2002	0	0	0	0	0	0	0
6. 2003	0	0	0	0	0	0	0
7. 2004	0	0	0	0	0	0	0
8. 2005	0	0	0	0	0	0	0
9. 2006	0	0	0	0	0	0	0
10. 2007	0	0	0	0	0	0	0
11. 2008	82	81	135	135	19	19	42
12. Totals	82	81	135	135	19	19	42

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular
	26	27	28	29	30	31	32
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss

1.	Prior	XXX	XXX	XXX	XXX	XXX	XXX	0
2.	1999	2,765	2,404	361	121.2	122.0	115.7	0
3.	2000	1,635	1,308	327	64.5	71.2	46.7	0
4.	2001	1,502	1,153	349	65.8	68.6	58.2	0
5.	2002	949	719	230	42.9	42.1	45.5	0
6.	2003	1,254	953	301	46.4	43.9	56.6	0
7.	2004	1,408	1,127	281	44.5	45.3	41.5	0
8.	2005	1,629	1,308	321	46.1	47.1	42.3	0
9.	2006	1,842	1,475	367	51.3	52.5	46.9	0
10.	2007	1,731	1,385	346	50.3	50.8	48.3	0
11.	2008	4,071	3,310	761	116.7	120.8	101.7	0
12.	Totals	XXX	XXX	XXX	XXX	XXX	XXX	0

MARY

xpense Payments				12
Adjusting and Other Payments		10	11	
8	9			
Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
0	0	0	0	XXXX
0	0	0	361	XXXX
0	0	0	327	XXXX
0	0	0	349	XXXX
0	0	0	230	XXXX
0	0	0	301	XXXX
0	0	0	281	XXXX
0	0	0	321	XXXX
0	0	0	367	XXXX
0	0	0	346	XXXX
0	0	0	760	XXXX
0	0	0	3,643	XXXX

Unpaid	Adjusting and Other Unpaid		23	24	25
IBNR					
20	21	22			
Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing Direct and Assumed
0	0	0	0	0	XXXX
0	0	0	0	0	XXXX
0	0	0	0	0	XXXX
0	0	0	0	0	XXXX
0	0	0	0	0	XXXX
0	0	0	0	0	XXXX
0	0	0	0	0	XXXX
0	0	0	0	0	XXXX
0	0	0	0	0	XXXX
0	0	0	0	0	XXXX
42	0	0	0	1	XXXX
42	0	0	0	1	XXXX

Discount	34 Inter-	Net Balance Sheet Reserves After Discount	
33	Company Pooling	35	36
Loss Expense	Participatio Percentage	Losses Unpaid	Loss Expenses Unpaid

0	XXX	0	0
0	0.0	0	0
0	0.0	0	0
0	0.0	0	0
0	0.0	0	0
0	0.0	0	0
0	0.0	0	0
0	0.0	0	0
0	0.0	0	0
0	0.0	0	0
0	0.0	1	0
0	XXX	1	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses
1. Claim Adjustment services:		
1.1 Direct	368,498	0
1.2 Reinsurance assumed	0	0
1.3 Reinsurance ceded	297,187	0
1.4 Net claim adjustment services (1.1 + 1.	71,311	0
2. Commission and brokerage:		
2.1 Direct excluding contingent	0	380,249
2.2 Reinsurance assumed excluding contingent	0	0
2.3 Reinsurance ceded excluding contingent	0	860,134
2.4 Contingent - direct	0	0
2.5 Contingent - reinsurance assumed	0	0
2.6 Contingent - reinsurance ceded	0	0
2.7 Policy and membership fees	0	0
2.8 Net commission and brokerage (2.1 + 2	0	(479,885)
3. Allowances to managers and agents	0	0
4. Advertising	0	290
5. Boards, bureaus and associations	0	4,500
6. Surveys and underwriting agents	0	23,738
7. Audit of assureds' records	0	0
8. Salary and related items:		
8.1 Salaries	0	317,663
8.2 Payroll taxes	0	23,978
9. Employee relations and welfare	0	8,901
10. Insurance	0	44,442
11. Directors' fees	0	0
12. Travel and travel items	0	27,523
13. Rent and rent items	0	10,366
14. Equipment	0	5,482
15. Cost or depreciation of EDP equipment and software	0	24,247
16. Printing and stationery	0	11,337
17. Postage, telephone and telegraph, exchange and express	0	76,396
18. Legal and auditing	0	17,487
19. Totals (Lines 3 to 18)	0	596,350
20. Taxes, licenses and fees:		
20.1 State & local insurance taxes deducting guaranty a	0	103,678
20.2 Insurance department licenses and fees	0	10,059
20.3 Gross guaranty association assessments	0	0
20.4 All other (excluding federal and foreign income an	0	624
20.5 Total taxes, licenses and fees (Lines 20.1 thru 20.	0	114,361
21. Real estate expenses	0	2,785
22. Real estate taxes	0	0
23. Reimbursements by uninsured plans	0	0
24. Aggregate write-ins for miscellaneous expenses	0	7,793
25. Total expenses incurr (a) - Column 4	71,311	241,404
26. Less unpaid expenses - current year	12,210	23,466

27. Add unpaid expenses - prior year	7,034	19,382
28. Amounts receivable relating to uninsured plans, prior year	0	0
29. Amounts receivable relating to uninsured plans, current year	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 2	66,135	237,320

(a) Includes management fees of $... 0 to affiliates and $... 0 to non-affiliates.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses
1. Claim Adjustment services:		
1.1 Direct	155,894	0
1.2 Reinsurance assumed	0	0
1.3 Reinsurance ceded	118,743	0
1.4 Net claim adjustment services (1.1 + 1.	37,151	0
2. Commission and brokerage:		
2.1 Direct excluding contingent	0	397,432
2.2 Reinsurance assumed excluding contingent	0	0
2.3 Reinsurance ceded excluding contingent	0	855,904
2.4 Contingent - direct	0	0
2.5 Contingent - reinsurance assumed	0	0
2.6 Contingent - reinsurance ceded	0	0
2.7 Policy and membership fees	0	0
2.8 Net commission and brokerage (2.1 + 2	0	(458,472)
3. Allowances to managers and agents	0	0
4. Advertising	0	126
5. Boards, bureaus and associations	0	2,730
6. Surveys and underwriting agents	0	18,988
7. Audit of assureds' records	0	0
8. Salary and related items:		
8.1 Salaries	0	278,708
8.2 Payroll taxes	0	20,827
9. Employee relations and welfare	0	9,281
10. Insurance	0	33,029
11. Directors' fees	0	0
12. Travel and travel items	0	26,555
13. Rent and rent items	0	10,380
14. Equipment	0	5,521
15. Cost or depreciation of EDP equipment and software	0	41,202
16. Printing and stationery	0	15,798
17. Postage, telephone and telegraph, exchange and express	0	66,804
18. Legal and auditing	0	16,405
19. Totals (Lines 3 to 18)	0	546,354
20. Taxes, licenses and fees:		
20.1 State & local insurance taxes deducting guaranty a	0	97,390
20.2 Insurance department licenses and fees	0	4,579
20.3 Gross guaranty association assessments	0	0

20.4 All other (excluding federal and foreign income an	0	1,916
20.5 Total taxes, licenses and fees (Lines 20.1 thru 20.	0	103,885
21. Real estate expenses	0	2,830
22. Real estate taxes	0	0
23. Reimbursements by uninsured plans	0	0
24. Aggregate write-ins for miscellaneous expenses	0	6,521
25. Total expenses incurr (a) - Column 4	37,151	201,118
26. Less unpaid expenses - current year	7,034	19,382
27. Add unpaid expenses - prior year	3,808	24,825
28. Amounts receivable relating to uninsured plans, prior year	0	0
29. Amounts receivable relating to uninsured plans, current year	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 2	33,925	206,561

(a) Includes management fees of $... 0 to affiliates and $... 0 to non-affiliates.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses
1. Claim Adjustment services:		
1.1 Direct	211,602	0
1.2 Reinsurance assumed	0	0
1.3 Reinsurance ceded	166,941	0
1.4 Net claim adjustment services (1.1 + 1.	44,661	0
2. Commission and brokerage:		
2.1 Direct excluding contingent	0	414,440
2.2 Reinsurance assumed excluding contingent	0	0
2.3 Reinsurance ceded excluding contingent	0	758,226
2.4 Contingent - direct	0	0
2.5 Contingent - reinsurance assumed	0	0
2.6 Contingent - reinsurance ceded	0	0
2.7 Policy and membership fees	0	0
2.8 Net commission and brokerage (2.1 + 2	0	(343,786)
3. Allowances to managers and agents	0	0
4. Advertising	0	60
5. Boards, bureaus and associations	0	4,360
6. Surveys and underwriting agents	0	18,458
7. Audit of assureds' records	0	0
8. Salary and related items:		
8.1 Salaries	0	261,494
8.2 Payroll taxes	0	19,868
9. Employee relations and welfare	0	8,725
10. Insurance	0	22,519
11. Directors' fees	0	0
12. Travel and travel items	0	26,033
13. Rent and rent items	0	10,175
14. Equipment	0	5,437
15. Cost or depreciation of EDP equipment and software	0	9,017

16. Printing and stationery	0	11,477
17. Postage, telephone and telegraph, exchange and express	0	66,140
18. Legal and auditing	0	19,701
19. Totals (Lines 3 to 18)	0	483,464
20. Taxes, licenses and fees:		
20.1 State & local insurance taxes deducting guaranty a	0	109,042
20.2 Insurance department licenses and fees	0	5,776
20.3 Gross guaranty association assessments	0	0
20.4 All other (excluding federal and foreign income an	0	2,171
20.5 Total taxes, licenses and fees (Lines 20.1 thru 20.	0	116,989
21. Real estate expenses	0	3,025
22. Real estate taxes	0	0
23. Reimbursements by uninsured plans	0	0
24. Aggregate write-ins for miscellaneous expenses	0	44,680
25. Total expenses incurr (a) - Column 4	44,661	304,372
26. Less unpaid expenses - current year	3,808	24,825
27. Add unpaid expenses - prior year	1,889	20,799
28. Amounts receivable relating to uninsured plans, prior year	0	0
29. Amounts receivable relating to uninsured plans, current year	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 2	42,742	300,346

(a) Includes management fees of $... 0 to affiliates and $... 0 to non-affiliates.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses
1. Claim Adjustment services:		
1.1 Direct	117,830	0
1.2 Reinsurance assumed	0	0
1.3 Reinsurance ceded	94,126	0
1.4 Net claim adjustment services (1.1 + 1.	23,704	0
2. Commission and brokerage:		
2.1 Direct excluding contingent	0	409,240
2.2 Reinsurance assumed excluding contingent	0	0
2.3 Reinsurance ceded excluding contingent	0	796,611
2.4 Contingent - direct	0	0
2.5 Contingent - reinsurance assumed	0	0
2.6 Contingent - reinsurance ceded	0	0
2.7 Policy and membership fees	0	0
2.8 Net commission and brokerage (2.1 + 2	0	(387,371)
3. Allowances to managers and agents	0	0
4. Advertising	0	98
5. Boards, bureaus and associations	0	5,848
6. Surveys and underwriting agents	0	18,608
7. Audit of assureds' records	0	0
8. Salary and related items:		
8.1 Salaries	0	242,145

8.2 Payroll taxes	0	21,363
9. Employee relations and welfare	0	7,612
10. Insurance	0	39,747
11. Directors' fees	0	0
12. Travel and travel items	0	29,352
13. Rent and rent items	0	10,198
14. Equipment	0	12,857
15. Cost or depreciation of EDP equipment and software	0	9,185
16. Printing and stationery	0	13,410
17. Postage, telephone and telegraph, exchange and express	0	64,500
18. Legal and auditing	0	17,467
19. Totals (Lines 3 to 18)	0	492,390
20. Taxes, licenses and fees:		
20.1 State & local insurance taxes deducting guaranty a	0	102,395
20.2 Insurance department licenses and fees	0	5,115
20.3 Gross guaranty association assessments	0	6,501
20.4 All other (excluding federal and foreign income an	0	2,581
20.5 Total taxes, licenses and fees (Lines 20.1 thru 20.	0	116,592
21. Real estate expenses	0	2,469
22. Real estate taxes	0	0
23. Reimbursements by uninsured plans	0	0
24. Aggregate write-ins for miscellaneous expenses	0	8,416
25. Total expenses incurr (a) - Column 4	23,704	232,496
26. Less unpaid expenses - current year	1,889	20,799
27. Add unpaid expenses - prior year	7,101	52,056
28. Amounts receivable relating to uninsured plans, prior year	0	0
29. Amounts receivable relating to uninsured plans, current year	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 2	28,916	263,753

(a) Includes management fees of $... 0 to affiliates and $... 0 to non-affiliates.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses
1. Claim Adjustment services:		
1.1 Direct	123,417	0
1.2 Reinsurance assumed	0	0
1.3 Reinsurance ceded	96,918	0
1.4 Net claim adjustment services (1.1 + 1.	26,499	0
2. Commission and brokerage:		
2.1 Direct excluding contingent	0	381,483
2.2 Reinsurance assumed excluding contingent	0	0
2.3 Reinsurance ceded excluding contingent	0	857,114
2.4 Contingent - direct	0	0
2.5 Contingent - reinsurance assumed	0	0
2.6 Contingent - reinsurance ceded	0	0
2.7 Policy and membership fees	0	0

2.8 Net commission and brokerage (2.1 + 2	0	(475,631)
3. Allowances to managers and agents	0	0
4. Advertising	0	78
5. Boards, bureaus and associations	0	10,312
6. Surveys and underwriting agents	0	18,489
7. Audit of assureds' records	0	0
8. Salary and related items:		
8.1 Salaries	0	260,844
8.2 Payroll taxes	0	24,119
9. Employee relations and welfare	0	10,065
10. Insurance	0	72,081
11. Directors' fees	0	0
12. Travel and travel items	0	27,848
13. Rent and rent items	0	10,557
14. Equipment	0	0
15. Cost or depreciation of EDP equipment and software	0	18,122
16. Printing and stationery	0	11,485
17. Postage, telephone and telegraph, exchange and express	0	47,384
18. Legal and auditing	0	3,598
19. Totals (Lines 3 to 18)	0	514,982
20. Taxes, licenses and fees:		
20.1 State & local insurance taxes deducting guaranty a	0	95,168
20.2 Insurance department licenses and fees	0	5,249
20.3 Gross guaranty association assessments	0	0
20.4 All other (excluding federal and foreign income an	0	150
20.5 Total taxes, licenses and fees (Lines 20.1 thru 20.	0	100,567
21. Real estate expenses	0	22,039
22. Real estate taxes	0	2,412
23. Reimbursements by uninsured plans	0	0
24. Aggregate write-ins for miscellaneous expenses	0	12,361
25. Total expenses incurr (a) - Column 4	26,499	176,730
26. Less unpaid expenses - current year	7,101	52,056
27. Add unpaid expenses - prior year	6,900	67,311
28. Amounts receivable relating to uninsured plans, prior year	0	0
29. Amounts receivable relating to uninsured plans, current year	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 2	26,298	191,985

(a) Includes management fees of $... 0 to affiliates and $... 0 to non-affiliates.

3 Investment Expenses	4 Total
0	368,498
0	0
0	297,187
0	71,311
0	380,249
0	0
0	860,134
0	0
0	0
0	0
0	0
0	(479,885)
0	0
0	290
0	4,500
0	23,738
0	0
0	317,663
0	23,978
0	8,901
0	44,442
0	0
0	27,523
0	10,366
0	5,482
0	24,247
0	11,337
0	76,396
0	17,487
0	596,350
0	103,678
0	10,059
0	0
0	624
0	114,361
0	2,785
0	0
0	0
0	7,793
0	312,715
0	35,676

	2004	2005	2006	2007
Commission & Brokerage	381,483	409,240	414,440	397,432
Other Acquisition Costs	0	0	0	0
General Expenses	551,794	503,275	531,169	555,705
Taxes, Licenses, Fees	100,567	116,592	116,989	103,885
Total	1,033,844	1,029,107	1,062,598	1,057,022

0	26,416
0	0
0	0
0	303,455

3 Investment Expenses	4 Total
0	155,894
0	0
0	118,743
0	37,151
0	397,432
0	0
0	855,904
0	0
0	0
0	0
0	0
0	(458,472)
0	0
0	126
0	2,730
0	18,988
0	0
0	278,708
0	20,827
0	9,281
0	33,029
0	0
0	26,555
0	10,380
0	5,521
0	41,202
0	15,798
0	66,804
0	16,405
0	546,354
0	97,390
0	4,579
0	0

0	1,916
0	103,885
0	2,830
0	0
0	0
46	6,567
46	238,315
0	26,416
0	28,633
0	0
0	0
46	240,532

3 Investment Expenses	4 Total
0	211,602
0	0
0	166,941
0	44,661
0	414,440
0	0
0	758,226
0	0
0	0
0	0
0	0
0	(343,786)
0	0
0	60
0	4,360
0	18,458
0	0
0	261,494
0	19,868
0	8,725
0	22,519
0	0
0	26,033
0	10,175
0	5,437
0	9,017

0	11,477
0	66,140
0	19,701
0	483,464
0	109,042
0	5,776
0	0
0	2,171
0	116,989
0	3,025
0	0
0	0
18	44,698
18	349,051
0	28,633
0	22,688
0	0
0	0
18	343,106

3 Investment Expenses	4 Total
0	117,830
0	0
0	94,126
0	23,704
0	409,240
0	0
0	796,611
0	0
0	0
0	0
0	0
0	(387,371)
0	0
0	98
0	5,848
0	18,608
0	0
0	242,145

0	21,363
0	7,612
0	39,747
0	0
0	29,352
0	10,198
0	12,857
0	9,185
0	13,410
0	64,500
0	17,467
0	492,390
0	102,395
0	5,115
0	6,501
0	2,581
0	116,592
0	2,469
0	0
0	0
301	8,717
301	256,501
0	22,688
25,000	84,157
0	0
0	0
25,301	317,970

3 Investment Expenses	4 Total
0	123,417
0	0
0	96,918
0	26,499
0	381,483
0	0
0	857,114
0	0
0	0
0	0
0	0

0	(475,631)
0	0
0	78
100	10,412
0	18,489
0	0
0	260,844
0	24,119
0	10,065
0	72,081
0	0
0	27,848
0	10,557
0	0
0	18,122
0	11,485
0	47,384
0	3,598
100	515,082
0	95,168
0	5,249
0	0
0	150
0	100,567
0	22,039
0	2,412
0	0
1,760	14,121
1,860	205,089
25,000	84,157
23,240	97,451
0	0
0	0
100	218,383

2008
380,249
0
606,928
114,361
1,101,538

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

1.	This filing transmittal is part of Company Tracking #	AF-2010-7
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.**	Agents Mutual Insurance Company	**B.**	0000-18236

		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.**	35.0	**B.**	35.0001

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY (D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Homeowners	**+15.5%**	**+10%**	**This does not apply to a filing of independent rates.**				
Dwelling Fire	**+15.5%**	**+10%**	**This does not apply to a filing of independent rates.**				
TOTAL OVERALL EFFECT	**+15.5%**	**+10%**					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2005	6,419	0	N/A	3,524	1,472	0.418	0.418
2006	6,341	0	N/A	3,594	1,510	0.420	0.420
2007	6,372	0	N/A	3,220	2,030	0.630	0.630
2008	6,362	0	N/A	3,225	2,231	0.692	0.692
2009	6,321	0	N/A	3,169	1,999	0.631	0.631

7.

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

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

9. +10% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

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

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TransUnion Insurance Model
Data Cleansing Process

Dependent Variable Cleansing

In constructing the dependent variable, i.e. Loss Ratio, TransUnion closely reviewed all claims and premium data for each consumer. Any record containing negative claim values were deemed inaccurate and excluded from the analysis. For claims with missing data, TransUnion evaluated the data on a per contributor basis to determine if a missing value was representative of no historical claims. If so, then these claims values were recoded as zero dollar values in order to allow for their use in construction of the Loss Ratio value. Any missing claim data that could not be verified as representing no historical claims was excluded from the analysis. All other records with positive or zero claim values were determined to be valid and used in the modeling process.

For the premium values, TransUnion again evaluated each account to ensure proper premium values were used in the analysis. Any record having a premium value of zero or negative dollars was dropped from the analysis since these values would lead to an "undefined" Loss Ratio calculation. All other premiums of $1 or more were used in the analysis.

While this cleansing process did eliminate about 19% of the original sample universe, TransUnion does not feel that any of the cleansing of the dependent variable ingredients significantly affected the overall modeling effort. This assessment was made based on TransUnion's ability to maintain a sample universe of well over 1 million records. Furthermore, given that this type of data cleansing was performed across all data contributors, TransUnion determined this to be random occurrence of "missing" or "inaccurate" data; hence, no significant impact would result.

Independent Variable Cleansing

The data cleansing process for the independent variables utilized a standard TransUnion macro for re-assigning missing values. This macro process evaluates all credit attributes based on industry information to determine if recoding is required. If needed, each attribute is then recoded to one of several negative values in order for this information to be analyzed outside the mainstream. The following are two examples of this process:

1. The Auto Industry Model contains an attribute titled "BI34", which calculates the ratio of total balances to total credit limits specifically for bank installment trades. However, the default value for this attribute is "blank" or "null-value". Thus, if a consumer has no bank installment trades or if all their bank installment trades fail any of the criteria used as part of this attribute, then a "null-value" is provided.

In order to separate these null values, TransUnion utilizes the attribute "BI01", which calculates the number of bank installment trades across the credit file. Since the "BI01" attribute counts all bank installment trades regardless of open/closed status and/or months since the trade has been updated, it will provide a clear indication of whether any bank installment trades are present on the consumers credit file.

Using "BI01", TransUnion uses the following code to re-assign a value for "BI34:

- IF BI01 = 0 then BI34 = -1;
- ELSE BI34 = BI34;

Based on this recode, TransUnion can then evaluate a "-1" value as indicating no bank installment trades on the credit file. Meanwhile, any remaining "null values" will indicate a presence of bank installment trades, but none that meet the open/closed criteria or minimum update threshold for calculation of the "BI34" attribute. TransUnion can now evaluate legitimate utilization variables separately from the lack of bank installments trades and/or trades not meeting attribute criteria to determine the trends most correlated with Loss Ratio.

2. The Auto Industry Model also has an attribute titled "RT36", which calculates the months since most recent retail delinquency on the credit file. The attribute also has a "null" default value. So as with the prior example, TransUnion uses an attribute "RT01", which counts the total number of retail trades, to re-code this attribute as follows:

   - IF RT01 = 0 THEN RT36 = -1;
   - ELSE IF RT36 = "null" THEN RT36 = 999;
   - ELSE RT36 = RT36;

   Once completed, TransUnion is then able to differentiate the true months since most recent retail delinquency from instances of no retail trades using the "-1" value. For those consumer having retail trades, but no retail delinquencies on their credit file, a value of "999" is used which indicates this history. These values are then evaluated individually in conjunction with mainstream values of "RT36" to determine trends having a significant impact on Loss Ratio values.

Recodes similar to examples #1 and #2 are performed for virtually all TransUnion attributes to ensure the most accurate data is used in model development. Due to the nature of this process and the fact that it relies solely on known credit information, TransUnion is confident that these recodes would only affect the final solutions in a positive manner.

The prevalence of these recodes is very difficult to evaluate as TransUnion automatically performs this function as part of its standard recode process. In addition, given the factual information used to create the recodes and the fact that no information is lost as part of this procedure, TransUnion does not feel that the frequency of the recodes should be an issue as it relates to the overall performance of the solutions.

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TransUnion Analytic Decision Services Modeling Background

TransUnion's Analytic Decision Services division is a full-service, world-class group of modelers who offer the following credit industry functions:

- Generic model development
- Custom model development
- Consulting
- Custom analysis
- Credit research
- Economic forecasting

Analytic Decision Services' generic models include:

- TransUnion Account Management® (U.S. and Canada)
- TransUnion Auto®
- TransUnion New Account®
- TransUnion Recovery℠
- TransUnion Income Estimator® (U.S. and Canada)
- Clustering models derived from credit bureau data (U.S. and South Africa)
- TransUnion Bankruptcy℠
- Home Market Value Model
- TransUnion Insurance Risk Model

TransUnion is an experienced provider of custom analytics for both the domestic and international arenas. Analytic Decision Services custom work has included developing characteristics, furnishing scorecards, generating monitoring reports, consulting, and much more.

Frequently requested analyses include:

- Characteristic development
- Segmentation
- Profiling
- Score/strategy impact
- Score triggering
- Score migration
- Score enhancement
- Score validation/evaluation
- Trend analysis
- Operations Research (optimization, inventory management, etc.)

TransUnion emphasizes a client focus: striving to exceed customers' expectations. A large part of TransUnion's success comes from working with clients to clarify their needs. The initial meetings and planning sessions are just as important to ensuring quality as the analytics and the analytical tools used. Additionally, frequent follow-up conversations and/or meetings with the customer ensure that the joint goals are being met.

TransUnion strives to offer the solution that best fits the client's needs. A complex solution isn't always the best solution for a problem. Analytic Decision Services wants to meet the client's needs for predictability, cost, efficiency, and reliability.

We strive to develop the most effective custom and generic modeling and analytical solutions, covering our clients' entire customer lifecycle within the consumer credit, insurance, utilities, healthcare, direct marketing, and other consumer-related industries. The analysts use state-of-the art tools and technology to deliver the most predictive, cost-effective, and timely analytical solutions in the industry, which meet or exceed our clients' business needs and expectations. We employ highly qualified, skilled, and trained statisticians, analysts, economists, programmers, and consultants.

TransUnion provides a variety of analytical products and services. These include development of custom and generic statistical models, analyses, consulting services, research, and project management.

Custom Models and Forecasts are decision tools that are developed on data specific to one client's portfolio. TransUnion develops custom models across all industries for all applications in the customer lifecycle. Modelers can build custom models using any one or a combination of the following sources: credit bureau data, customer's master file information, and external third party databases.

Generic Models are decision tools that are developed on data from multiple providers. These are typically built on credit bureau data to address an industry-specific application or niche.

Custom Analyses are unique to one client's data to address a specific business need. These tend to be on an ad-hoc basis; some of the most frequently performed custom analyses include:

- Evaluation of Marketing Criteria
- Assessment of Underwriting and Lending Criteria
- Score Matrixing and Cascading
- Score Enhancement
- Strategy Enhancement or Replacement
- Scorecard Monitoring and Validation
- Reject Inference and Market Opportunity
- Customer and Prospect Profiling
- Decision Key Assessment
- Evaluation of Triggers
- Share of Wallet

Consulting services provide TransUnion's clients with technical and industry expertise to solve specific business problems. These include:

- Operations Research
- Design of Experiments
- Strategy Development, Implementation, and Monitoring
- In-House Model Development
- Statistical and Technical Consultation

Research performed by TransUnion includes technical and industry-related examinations. Analytic Decision Services continuously evaluates new tools and technology that may enhance our analytical solutions. This involves evaluation of software that may improve our development efficiency, or new analytical techniques, which may lead to stronger solutions.

To meet the many different needs of many different clients, Analytic Decision Services does not have just one kind of associate. There are Strategy Consultants who will work with a client to help integrate solutions. There are team members who have worked in many different segments of the credit industry and are applying that experience to assist TransUnion's clients.

Some are Statistical Modelers and Economists who strive to build the best tools that meet a client's needs. There are Project Managers who will work with customers every step of the way and coordinate with other groups in TransUnion as needed. Additionally, Product Experts are available to discuss any existing product. They have detailed knowledge of how that product is being used and creative suggestions for future use. In addition, they can help a client figure out the best way to use the generic models and tools that TransUnion offers. Finally, Data Analysts can dig into a complex problem to conduct research on a topic or aid in the production of customized reports and detailed analyses.

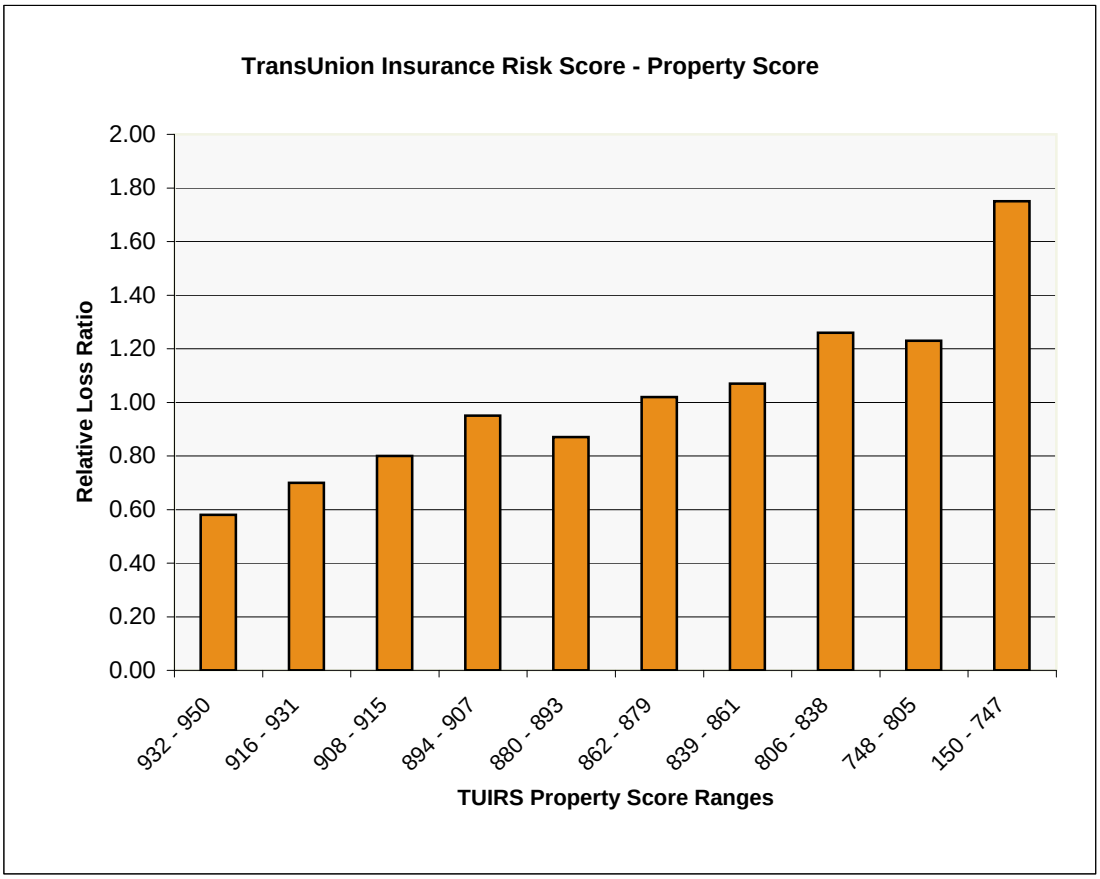
All modelers have master's degrees from universities with programs geared toward application. Analytic Decision Services associates have all levels of experience from entry-level to over fifteen years of U.S. credit modeling experience.

TransUnion Insurance Risk Score Relativity Index — Property Score

This document provides a way to estimate how the TransUnion Insurance Risk Model will perform with an insurance carrier's data. The table can help a carrier decide cutoffs and expected loss ratio if the carrier has limited data and performance history. A more thorough method to predict model performance is to execute a Retrospective Analysis with actual data. Talk to your TransUnion representative to learn more.

Score Range	Loss Ratio (%)	TransUnion Relativity Index
932 - 950	40.84	0.58
916 - 931	49.11	0.70
908 - 915	55.74	0.80
894 - 907	66.47	0.95
880 - 893	60.89	0.87
862 - 879	71.45	1.02
839 - 861	75.11	1.07
806 - 838	88.10	1.26
748 - 805	86.15	1.23
150 - 747	122.17	1.75
Not scored	86.95	1.24
Total	70.00	1.00

Use the table to determine "Expected Loss Ratio" in a particular insurance score range by multiplying the carrier's overall loss ratio (for example, 80%) by the TransUnion relative loss ratio (for example, 80% x 0.58 = 46.4% in the 932-950 score range).



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Overview

TransUnion Analytic Decision Services (ADS) has completed the development of the TransUnion Insurance Risk Score - Property Model. This model is available in batch or online for permissible purpose use in insurance underwriting. The model predicts the potential loss ratio for a given consumer seeking an insurance policy for their property. The TransUnion Insurance Risk Score – Property Model was developed in December 2003 from a sample of regional and national carrier's insurance performance data with policy effective dates in the years 1999, 2000, and 2001. Credit data was pulled from twelve quarterly archives corresponding to the appropriate policy effective date.

The TransUnion Insurance Risk Score – Property Model excludes the following information from the score calculation:
-Credit inquiries not initiated by the consumer or inquiries requested by the consumer for his or her own credit information.
-Inquiries relating to insurance coverage, if so identified on the consumers credit report.
-Collection accounts with a medical industry code, if so identified on the consumer's credit report.
-Multiple lender inquiries coded on the consumer's credit report as being from the home mortgage industry and made within 30 days of one another are counted as one inquiry.
-Multiple lender inquiries coded on the consumer's credit report as being from the automobile lending industry and made within 30 days of one another are counted as one inquiry.

Model Characteristics

The following table provides a list of all variables used in the TransUnion Insurance Risk Score - Property Model. The table includes a brief description of each variable, variable length, decimal level, and use in the model. The TransUnion database is the source of the data for the model variables.

Variable Name (Label)	Length	Decimal	Variable Use
Number of Collections in 5 Years (VARIABLE 1)	3	0	• Dummy variables in Property Model
Number of Trades (VARIABLE 2)	3	0	• Score exclusion criteria • Creation of hybrid variables
Percentage of open trades > 50% of limit (VARIABLE 3)	5	0	• Dummy variables in Property Model
Number of Bankcard Trades (VARIABLE 4)	3	0	• Recoding of variables in Property Model
Months Since Oldest Bankcard Trade Opened (VARIABLE 5)	3	0	• Dummy variables in Property Model
Number of Finance Installment Trades (VARIABLE 6)	3	0	• Recoding of variables in Property Model
Average balance of open finance installment trades (VARIABLE 7)	7	0	• Dummy variables in Property Model
Number of Finance Revolving Trades (VARIABLE 8)	3	0	• Recoding of variables in Property Model

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Ratio of total balance to high credit/credit limit for open finance revolving trades updated in the past 12 months (VARIABLE 9)	5	0	• Dummy variables in Property Model
Number of Derogatory Public Records (VARIABLE 10)	3	0	• Exclusion Criteria
Number of Public Record Bankruptcies (VARIABLE 11)	3	0	• Dummy variables in Property Model
Number of Mortgage Trades (VARIABLE 12)	3	0	• Recoding of variables in Property Model
Months Since Most Recent Delinquency all Mortgage Trades (VARIABLE 13)	3	0	• Dummy variables in Property Model
Number of Bank Installment Trades (VARIABLE 14)	2	0	• Continuous variable in Property Model
Number of Trades with Historical MOP of 03 or Greater in Last 24 Months (VARIABLE 15)	2	0	• Dummy variables in Property Model
Total Number of Inquiries on File (VARIABLE 16)	2	0	• Recoding of variables in Property Model
Months Since Most Recent Inquiry (VARIABLE 17)	3	0	• Continuous variable in Property Model
Number of Bankcard Inquiries in Last 12 Months (VARIABLE 18)	2	0	• Continuous variable in Property Model
Number of Collection Trades (VARIABLE 19)	3	0	• Exclusion Criteria
Total Number of Trades Updated in Last 12 Months Currently Severe Derogatory (VARIABLE 20)	3	0	• Dummy variables in Property Model

Score Exclusions

The Property Model is designed to give an approximate loss ratio for an individual consumer seeking insurance. Due to this intent, not all files will receive a valid score. The exclusions for this score are defined as follows:

1. Deceased
2. Number of Trades = 0 and VARIABLE 10 = 0 and VARIABLE 19 = 0

For records meeting exclusion criteria, no score will be output. Instead, the score field will be left blank.

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Variable Re-coding

The following information pertains to re-coding of the variables used in calculating the TransUnion Insurance Risk Score – Property Model. These re-codes will apply to all phases of the model and must be performed prior to starting the scorecard algorithm. Note: All rounding will result in integer values with zero decimal places.

```
VARIABLE 3 = ROUND(VARIABLE 3,1);

IF VARIABLE 4 = 0 THEN VARIABLE 5 = -1;
ELSE IF VARIABLE 5 = . THEN VARIABLE 5 = -2;

IF VARIABLE 6 = 0 THEN VARIABLE 7 = -1;
ELSE IF VARIABLE 7 = . THEN VARIABLE 7 = -2;

IF VARIABLE 8 = 0 THEN VARIABLE 9 = -1;
ELSE IF VARIABLE 9 = . THEN VARIABLE 9 = -2;

VARIABLE 9 = ROUND(VARIABLE 9,1);

IF VARIABLE 12 = 0 THEN VARIABLE 13 = -1;

IF VARIABLE 14 >= 7 THEN VARIABLE 14Y = 7;
ELSE IF VARIABLE 14 = 1 THEN VARIABLE 14Y = 0;
ELSE VARIABLE 14Y = VARIABLE 14;

IF VARIABLE 16 = 0 THEN VARIABLE 18 = -1;
IF VARIABLE 18 >= 6 THEN VARIABLE 18Y = 6;
ELSE VARIABLE 18Y = VARIABLE 18;

IF VARIABLE 17 >= 30 THEN VARIABLE 17Y = 30;
ELSE VARIABLE 17Y = VARIABLE 17;
```

TransUnion Insurance Risk Score – Property Model

The TransUnion Insurance Risk Score – Property Model scorecard uses 13 dummy variables and 3 continuous variables to estimate the loss ratio score. The following table outlines the variables used in estimating the score. The table contains the variable name, pseudo-code for defining each dummy variable's interval, and the weight of each variable.

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Dummy Variables in Scorecard

Dummy Variable	Pseudo-coding for defining variable intervals on which dummy variable is based	Weight
VARIABLE 1-01	IF VARIABLE 1 = 1 THEN VARIABLE 1-01 = 1; ELSE VARIABLE 1-01 = 0;	53.42430
VARIABLE 1-02	IF VARIABLE 1 >= 2 THEN VARIABLE 1-02 = 1; ELSE VARIABLE 1-02 = 0;	64.87582
VARIABLE 3-01	IF VARIABLE 3 >= 95 THEN VARIABLE 3-01 = 1; ELSE VARIABLE 3-01 = 0;	28.42676
VARIABLE 5-01	IF 0 <= VARIABLE 5 <= 96 THEN VARIABLE 5-01 = 1; ELSE VARIABLE 5-01 = 0;	14.77055
VARIABLE 5-02	IF VARIABLE 5 >= 216 THEN VARIABLE 5-02 = 1; ELSE VARIABLE 5-02 = 0;	-11.87276
VARIABLE 7-01	IF 11000 <= VARIABLE 7 <= 22999 THEN VARIABLE 7-01 = 1; ELSE VARIABLE 7-01 = 0;	19.29657
VARIABLE 7-02	IF VARIABLE 7 >= 23000 THEN VARIABLE 7-02 = 1; ELSE VARIABLE 7-02 = 0;	67.57725
VARIABLE 9-01	IF 12 <= VARIABLE 9 <= 50 THEN VARIABLE 9-01 = 1; ELSE VARIABLE 9-01 = 0;	32.76442
VARIABLE 9-02	IF VARIABLE 9 >= 51 THEN VARIABLE 9-02 = 1; ELSE VARIABLE 9-02 = 0;	43.12933
VARIABLE 11-01	IF VARIABLE 11 >= 1 THEN VARIABLE 11-01 = 1; ELSE VARIABLE 11-01 = 0;	30.72266
VARIABLE 13-01	IF 0 <= VARIABLE 13 <= 12 THEN VARIABLE 13-01 = 1; ELSE VARIABLE 13-01 = 0;	49.11372
VARIABLE 14Y	MULTIPLY VALUE BY WEIGHT ASSIGNED	6.20631
VARIABLE 15-01	IF VARIABLE 15 >= 2 THEN VARIABLE 15-01 = 1; ELSE VARIABLE 15-01 = 0;	26.89173
VARIABLE 17Y	MULTIPLY VALUE BY WEIGHT ASSIGNED	-0.29669
VARIABLE 18Y	MULTIPLY VALUE BY WEIGHT ASSIGNED	7.30615
VARIABLE 20-01	IF VARIABLE 20 >= 2 THEN VARIABLE 20-01 = 1; ELSE VARIABLE 20-01 = 0;	58.94592

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TransUnion Insurance Risk Score – Property Model - Algorithm

Raw Score =	78.79667			+
	(53.42430)	*	VARIABLE 1-01	+
	(64.87582)	*	VARIABLE 1-02	+
	(28.42676)	*	VARIABLE 3-01	+
	(14.77055)	*	VARIABLE 5-01	+
	(-11.87276)	*	VARIABLE 5-02	+
	(19.29657)	*	VARIABLE 7-01	+
	(67.57725)	*	VARIABLE 7-02	+
	(32.76442)	*	VARIABLE 9-01	+
	(43.12933)	*	VARIABLE 9-02	+
	(30.72266)	*	VARIABLE 11-01	+
	(49.11372)	*	VARIABLE 13-01	+
	(6.20631)	*	VARIABLE 14Y	+
	(26.89173)	*	VARIABLE 15-01	+
	(-0.29669)	*	VARIABLE 17Y	+
	(7.30615)	*	VARIABLE 18Y	+
	(58.94592)	*	VARIABLE 20-01.	

TransUnion Insurance Risk Score – Property Model - Final Score

For all accounts passing the exclusion criteria, the TransUnion Insurance Risk Score – Property Model score value will lie between 150 and 950 based on the following:

- Scorex = ROUND{[(1.60150291*Raw Score) + 68.32207016],1};
- Final Score = 1100 – Scorex;
- IF FINAL SCORE >= 950 THEN FINAL SCORE = 950;
- ELSE IF FINAL SCORE <= 150 THEN FINAL SCORE = 150;
- ELSE FINAL SCORE = FINAL SCORE;

TransUnion Insurance Risk Score – Property Model – Adverse Action Specifications

The adverse action reason codes for individuals who have been scored on the **TransUnion Insurance Risk Score – Property Model** are to be assigned as follows, along with accompanying adverse action verbiage:

The attributes in the following tables are listed in order of severity from the most severe adverse action reason (first/top) to the least severe adverse action reason (last/bottom). There is a separate table for each scorecard. The first four attributes, with non-duplicate adverse action codes, that apply to a particular individual should be assigned to adverse action reasons 1, 2, 3, and 4 respectively. Specifically, the table must be scanned (starting at the top) until an attribute is found that applies to the individual. The adverse action code given in the third column is then assigned as adverse action code 1. The table is then scanned from that point until another attribute is found which applies to the individual. If the adverse action code for that attribute is different from adverse action code 1, it should be assigned as adverse action code 2. If it is not different from adverse action code 1, continue scanning the list until a non-duplicate code applies. Adverse action codes 3 and 4 should be assigned in a similar manner as adverse action code 2. In some cases, there may be less than four non-duplicate reasons that apply to an individual.

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TransUnion Insurance Risk Score – Property Model Adverse Action Table

Attribute	Interval	Adverse Action Code	Relative[1] Difference	Adverse Action Verbiage
VARIABLE 7	23000 or more	U12	-67.57725	Outstanding finance company installment debt is $23,000 or greater. Optimum value is less than $11,000; score will improve by reducing it to between $11,000 and $22,999.
VARIABLE 1	2 or more	D02	-64.87582	Two or more collection accounts occurred within the last 5 years. Optimum value is 0; score will improve by decreasing to 1.
VARIABLE 20	2 or more	D31	-58.94592	Two or more accounts currently have the status of charge off, collection, repossession, or bankruptcy. Optimum value is less than 2.
VARIABLE 1	1	D01	-53.42430	One collection account occurred within the last 5 years. Optimum value is 0
VARIABLE 18Y	6 or more	S37	-51.14305	The consumer has made 6 or more bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.

[1] Note: Relative difference values are for illustration purposes only; these values do not get programmed. Only the attribute, interval, adverse action code, and adverse action verbiage are used in coding.

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VARIABLE 13	0 to 12	D21	-49.11372	One mortgage account has been delinquent within 12 months. Optimum value is more than 12 months.
VARIABLE 18Y	5	S36	-43.83690	The consumer has made 5 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 14Y	7 or more	G16	-43.44417	Number of bank installment accounts is 7 or more. Optimum value is 0 or 1; score will improve with 6 or fewer.
VARIABLE 9	51 or more	U22	-43.12933	Ratio of total balance to credit limit for all finance company accounts is greater than 50%. Optimum value is less than 12%; score will improve by reducing it to between 12% and 50%.
VARIABLE 14Y	6	G15	-37.23786	Number of bank installment accounts is 6. Optimum value is 0 or 1; score will improve with 5 or fewer.
VARIABLE 18Y	4	S35	-36.53075	The consumer has made 4 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 9	12 TO 50	U21	-32.76442	Ratio of total balance to credit limit for all finance company accounts is between 12% and 50%. Optimum value is less than 12%

TransUnion Insurance Risk Score – Property Model Adverse Action Table

Attribute	Interval	Adverse Action Code	Relative Difference	Adverse Action Verbiage
VARIABLE 14Y	5	G14	-31.03155	Number of bank installment accounts is 5. Optimum value is 0 or 1; score will improve with 4 or fewer.
VARIABLE 11	1 or more	D11	-30.72266	Consumer has 1 or more bankruptcies. Optimum value is 0.
VARIABLE 18Y	3	S34	-29.22460	The consumer has made 3 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 3	95 or more	U01	-28.42676	95% or more of accounts have a balance greater than 50% of their credit limit. Optimum value is 94% or less.
VARIABLE 15	2 or more	D41	-26.89173	Two or more accounts are delinquent 60 days or more within the last 24 months. Optimum value is less than 2.
VARIABLE 5	0 to 96	G02	-26.64331	Oldest bankcard account was opened within past 96 months. Optimum value is 216 months; score will improve as months increase to between 97 and 215 months.

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VARIABLE 14Y	4	G13	-24.82524	Number of bank installment accounts is 4. Optimum value is 0 or 1; score will improve with 3 or fewer.
VARIABLE 18Y	2	S33	-21.91845	The consumer has made 2 bank credit card applications in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of application decreases.
VARIABLE 7	11000 to 22999	U11	-19.29657	Outstanding finance company installment debt is between $11,000 and $22,999. Optimum value is less than $11,000.
VARIABLE 14Y	3	G12	-18.61893	Number of bank installment accounts is 3. Optimum value is 0 or 1; score will improve with 2 or fewer.
VARIABLE 18Y	1	S32	-14.61230	The consumer has made 1bank credit card application in the previous 12 months. Optimum value is 0 in the previous 24 months; score will improve as number of applications increases.
VARIABLE 14Y	2	G11	-12.41262	Number of bank installment accounts is 2. Optimum value is 0 or 1.
VARIABLE 5	97 to 215	G01	-11.87276	Oldest bankcard account was opened between 97 and 215 months ago. Optimum value is 216 months or more.
VARIABLE 5	-1	G03	-11.87276	Consumer has no bankcard account. The optimum value is having a bankcard account that was opened 216 months ago or more.
VARIABLE 17Y	0	S25	-8.90070	Most recent credit application by the consumer was within the past month. Optimum value is 25 months or more; score will improve as months since last application increases.

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TransUnion Insurance Risk Score – Property Model Adverse Action Table

Attribute	Interval	Adverse Action Code	Relative Difference	Adverse Action Verbiage
VARIABLE 17Y	1	S24	-8.60401	Most recent credit application by the consumer was 1 month ago. Optimum value is 25 months or more; score will improve as months since last application increases.
VARIABLE 17Y	2	S23	-8.30732	Most recent credit application by the consumer was 2 months ago. Optimum value is 25 months or more; score will improve as months since last application increases.
VARIABLE 17Y	3	S22	-8.01063	Most recent credit application by the consumer was 3 months ago. Optimum value is 25 months or more; score will improve as months since last application increases.
VARIABLE 17Y	4	S21	-7.71394	Most recent credit application by the consumer was 4 months ago. Optimum value is 25 months or more; score will improve as months since last application increases.
VARIABLE 17Y	5	S20	-7.41725	Most recent credit application by the consumer was 5 months ago. Optimum value is 25 months or more; score will improve as months since last application increases.
VARIABLE 18Y	0	S31	-7.30615	The consumer has made no bank credit card applications in the previous 12 months but 1 or more in the previous 24 months. Optimum value is 0 in the previous 24 months.
VARIABLE 17Y	6	S19	-7.12056	Most recent credit application by the consumer was 6 months ago. Optimum value is 25 months or more; score will improve as months since last application increases.
VARIABLE 17Y	7	S18	-6.82387	Most recent credit application by the consumer was 7 months ago. Optimum value is 25 months or more; score will improve as months since last application increases.
VARIABLE 17Y	8	S17	-6.52718	Most recent credit application by the consumer was 8 months ago. Optimum value is 25 months or more; score will improve as months since last application increases.

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VARIABLE 17Y	9	S16	-6.23049	Most recent credit application by the consumer was 9 months ago. Optimum value is 25 months or more; score will improve as months since last application increases.
VARIABLE 17Y	10	S15	-5.93380	Most recent credit application by the consumer was 10 months ago. Optimum value is 25 months or more; score will improve as months since last application increases.
VARIABLE 17Y	11	S14	-5.63711	Most recent credit application by the consumer was 11 months ago. Optimum value is 25 months or more; score will improve as months since last application increases.

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TransUnion Insurance Risk Score – Property Model Adverse Action Table

Attribute	Interval	Adverse Action Code	Relative Difference	Adverse Action Verbiage
VARIABLE 17Y	12	S13	-5.34042	Most recent credit application by the consumer was 12 months ago. Optimum value is 25 months or more; score will improve as months since last application increases.
VARIABLE 17Y	13	S12	-5.04373	Most recent credit application by the consumer was 13 months ago. Optimum value is 25 months or more; score will improve as months since last application increases.
VARIABLE 17Y	14	S11	-4.74704	Most recent credit application by the consumer was 14 months ago. Optimum value is 25 months or more; score will improve as months since last application increases.
VARIABLE 17Y	15	S10	-4.45035	Most recent credit application by the consumer was 15 months ago. Optimum value is 25 months or more; score will improve as months since last application increases.
VARIABLE 17Y	16	S9	-4.15366	Most recent credit application by the consumer was 16 months ago. Optimum value is 25 months or more; score will improve as months since last application increases.
VARIABLE 17Y	17	S8	-3.85697	Most recent credit application by the consumer was 17 months ago. Optimum value is 25 months or more; score will improve as months since last application increases.
VARIABLE 17Y	18	S7	-3.56028	Most recent credit application by the consumer was 18 months ago. Optimum value is 25 months or more; score will improve as months since last application increases.
VARIABLE 17Y	19	S6	-3.26359	Most recent credit application by the consumer was 19 months ago. Optimum value is 25 months or more; score will improve as months since last application increases.
VARIABLE 17Y	20	S5	-2.96690	Most recent credit application by the consumer was 20 months ago. Optimum value is 25 months or more; score will improve as months since last application increases.

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VARIABLE 17Y	21	S4	-2.67021	Most recent credit application by the consumer was 21 months ago. Optimum value is 25 months or more; score will improve as months since last application increases.
VARIABLE 17Y	22	S3	-2.37352	Most recent credit application by the consumer was 22 months ago. Optimum value is 25 months or more; score will improve as months since last application increases.
VARIABLE 17Y	23	S2	-2.07683	Most recent credit application by the consumer was 23 months ago. Optimum value is 25 months or more; score will improve as months since last application increases.
VARIABLE 17Y	24	S1	-1.78014	Most recent credit application by the consumer was 24 months ago. Optimum value is 25 months or more; score will improve as months since last application increases.

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Appendix A

The following graph shows the loss ratio results of the TransUnion Insurance Risk Score – Property Model development sample. Interval eight contains the lowest scoring individuals, while interval one contains the highest scoring individuals.

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Control Number 33

Exhibit 1

AGENTS MUTUAL INSURANCE COMPANY

ARKANSAS

{1}	(2)	(3)	(4)	(5)	(6)	(7)
		Premium		Loss	On-Level	
		Trend	Incurred	Trend	Annual Loss	
Calendar	Eamed	Factor	Non-Catastrophe	Factor	Ratio	
Year	Premium	(Exhibit 7)	Loss	(Exhibit 7)	[(4)x(5)//[(2)x(3)]	Weights
2000	2,464,961	1.064	1,708,449	1.280	83.4%	
2001	2,107,410	1.064	1,672,494	1.249	93.2%	
2002	2,246,477	1.064	1,187,722	1.218	60.5%	
2003	2,827,718	1.064	1,078,680	1.189	42.6%	
2004	3,279,930	1.064	1,434,885	1.160	47.7%	
2005	3,524,140	1.064	1,471,943	1.131	44.4%	10.0%
2006	3,593,784	1.064	1,509,779	1.104	43.6%	15.0%
2007	3,220,176	1.064	2,029,941	1.077	63.8%	20.0%
2008	3,225,379	1.059	2,231,092	1.051	68.6%	25.0%
2009	3,169,047	1.012	1,999,979	1.025	63.9%	30.0%

All Year Average Non-Cat Loss Ratio	61.2%
Two Year Average Non-Cat Loss Ratio	66.3%
Weighted Average Non-Cat Loss Ratio	60.1%

(8) Selected Non-Catastrophe Loss Ratio	60.1%
(9) Cat-to-Non-Catastrophe Factor (Exhibit 5)	1.200
(10) LAE Factor (Exhibit 2)	1.100
(11) State's Experience Loss & LAE Ratio [(8) x (9) x (10)]	79.3%
(12) Permissible Loss & LAE Ratio (Exhibit 3)	63.4%
(13) Indication ((11) / (12) minus 100)	25.0%
(14) Impact of Change to Homeowners	25.0%
(15) Homeowners 2009 Premium Volume	2,481,287
(16) Impact of Change to Dwelling Fire	25.0%
(17) Dwelling Fire 2009 Premium Volume	687,759
(18) Total Program 2009 Premium Volume	3,169,046
(19) Proposed Impact = [(14)x(15) +(16)x(17)]/(18)	25.0%

Exhibit 2

AGENTS MUTUAL INSURANCE COMPANY

Development of LAE Factor

(1)	(2)	(3)	(4)	(5)
		Direct+Assumed		
Accident Year	Losses Incurred	DCC Incurred	AOE Incurred	LAE % [(3)+(4)]/(2)
2004	1,280	128	0	10.0%
2005	1,520	109	0	7.2%
2006	1,656	186	0	11.2%
2007	1,635	96	0	5.9%
2008	3,686	385	0	10.4%
Total	9,777	904	0	9.2%
Selected:				10.0%

Source: 2008 Annual Statement, Schedule P, Part 1-Summary.

Exhibit 3

AGENTS MUTUAL INSURANCE COMPANY

Development of Permissible Loss Ratio

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
				Calendar Year			
	Expense Description	2004	2005	2006	2007	2008	Selected
1	Commission & Brokerage	12.06%	11.57%	11.54%	11.54%	10.90%	
2	Other Acquisition Costs	0.00%	0.00%	0.00%	0.00%	0.00%	
3	General Expenses	17.44%	14.23%	14.79%	16.14%	17.40%	
4	Taxes, Licenses, Fees	3.18%	3.30%	3.26%	3.02%	3.28%	
5	Total	32.68%	29.10%	29.58%	30.70%	31.57%	31.00%
6	Traditional Profit Provision						5.00%
7	Traditional Contingency Provision						1.00%
8	Investment Income Provision (Exhibit 6)						0.43%
9	Total Expenses and Profit = (5)+(6)+(7)-(8)						36.57%
10	Permissible Loss Ratio = 100%-(9)						63.43%

Source: 2008 Annual Statement, Underwriting & Investment Exhibit, Part 3-Expenses, and Schedule P, Part 1-Summary.

Exhibit 5

American Association of Insurance Services
Arkansas
Homeowners - Owners Forms

Non-modeled Catastrophe Factor

(1) Accident Year	(2) Non-Cat Losses	(3) Catastrophe Losses Excluding Earthquakes
1997	520,828	19,845
1998	226,529	1,609
1999	329,770	275,417
2000	996,890	81,250
2001	665,481	28,914
2002	225,422	48,113
2003	631,622	79,929
2004	8,638,377	1,105,452
2005	12,478,988	169,261
2006	15,219,484	6,296,311
Total	39,933,391	8,106,101

Indicated Factor	1.203
Selected:	1.200

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Exhibit 6

Agents Mutual Insurance Company
Arkansas
Derivation of Investment Income Provision

Cumulative Direct+Assumed Paid Loss+DCC

Accident Year	12	24	36	48	60	72	84	96	108	120
1999						2,005	2,005	2,005	2,005	2,005
2000					1,199	1,199	1,199	1,199	1,199	
2001				1,181	1,188	1,188	1,188	1,188		
2002			790	790	790	790	790			
2003		859	872	953	953	953				
2004	1,081	1,104	1,104	1,104	1,104					
2005	1,088	1,157	1,178	1,178						
2006	1,307	1,548	1,548							
2007	1,383	1,383								
2008	3,218									

Accident Year	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
1999						1.000	1.000	1.000	1.000	
2000					1.000	1.000	1.000	1.000		
2001				1.006	1.000	1.000	1.000			
2002			1.000	1.000	1.000	1.000				
2003		1.015	1.093	1.000	1.000					
2004	1.021	1.000	1.000	1.000						
2005	1.063	1.018	1.000							
2006	1.184	1.000								
2007	1.000									
Wtd Avg:	1.069	1.007	1.021	1.002	1.000	1.000	1.000	1.000	1.000	
Selected:	1.070	1.010	1.005	1.002	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative:	1.088	1.017	1.007	1.002	1.000	1.000	1.000	1.000	1.000	1.000

Payout Pattern:	91.9%	6.4%	1.0%	0.5%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%
2-Year Treasury:	0.91%									
Discounted Payout:	91.5%	6.3%	1.0%	0.5%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Discount Factor:	99.5%									
Undiscounted ELR:	79.3%									
Discounted ELR:	78.8%									
Investment Income Provision:	0.43%									

Exhibit 7

Agents Mutual Insurance Company
Derivation of Premium and Loss Trend Factors

Consumer Price Index - All Urban Consumers

Year	U.S. City Average Housing	South Urban All Items
2000	169.6	167.2
2001	176.4	171.1
2002	180.3	173.3
2003	184.8	177.3
2004	189.5	181.8
2005	195.7	188.3
2006	203.2	194.7
2007	209.6	200.4
2008	216.3	208.7
2009	217.1	207.8
Annual:	2.8%	2.4%

Historical Rate Changes:	
8/20/2008	6.4%

Year	Average Rate Level	On-Level Factor
2000	1.000	1.064
2001	1.000	1.064
2002	1.000	1.064
2003	1.000	1.064
2004	1.000	1.064
2005	1.000	1.064
2006	1.000	1.064
2007	1.000	1.064
2008	1.004	1.059
2009	1.051	1.012
2010	1.064	1.000

Selected Annual Loss Trend: 2.5%

STATEMENT AS OF DECEMBER 31, 2008 OF THE AGENTS MUTUAL INSURANCE COMPA

SCHEDULE P - PART 1 - SUMM

($000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss E			
	1	2	3	Loss Payments		Defense and Cost Containment Payments	
				4	5	6	7
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded
1. Prior	XXX	XXX	XXX	0	0	0	0
2. 1999	2,282	1,970	312	2,536	2,230	229	174
3. 2000	2,536	1,836	700	1,440	1,156	195	152
4. 2001	2,281	1,681	600	1,386	1,065	116	88
5. 2002	2,212	1,707	505	842	633	107	86
6. 2003	2,702	2,170	532	1,068	805	186	148
7. 2004	3,164	2,487	677	1,280	1,024	128	103
8. 2005	3,537	2,779	758	1,520	1,220	109	88
9. 2006	3,592	2,809	783	1,656	1,326	186	149
10. 2007	3,443	2,727	716	1,635	1,308	96	77
11. 2008	3,489	2,741	748	3,469	2,774	324	259
12. Totals	XXX	XXX	XXX	16,832	13,541	1,676	1,324

	Losses Unpaid				Defense and Cost Containment U		
	Case Basis		Bulk + IBNR		Case Basis		Bulk +
	13	14	15	16	17	18	19
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed
1. Prior	0	0	0	0	0	0	0
2. 1999	0	0	0	0	0	0	0
3. 2000	0	0	0	0	0	0	0
4. 2001	0	0	0	0	0	0	0
5. 2002	0	0	0	0	0	0	0
6. 2003	0	0	0	0	0	0	0
7. 2004	0	0	0	0	0	0	0
8. 2005	0	0	0	0	0	0	0
9. 2006	0	0	0	0	0	0	0
10. 2007	0	0	0	0	0	0	0
11. 2008	82	81	135	135	19	19	42
12. Totals	82	81	135	135	19	19	42

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular
	26	27	28	29	30	31	32
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss

1.	Prior	XXX	XXX	XXX	XXX	XXX	XXX	0
2.	1999	2,765	2,404	361	121.2	122.0	115.7	0
3.	2000	1,635	1,308	327	64.5	71.2	46.7	0
4.	2001	1,502	1,153	349	65.8	68.6	58.2	0
5.	2002	949	719	230	42.9	42.1	45.5	0
6.	2003	1,254	953	301	46.4	43.9	56.6	0
7.	2004	1,408	1,127	281	44.5	45.3	41.5	0
8.	2005	1,629	1,308	321	46.1	47.1	42.3	0
9.	2006	1,842	1,475	367	51.3	52.5	46.9	0
10.	2007	1,731	1,385	346	50.3	50.8	48.3	0
11.	2008	4,071	3,310	761	116.7	120.8	101.7	0
12.	Totals	XXX	XXX	XXX	XXX	XXX	XXX	0

MARY

xpense Payments				12
Adjusting and Other Payments		10	11	
8	9			
Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
0	0	0	0	XXXX
0	0	0	361	XXXX
0	0	0	327	XXXX
0	0	0	349	XXXX
0	0	0	230	XXXX
0	0	0	301	XXXX
0	0	0	281	XXXX
0	0	0	321	XXXX
0	0	0	367	XXXX
0	0	0	346	XXXX
0	0	0	760	XXXX
0	0	0	3,643	XXXX

Unpaid	Adjusting and Other Unpaid		23	24	25
IBNR					
20	21	22			
Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing Direct and Assumed
0	0	0	0	0	XXXX
0	0	0	0	0	XXXX
0	0	0	0	0	XXXX
0	0	0	0	0	XXXX
0	0	0	0	0	XXXX
0	0	0	0	0	XXXX
0	0	0	0	0	XXXX
0	0	0	0	0	XXXX
0	0	0	0	0	XXXX
0	0	0	0	0	XXXX
42	0	0	0	1	XXXX
42	0	0	0	1	XXXX

Discount	34 Inter-	Net Balance Sheet Reserves After Discount	
33	Company Pooling	35	36
Loss Expense	Participatio Percentage	Losses Unpaid	Loss Expenses Unpaid

0	XXX	0	0
0	0.0	0	0
0	0.0	0	0
0	0.0	0	0
0	0.0	0	0
0	0.0	0	0
0	0.0	0	0
0	0.0	0	0
0	0.0	0	0
0	0.0	0	0
0	0.0	1	0
0	XXX	1	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses
1. Claim Adjustment services:		
1.1 Direct	368,498	0
1.2 Reinsurance assumed	0	0
1.3 Reinsurance ceded	297,187	0
1.4 Net claim adjustment services (1.1 + 1.	71,311	0
2. Commission and brokerage:		
2.1 Direct excluding contingent	0	380,249
2.2 Reinsurance assumed excluding contingent	0	0
2.3 Reinsurance ceded excluding contingent	0	860,134
2.4 Contingent - direct	0	0
2.5 Contingent - reinsurance assumed	0	0
2.6 Contingent - reinsurance ceded	0	0
2.7 Policy and membership fees	0	0
2.8 Net commission and brokerage (2.1 + 2	0	(479,885)
3. Allowances to managers and agents	0	0
4. Advertising	0	290
5. Boards, bureaus and associations	0	4,500
6. Surveys and underwriting agents	0	23,738
7. Audit of assureds' records	0	0
8. Salary and related items:		
8.1 Salaries	0	317,663
8.2 Payroll taxes	0	23,978
9. Employee relations and welfare	0	8,901
10. Insurance	0	44,442
11. Directors' fees	0	0
12. Travel and travel items	0	27,523
13. Rent and rent items	0	10,366
14. Equipment	0	5,482
15. Cost or depreciation of EDP equipment and software	0	24,247
16. Printing and stationery	0	11,337
17. Postage, telephone and telegraph, exchange and express	0	76,396
18. Legal and auditing	0	17,487
19. Totals (Lines 3 to 18)	0	596,350
20. Taxes, licenses and fees:		
20.1 State & local insurance taxes deducting guaranty a	0	103,678
20.2 Insurance department licenses and fees	0	10,059
20.3 Gross guaranty association assessments	0	0
20.4 All other (excluding federal and foreign income an	0	624
20.5 Total taxes, licenses and fees (Lines 20.1 thru 20.	0	114,361
21. Real estate expenses	0	2,785
22. Real estate taxes	0	0
23. Reimbursements by uninsured plans	0	0
24. Aggregate write-ins for miscellaneous expenses	0	7,793
25. Total expenses incurr (a) - Column 4	71,311	241,404
26. Less unpaid expenses - current year	12,210	23,466

27. Add unpaid expenses - prior year	7,034	19,382
28. Amounts receivable relating to uninsured plans, prior year	0	0
29. Amounts receivable relating to uninsured plans, current year	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 2	66,135	237,320

(a) Includes management fees of $... 0 to affiliates and $... 0 to non-affiliates.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses
1. Claim Adjustment services:		
1.1 Direct	155,894	0
1.2 Reinsurance assumed	0	0
1.3 Reinsurance ceded	118,743	0
1.4 Net claim adjustment services (1.1 + 1.	37,151	0
2. Commission and brokerage:		
2.1 Direct excluding contingent	0	397,432
2.2 Reinsurance assumed excluding contingent	0	0
2.3 Reinsurance ceded excluding contingent	0	855,904
2.4 Contingent - direct	0	0
2.5 Contingent - reinsurance assumed	0	0
2.6 Contingent - reinsurance ceded	0	0
2.7 Policy and membership fees	0	0
2.8 Net commission and brokerage (2.1 + 2	0	(458,472)
3. Allowances to managers and agents	0	0
4. Advertising	0	126
5. Boards, bureaus and associations	0	2,730
6. Surveys and underwriting agents	0	18,988
7. Audit of assureds' records	0	0
8. Salary and related items:		
8.1 Salaries	0	278,708
8.2 Payroll taxes	0	20,827
9. Employee relations and welfare	0	9,281
10. Insurance	0	33,029
11. Directors' fees	0	0
12. Travel and travel items	0	26,555
13. Rent and rent items	0	10,380
14. Equipment	0	5,521
15. Cost or depreciation of EDP equipment and software	0	41,202
16. Printing and stationery	0	15,798
17. Postage, telephone and telegraph, exchange and express	0	66,804
18. Legal and auditing	0	16,405
19. Totals (Lines 3 to 18)	0	546,354
20. Taxes, licenses and fees:		
20.1 State & local insurance taxes deducting guaranty a	0	97,390
20.2 Insurance department licenses and fees	0	4,579
20.3 Gross guaranty association assessments	0	0

20.4 All other (excluding federal and foreign income an	0	1,916
20.5 Total taxes, licenses and fees (Lines 20.1 thru 20.	0	103,885
21. Real estate expenses	0	2,830
22. Real estate taxes	0	0
23. Reimbursements by uninsured plans	0	0
24. Aggregate write-ins for miscellaneous expenses	0	6,521
25. Total expenses incurr (a) - Column 4	37,151	201,118
26. Less unpaid expenses - current year	7,034	19,382
27. Add unpaid expenses - prior year	3,808	24,825
28. Amounts receivable relating to uninsured plans, prior year	0	0
29. Amounts receivable relating to uninsured plans, current year	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 2	33,925	206,561

(a) Includes management fees of $... 0 to affiliates and $... 0 to non-affiliates.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses
1. Claim Adjustment services:		
1.1 Direct	211,602	0
1.2 Reinsurance assumed	0	0
1.3 Reinsurance ceded	166,941	0
1.4 Net claim adjustment services (1.1 + 1.	44,661	0
2. Commission and brokerage:		
2.1 Direct excluding contingent	0	414,440
2.2 Reinsurance assumed excluding contingent	0	0
2.3 Reinsurance ceded excluding contingent	0	758,226
2.4 Contingent - direct	0	0
2.5 Contingent - reinsurance assumed	0	0
2.6 Contingent - reinsurance ceded	0	0
2.7 Policy and membership fees	0	0
2.8 Net commission and brokerage (2.1 + 2	0	(343,786)
3. Allowances to managers and agents	0	0
4. Advertising	0	60
5. Boards, bureaus and associations	0	4,360
6. Surveys and underwriting agents	0	18,458
7. Audit of assureds' records	0	0
8. Salary and related items:		
8.1 Salaries	0	261,494
8.2 Payroll taxes	0	19,868
9. Employee relations and welfare	0	8,725
10. Insurance	0	22,519
11. Directors' fees	0	0
12. Travel and travel items	0	26,033
13. Rent and rent items	0	10,175
14. Equipment	0	5,437
15. Cost or depreciation of EDP equipment and software	0	9,017

16. Printing and stationery	0	11,477
17. Postage, telephone and telegraph, exchange and express	0	66,140
18. Legal and auditing	0	19,701
19. Totals (Lines 3 to 18)	0	483,464
20. Taxes, licenses and fees:		
20.1 State & local insurance taxes deducting guaranty a	0	109,042
20.2 Insurance department licenses and fees	0	5,776
20.3 Gross guaranty association assessments	0	0
20.4 All other (excluding federal and foreign income an	0	2,171
20.5 Total taxes, licenses and fees (Lines 20.1 thru 20.	0	116,989
21. Real estate expenses	0	3,025
22. Real estate taxes	0	0
23. Reimbursements by uninsured plans	0	0
24. Aggregate write-ins for miscellaneous expenses	0	44,680
25. Total expenses incurr (a) - Column 4	44,661	304,372
26. Less unpaid expenses - current year	3,808	24,825
27. Add unpaid expenses - prior year	1,889	20,799
28. Amounts receivable relating to uninsured plans, prior year	0	0
29. Amounts receivable relating to uninsured plans, current year	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 2	42,742	300,346

(a) Includes management fees of $... 0 to affiliates and $... 0 to non-affiliates.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses
1. Claim Adjustment services:		
1.1 Direct	117,830	0
1.2 Reinsurance assumed	0	0
1.3 Reinsurance ceded	94,126	0
1.4 Net claim adjustment services (1.1 + 1.	23,704	0
2. Commission and brokerage:		
2.1 Direct excluding contingent	0	409,240
2.2 Reinsurance assumed excluding contingent	0	0
2.3 Reinsurance ceded excluding contingent	0	796,611
2.4 Contingent - direct	0	0
2.5 Contingent - reinsurance assumed	0	0
2.6 Contingent - reinsurance ceded	0	0
2.7 Policy and membership fees	0	0
2.8 Net commission and brokerage (2.1 + 2	0	(387,371)
3. Allowances to managers and agents	0	0
4. Advertising	0	98
5. Boards, bureaus and associations	0	5,848
6. Surveys and underwriting agents	0	18,608
7. Audit of assureds' records	0	0
8. Salary and related items:		
8.1 Salaries	0	242,145

8.2 Payroll taxes	0	21,363
9. Employee relations and welfare	0	7,612
10. Insurance	0	39,747
11. Directors' fees	0	0
12. Travel and travel items	0	29,352
13. Rent and rent items	0	10,198
14. Equipment	0	12,857
15. Cost or depreciation of EDP equipment and software	0	9,185
16. Printing and stationery	0	13,410
17. Postage, telephone and telegraph, exchange and express	0	64,500
18. Legal and auditing	0	17,467
19. Totals (Lines 3 to 18)	0	492,390
20. Taxes, licenses and fees:		
20.1 State & local insurance taxes deducting guaranty a	0	102,395
20.2 Insurance department licenses and fees	0	5,115
20.3 Gross guaranty association assessments	0	6,501
20.4 All other (excluding federal and foreign income an	0	2,581
20.5 Total taxes, licenses and fees (Lines 20.1 thru 20.	0	116,592
21. Real estate expenses	0	2,469
22. Real estate taxes	0	0
23. Reimbursements by uninsured plans	0	0
24. Aggregate write-ins for miscellaneous expenses	0	8,416
25. Total expenses incurr (a) - Column 4	23,704	232,496
26. Less unpaid expenses - current year	1,889	20,799
27. Add unpaid expenses - prior year	7,101	52,056
28. Amounts receivable relating to uninsured plans, prior year	0	0
29. Amounts receivable relating to uninsured plans, current year	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 2	28,916	263,753

(a) Includes management fees of $... 0 to affiliates and $... 0 to non-affiliates.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses
1. Claim Adjustment services:		
1.1 Direct	123,417	0
1.2 Reinsurance assumed	0	0
1.3 Reinsurance ceded	96,918	0
1.4 Net claim adjustment services (1.1 + 1.	26,499	0
2. Commission and brokerage:		
2.1 Direct excluding contingent	0	381,483
2.2 Reinsurance assumed excluding contingent	0	0
2.3 Reinsurance ceded excluding contingent	0	857,114
2.4 Contingent - direct	0	0
2.5 Contingent - reinsurance assumed	0	0
2.6 Contingent - reinsurance ceded	0	0
2.7 Policy and membership fees	0	0

2.8 Net commission and brokerage (2.1 + 2	0	(475,631)
3. Allowances to managers and agents	0	0
4. Advertising	0	78
5. Boards, bureaus and associations	0	10,312
6. Surveys and underwriting agents	0	18,489
7. Audit of assureds' records	0	0
8. Salary and related items:		
8.1 Salaries	0	260,844
8.2 Payroll taxes	0	24,119
9. Employee relations and welfare	0	10,065
10. Insurance	0	72,081
11. Directors' fees	0	0
12. Travel and travel items	0	27,848
13. Rent and rent items	0	10,557
14. Equipment	0	0
15. Cost or depreciation of EDP equipment and software	0	18,122
16. Printing and stationery	0	11,485
17. Postage, telephone and telegraph, exchange and express	0	47,384
18. Legal and auditing	0	3,598
19. Totals (Lines 3 to 18)	0	514,982
20. Taxes, licenses and fees:		
20.1 State & local insurance taxes deducting guaranty a	0	95,168
20.2 Insurance department licenses and fees	0	5,249
20.3 Gross guaranty association assessments	0	0
20.4 All other (excluding federal and foreign income an	0	150
20.5 Total taxes, licenses and fees (Lines 20.1 thru 20.	0	100,567
21. Real estate expenses	0	22,039
22. Real estate taxes	0	2,412
23. Reimbursements by uninsured plans	0	0
24. Aggregate write-ins for miscellaneous expenses	0	12,361
25. Total expenses incurr (a) - Column 4	26,499	176,730
26. Less unpaid expenses - current year	7,101	52,056
27. Add unpaid expenses - prior year	6,900	67,311
28. Amounts receivable relating to uninsured plans, prior year	0	0
29. Amounts receivable relating to uninsured plans, current year	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 2	26,298	191,985

(a) Includes management fees of $... 0 to affiliates and $... 0 to non-affiliates.

3 Investment Expenses	4 Total
0	368,498
0	0
0	297,187
0	71,311
0	380,249
0	0
0	860,134
0	0
0	0
0	0
0	0
0	(479,885)
0	0
0	290
0	4,500
0	23,738
0	0
0	317,663
0	23,978
0	8,901
0	44,442
0	0
0	27,523
0	10,366
0	5,482
0	24,247
0	11,337
0	76,396
0	17,487
0	596,350
0	103,678
0	10,059
0	0
0	624
0	114,361
0	2,785
0	0
0	0
0	7,793
0	312,715
0	35,676

	2004	2005	2006	2007
Commission & Brokerage	381,483	409,240	414,440	397,432
Other Acquisition Costs	0	0	0	0
General Expenses	551,794	503,275	531,169	555,705
Taxes, Licenses, Fees	100,567	116,592	116,989	103,885
Total	1,033,844	1,029,107	1,062,598	1,057,022

0	26,416
0	0
0	0
0	303,455

3 Investment Expenses	4 Total
0	155,894
0	0
0	118,743
0	37,151
0	397,432
0	0
0	855,904
0	0
0	0
0	0
0	0
0	(458,472)
0	0
0	126
0	2,730
0	18,988
0	0
0	278,708
0	20,827
0	9,281
0	33,029
0	0
0	26,555
0	10,380
0	5,521
0	41,202
0	15,798
0	66,804
0	16,405
0	546,354
0	97,390
0	4,579
0	0

0	1,916
0	103,885
0	2,830
0	0
0	0
46	6,567
46	238,315
0	26,416
0	28,633
0	0
0	0
46	240,532

3 Investment Expenses	4 Total
0	211,602
0	0
0	166,941
0	44,661
0	414,440
0	0
0	758,226
0	0
0	0
0	0
0	0
0	(343,786)
0	0
0	60
0	4,360
0	18,458
0	0
0	261,494
0	19,868
0	8,725
0	22,519
0	0
0	26,033
0	10,175
0	5,437
0	9,017

0	11,477
0	66,140
0	19,701
0	483,464
0	109,042
0	5,776
0	0
0	2,171
0	116,989
0	3,025
0	0
0	0
18	44,698
18	349,051
0	28,633
0	22,688
0	0
0	0
18	343,106

3 Investment Expenses	4 Total
0	117,830
0	0
0	94,126
0	23,704
0	409,240
0	0
0	796,611
0	0
0	0
0	0
0	0
0	(387,371)
0	0
0	98
0	5,848
0	18,608
0	0
0	242,145

0	21,363
0	7,612
0	39,747
0	0
0	29,352
0	10,198
0	12,857
0	9,185
0	13,410
0	64,500
0	17,467
0	492,390
0	102,395
0	5,115
0	6,501
0	2,581
0	116,592
0	2,469
0	0
0	0
301	8,717
301	256,501
0	22,688
25,000	84,157
0	0
0	0
25,301	317,970

3 Investment Expenses	4 Total
0	123,417
0	0
0	96,918
0	26,499
0	381,483
0	0
0	857,114
0	0
0	0
0	0
0	0

0	(475,631)
0	0
0	78
100	10,412
0	18,489
0	0
0	260,844
0	24,119
0	10,065
0	72,081
0	0
0	27,848
0	10,557
0	0
0	18,122
0	11,485
0	47,384
0	3,598
100	515,082
0	95,168
0	5,249
0	0
0	150
0	100,567
0	22,039
0	2,412
0	0
1,760	14,121
1,860	205,089
25,000	84,157
23,240	97,451
0	0
0	0
100	218,383

2008
380,249
0
606,928
114,361
1,101,538

Agents Mutual Insurance Company

Cumulative Gross Paid Loss+DCC

Accident Year	12	24	36	48	60	72	84	96	108
1999						2,005	2,005	2,005	2,005
2000					1,199	1,199	1,199	1,199	1,199
2001				1,181	1,188	1,188	1,188	1,188	
2002			790	790	790	790	790		
2003		859	872	953	953	953			
2004	1,081	1,104	1,104	1,104	1,104				
2005	1,088	1,157	1,178	1,178					
2006	1,307	1,548	1,548						
2007	1,383	1,383							
2008	3,218								

Accident Year	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120
1999						1.000	1.000	1.000	1.000
2000					1.000	1.000	1.000	1.000	
2001				1.006	1.000	1.000	1.000		
2002			1.000	1.000	1.000	1.000			
2003		1.015	1.093	1.000	1.000				
2004	1.021	1.000	1.000	1.000					
2005	1.063	1.018	1.000						
2006	1.184	1.000							
2007	1.000								
Wtd Avg	1.069	1.007	1.021	1.002	1.000	1.000	1.000	1.000	1.000
Selected	1.070	1.010	1.005	1.002	1.000	1.000	1.000	1.000	1.000
Cumulative	1.088	1.017	1.007	1.002	1.000	1.000	1.000	1.000	1.000

Cumulative Gross Reported Loss+DCC

Accident Year	12	24	36	48	60	72	84	96	108
1999						2,005	2,005	2,005	2,005
2000					1,199	1,199	1,199	1,199	1,199
2001				1,181	1,188	1,188	1,188	1,188	
2002			790	790	790	790	790		
2003		859	872	953	953	953			
2004	1,107	1,104	1,104	1,104	1,104				
2005	1,196	1,158	1,178	1,178					
2006	1,442	1,583	1,548						
2007	1,668	1,383							
2008	3,311								

Accident Year	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120
1999						1.000	1.000	1.000	1.000
2000					1.000	1.000	1.000	1.000	
2001				1.006	1.000	1.000	1.000		
2002			1.000	1.000	1.000	1.000			

2003		1.015	1.093	1.000	1.000				
2004	0.997	1.000	1.000	1.000					
2005	0.968	1.017	1.000						
2006	1.098	0.978							
2007	0.829								
Wtd Avg	0.966	1.000	1.021	1.002	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

SCHEDULE P - PART 1A - HOMEO

($000 omitted)

120
2,005

120-Ult

Years in Which Premiums Were Earned and Losses Were Incurred		Premiums Earned 1 Direct and Assumed	2 Ceded	3 Net (1-2)	Loss Payments 4 Direct and Assumed	5 Ceded	Loss Defense Containmen 6 Direct and Assumed
1.	Prior	XXX	XXX	XXX	0	0	0
2.	1999	1,812	1,450	362	1,823	1,587	182
3.	2000	1,893	1,394	499	1,042	837	157
4.	2001	1,665	1,249	416	1,092	833	96
5.	2002	1,636	1,246	390	706	531	84
6.	2003	2,092	1,606	486	784	590	169
7.	2004	2,427	1,840	587	993	795	111
8.	2005	2,653	2,087	566	1,084	870	94
9.	2006	2,694	2,107	587	1,384	1,108	164
10.	2007	2,651	2,034	617	1,302	1,041	81
11.	2008	2,687	2,040	647	2,944	2,354	274
12.	Totals	XXX	XXX	XXX	13,154	10,546	1,412

1.000
1.000

120
2,005

		Losses Unpaid Case Basis 13 Direct and Assumed	14 Ceded	Bulk + IBNR 15 Direct and Assumed	16 Ceded	Defense and Cost C Case Basis 17 Direct and Assumed	18 Ceded
1.	Prior	0	0	0	0	0	0
2.	1999	0	0	0	0	0	0
3.	2000	0	0	0	0	0	0
4.	2001	0	0	0	0	0	0
5.	2002	0	0	0	0	0	0
6.	2003	0	0	0	0	0	0
7.	2004	0	0	0	0	0	0
8.	2005	0	0	0	0	0	0
9.	2006	0	0	0	0	0	0
10.	2007	0	0	0	0	0	0
11.	2008	77	76	108	108	16	16
12.	Totals	77	76	108	108	16	16

120-Ult

	Total Losses and Loss Expenses Incurred 26 Direct and Assumed	27 Ceded	28 Net	Loss and Loss Expense Percentage (Incurred/Premiums Earned) 29 Direct and Assumed	30 Ceded	31 Net

	1.	Prior	XXX	XXX	XXX	XXX	XXX	XXX
	2.	1999	2,005	1,732	273	110.7	119.4	75.4
	3.	2000	1,199	959	240	63.3	68.8	48.1
	4.	2001	1,188	905	283	71.4	72.5	68.0
	5.	2002	790	599	191	48.3	48.1	49.0
	6.	2003	953	725	228	45.6	45.1	46.9
	7.	2004	1,104	884	220	45.5	48.0	37.5
1.000	8.	2005	1,178	946	232	44.4	45.3	41.0
1.000	9.	2006	1,548	1,239	309	57.5	58.8	52.6
	10.	2007	1,383	1,106	277	52.2	54.4	44.9
	11.	2008	3,441	2,795	646	128.1	137.0	99.8
	12.	Totals	XXX	XXX	XXX	XXX	XXX	XXX

STATEMENT AS OF DECEMBER 31, 2007 OF THE AGENTS MUTUAL INSU

SCHEDULE P - PART 1A - HOMEO

($000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred		Premiums Earned			Loss		
		1	2	3	Loss Payments		Defense Containmen
					4	5	6
		Direct and Assumed	Ceded	Net (1-2)	Direct and Assumed	Ceded	Direct and Assumed
1.	Prior	XXX	XXX	XXX	0	0	0
2.	1998	1,502	1,202	300	844	643	105
3.	1999	1,812	1,450	362	1,823	1,587	182
4.	2000	1,893	1,394	499	1,042	837	157
5.	2001	1,665	1,249	416	1,092	833	96
6.	2002	1,636	1,246	390	706	531	84
7.	2003	2,092	1,606	486	784	590	169
8.	2004	2,427	1,840	587	993	795	111
9.	2005	2,653	2,087	566	1,084	870	94
10.	2006	2,694	2,107	587	1,384	1,108	164
11.	2007	2,651	2,034	617	1,302	1,041	81
12.	Totals	XXX	XXX	XXX	11,054	8,835	1,243

		Losses Unpaid				Defense and Cost C	
		Case Basis		Bulk + IBNR		Case Basis	
		13	14	15	16	17	18
		Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded
1.	Prior	0	0	0	0	0	0
2.	1998	0	0	0	0	0	0
3.	1999	0	0	0	0	0	0
4.	2000	0	0	0	0	0	0
5.	2001	0	0	0	0	0	0
6.	2002	0	0	0	0	0	0

7.	2003	0	0	0	0	0	0
8.	2004	0	0	0	0	0	0
9.	2005	0	0	0	0	0	0
10.	2006	34	30	11	9	1	1
11.	2007	269	216	78	63	16	13
12.	Totals	303	246	89	72	17	14

		Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)		
		26	27	28	29	30	31
		Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net
1.	Prior	XXX	XXX	XXX	XXX	XXX	XXX
2.	1998	949	727	222	63.2	60.5	74.0
3.	1999	2,005	1,732	273	110.7	119.4	75.4
4.	2000	1,199	959	240	63.3	68.8	48.1
5.	2001	1,188	905	283	71.4	72.5	68.0
6.	2002	790	599	191	48.3	48.1	49.0
7.	2003	953	725	228	45.6	45.1	46.9
8.	2004	1,104	884	220	45.5	48.0	37.5
9.	2005	1,178	946	232	44.4	45.3	41.0
10.	2006	1,595	1,280	315	59.2	60.8	53.7
11.	2007	1,750	1,402	348	66.0	68.9	56.4
12.	Totals	XXX	XXX	XXX	XXX	XXX	XXX

SCHEDULE P - PART 1A - HOMEO

($000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred		Premiums Earned			Loss		
		1	2	3	Loss Payments		Defense Containmen
					4	5	6
		Direct and Assumed	Ceded	Net (1-2)	Direct and Assumed	Ceded	Direct and Assumed
1.	Prior	XXX	XXX	XXX	0	0	0
2.	1997	1,139	816	323	637	505	82
3.	1998	1,502	1,202	300	844	643	105
4.	1999	1,812	1,450	362	1,823	1,587	182
5.	2000	1,893	1,394	499	1,042	837	157
6.	2001	1,665	1,249	416	1,092	833	96
7.	2002	1,636	1,246	390	706	531	84
8.	2003	2,092	1,606	486	784	590	169
9.	2004	2,427	1,840	587	993	795	111
10.	2005	2,653	2,087	566	1,069	856	88
11.	2006	2,694	2,107	587	1,190	951	117
12.	Totals	XXX	XXX	XXX	10,180	8,128	1,191

		Losses Unpaid				Defense and Cost C	
		Case Basis		Bulk + IBNR		Case Basis	
		13	14	15	16	17	18
		Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded
1.	Prior	0	0	0	0	0	0
2.	1997	0	0	0	0	0	0
3.	1998	0	0	0	0	0	0
4.	1999	0	0	0	0	0	0
5.	2000	0	0	0	0	0	0
6.	2001	0	0	0	0	0	0
7.	2002	0	0	0	0	0	0
8.	2003	0	0	0	0	0	0
9.	2004	0	0	0	0	0	0
10.	2005	1	1	12	9	0	0
11.	2006	126	101	107	86	9	7
12.	Totals	127	102	119	95	9	7

		Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)		
		26	27	28	29	30	31
		Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net
1.	Prior	XXX	XXX	XXX	XXX	XXX	XXX
2.	1997	719	571	148	63.1	70.0	45.8
3.	1998	949	727	222	63.2	60.5	74.0
4.	1999	2,005	1,732	273	110.7	119.4	75.4
5.	2000	1,199	959	240	63.3	68.8	48.1
6.	2001	1,188	905	283	71.4	72.5	68.0
7.	2002	790	599	191	48.3	48.1	49.0
8.	2003	953	725	228	45.6	45.1	46.9
9.	2004	1,104	884	220	45.5	48.0	37.5
10.	2005	1,171	937	234	44.1	44.9	41.3
11.	2006	1,557	1,245	312	57.8	59.1	53.2
12.	Totals	XXX	XXX	XXX	XXX	XXX	XXX

SCHEDULE P - PART 1A - HOMEO

($000 omitted)

Years in Which Premiums Were Earned and Losses Were	Premiums Earned			Loss		
	1	2	3	Loss Payments		Defense Containmen
				4	5	6
	Direct and		Net	Direct and		Direct and

Incurred		Assumed	Ceded	(1-2)	Assumed	Ceded	Assumed
1.	Prior	XXX	XXX	XXX	0	0	0
2.	1996	963	717	246	859	677	30
3.	1997	1,139	816	323	637	505	82
4.	1998	1,502	1,202	300	844	643	105
5.	1999	1,812	1,450	362	1,823	1,587	182
6.	2000	1,893	1,394	499	1,042	837	157
7.	2001	1,665	1,249	416	1,092	833	96
8.	2002	1,636	1,246	390	706	531	84
9.	2003	2,092	1,606	486	762	576	110
10.	2004	2,427	1,840	587	993	795	111
11.	2005	2,653	2,087	566	1,009	809	79
12.	Totals	XXX	XXX	XXX	9,767	7,793	1,036

		Losses Unpaid				Defense and Cost C	
		Case Basis		Bulk + IBNR		Case Basis	
		13	14	15	16	17	18
		Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded
1.	Prior	0	0	0	0	0	0
2.	1996	0	0	0	0	0	0
3.	1997	0	0	0	0	0	0
4.	1998	0	0	0	0	0	0
5.	1999	0	0	0	0	0	0
6.	2000	0	0	0	0	0	0
7.	2001	0	0	0	0	0	0
8.	2002	0	0	0	0	0	0
9.	2003	0	0	0	0	0	0
10.	2004	0	0	11	9	0	0
11.	2005	105	84	127	101	3	3
12.	Totals	105	84	138	110	3	3

		Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)		
		26	27	28	29	30	31
		Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net
1.	Prior	XXX	XXX	XXX	XXX	XXX	XXX
2.	1996	889	737	152	92.3	102.8	61.8
3.	1997	719	571	148	63.1	70.0	45.8
4.	1998	949	727	222	63.2	60.5	74.0
5.	1999	2,005	1,732	273	110.7	119.4	75.4
6.	2000	1,199	959	240	63.3	68.8	48.1
7.	2001	1,188	905	283	71.4	72.5	68.0
8.	2002	790	599	191	48.3	48.1	49.0
9.	2003	872	664	208	41.7	41.3	42.8
10.	2004	1,115	893	222	45.9	48.5	37.8
11.	2005	1,327	1,064	263	50.0	51.0	46.5
12.	Totals	XXX	XXX	XXX	XXX	XXX	XXX

SCHEDULE P - PART 1A - HOMEO

($000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred		Premiums Earned			Loss		
		1	2	3	Loss Payments		Defense Containmen
					4	5	6
		Direct and Assumed	Ceded	Net (1-2)	Direct and Assumed	Ceded	Direct and Assumed
1.	Prior	XXX	XXX	XXX	0	0	0
2.	1995	716	531	185	184	154	41
3.	1996	963	717	246	859	677	30
4.	1997	1,139	816	323	637	505	80
5.	1998	1,502	1,202	300	844	643	105
6.	1999	1,812	1,450	362	1,823	1,587	182
7.	2000	1,893	1,394	499	1,042	837	157
8.	2001	1,665	1,249	416	1,092	833	89
9.	2002	1,636	1,246	390	706	531	84
10.	2003	2,092	1,606	486	762	576	97
11.	2004	2,328	1,840	488	977	782	104
12.	Totals	XXX	XXX	XXX	8,926	7,125	969

		Losses Unpaid				Defense and Cost C	
		Case Basis		Bulk + IBNR		Case Basis	
		13	14	15	16	17	18
		Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded
1.	Prior	0	0	0	0	0	0
2.	1995	0	0	0	0	0	0
3.	1996	0	0	0	0	0	0
4.	1997	0	0	0	0	0	0
5.	1998	0	0	0	0	0	0
6.	1999	0	0	0	0	0	0
7.	2000	0	0	0	0	0	0
8.	2001	0	0	0	0	0	0
9.	2002	0	0	0	0	0	0
10.	2003	0	0	0	0	0	0
11.	2004	23	18	195	148	3	2
12.	Totals	23	18	195	148	3	2

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)		
	26	27	28	29	30	31
	Direct and			Direct and		

		Assumed	Ceded	Net	Assumed	Ceded	Net
1.	Prior	XXX	XXX	XXX	XXX	XXX	XXX
2.	1995	225	187	38	31.4	35.2	20.5
3.	1996	889	737	152	92.3	102.8	61.8
4.	1997	717	570	147	63.0	69.9	45.5
5.	1998	949	727	222	63.2	60.5	74.0
6.	1999	2,005	1,732	273	110.7	119.4	75.4
7.	2000	1,199	959	240	63.3	68.8	48.1
8.	2001	1,181	900	281	70.9	72.1	67.5
9.	2002	790	599	191	48.3	48.1	49.0
10.	2003	859	653	206	41.1	40.7	42.4
11.	2004	1,322	1,049	273	56.8	57.0	55.9
12.	Totals	XXX	XXX	XXX	XXX	XXX	XXX

WNERS/FARMOWNERS

and Loss Expense Payments					12
and Cost nt Payments	Adjusting and Other Payments		10	11	
7	8	9			
Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
0	0	0	0	0	XXX
145	0	0	0	273	0
122	0	0	0	240	0
72	0	0	0	283	0
68	0	0	0	191	0
135	0	0	0	228	0
89	0	0	0	220	0
76	0	0	0	232	0
131	0	0	0	309	0
65	0	0	0	277	0
219	0	0	0	645	0
1,122	0	0	0	2,898	XXX

Containment Unpaid		Adjusting & Other Unpaid		23	24	25	
Bulk + IBNR							
19	20	21	22				
Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing Direct and Assumed	
0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
22	22	0	0	0	1	0	93
22	22	0	0	0	1	0	

Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
32	33	Inter-Company Pooling	35	36
Loss	Loss Expense	Participation Percentage	Losses Unpaid	Loss Expenses Unpaid

0	0	XXX	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	1	0
0	0	XXX	1	0

WNERS/FARMOWNERS

and Loss Expense Payments					12
and Cost nt Payments	Adjusting and Other Payments		10	11	
7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
0	0	0	0	0	XXX
84	0	0	0	222	0
145	0	0	0	273	0
122	0	0	0	240	0
72	0	0	0	283	0
68	0	0	0	191	0
135	0	0	0	228	0
89	0	0	0	220	0
76	0	0	0	232	0
131	0	0	0	309	0
65	0	0	0	277	0
987	0	0	0	2,475	XXX

Containment Unpaid		Adjusting & Other Unpaid		23	24	25
Bulk + IBNR						Number of Claims Outstand-ing Direct and Assumed
19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0

0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
1	1	0	0	0	6	0
4	4	0	0	0	71	0
5	5	0	0	0	77	0

Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
0	0	XXX	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	6	0
0	0	0.0	68	3
0	0	XXX	74	3

WNERS/FARMOWNERS

and Loss Expense Payments					12
and Cost nt Payments	Adjusting and Other Payments		10	11	
7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
0	0	0	0	0	XXX
66	0	0	0	148	0
84	0	0	0	222	0
145	0	0	0	273	0
122	0	0	0	240	0
72	0	0	0	283	0
68	0	0	0	191	0
135	0	0	0	228	0
89	0	0	0	220	0
70	0	0	0	231	0
94	0	0	0	262	0
945	0	0	0	2,298	XXX

Containment Unpaid Bulk + IBNR		Adjusting & Other Unpaid		23	24	25
19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing Direct and Assumed
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
1	1	0	0	0	3	0
8	6	0	0	0	50	0
9	7	0	0	0	53	0

Nontabular Discount		34 Inter-Company Pooling	Net Balance Sheet Reserves After Discount	
32 Loss	33 Loss Expense	Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
0	0	XXX	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	3	0
0	0	0.0	46	4
0	0	XXX	49	4

WNERS/FARMOWNERS

and Loss Expense Payments					12
and Cost nt Payments	Adjusting and Other Payments		10	11	
7	8 Direct and	9	Salvage and Subrogation	Total Net Paid (Cols. 4 - 5 + 6 - 7	Number of Claims Reported - Direct and

Ceded	Assumed	Ceded	Received	+ 8 - 9)	Assumed
0	0	0	0	0	XXX
60	0	0	0	152	0
66	0	0	0	148	0
84	0	0	0	222	0
145	0	0	0	273	0
122	0	0	0	240	0
72	0	0	0	283	0
68	0	0	0	191	0
88	0	0	0	208	0
89	0	0	0	220	0
64	0	0	0	215	0
858	0	0	0	2,152	XXX

Containment Unpaid		Adjusting & Other Unpaid		23	24	25
Bulk + IBNR						Number of Claims Outstand-ing Direct and Assumed
19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	2	0
4	3	0	0	0	48	0
4	3	0	0	0	50	0

Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
0	0	XXX	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	2	0
0	0	0.0	47	1
0	0	XXX	49	1

WNERS/FARMOWNERS

and Loss Expense Payments					12
and Cost nt Payments	Adjusting and Other Payments		10	11	
7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
0	0	0	0	0	XXX
33	0	0	0	38	0
60	0	0	0	152	0
65	0	0	0	147	0
84	0	0	0	222	0
145	0	0	0	273	0
122	0	0	0	240	0
67	0	0	0	281	0
68	0	0	0	191	0
77	0	0	0	206	0
84	0	0	0	215	0
805	0	0	0	1,965	XXX

Containment Unpaid		Adjusting & Other Unpaid		23	24	25
Bulk + IBNR						Number of Claims Outstand-ing Direct and Assumed
19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
20	15	0	0	0	58	0
20	15	0	0	0	58	0

Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
32	33 Loss	Inter-Company Pooling Participatio	35 Losses	36 Loss Expenses

Loss	Expense	Percentage	Unpaid	Unpaid
0	0	XXX	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	0	0
0	0	0.0	52	6
0	0	XXX	52	6

0	0	0	0					
0	0	0	0					
0	0	0	0					
0	0	0	0					0
0	0	0	0				0	0
0	0	0	0			0	0	0
0	0	0	0		0	0	0	0
0	0	0	0	26	0	0	0	0
35	1	0	0	108	1	0	0	
285	135	108	26	135	35	0		
				285	0			
				93				

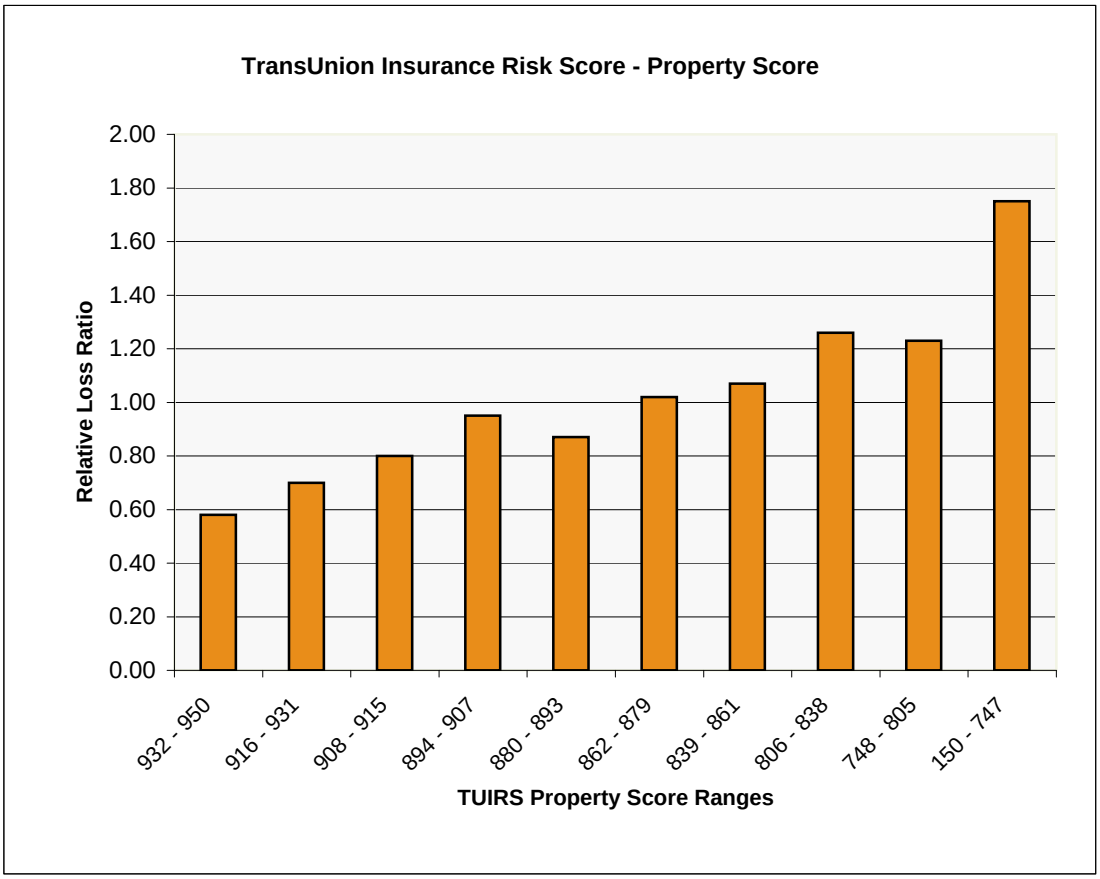
0	0	0	0	0
0	0	0	0	
0	0	0		
0	0			
0				

TransUnion Insurance Risk Score Relativity Index — Property Score

This document provides a way to estimate how the TransUnion Insurance Risk Model will perform with an insurance carrier's data. The table can help a carrier decide cutoffs and expected loss ratio if the carrier has limited data and performance history. A more thorough method to predict model performance is to execute a Retrospective Analysis with actual data. Talk to your TransUnion representative to learn more.

Score Range	Loss Ratio (%)	TransUnion Relativity Index
932 - 950	40.84	0.58
916 - 931	49.11	0.70
908 - 915	55.74	0.80
894 - 907	66.47	0.95
880 - 893	60.89	0.87
862 - 879	71.45	1.02
839 - 861	75.11	1.07
806 - 838	88.10	1.26
748 - 805	86.15	1.23
150 - 747	122.17	1.75
Not scored	86.95	1.24
Total	70.00	1.00

Use the table to determine "Expected Loss Ratio" in a particular insurance score range by multiplying the carrier's overall loss ratio (for example, 80%) by the TransUnion relative loss ratio (for example, 80% x 0.58 = 46.4% in the 932-950 score range).



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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)
03/03/2010	Rate and Rule	AMIC AR Rate Manual	03/22/2010	AMIC Rate Manual 2010.PDF (Superceded)

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AGENTS INSURANCE SERVICES, INC. (GENERAL AGENT)
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2720 West 28th Avenue • P.O. Drawer 1250 • Pine Bluff, AR 71613

QUICK QUOTE • QUOTE PROPOSAL • ONLINE APPLICATION

10/2009

AGENTS MUTUAL INSURANCE COMPANY
800-272-2248

HOMEOWNER

AAIS - ML0008
* Territory 1

Section I Property	Coverage A Dwelling	$10,000 to $100,000
	Coverage B Adjacent Structures	10% of Coverage A
	Coverage C Personal Property	50% of Coverage A
	Coverage D Loss Of Use	20% of Coverage A
Section II Liability	Coverage E Liability**	$25,000 ($50,000 Add $12.00; $100,000 Add $23.00)
	Coverage F Medical Payments	$500

	FRAME						BRICK					
CLASS	1 TO 6			7 TO 9			1 TO 6			7 TO 9		
DED	500	100	1500	500	1000	1500	500	1000	1500	500	1000	1500
10,000	303	273	258	341	307	291	283	256	242	315	284	269
11,000	313	282	267	352	317	300	293	265	250	334	401	285
12,000	322	290	275	367	331	313	302	272	258	350	316	298
13,000	333	300	283	383	345	326	312	281	266	365	329	311
14,000	339	306	289	394	355	336	320	288	272	376	339	320
15,000	350	316	299	412	371	351	330	298	281	393	354	335
16,000	359	324	306	428	386	365	338	305	289	410	370	349
17,000	369	333	314	445	401	379	349	315	298	427	385	363
18,000	377	339	321	461	415	393	356	321	303	444	399	378
19,000	387	348	330	465	419	396	367	331	313	446	402	380
20,000	396	357	337	468	422	399	376	338	320	450	406	383
21,000	404	365	345	470	424	400	385	347	327	452	407	385
22,000	413	372	352	474	427	404	393	355	335	456	411	388
23,000	423	381	360	479	432	408	403	364	344	460	415	392
24,000	432	389	368	483	435	411	412	371	352	465	419	396
25,000	441	397	376	488	440	416	421	379	358	469	423	399
26,000	451	407	383	492	443	419	431	388	367	474	427	404
27,000	460	415	392	497	448	423	440	397	375	479	432	408
28,000	480	433	409	522	470	444	445	401	379	481	433	410
29,000	482	435	411	526	474	448	453	408	385	483	435	411
30,000	486	437	413	529	477	450	457	412	389	488	440	416
31,000	495	446	421	539	486	459	463	416	394	496	447	422
32,000	501	452	426	549	495	467	468	422	399	503	453	428
33,000	507	456	432	558	503	475	473	426	402	507	457	432
34,000	512	462	436	568	512	484	478	431	408	516	465	439
35,000	522	470	445	577	520	491	485	436	413	525	473	447
36,000	526	475	448	581	523	495	489	441	416	529	477	450
37,000	530	477	451	584	526	497	495	446	421	531	478	452
38,000	535	482	456	588	530	501	496	447	422	535	482	456
39,000	537	485	457	590	532	502	499	449	425	539	486	459
40,000	541	487	460	592	533	504	502	453	427	543	489	462
41,000	547	493	466	600	541	511	507	456	432	550	496	468
42,000	554	499	471	607	547	517	510	459	434	558	503	475
43,000	558	503	476	615	554	524	512	462	436	564	508	480
44,000	567	511	482	623	561	530	535	482	456	572	515	487
45,000	581	524	495	630	568	536	536	484	457	579	522	493
46,000	587	529	500	635	572	541	541	487	460	583	525	496
47,000	591	533	503	640	577	545	545	491	464	588	530	501
48,000	597	537	508	644	580	548	548	495	467	592	533	504
49,000	598	539	509	648	584	552	554	499	471	597	538	508
50,000	603	544	513	652	587	555	558	503	476	602	542	512
51,000	608	547	518	657	592	559	564	508	480	606	546	516
52,000	613	553	522	661	595	563	569	513	485	611	550	520
53,000	618	556	525	666	600	567	574	517	488	615	554	524
54,000	623	562	531	671	604	571	579	522	493	620	559	528
55,000	629	566	535	675	608	575	584	525	497	625	563	532

SURCHARGES:
1. * Territory 2 - 25% annual surcharge.
2. Woodstove or Fireplace Fee - $25
3. Space or Wall Heaters Not Thermostatically Controlled - $25.00

** ADDITIONAL ACREAGE
1st Acre No Charge
For 2-4 acres $4.00 each
Then 5 acres & up are 50 cents each

ADDITIONAL COVERAGES:
To increase Adjacent Structure Coverage - (Not to exceed 50% of dwelling coverage)
For each additional $100 of increase add $1.50

NOTE: Add a $10.00 application fee with each new application submitted

AGENTS MUTUAL INSURANCE COMPANY
800-272-2248

HOMEOWNER

AAIS - ML0008
* Territory 1

Section I Property	Coverage A Dwelling	$10,000 to $100,000
	Coverage B Adjacent Structures	10% of Coverage A
	Coverage C Personal Property	50% of Coverage A
	Coverage D Loss Of Use	20% of Coverage A
Section II Liability	Coverage E Liability**	$25,000 ($50,000 Add $12.00; $100,000 Add $23.00)
	Coverage F Medical Payments	$500

	FRAME						BRICK					
CLASS	1 TO 6			7 TO 9			1 TO 6			7 TO 9		
DED	500	1000	1500	500	1000	1500	500	1000	1500	500	1000	1500
56,000	633	570	539	680	613	579	589	531	501	629	567	535
57,000	639	575	544	684	616	582	595	535	507	634	571	540
58,000	643	579	547	688	620	586	599	540	510	638	575	543
59,000	649	585	552	692	623	589	605	545	514	643	579	547
60,000	655	590	557	697	628	593	609	548	519	648	584	552
61,000	660	595	562	702	632	597	614	554	523	652	587	555
62,000	665	599	566	706	636	601	620	558	528	657	592	559
63,000	671	605	570	711	640	605	624	563	532	661	595	563
64,000	676	609	576	715	644	609	630	567	536	666	600	567
65,000	687	619	585	720	649	613	634	572	540	671	604	571
66,000	691	623	588	724	652	616	639	575	544	675	608	575
67,000	696	627	592	728	656	620	643	579	547	679	612	578
68,000	700	631	596	732	659	623	647	584	551	683	615	581
69,000	705	634	600	736	663	626	652	587	555	687	619	585
70,000	709	639	603	740	667	630	656	591	558	691	623	588
71,000	713	643	607	744	670	633	660	595	563	695	627	592
72,000	718	646	611	748	674	637	665	599	566	699	630	595
73,000	722	651	614	752	677	640	669	603	569	703	633	598
74,000	727	654	619	756	671	643	674	608	574	707	637	602
75,000	731	658	622	760	685	647	678	611	577	711	641	605
76,000	735	663	625	764	688	650	683	614	581	715	644	609
77,000	740	666	630	768	692	654	687	619	585	719	648	612
78,000	744	671	633	772	695	657	691	623	588	723	651	615
79,000	749	674	638	776	699	660	696	627	592	727	655	619
80,000	753	678	641	780	703	664	700	631	596	731	658	622
81,000	757	683	644	784	706	667	705	634	600	735	662	626
82,000	762	686	649	788	710	671	709	639	603	739	666	629
83,000	766	690	652	792	713	674	713	643	607	743	669	632
84,000	771	694	656	796	717	677	718	647	611	747	673	636
85,000	775	698	660	800	721	681	722	651	614	751	676	639
86,000	779	702	663	804	724	684	727	654	619	755	680	643
87,000	784	706	667	808	728	688	731	658	622	759	684	646
88,000	788	710	671	812	731	691	735	663	625	763	687	649
89,000	793	713	675	816	735	694	740	666	630	767	691	653
90,000	797	718	678	820	739	698	744	671	633	771	695	656
91,000	801	722	682	824	742	701	749	675	638	775	698	660
92,000	806	726	686	828	746	705	753	678	641	779	702	663
93,000	810	730	689	832	749	708	757	683	644	783	705	666
94,000	815	733	694	836	753	711	762	686	649	787	709	670
95,000	819	738	697	840	857	715	766	690	652	791	713	673
96,000	823	742	700	844	760	718	771	694	656	795	716	677
97,000	828	745	705	848	764	722	775	698	660	799	720	680
98,000	832	750	708	752	767	725	779	702	663	803	723	683
99,000	837	753	712	856	771	728	784	707	667	807	727	687
100,000	841	757	716	860	775	732	788	710	671	811	730	690

SURCHARGES:
1. * Territory 2 - 25% annual surcharge.
2. Woodstove or Fireplace Fee - $25
3. Space or Wall Heaters Not Thermostatically Controlled - $25.00

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1st Acre No Charge
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Then 5 acres & up are 50 cents each

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For each additional $100 of increase add $1.50

NOTE: Add a $10.00 application fee with each new application submitted

AGENTS MUTUAL INSURANCE COMPANY
800-272-2248

DWELLING FIRE - OWNER OCCUPIED

Fire & Extended Coverage
AAIS-FL1

	FRAME DWELLING						BRICK DWELLING						FRAME OR BRICK		
CLASS	1 TO 6			7 TO 9			1 TO 6			7 TO 9			10		
DED	500	1000	1500	500	1000	1500	500	1000	1500	500	1000	1500	500	1000	1500
10,000	220	199	188	237	214	202	188	169	160	188	170	161	372	335	317
11,000	262	237	224	277	250	236	229	207	195	228	206	195	388	350	331
12,000	273	247	233	289	261	246	236	213	202	235	212	201	403	363	343
13,000	283	256	242	299	270	255	245	221	209	244	220	208	418	377	356
14,000	293	265	250	312	281	266	253	228	215	252	227	215	433	390	369
15,000	303	273	258	322	290	274	261	236	223	260	235	222	464	418	395
16,000	313	282	267	332	299	283	268	242	228	268	242	229	493	444	420
17,000	324	292	277	343	309	292	278	250	237	276	249	235	525	473	447
18,000	333	300	283	355	320	303	286	258	244	285	257	243	554	499	472
19,000	344	310	293	366	330	312	293	265	250	293	264	250	585	527	498
20,000	352	317	300	376	339	320	302	272	258	303	273	258	615	554	524
21,000	359	324	306	383	345	326	308	278	262	307	277	262	645	581	549
22,000	364	327	310	389	351	331	312	281	266	312	281	266	676	609	575
23,000	370	334	315	395	356	337	317	287	270	318	287	271	706	636	601
24,000	376	338	320	401	361	342	322	290	275	322	290	274	737	664	627
25,000	381	344	325	408	368	348	327	295	279	327	295	279	767	691	653
26,000	387	348	330	414	373	353	333	300	283	331	298	282	798	719	679
27,000	393	355	335	421	379	359	337	304	288	337	304	287	828	746	705
28,000	398	358	338	427	385	364	343	309	292	342	308	291	859	774	731
29,000	405	366	345	437	394	372	346	312	295	346	312	295	889	801	756
30,000	411	370	350	439	396	374	352	317	300	352	317	300	920	829	783
31,000	415	375	354	445	401	379	356	321	303	357	322	304	950	856	808
32,000	422	380	359	451	406	384	360	325	308	361	325	308	980	883	834
33,000	427	386	364	457	412	389	365	328	311	366	330	312	1011	910	860
34,000	434	391	370	464	418	395	371	335	316	370	334	315	1041	937	886
35,000	438	396	374	469	423	399	376	338	320	376	339	320	1072	965	912
36,000	445	401	379	475	428	405	380	343	324	381	343	325	1102	992	937
37,000	451	407	383	482	434	410	386	347	328	385	347	328	1133	1020	964
38,000	457	412	389	489	441	416	390	352	333	390	352	332	1163	1047	989
39,000	463	416	394	493	444	420	396	357	337	397	358	338	1194	1075	1016
40,000	469	423	400	499	450	425	401	361	342	401	361	342	1224	1091	1041
41,000	474	426	403	506	456	431	405	366	345	405	365	345	1254	1129	1067
42,000	479	432	408	512	461	436	411	370	350	410	370	349	1285	1157	1093
43,000	486	437	413	520	469	443	415	375	354	416	375	354	1315	1184	1119
44,000	490	442	418	526	474	448	421	379	358	421	379	359	1346	1212	1145
45,000	497	447	423	531	478	452	426	385	364	426	384	363	1376	1239	1170
46,000	510	459	434	543	489	461	436	393	371	436	393	371	1407	1267	1197
47,000	521	469	444	553	498	471	447	403	381	446	402	380	1436	1293	1221
48,000	532	479	453	564	508	480	459	414	391	457	412	389	1468	1322	1249
49,000	545	491	464	574	517	489	470	424	401	468	422	399	1497	1348	1273
50,000	556	501	474	585	527	498	482	435	411	479	432	408	1528	1376	1300
51,000	569	513	485	597	538	508	496	446	422	491	442	418	1558	1403	1325
52,000	583	525	496	610	550	519	510	459	434	503	453	428	1588	1430	1351
53,000	597	537	508	621	559	529	522	470	445	515	464	439	1619	1458	1377
54,000	609	548	519	634	571	540	536	484	457	527	475	449	1649	1485	1402
55,000	623	562	531	645	581	549	548	495	467	539	486	459	1680	1513	1429

SURCHARGES
1. * Territory 2 - 25%
2. ** Two Family - 10%
3. Woodstove or Fireplace - $25
4. Space or Wall Heaters Not Thermostatically Controlled - $25

OL&T Premises Liability:
Price for One Acre or Less
$25,000 - $35 $50,000 - $41 $100,000 - $58

Acreage Surcharge for Liability:
For 2-4 acres $4.00 each
Then 5 acres & up are 50 cents each

NOTE: Add a $10 application fee with each new application submitted.

AGENTS MUTUAL INSURANCE COMPANY
800-272-2248

DWELLING FIRE - OWNER OCCUPIED

Fire & Extended Coverage
AAIS-FL1

	FRAME DWELLING						BRICK DWELLING						FRAME OR BRICK		
CLASS	1 TO 6			7 TO 9			1 TO 6			7 TO 9			10		
DED	500	1000	1500	500	1000	1500	500	1000	1500	500	1000	1500	500	1000	1500
56,000	639	575	544	659	594	561	564	508	480	553	498	471	1710	1540	1454
57,000	653	588	556	673	606	573	579	522	493	567	511	483	1741	1567	1481
58,000	667	601	568	687	619	585	595	535	507	581	523	494	1771	1594	1506
59,000	683	614	581	700	631	596	609	548	519	594	535	506	1802	1622	1532
60,000	698	629	595	714	643	608	624	563	532	607	547	517	1832	1649	1558
61,000	715	644	608	729	657	620	641	577	545	623	561	530	1862	1676	1583
62,000	732	660	623	744	670	633	657	592	559	638	575	543	1893	1704	1610
63,000	749	674	638	760	685	647	675	608	575	653	588	556	1923	1731	1635
64,000	765	689	651	775	698	660	691	623	588	668	602	569	1954	1759	1662
65,000	782	704	665	790	712	672	708	638	602	684	616	582	1984	1786	1687
66,000	786	708	669	794	715	676	712	642	607	688	620	586	1987	1789	1690
67,000	790	712	673	798	719	679	717	645	610	692	623	589	1991	1792	1693
68,000	795	716	676	802	722	682	721	650	613	696	627	592	1995	1796	1697
69,000	799	720	680	806	726	686	726	654	618	700	631	596	1999	1800	1700
70,000	804	723	684	810	730	689	730	657	621	704	634	599	2003	1803	1703
71,000	808	728	688	814	733	693	734	662	625	708	638	603	2007	1807	1707
72,000	812	732	691	818	737	696	739	665	629	712	641	606	2011	1810	1710
73,000	818	735	695	822	740	699	743	669	632	716	645	609	2015	1814	1714
74,000	821	740	699	826	744	703	748	674	636	720	649	613	2019	1818	1717
75,000	826	743	702	830	748	706	752	677	640	724	652	616	2023	1821	1720
76,000	830	748	707	834	751	710	756	682	644	728	656	620	2027	1825	1724
77,000	834	752	710	838	755	713	761	685	647	732	659	623	2031	1828	1727
78,000	839	755	713	842	758	716	765	689	651	736	663	626	2035	1832	1731
79,000	843	760	718	846	762	720	770	694	655	740	667	630	2039	1836	1734
80,000	848	763	721	850	766	723	774	697	658	744	670	633	2043	1839	1737
81,000	852	767	726	854	769	727	778	701	663	748	674	637	2047	1843	1741
82,000	856	772	729	858	773	730	783	705	666	752	677	640	2051	1846	1744
83,000	861	775	732	862	776	733	787	709	669	756	681	643	2055	1850	1748
84,000	865	779	737	866	780	737	792	713	674	760	685	647	2059	1854	1861
85,000	870	783	740	870	784	740	796	717	677	764	688	650	2063	1857	1754
86,000	874	787	744	874	787	744	800	721	682	768	692	654	2067	1861	1758
87,000	878	792	748	878	791	747	805	724	685	772	695	657	2071	1864	1761
88,000	883	795	751	882	794	750	809	729	688	776	699	660	2075	1868	1765
89,000	887	799	755	886	798	754	814	733	693	780	703	664	2079	1872	1768
90,000	892	803	759	890	802	757	818	737	696	784	706	667	2083	1875	1771
91,000	896	807	763	894	805	761	822	741	700	788	710	671	2087	1879	1775
92,000	900	811	766	898	809	764	827	744	704	792	713	674	2091	1882	1778
93,000	905	815	770	902	812	767	831	749	707	796	717	677	2095	1886	1782
94,000	909	819	774	906	816	771	836	753	711	800	721	681	2099	1890	1785
95,000	914	822	777	910	820	774	840	756	715	804	724	684	2103	1893	1788
96,000	918	827	782	914	823	778	844	761	719	808	728	688	2107	1897	1792
97,000	922	831	785	918	827	781	849	764	722	812	731	691	2111	1900	1795
98,000	927	834	788	922	830	784	853	768	726	816	735	694	2115	1904	1799
99,000	931	839	886	926	834	788	858	773	730	820	739	698	2119	1908	1802
100,000	941	842	891	930	838	791	862	776	733	824	742	701	2123	1911	1805

SURCHARGES
1. * Territory 2 - 25%
2. ** Two Family - 10%
3. Woodstove or Fireplace - $25
4. Space or Wall Heaters Not Thermostatically Controlled - $25

OL&T Premises Liability:
Price for One Acre or Less
$25,000 - $35 $50,000 - $41 $100,000 - $58

Acreage Surcharge for Liability:
For 2-4 acres $4.00 each
Then 5 acres & up are 50 cents each

NOTE: Add a $10 application fee with each new application submitted.

AGENTS MUTUAL INSURANCE COMPANY
800-272-2248

DWELLING FIRE - TENANT OCCUPIED

Fire & Extended Coverage
AAIS-FL1

	FRAME DWELLING						BRICK DWELLING						FRAME OR BRICK		
CLASS	1 TO 6			7 TO 9			1 TO 6			7 TO 9			10		
DED	500	1000	1500	500	1000	1500	500	1000	1500	500	1000	1500	500	1000	1500
10,000	253	228	215	275	248	235	213	192	182	215	194	184	426	384	363
11,000	299	269	255	319	288	272	310	229	217	255	230	218	441	397	376
12,000	310	279	264	331	298	282	266	239	226	265	239	226	456	411	388
13,000	322	290	275	345	311	294	282	255	240	275	248	235	470	424	400
14,000	334	301	284	358	323	305	283	256	242	284	256	242	487	439	415
15,000	345	311	294	370	334	315	293	265	250	295	266	252	521	469	444
16,000	356	321	303	384	346	327	302	272	258	304	274	259	554	499	472
17,000	369	333	314	398	359	339	312	281	266	314	283	268	588	530	501
18,000	380	343	324	412	371	351	322	290	275	323	291	275	623	561	530
19,000	392	354	334	423	381	360	330	298	281	334	301	285	657	592	559
20,000	403	364	344	437	394	372	339	306	289	343	309	292	691	622	588
21,000	411	370	350	445	401	379	345	311	294	350	316	298	727	655	619
22,000	418	377	356	452	407	375	352	317	300	355	320	303	760	685	647
23,000	423	381	360	459	414	391	356	321	303	360	325	307	795	716	677
24,000	431	388	367	466	420	397	361	326	308	366	330	312	828	746	705
25,000	437	394	372	474	427	404	369	333	314	372	335	317	864	778	735
26,000	444	400	378	480	433	409	375	337	320	376	339	320	897	808	763
27,000	448	404	382	487	439	415	379	342	323	383	345	326	932	839	793
28,000	457	412	389	496	447	422	386	347	328	389	351	331	965	869	821
29,000	463	416	394	502	452	427	390	352	333	393	354	335	1001	901	852
30,000	469	423	400	508	458	433	396	357	337	399	360	340	1034	931	880
31,000	476	429	405	516	465	439	402	363	343	405	365	345	1067	961	908
32,000	482	435	412	525	473	447	407	367	346	412	371	351	1101	991	937
33,000	489	441	416	530	478	451	412	371	352	416	375	354	1135	1022	966
34,000	496	446	422	538	485	458	419	377	357	422	380	359	1171	1054	996
35,000	502	453	427	545	491	464	423	381	360	428	386	365	1204	1084	1024
36,000	510	459	434	551	496	469	429	387	365	433	390	369	1238	1115	1053
37,000	515	465	438	559	504	476	436	393	371	439	396	374	1271	1144	1081
38,000	522	470	445	567	511	483	441	397	376	445	401	379	1304	1174	1109
39,000	530	477	451	573	516	488	445	401	379	450	406	383	1342	1208	1141
40,000	536	484	457	581	523	495	453	408	386	456	411	388	1376	1239	1170
41,000	541	487	460	588	530	501	457	412	389	461	415	393	1409	1269	1198
42,000	548	495	467	596	537	507	463	416	394	466	420	397	1442	1298	1226
43,000	556	501	474	602	542	512	469	423	400	473	426	403	1478	1331	1257
44,000	563	507	479	610	550	519	474	426	403	479	432	408	1511	1360	1285
45,000	569	513	485	617	556	525	479	432	408	484	436	412	1546	1392	1315
46,000	583	525	496	629	567	535	493	445	420	498	449	424	1579	1422	1343
47,000	597	537	508	641	577	546	506	456	431	511	460	435	1615	1454	1374
48,000	609	548	519	653	588	556	520	468	443	522	470	444	1649	1485	1402
49,000	623	562	531	666	600	567	532	479	453	535	482	456	1683	1515	1431
50,000	636	574	542	677	610	576	546	492	465	546	492	465	1718	1547	1461
51,000	651	586	554	691	622	588	562	506	478	560	505	477	1753	1578	1491
52,000	666	600	567	705	635	600	577	520	491	574	517	489	1786	1608	1519
53,000	682	614	580	719	648	612	591	533	503	588	530	501	1822	1641	1549
54,000	697	628	594	733	660	624	606	545	515	602	542	512	1856	1671	1578
55,000	712	642	607	746	672	635	621	559	529	615	554	524	1891	1702	1608

SURCHARGES
1. * Territory 2 - 25%
2. ** Two Family - 10%
3. Woodstove or Fireplace - $25
4. Space or Wall Heaters Not Thermostatically Controlled - $25

OL&T Premises Liability:
Price for One Acre or Less
$25,000 - $35 $50,000 - $41 $100,000 - $58

Acreage Surcharge for Liability:
For 2-4 acres $4.00 each
Then 5 acres & up are 50 cents each

NOTE: Add a $10 application fee with each new application submitted.

AGENTS MUTUAL INSURANCE COMPANY
800-272-2248

DWELLING FIRE - TENANT OCCUPIED

Fire & Extended Coverage
AAIS-FL1

	FRAME DWELLING						BRICK DWELLING						FRAME OR BRICK		
CLASS	1 TO 6			7 TO 9			1 TO 6			7 TO 9			10		
DED	500	1000	1500	500	1000	1500	500	1000	1500	500	1000	1500	500	1000	1500
56,000	729	656	620	761	685	648	639	575	544	630	568	536	1923	1731	1635
57,000	744	671	633	776	699	660	655	590	557	645	581	549	1959	1764	1666
58,000	761	685	647	791	712	673	672	605	572	661	595	563	1992	1793	1694
59,000	779	702	663	807	727	687	688	620	586	676	609	575	2026	1824	1723
60,000	795	716	676	822	740	699	705	634	600	691	622	588	2060	1855	1752
61,000	814	733	693	838	755	713	723	652	616	709	639	603	2095	1886	1782
62,000	832	750	708	856	771	728	742	668	632	725	653	617	2129	1917	1810
63,000	851	766	724	873	786	743	760	684	646	742	668	631	2162	1946	1838
64,000	869	783	739	889	801	756	779	702	663	758	683	645	2197	1978	1868
65,000	887	799	755	906	816	771	797	718	678	775	698	660	2232	2009	1898
66,000	892	803	759	910	820	774	801	722	682	779	702	663	2236	2013	1901
67,000	896	807	763	914	823	778	806	726	686	783	705	666	2240	2017	1905
68,000	900	811	766	918	827	781	810	730	689	787	709	670	2244	2020	1908
69,000	905	815	770	922	830	784	812	732	691	791	712	673	2248	2024	1912
70,000	909	819	774	926	834	788	815	733	694	795	716	677	2252	2027	1915
71,000	914	822	777	930	838	791	819	738	697	799	720	680	2256	2031	1918
72,000	918	827	782	934	841	795	823	742	700	803	723	683	2260	2035	1922
73,000	922	831	785	937	843	797	828	745	705	807	727	687	2264	2338	1925
74,000	927	834	788	941	847	801	832	750	708	811	730	690	2268	2042	1929
75,000	931	839	793	945	851	804	837	753	712	815	734	694	2272	2045	1932
76,000	936	842	796	949	855	807	841	757	716	819	738	697	2276	2049	1935
77,000	940	847	800	953	858	811	845	762	719	823	741	700	2280	2053	1939
78,000	944	851	804	957	862	814	850	765	723	827	745	704	2284	2056	1942
79,000	949	854	807	961	865	818	854	770	727	831	748	707	2288	2060	1946
80,000	953	859	811	965	869	821	859	773	731	835	752	711	2292	2063	1949
81,000	958	862	815	969	873	824	863	777	734	839	756	714	2296	2067	1952
82,000	962	866	819	973	876	828	867	782	738	843	759	717	2300	2071	1956
83,000	966	871	822	977	880	831	872	785	742	847	763	721	2304	2074	1959
84,000	971	874	826	981	883	835	876	789	745	851	766	724	2308	2078	1963
85,000	975	878	830	985	887	838	881	793	750	855	770	728	2312	2081	1966
86,000	980	882	833	989	891	841	885	797	753	859	774	731	2316	2085	1969
87,000	984	886	838	993	894	845	889	801	756	863	777	734	2320	2089	1973
88,000	988	891	841	997	898	848	894	805	761	867	781	738	2324	2092	1976
89,000	993	894	844	1001	901	852	898	809	764	871	784	741	2328	2096	1980
90,000	997	898	749	1005	905	855	903	812	768	875	788	745	2332	2099	1983
91,000	1002	902	852	1009	909	858	907	817	772	879	792	748	2336	2103	1986
92,000	1006	906	856	1013	912	862	911	821	775	883	795	751	2340	2107	1990
93,000	1010	910	860	1017	916	865	916	825	779	887	799	755	2344	2110	1993
94,000	1015	914	863	1021	919	869	920	829	783	891	802	758	2348	2114	1997
95,000	1019	918	867	1025	923	872	925	832	787	895	806	762	2352	2117	2000
96,000	1024	921	883	1029	927	875	929	837	790	899	810	765	2356	2121	2003
97,000	1028	926	875	4033	930	879	933	841	794	903	813	768	2360	2125	2007
98,000	1032	930	878	1037	934	882	938	844	798	907	817	772	2364	2128	2010
99,000	1037	933	882	1041	937	886	942	849	801	911	820	775	2368	2132	2014
100,000	1041	938	886	1045	941	889	947	852	806	915	824	779	2372	2135	2017

SURCHARGES
1. * Territory 2 - 25%
2. ** Two Family - 10%
3. Woodstove or Fireplace - $25
4. Space or Wall Heaters Not Thermostatically Controlled - $25

OL&T Premises Liability:
Price for One Acre or Less
$25,000 - $35 $50,000 - $41 $100,000 - $58

Acreage Surcharge for Liability:
For 2-4 acres $4.00 each
Then 5 acres & up are 50 cents each

NOTE: Add a $10 application fee with each new application submitted.

AGENTS MUTUAL INSURANCE COMPANY
800-272-2248

MOBILE HOMEOWNER

AAIS - ML0003
* Territory 1 $500-$1500 Deductible

Section I Property	Coverage A Mobile Home	$5,000 to $60,000
	Coverage B Adjacent Structure	10% of Coverage A
	Coverage C Personal Property	50% of Coverage A
	Coverage D Loss Of Use	20% of Coverage A
Section II Liability**	Coverage E Liability	$25,000 ($50,000 Add $12.00; $100,000 Add $23.00)
	Coverage F Medical Payments	$500

COVERAGE	CLASS 1 TO 8			CLASS 9 TO 10		
DED	500	1000	1500	500	1000	1500
5,000	228	206	195	305	275	260
6,000	243	219	207	327	295	279
7,000	258	232	220	348	314	297
8,000	273	246	233	370	334	315
9,000	289	261	246	389	351	330
10,000	303	273	258	411	370	350
11,000	318	287	271	432	389	368
12,000	332	299	283	454	409	387
13,000	346	312	294	473	426	403
14,000	361	325	308	494	445	420
15,000	376	339	320	515	464	439
16,000	392	353	334	535	482	456
17,000	407	367	347	547	493	466
18,000	422	380	359	578	521	492
19,000	437	394	372	597	538	508
20,000	452	407	385	620	559	528
21,000	466	420	397	640	577	545
22,000	482	434	410	662	596	563
23,000	496	447	422	681	613	580
24,000	511	460	435	703	633	598
25,000	526	474	448	724	652	616
26,000	541	487	461	743	669	632
27,000	556	501	473	766	690	652
28,000	572	515	487	786	708	669
29,000	587	529	500	807	727	687
30,000	602	542	512	827	745	704
31,000	617	556	525	849	765	722
32,000	630	568	536	869	783	739
33,000	644	580	548	892	803	759
34,000	659	594	561	911	820	775
35,000	675	608	575	932	839	793
36,000	690	622	587	953	858	811
37,000	704	634	599	975	878	830
38,000	719	649	613	995	896	847
39,000	735	662	626	1016	915	864
40,000	751	676	639	1038	935	883
41,000	755	680	643	1042	938	886
42,000	759	684	646	1046	942	890
43,000	763	687	649	1050	946	893
44,000	767	691	653	1054	949	897
45,000	771	694	656	1058	953	900
46,000	775	698	660	1062	956	903
47,000	779	702	663	1066	960	907
48,000	783	705	666	1070	964	910
49,000	787	709	670	1074	967	914
50,000	791	712	673	1078	971	917
51,000	795	716	677	1082	974	920
52,000	799	720	680	1086	978	924
53,000	803	723	683	1090	982	927
54,000	807	727	687	1094	985	931
55,000	811	730	690	1098	989	934
56,000	815	734	694	1102	992	937
57,000	819	738	697	1106	996	941
58,000	823	741	700	1110	1000	944
59,000	827	745	704	1114	1003	947
60,000	831	748	707	1118	1007	951

SURCHARGES:
1. * Territory 2 - 25% annual surcharge.
2. Mobile Homes built prior to 1980 - 10% annual surcharge.
3. Woodstove or Fireplace - $25.00 annual surcharge.

** ADDITIONAL ACREAGE
1st Acre No Charge
For 2-4 acres $4.00 each
Then 5 acres & up are 50 cents each

ADDITIONAL COVERAGES
Not to exceed 50% of Mobile Home
For each additional $100 or any part thereof of Adjacent Structures, add: 1.40

MISCELLANEOUS COVERAGES
Natural Disaster Protection
Annual Rate: $3.00 per unit per year
Cannot be written without Flood/Rising Water Endorsement

Flood & Rising Water Endorsement
Annual Rate: $15.00 per unit per year

VSI - Vendors Single Interest
Annual Rate: $15.00 per unit per year

NOTE: Add a $10.00 application fee with each new application submitted.

AGENTS MUTUAL INSURANCE COMPANY
800-272-2248

RENTAL MOBILE HOME

FIRE AND EXTENDED COVERAGE

AAIS - FL1

* Territory 1 $500 Deductible

MOBILE HOME	PROTECTION CLASS	
	1-8	9-10
3,000	85	100
4,000	110	130
5,000	135	160
6,000	160	190
7,000	185	220
8,000	210	250
9,000	235	280
10,000	260	310
11,000	285	340
12,000	310	370
13,000	335	400
14,000	360	430
15,000	385	460
16,000	410	490
17,000	435	520
18,000	460	550
19,000	485	580
20,000	510	610
21,000	535	640
22,000	560	670
23,000	585	700
24,000	610	730
25,000	635	760
26,000	660	790
27,000	685	820
28,000	710	850
29,000	735	880
30,000	760	910

SURCHARGES:
1. * Territory 2 - 25% annual surcharge.
2. Mobile Homes built prior to 1980 - 15% annual surcharge.
3. Woodstove or Fireplace - $25.00 annual surcharge.

OL&T Premises Liability:
Price for One Acre or Less
$25,000 - $35 $50,000 - $41 $100,000 - $58

Acreage Surcharge for Liability:
For 2-4 acres $4.00 each
Then 5 acres & up are 50 cents each

ADDITIONAL COVERAGES
Not to Exceed 50% of Mobile Home

	Fire Class 1-8	Fire Class 9-10
For each $100 or any part thereof Adjacent Structures add:	2.50	3.00
For each $100 or any part thereof of Personal Property, add:	2.20	2.60

MISCELLANEOUS COVERAGES

Natural Disaster Protection
Annual Rate: $3.00 per unit per year
Cannot be written without Flood/Rising Water Endorsement

VSI - Vendors Single Interest
Annual Rate: $15.00 per unit per year

Flood & Rising Water Endorsement
Annual Rates: $15.00 per unit per year

NOTE: Add $10.00 application fee with each new application submitted

AGENTS MUTUAL INSURANCE COMPANY
800-272-2248

SEASONAL DWELLINGS

FIRE AND EXTENDED COVERAGE
AAIS - FL1
* Territory 1 ** One Family $500 Deductible

DWELLING	PROTECTION CLASS 1-10 FRAME	PROTECTION CLASS 1-10 BRICK
5000	183	168
6000	203	188
7000	223	208
8000	243	228
9000	263	248
10000	283	268
11000	305	288
12000	327	308
13000	339	330
14000	371	352
15000	396	372
16000	421	392
17000	446	412
18000	471	432
19000	496	452
20000	516	474
21000	538	496
22000	560	518
23000	584	540
24000	606	561
25000	628	581
26000	650	600
27000	672	620
28000	694	640
29000	715	660
30000	738	680
31000	760	700
32000	783	720
33000	806	740
34000	828	760
35000	850	780
36000	870	800
37000	890	822
38000	910	842
39000	930	862
40000	950	882
41000	970	908
42000	990	924
43000	1010	946
44000	1030	966
45000	1050	987

SURCHARGES:
1. * Territory 2 - 25% annual surcharge.
2. ** Two family occupancy 10% annual surcharge
3. Woodstove or Fireplace - $25.00 annual surcharge.

ADDITIONAL COVERAGES
Not to Exceed 50% of Dwelling
For each $100 adjacent structure: $1.40
For each $100 personal property: $1.30

OL&T Premises Liability:
Price for One Acre or Less
$25,000 - $35 $50,000 - $41 $100,000 - $58

Acreage Surcharge for Liability:
For 2-4 acres $4.00 each
Then 5 acres & up are 50 cents each

NOTE: Add $10.00 application fee with each new application submitted

AGENTS MUTUAL INSURANCE COMPANY
800-272-2248

SEASONAL MOBILE HOMES

FIRE AND EXTENDED COVERAGE
AAIS-FL1
*Territory 1 $500 Deductible

MOBILE HOME	PROTECTION CLASS 1-8	PROTECTION CLASS 9-10
3000	147	209
4000	155	220
5000	163	231
6000	171	243
7000	178	254
8000	186	266
9000	195	277
10000	196	280
11000	199	284
12000	201	286
13000	203	290
14000	205	293
15000	207	295
16000	209	298
17000	211	301
18000	213	303
19000	214	306
20000	216	310
21000	219	313
22000	222	317
23000	224	321
24000	227	324
25000	230	329
26000	232	332
27000	235	337
28000	238	340
29000	240	345
30000	243	348
31000	246	352
32000	249	357
33000	251	360
34000	254	365
35000	258	368
36000	260	372
37000	263	376
38000	266	380
39000	268	384
40000	271	388

SURCHARGES:
1. * Territory 2 - 25% annual surcharge.
2. Mobile Homes built prior to 1980 - 10% annual surcharge.
3. Woodstove or Fireplace - $25.00 annual surcharge.

OL&T Premises Liability:
Price for One Acre or Less
$25,000 - $35 $50,000 - $41 $100,000 - $58

Acreage Surcharge for Liability:
For 2-4 acres $4.00 each
Then 5 acres & up are 50 cents each

ADDITIONAL COVERAGES
Not to Exceed 50% of Mobile Home
For each $100 or any part thereof Adjacent Structures add: 1.40
For each $100 or any part thereof of Personal Property, add: 1.30

MISCELLANEOUS COVERAGES

Natural Disaster Protection
Annual Rate: $3.00 per unit per year
Cannot be written without Flood/Rising Water Endorsement

Flood & Rising Water Endorsement
Annual Rates: $15.00 per unit per year

VSI - Vendors Single Interest
Annual Rate: $15.00 per unit per year

NOTE: Add $10.00 application fee with each new application submitted

AGENTS MUTUAL INSURANCE COMPANY
800-272-2248

BUILDERS RISK

Fire - Extended Coverage (no vandalism)
AAIS-FL1
Territory 1 $500 Deductible

Protection Class	1 - 8	9 - 10
New Construction Price per $100	$1.50	$2.00
Remodel Price per $100	$2.00	$3.00

AGENTS MUTUAL INSURANCE COMPANY

GENERAL INFORMATION

SUB-PRODUCER AGREEMENT:
Business written with Agents Mutual Insurance Company is brokered through Agents Insurance Services, Inc. Sub-Producers must have an active Sub-Producer Agreement with Agents Insurance Services, Inc., and an active errors & omissions policy, as well as an active insurance license with the state of Arkansas.

COMMISSION:
Sub-Producers receive a 12.5% commission on premiums received. This commission is paid on both new and renewal business.

APPLICATION:
Applications must be electronically uploaded to our company. A photograph of the structure being insured must accompany the application.

During the submission process, Sub-Producers are required to print the completed application, have it signed and then keep the application on file.

A $10.00 application fee is charged for each new application submitted.

It is important to give the insured a copy of both pages of the completed application. The summary of important provisions relative to membership, meetings and voting are reviewed in the proxy information printed on page 2 of 2 of each application.

BINDING INSURANCE COVERAGE:
Sub-Producers do not have binding authority. Coverage can be bound on-line during the application process. Also sub-producers can call in for a binder during regular business hours.

In using this facility however, we want to emphasize not to:

A. Bind coverage on any risk prohibited by our underwriting guidelines.
B. Bind coverage if information is incomplete.

SCHEDULES:
More than one dwelling may be insured on one policy by using a schedule. Each dwelling must be rated separately.

CLAIMS:
All claims should be reported to the company on an Acord or standard loss notice form and e-mailed or faxed to our office. Emergency claims should be called directly to the company via 1-800-272-2248. We prefer that the subproducer, not the insured, report the loss.

BILLING:
All premiums are direct billed. A $5.00 billing fee is charged with each premium on 3 or 6 month billings.

Applications must include payment unless the premium is paid by the mortgagee. We can bill the mortgage company direct. Sub-Producers can hold an initial payment on an application until the policy is issued. Once a new policy is issued the payment can be uploaded.

FEES:
A $30.00 policy fee is included in the rate structure for each policy. A $10.00 late fee is charged to a policy when the premium is not received by the due date. A $15.00 fee is charged for all returned checks.

COVERAGES (for coverage form packets call our office): 1-800-272-2248.

FOR MORE INFORMATION CALL 1-800-272-2248

AGENTS MUTUAL INSURANCE COMPANY

UNDERWRITING GUIDELINES
MOBILE HOME

MAXIMUM AVAILABLE COVERAGES
Insure mobile home for actual cash value.

1979 & Prior - $ 7.50 Square Foot
1980 - 1989 - $17.50 Square Foot
1990 - 1995 - $25.00 Square Foot
1996 - Present - Purchase Price

IF THE PROPERTY IS OCCUPIED BY OTHER THAN THE LEGAL OWNER(S), PARENT(S), CHILDREN, OR CONTRACT OF SALE BUYER, THE DWELLING SHALL BE RATED AS TENANT OCCUPIED.

INELIGIBLE RISKS — Please do not submit the following:

1. No vacant or unoccupied property.
2. No property for sale.
3. No fire loss within the last ten (10) years on "any property," owned by insured.
   No more than two non-weather related losses in the past five years.
   No single non-weather related loss greater than $5,000 in the past five years.
4. No unemployed insured, unless retired or disabled.
5. No property with poor housekeeping or careless maintenance.
6. No property with existing damage from previous loss or deterioration.
7. No property with any type of business on the premises.
8. Swimming pools or other hazardous recreational devices on the property are excluded under liability.
9. Animal exclusions will be issued on all vicious animals, Doberman pinschers, German Shepherds, Chows, Pit Bulls, Rottweilers and any type of farm animal.
10. No mobile home less than 10 feet in width or 40 feet in length.
11. No mobile homes with a wood or coal burning stove or fireplace not installed by the mobile home manufacturer.
12. No unattached structures used in connection with farming operations or not incidental to the use of the mobile home unless scheduled and rated separately.
13. No homemade, custom built, or substantially modified mobile homes.

TERRITORY 1

Arkansas	Columbia	Greene	Logan	Polk	Stone
Ashley	Conway	Hemstead	Lonoke	Pope	Union
Baxter	Craighead	Hot Spring	Madison	Prairie	Van Buren
Benton	Crawford	Howard	Marion	Pulaski	Washington
Boone	Dallas	Independence	Miller	Randolph	White
Bradley	Drew	Izard	Montgomery	Saline	Woodruff
Calhoun	Faulkner	Jefferson	Nevada	Scott	Yell
Carroll	Franklin	Johnson	Newton	Searcy	
Clark	Fulton	Lafayette	Ouachita	Sebastian	
Cleburne	Garland	Lincoln	Perry	Sevier	
Cleveland	Grant	Little River	Pike	Sharp	

TERRITORY 2 (Add a 25% surcharge for dwellings in Territory 2)

Chicot	Cross	Lawrence	Monroe	St. Francis
Clay	Desha	Lee	Phillips	
Crittendon	Jackson	Mississippi	Poinsett	

AGENTS MUTUAL INSURANCE COMPANY

UNDERWRITING GUIDELINES
DWELLING - HOMEOWNER

MAXIMUM AVAILABLE COVERAGES

The following maximum coverages will apply; however, the dwellings must be well maintained and in good physical condition. Dwellings not meeting these conditions will be written for less than the maximum allowable coverages.

1. Cash purchase or conventional loan: Purchase price.
2. Contract of sale or Owner Finance: Purchase price x 85%.

   If insured has owned property over 10 years or it is inherited property, the square footage factor may apply.
   1 - 10 Years Old - $65.00 Sq. Ft.
   11 - 20 Years Old - $50.00 Sq. Ft.
   21 & Up - $40.00 Sq. Ft.

IF THE PROPERTY IS OCCUPIED BY OTHER THAN THE LEGAL OWNER(S), PARENT(S), CHILDREN, OR CONTRACT OF SALE BUYER, THE DWELLING SHALL BE RATED AS TENANT OCCUPIED.
Roof exclusion on roofs 20 years or older, tin roofs, poor roofs.

INELIGIBLE RISKS — Please do not submit the following:

1. No vacant or unoccupied property.
2. No property for sale.
3. No fire loss within the last ten (10) years on "any property," owned by insured.
   No more than two non-weather related losses in the past five years.
   No single non-weather related loss greater than $5,000 in the past five years.
4. No unemployed insured, unless retired or disabled.
5. No property with poor housekeeping or careless maintenance.
6. No property with existing damage from previous loss or deterioration.
7. No property with any type of business on the premises.
8. No more than two stories.
9. Swimming pools or other hazardous recreational devices on the property excluded under liability.
10. Animal exclusions will be issued on all vicious animals, Doberman pinschers, German Shepherds, Chows, Pit Bulls, Rottweilers and any type of farm animal.

TERRITORY 1

Arkansas	Columbia	Greene	Logan	Polk	Stone
Ashley	Conway	Hemstead	Lonoke	Pope	Union
Baxter	Craighead	Hot Spring	Madison	Prairie	Van Buren
Benton	Crawford	Howard	Marion	Pulaski	Washington
Boone	Dallas	Independence	Miller	Randolph	White
Bradley	Drew	Izard	Montgomery	Saline	Woodruff
Calhoun	Faulkner	Jefferson	Nevada	Scott	Yell
Carroll	Franklin	Johnson	Newton	Searcy	
Clark	Fulton	Lafayette	Ouachita	Sebastian	
Cleburne	Garland	Lincoln	Perry	Sevier	
Cleveland	Grant	Little River	Pike	Sharp	

TERRITORY 2 (Add a 25% surcharge for dwellings in Territory 2)

Chicot	Cross	Lawrence	Monroe	St. Francis
Clay	Desha	Lee	Phillips	
Crittendon	Jackson	Mississippi	Poinsett	

APPLICATION FOR INSURANCE

Proxy for Membership, Meetings and Voting

BINDER

#

Agents Mutual Insurance Company
P. O. Drawer 1250
Pine Bluff, Arkansas 71613
1-800-272-2248 -:- 1-870-535-2840

APPLICANT INFORMATION	LIENHOLDER INFORMATION
NAME	NAME
MAILING ADDRESS	MAILING ADDRESS
CITY COUNTY STATE ZIP	CITY STATE ZIP
INSURED'S TELEPHONE NUMBERS HOME _____ CELL _____	LOAN #:
LOCATION OF STRUCTURE IF OTHER THAN MAILING ADDRESS (GIVE DIRECTIONS IF RURAL)	(INCLUDE COUNTY)

PERIOD OF INSURANCE 12:01 A.M. STANDARD TIME

EFFECTIVE	to	EXPIRES	MONTHS

Deductible
- ☐ $500
- ☐ $1,000
- ☐ $1,500

Territory
- ☐ One
- ☐ Two

Occupancy
- ☐ Owner
- ☐ Tenant
- ☐ Seasonal

- ☐ Mobile Homeowner
- ☐ Rental Mobile Home
- ☐ Homeowner
- ☐ Dwelling Fire
- ☐ Builders Risk
- ☐ Other_____

COVERAGE:	B. Appurtenant Structures	C. Unscheduled Personal Property	D. Additional Living Expenses	E. Personal Liability (Bodily Injury and Property Damage) Each Occurrence	F. Medical Payments to Others Each Person
$	$	$	$	$	$

HOMEOWNER/DWELLING INFORMATION:

Year Const.?	Construction Type? (Brick, Frame)	No. of Stories	Square Feet	Lot Size/Acreage	No. of Families?

MOBILE HOME INFORMATION:

Year	Model	Length	Width	Serial No.	Tied Down?	Under-pinned?	Moble Home Park? No. Spaces

MUST COMPLETE ON ALL APPLICATIONS:

Purchase Date	Purchase Price	Loan Balance	Lot Size/ Acreage	ISO Protection Class	Feet from Fire Hydrant?	Miles from Fire Dept.?	Responding Fire Dept.?	Inside City Limits

BAD CREDIT MUST BE DISCLOSED.

	Yes	No
1. Are mortgage payments overdue or is applicant currently overdue on any other payments?	___	___
2. Has applicant ever been involved in any foreclosure, repossession or bankruptcy?	___	___
3. Does applicant have bad credit?	___	___

Explain on back of application.

IF ANSWER IS YES - RISK IS UNACCEPTABLE WILL NOT BIND OR WRITE

	Yes	No
1. Has applicant or contract seller/leinholder had a fire loss "on any" property in past 10 years?	___	___
2. Has applicant had more than two insurance losses in the past five years?	___	___
3. Is property for sale or unoccupied?	___	___
4. Are any business pursuits conducted on the premises?	___	___
5. Is applicant unemployed?	___	___

Must complete the following:

1. Marital Status: ☐ Single ☐ Married ☐ Divorced ☐ Separated
2. Applicant's DOB_____SS # _____
3. Employer _____ How Long?_____
4. Spouse's DOB_____SS # _____
5. Employer _____ How Long?_____
6. Previous Carrier _____
7. If cancelled or non-renewed state reason_____
8. Have you ever applied for a policy with this company before? _____
9. Any Improvements Recently? _____
10. Age of Roof_____ Type_____
11. Describe any animals on premises (dog breeds) _____
12. List all insurance losses incurred during the last five years. _____
13. Is a woodburning stove or fireplace in the dwelling?____
14. Type of heat? _____
15. Any space heaters?_____

PREMIUM SECTION

Basic Premium		$_____
Misc. _____		$_____
Wood Stove-	($25)	$_____
Fireplace	($25)	$_____
Space Heater	($25)	$_____
Two-Family	(10%)	$_____
Territory 2	(25%)	$_____
Increase Liability;		
$ 50K/1,000	($12)	$_____
$100K/1,000	($23)	$_____
Total Annual Premium		$_____

❑ BILL MORTGAGE 12 Mo./Annual

❑ DIRECT BILL INSURED (must include check)

❑ 3 Mo. ❑ 6 Mo. ❑ Annual

Premium Payment	$_____
Application Fee	$ 10.00
Amount Enclosed	$_____

* * * * * *

Billing Fee $5 per Bill on 3 or 6 mo. plan

I understand and agree that if any premium remitted by me, or on my behalf, is not honored by the payor (bank), it will be deemed non-payment and no coverage will have been bound, or afforded under any binder.

The possibility of a major earthquake occurring in the state poses a serious threat to citizens of Arkansas. Most homeowner (including renter and condominium owners), farm and dwelling fire policies do not provide earthquake coverage or may provide less than 100% coverage for damage due to an earthquake. You should review your policy or talk with your agent to determine whether you have earthquake coverage.

The market for residential earthquake coverage in Arkansas has declined over the past several years. In response to these market conditions, a Market Assistance Program (MAP) has been developed to assist consumers in obtaining residential earthquake coverage. Individuals qualify to purchase residential earthquake coverage through the MAP simply by having underlying homeowners, farmowners or dwelling fire coverage that excludes the earthquake peril.

A list of insurers participating in the MAP may be obtained by contacting your agent or calling1-800-852-5494. You may also elect to maintain earthquake coverage which you may have already purchased.

DECLINATION OF RESIDENTIAL EARTHQUAKE COVERAGE

I have been advised about the availability of residential earthquake insurance through the Market Assistance Program (MAP) and/or the Arkansas Earthquake Authority and/or the insurance company to which I am applying.

I hereby choose NOT to purchase earthquake coverage in any form, from any of the above sources.

_____
Applicant's Signature

ATTACH RECENT PHOTOGRAPH OF STRUCTURE

AGENCY (Sub-Producer) _____ #_____

ADDRESS _____

CITY _____STATE_____ZIP_____

PHONE # _____

SUB-PRODUCER'S SIGNATURE: _____

NOTICE TO THE APPLICANT:

I hereby warrant that all the information is correct and such statements are offered as an inducement to the Company to issue the policy for which I am applying. I agree that the policy shall be NULL and VOID if such information is false, or misleading, or would materially affect acceptance of the risk by the Company.

As part of the Company's Underwriting Procedure, a routine inquiry may be made which will provide applicable information concerning character, financial history, general reputation, personal characteristics and mode of living.

X _____
Signature of Applicant

_____20_____ _____ Time_____ A.M. P.M.
Signed On

EXPLANATIONS:

DIAGRAM OF DRIVING DIRECTIONS IF RURAL:

Agents Mutual Insurance Company

SUMMARY OF IMPORTANT PROVISIONS RELATIVE TO MEMBERSHIP, MEETINGS AND VOTING

I hereby appoint the Board of Directors of Agents Mutual Insurance Company (the "Company") as my proxy to act on my behalf at all meetings of members hereby giving the Board, or its designee, full power to vote for me on all matters that may be voted upon at any meeting.

I understand the annual meeting of members is held at the home of the Company, 2720 West 28th Avenue, Pine Bluff, Arkansas. This proxy shall remain in effect during my membership in the Company. I may revoke this proxy in writing by advising the Company of such at least five days prior to any meeting, or by attending and voting in person at any members meeting.

MEMBERSHIP

Each policyholder of an insurance policy issued by the Company and in force, shall be a member of the Company. A person immediately and automatically shall become a member of the Company at such time as such person becomes a policyholder and shall cease to be a member of the Company at such time as such person ceases to be a policyholder.

ANNUAL MEETING

An annual meeting of the members shall be held each and every calendar year in the State of Arkansas for the purpose of selecting directors, receive and consider reports as to the business and affairs of the Company, and transacting such other business as may properly come before the meeting.

The meeting for Agents Mutual Insurance Company shall be held at 1:00 p.m. on the second Monday in December in each year; provided, if such day be a legal holiday then the meeting will be held at the same time and place on the next day thereafter which is not a legal holiday. The meeting will be held at the home office of the Company in Pine Bluff, Arkansas. The Company shall not be required to give any further or additional notice to the members of such meeting.

QUORUM

Except as otherwise provided by applicable law, a majority of the members of the Company (present in person or by proxy) shall constitute a quorum at any regular or special meeting.

VOTING RIGHTS

Each member shall be entitled to one vote for each policy held by him upon each matter coming to a vote at meetings of members. Such vote may be exercised in person or by written proxy.

VOTE REQUIRED

A majority of the voting power represented at any meeting of members shall be necessary and sufficient to approve any given matter. There shall be no cumulative voting.

PROXY

At all meetings of members, a member may vote by proxy executed in writing by the member or by the member's duly authorized attorney in fact. Such proxy shall be filed with the secretary before commencement of the meeting or at such later time as shall be expressly permitted by the corporate officer presiding at such meeting. Each application for an insurance policy issued by the Company shall contain a provision pursuant to which the policyholder thereof grants a revocable proxy to the Board of Directors with respect to all matters to be considered and voted upon by members at any meeting for the term of such insurance policy. Any proxy may be revoked at any time by the member.

Agents Mutual Insurance Company

Increase policy fee to $30 (Fully Earned)

Additional Coverage

1. Ice and Snow $1 per $1,000 on Dwelling
2. Increase Theft $5 per $1,000 (not to exceed $6,000)
3. Water Discharge $25 ($5,000 limit on loss)