

SERFF Tracking Number: FDLY-126447092 State: Arkansas
Filing Company: Fidelity National Property and Casualty Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: AR-HOME-RR-2010
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners Rate and Rule Revision
Project Name/Number: /

Filing at a Glance

Company: Fidelity National Property and Casualty Insurance Company

Product Name: Homeowners Rate and Rule Revision SERFF Tr Num: FDLY-126447092 State: Arkansas

TOI: 04.0 Homeowners

SERFF Status: Closed-Filed

State Tr Num: EFT \$100

Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Co Tr Num: AR-HOME-RR-2010

State Status: Fees verified and received

Filing Type: Rate/Rule

Reviewer(s): Becky Harrington, Betty Montesi

Author: Linda Kinney

Disposition Date: 04/16/2010

Date Submitted: 02/23/2010

Disposition Status: Filed

Effective Date Requested (New): 06/15/2010

Effective Date (New): 06/15/2010

Effective Date Requested (Renewal): 08/15/2010

Effective Date (Renewal): 08/15/2010

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 04/16/2010

State Status Changed: 02/25/2010

Deemer Date:

Created By: Linda Kinney

Submitted By: Linda Kinney

Corresponding Filing Tracking Number: AR-HOME-FM-2010

Filing Description:

Enclosed, as an Independent filing for Fidelity National Property and Casualty Insurance Company (FNPAC), is a revision to the Multi-Peril Homeowners Program. Please refer to Exhibit I, Actuarial Memorandum, and Exhibit II, Summary of Rate and Rule Revisions for an itemized list of changes to the current sales manual.

To the best of our knowledge, the enclosed material conforms to all departmental requirements. If you have any questions concerning this filing, please contact me toll-free at 1-800-849-6140, ext. 7380 or e-mail at the address below.

SERFF Tracking Number: FDLY-126447092 State: Arkansas
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 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners Rate and Rule Revision
 Project Name/Number: /

Sincerely,
 Linda Kinney
 Product Analyst Supervisor
 Pricing Department
 linda.kinney@fnf.com

Company and Contact

Filing Contact Information

Linda Kinney, Product Analyst Supervisor linda.kinney@fnf.com
 4905 Belfort Road 904-997-7380 [Phone]
 Suite 110 904-472-2563 [FAX]
 Jacksonville, FL 32256

Filing Company Information

Fidelity National Property and Casualty Insurance Company CoCode: 16578 State of Domicile: New York
 P.O. Box 45126 Group Code: 670 Company Type:
 Jacksonville, FL 32232-5126 Group Name: State ID Number:
 (402) 599-8315 ext. [Phone] FEIN Number: 16-0986300

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Fidelity National Property and Casualty Insurance Company	\$100.00	02/23/2010	34397695

SERFF Tracking Number: FDLY-126447092 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	04/16/2010	04/16/2010

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	04/14/2010	04/14/2010	Linda Kinney	04/14/2010	04/14/2010
Pending Industry Response	Becky Harrington	04/12/2010	04/12/2010	Linda Kinney	04/13/2010	04/13/2010
Pending Industry Response	Becky Harrington	03/26/2010	03/26/2010	Linda Kinney	04/12/2010	04/12/2010
Pending Industry Response	Becky Harrington	02/25/2010	02/25/2010	Linda Kinney	03/24/2010	03/24/2010

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Objection Response #1 - 04-12-10	Linda Kinney	04/12/2010	04/12/2010

SERFF Tracking Number: FDLY-126447092 *State:* Arkansas
Filing Company: Fidelity National Property and Casualty *State Tracking Number:* EFT \$100
Insurance Company
Company Tracking Number: AR-HOME-RR-2010
TOI: 04.0 Homeowners *Sub-TOI:* 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners Rate and Rule Revision
Project Name/Number: /

SERFF Tracking Number: *FDLY-126447092* State: *Arkansas*
 Filing Company: *Fidelity National Property and Casualty Insurance Company* State Tracking Number: *EFT \$100*
 Company Tracking Number: *AR-HOME-RR-2010*
 TOI: *04.0 Homeowners* Sub-TOI: *04.0000 Homeowners Sub-TOI Combinations*
 Product Name: *Homeowners Rate and Rule Revision*
 Project Name/Number: */*

Disposition

Disposition Date: 04/16/2010
 Effective Date (New): 06/15/2010
 Effective Date (Renewal): 08/15/2010
 Status: Filed
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Fidelity National Property and Casualty Insurance Company	%	17.000%	\$6,581	32	\$38,710	%	%

SERFF Tracking Number: FDLY-126447092 State: Arkansas
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 Company Tracking Number: AR-HOME-RR-2010
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners Rate and Rule Revision
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Form RF-2 Loss Costs Only (not for workers' compensation)	Filed	Yes
Supporting Document	H-1 Homeowners Abstract	Filed	Yes
Supporting Document (revised)	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	Exhibit I - Actuarial Memorandum	Filed	Yes
Supporting Document (revised)	Exhibit II - Summary of Rate and Rule Revisions	Filed	Yes
Supporting Document	Exhibit II - Summary of Rate and Rule Revisions		Yes
Supporting Document	Exhibit II - Summary of Rate and Rule Revisions		Yes
Supporting Document	Exhibit III - Loss Costs and Average Premium - Calendar Year	Filed	Yes
Supporting Document	Exhibit IV - Accident Year Loss Ratios	Filed	Yes
Supporting Document (revised)	Exhibit V - Estimated Revenue Change by Form	Filed	Yes
Supporting Document	Exhibit V - Estimated Revenue Change by Form	Filed	Yes
Supporting Document (revised)	Exhibit VI - Base Rate Revision - By Territory and Form	Filed	Yes
Supporting Document	Exhibit VI - Base Rate Revision - By Territory and Form	Filed	Yes
Supporting Document	Exhibit VII - Protection Classification Factor Revision	Filed	Yes
Supporting Document (revised)	Exhibit VIII - Discounts, Surcharges and Options Revision	Filed	Yes
Supporting Document	Exhibit VIII - Discounts, Surcharges and Options Revision		Yes
Supporting Document	FNPAC CW Indication 2010	Filed	Yes
Supporting Document	AR Indication 2010	Filed	Yes
Supporting Document	Exhibit IX - Protection Class Factors -		

SERFF Tracking Number: *FDLY-126447092* State: *Arkansas*
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 TOI: *04.0 Homeowners* Sub-TOI: *04.0000 Homeowners Sub-TOI Combinations*
 Product Name: *Homeowners Rate and Rule Revision*
 Project Name/Number: */*

	Competitor Analysis	Filed	Yes
Supporting Document	Objection Response #1 - 04-12-10	Filed	Yes
Supporting Document	Disruption Chart	Filed	Yes
Rate (revised)	Sales Manual	Filed	Yes
Rate	Sales Manual		Yes
Rate	Sales Manual		Yes
Rate	Sales Manual		Yes
Rate (revised)	Base Rates and Relativities	Filed	Yes
Rate	Base Rates and Relativities		Yes
Rate	Base Rates and Relativities		Yes

SERFF Tracking Number: FDLY-126447092 State: Arkansas
Filing Company: Fidelity National Property and Casualty Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: AR-HOME-RR-2010
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners Rate and Rule Revision
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 04/14/2010
Submitted Date 04/14/2010

Respond By Date

Dear Linda Kinney,

This will acknowledge receipt of the response dated 4/13/2010.

Objection 1

No Objections

Comment: Please cap individual increase at 20%.

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 04/14/2010
Submitted Date 04/14/2010

Dear Becky Harrington,

Comments:

In addition to the addition of the capping provision stated below, the effective dates have been changed to 06/15/10 New Business and 08/15/10 Renewal Business. The sales manual, base rates and relativities, and summary of changes has been revised accordingly.

Response 1

Comments: Rule 11. Capping Provision, has been added.

Related Objection 1

SERFF Tracking Number: FDLY-126447092 State: Arkansas
 Filing Company: Fidelity National Property and Casualty Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: AR-HOME-RR-2010
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners Rate and Rule Revision
 Project Name/Number: /

Comment:

Please cap individual increase at 20%.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Exhibit II - Summary of Rate and Rule Revisions

Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Sales Manual	Entire	Replacement	
Previous Version			
<i>Sales Manual</i>	<i>Entire</i>	<i>Replacement</i>	
<i>Sales Manual</i>	<i>Entire</i>	<i>Replacement</i>	
<i>Sales Manual</i>	<i>Entire</i>	<i>Replacement</i>	
Base Rates and Relativities	Entire	Replacement	
Previous Version			
<i>Base Rates and Relativities</i>	<i>Entire</i>	<i>Replacement</i>	
<i>Base Rates and Relativities</i>	<i>Entire</i>	<i>Replacement</i>	

Sincerely,
 Linda Kinney

SERFF Tracking Number: FDLY-126447092 State: Arkansas
Filing Company: Fidelity National Property and Casualty Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: AR-HOME-RR-2010
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners Rate and Rule Revision
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 04/12/2010
Submitted Date 04/12/2010

Respond By Date

Dear Linda Kinney,

This will acknowledge receipt of the responded dated 4/12/2010.

Objection 1

No Objections

Comment: The maximum increase is shown as 66% for territory 3. Pursuant to the Commissioner's request, provide a disruption chart. Indicate the number of insureds receiving greater than 20% increases. Explain the specific reason(s) for the increase.

Please feel free to contact me if you have questions.

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

Sincerely,

Becky Harrington

Response Letter

Response Letter Status Submitted to State
Response Letter Date 04/13/2010
Submitted Date 04/13/2010

Dear Becky Harrington,

Comments:

Response 1

Comments: Per your request, a disruption chart is being provided for the 33 policyholders that would be impacted by the program revision. There are three insureds who will receive a rate increase greater than 20%. The reason for the increase greater than 20% is due to the change being made to the rating factor for protection class 7.

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Product Name: Homeowners Rate and Rule Revision
Project Name/Number: /

Related Objection 1

Comment:

The maximum increase is shown as 66% for territory 3. Pursuant to the Commissioner's request, provide a disruption chart. Indicate the number of insureds receiving greater than 20% increases. Explain the specific reason(s) for the increase.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Disruption Chart

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Linda Kinney

SERFF Tracking Number: FDLY-126447092 State: Arkansas
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Company Tracking Number: AR-HOME-RR-2010
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners Rate and Rule Revision
Project Name/Number: /

Objection Letter

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

Respond By Date

Dear Linda Kinney,

This will acknowledge receipt of the response dated 3/24/2010.

Objection 1

- FNPAC CW Indication 2010 (Supporting Document)

Comment: Explain the weights chosen for the countrywide indications (5, 10, 15, 20, 50) instead of those shown in the AR indications.

Objection 2

No Objections

Comment: Please see previous objection number 4: This refers to the addition of the suburban rating rule. A suburban rating rule is considered an exception to ISO and requires the impact statement.

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 04/12/2010
Submitted Date 04/12/2010

Dear Becky Harrington,

Comments:

Response 1

SERFF Tracking Number: FDLY-126447092 State: Arkansas
Filing Company: Fidelity National Property and Casualty Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: AR-HOME-RR-2010
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners Rate and Rule Revision
Project Name/Number: /

Comments: It is felt that the weights used for the AR indication (10%, 15%, 20%, 25%, 30%) are appropriated for a program that lacks credible data and has premium volumes that are declining in the most recent year. The weights used for the countrywide indication (5%, 10%, 15%, 20%, 50%) are appropriated given the increase in premium volume that is occurring. The rate of premium change that is occurring is better represented by looking at written premium. Please refer to the chart below:

	Written Premium	Written Premium
AR FNPAC		
Countrywide		
2005	5,885	18,471,121
2006	19,332	25,924,029
2007	36,520	29,966,768
2008	38,710	29,106,233
2009	25,291	34,885,940

Related Objection 1

Applies To:

- FNPAC CW Indication 2010 (Supporting Document)

Comment:

Explain the weights chosen for the countrywide indications (5, 10, 15, 20, 50) instead of those shown in the AR indications.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments: Rule 11, Suburban Protection Rating Plan, is being withdrawn.

Related Objection 1

Comment:

Please see previous objection number 4: This refers to the addition of the suburban rating rule. A suburban rating rule is considered an exception to ISO and requires the impact statement.

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Filing Company: Fidelity National Property and Casualty Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: AR-HOME-RR-2010
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners Rate and Rule Revision
Project Name/Number: /

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 #
Sales Manual	Entire	Replacement	
Previous Version			
Sales Manual	Entire	Replacement	
Sales Manual	Entire	Replacement	

Sincerely,
Linda Kinney

SERFF Tracking Number: FDLY-126447092 State: Arkansas
Filing Company: Fidelity National Property and Casualty Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: AR-HOME-RR-2010
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners Rate and Rule Revision
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 02/25/2010

Submitted Date 02/25/2010

Respond By Date

Dear Linda Kinney,

This will acknowledge receipt of the captioned filing.

Objection 1

- NAIC loss cost data entry document (Supporting Document)

Comment: This form is required with all rate change filings. Please submit a completed form.

Objection 2

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comment: The survey must be saved as an xls worksheet, Excel 2003, not 2007 version. The Department is not running Office 2007. I have a converter program, but it is still not allowing me to open your submitted HPCS.

Objection 3

No Objections

Comment: All request for rate changes submitted to the Department must include supporting data as required by Arkansas Code Annotated § 23-67-209 and Rule 23, Section 7.A.2. Rate changes are not acceptable without sufficient justification. Please provide countrywide rate indications developed pursuant to the above, since AR data is not credible.

Objection 4

- Sales Manual, Entire (Rate)

- Exhibit II - Summary of Rate and Rule Revisions (Supporting Document)

Comment: Arkansas Code Annotated §23-88-104 requires insurers include an impact statement concerning the filing's effect on fire protection in the affected area, unless the insurer is utilizing a public protection classification system maintained by a licensed advisory organization. An impact statement must also be included for any exceptions to advisory organization classification systems or suburban rating plans.

Fire departments in Arkansas have used the ISO PPC system to encourage membership by promising that reductions in homeowners' rates are tied to whether the fire department can obtain a lower PPC number. Exceptions from the PPC number are detrimental to this process and therefore the legislature passed the above statute to discourage exceptions from the PPC system unless they grant some benefit to the responding fire departments ability to attract and retain new

SERFF Tracking Number: FDLY-126447092 State: Arkansas
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Insurance Company
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Product Name: Homeowners Rate and Rule Revision
Project Name/Number: /

members. Therefore, one could conclude that any deviation must give the fire departments some advantage in inducing the homeowners who buy the policy from the company to participate as a member in the responding fire district. Please provide an impact statement regarding the positive impact your classification rule has on responding fire districts ability to better respond to a fire or withdraw the rule.

Objection 5

- Exhibit II - Summary of Rate and Rule Revisions (Supporting Document)
- Exhibit VIII - Discounts, Surcharges and Options Revision (Supporting Document)

Comment: Wind/hail percentage deductibles or wind/hail flat deductibles in amounts greater than the all other peril deductible must be optional, chosen by the insured. We are not allowing companies to automatically increase deductibles of their current insureds, especially when a separate wind/hail deductible is involved. Provide the number of policies currently have a 1% wind/hail deductible; these insureds may not be automatically rolled-over to 2% amounts.

The Discounts and surcharges pages indicate a 2% deductible is mandatory for territories 1, 3, 5, and 9. This is not permitted. As stated above all wind/hail deductibles in amounts different from all other perils must be chosen by the insured, not mandated by the company.

Objection 6

- Sales Manual, Entire (Rate)
- Exhibit II - Summary of Rate and Rule Revisions (Supporting Document)

Comment: The mold rule does not appear to comply with Bulletin 10-2002. Coverage for fungus that is the result of any covered cause of loss must be provided up to the building limit.

Objection 7

- Exhibit VII - Protection Classification Factor Revision (Supporting Document)

Comment: It appears 2 current insureds will see significant increases due to the protection class factor changes in protection class 7. Additional statistical justification must be provided for the changes to all protection class factors.

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

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Product Name: Homeowners Rate and Rule Revision
Project Name/Number: /
Response Letter Date 03/24/2010
Submitted Date 03/24/2010

Dear Becky Harrington,

Comments:

In accordance with Regulation 23, Section 7.A., this filing will not be implemented until at least 20 days after today's date. Once your review is complete, revised effective dates will be determined.

Response 1

Comments: The NAIC Loss Cost Data Entry document is attached for your review.

Related Objection 1

Applies To:

- NAIC loss cost data entry document (Supporting Document)

Comment:

This form is required with all rate change filings. Please submit a completed form.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: NAIC loss cost data entry document

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments: The Premium Comparison Survey has been resubmitted in Excel version 2003. Please advise if you still have problems opening this document.

Related Objection 1

Applies To:

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comment:

The survey must be saved as an xls worksheet, Excel 2003, not 2007 version. The Department is not running Office 2007. I have a converter program, but it is still not allowing me to open your submitted HPCS.

SERFF Tracking Number: FDLY-126447092 State: Arkansas
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Product Name: Homeowners Rate and Rule Revision
Project Name/Number: /

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: HPCS-Homeowners Premium Comparison Survey

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments: Per your request, the countrywide rate indication for Fidelity National Property and Casualty Insurance Company is attached. Please refer to the document titled "FNPAC CW Indication 2010". Also attached is the indication for the Arkansas Homeowners Program. Please refer to the document titled "AR Indication 2010".

Related Objection 1

Comment:

All request for rate changes submitted to the Department must include supporting data as required by Arkansas Code Annotated § 23-67-209 and Rule 23, Section 7.A.2. Rate changes are not acceptable without sufficient justification. Please provide countrywide rate indications developed pursuant to the above, since AR data is not credible.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: FNPAC CW Indication 2010

Comment:

Satisfied -Name: AR Indication 2010

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments: Fidelity National Property and Casualty Insurance Company utilizes the public protection classification system maintained by ISO.

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Product Name: Homeowners Rate and Rule Revision
Project Name/Number: /

Related Objection 1

Applies To:

- Sales Manual, Entire (Rate)
- Exhibit II - Summary of Rate and Rule Revisions (Supporting Document)

Comment:

Arkansas Code Annotated §23-88-104 requires insurers include an impact statement concerning the filing's effect on fire protection in the affected area, unless the insurer is utilizing a public protection classification system maintained by a licensed advisory organization. An impact statement must also be included for any exceptions to advisory organization classification systems or suburban rating plans.

Fire departments in Arkansas have used the ISO PPC system to encourage membership by promising that reductions in homeowners' rates are tied to whether the fire department can obtain a lower PPC number. Exceptions from the PPC number are detrimental to this process and therefore the legislature passed the above statute to discourage exceptions from the PPC system unless they grant some benefit to the responding fire departments ability to attract and retain new members. Therefore, one could conclude that any deviation must give the fire departments some advantage in inducing the homeowners who buy the policy from the company to participate as a member in the responding fire district. Please provide an impact statement regarding the positive impact your classification rule has on responding fire districts ability to better respond to a fire or withdraw the rule.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 5

Comments: The 2% Windstorm or Hail Percentage Deductible has been revised to be optional on all policies. The projected revenue impact has been revised accordingly. In order to offset the change being made to remove the mandatory wind/hail deductible, the base rates have been adjusted in order to produce an overall revenue impact that can be supported.

There is currently 1 policy that utilizes a 1% wind/hail deductible which is used in conjunction with a \$1,000 All Other Peril. The renewal offer for this policy will reflect a \$1,000 All Peril deductible. The following documents have been

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 Product Name: Homeowners Rate and Rule Revision
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revised to reflect the aforementioned modifications:
 Exhibit II – Summary of Rate and Rule Revisions
 Exhibit V – Estimated Revenue Change by Form
 Exhibit VI – Base Rate Revision – By Territory and Form
 Exhibit VIII – Discounts, Surcharges and Options Revision
 Manual Page RP-1 – Base Rates

Related Objection 1

Applies To:

- Exhibit II - Summary of Rate and Rule Revisions (Supporting Document)
- Exhibit VIII - Discounts, Surcharges and Options Revision (Supporting Document)

Comment:

Wind/hail percentage deductibles or wind/hail flat deductibles in amounts greater than the all other peril deductible must be optional, chosen by the insured. We are not allowing companies to automatically increase deductibles of their current insureds, especially when a separate wind/hail deductible is involved. Provide the number of policies currently have a 1% wind/hail deductible; these insureds may not be automatically rolled-over to 2% amounts.

The Discounts and surcharges pages indicate a 2% deductible is mandatory for territories 1, 3, 5, and 9. This is not permitted. As stated above all wind/hail deductibles in amounts different from all other perils must be chosen by the insured, not mandated by the company.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Exhibit II - Summary of Rate and Rule Revisions

Comment:

Satisfied -Name: Exhibit V - Estimated Revenue Change by Form

Comment:

Satisfied -Name: Exhibit VI - Base Rate Revision - By Territory and Form

Comment:

Satisfied -Name: Exhibit VIII - Discounts, Surcharges and Options Revision

Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
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SERFF Tracking Number: *FDLY-126447092* State: *Arkansas*
 Filing Company: *Fidelity National Property and Casualty Insurance Company* State Tracking Number: *EFT \$100*
 Company Tracking Number: *AR-HOME-RR-2010*
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 Product Name: *Homeowners Rate and Rule Revision*
 Project Name/Number: */*
Base Rates and Relativities *Entire* **Replacement**
Previous Version
Base Rates and Relativities *Entire* **Replacement**

Response 6

Comments: Rule 15, Mold, Fungus, and Rot Damage, has been deleted in its entirety. Due to the removal of this rule, all subsequent rules have been renumbered accordingly. Please refer to the document titled "AR Home" to review these revisions.

Related Objection 1

Applies To:

- Sales Manual, Entire (Rate)
- Exhibit II - Summary of Rate and Rule Revisions (Supporting Document)

Comment:

The mold rule does not appear to comply with Bulletin 10-2002. Coverage for fungus that is the result of any covered cause of loss must be provided up to the building limit.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Exhibit II - Summary of Rate and Rule Revisions

Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

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

Response 7

Comments: Exhibit IX – Protection Class Factors – Competitor Analysis, has been created to provide a competitive analysis of the protection class relativities. The exhibit displays the protection class factors for five competitor companies along with the current and proposed position of Fidelity National. All proposed relativities are within range of the relativities used by the competitor companies. It is felt that using a competitive analysis is the best way to address the issue given the lack of credible loss experience for the company.

SERFF Tracking Number: FDLY-126447092 State: Arkansas
Filing Company: Fidelity National Property and Casualty Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: AR-HOME-RR-2010
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners Rate and Rule Revision
Project Name/Number: /

Related Objection 1

Applies To:

- Exhibit VII - Protection Classification Factor Revision (Supporting Document)

Comment:

It appears 2 current insureds will see significant increases due to the protection class factor changes in protection class 7. Additional statistical justification must be provided for the changes to all protection class factors.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Exhibit IX - Protection Class Factors - Competitor Analysis

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Linda Kinney

SERFF Tracking Number: FDLY-126447092 State: Arkansas
Filing Company: Fidelity National Property and Casualty Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: AR-HOME-RR-2010
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners Rate and Rule Revision
Project Name/Number: /

Amendment Letter

Submitted Date: 04/12/2010

Comments:

Subsequent to the submission of the response to the 03/26/10 objections this morning, it was noticed that the response to objection #1 did not appear in the same format as intended and appears to be unreadable. Attached is the same response with the data provided in a chart format.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Objection Response #1 - 04-12-10

Comment:

Objection Response 1.pdf

SERFF Tracking Number: FDLY-126447092 State: Arkansas
Filing Company: Fidelity National Property and Casualty Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: AR-HOME-RR-2010
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners Rate and Rule Revision
Project Name/Number: /

Post Submission Update Request Processed On 04/16/2010

Status: Allowed
Created By: Linda Kinney
Processed By: Becky Harrington
Comments:

General Information:

Field Name	Requested Change	Prior Value
Effective Date Requested (New)	06/15/2010	04/01/2010
Effective Date Requested (Renew)	08/15/2010	06/01/2010

SERFF Tracking Number: FDLY-126447092 State: Arkansas
 Filing Company: Fidelity National Property and Casualty Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: AR-HOME-RR-2010
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners Rate and Rule Revision
 Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 11/14/2006
Filing Method of Last Filing: File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Fidelity National Property and Casualty Insurance Company	%	17.000%	\$6,581	32	\$38,710	%	%

SERFF Tracking Number: *FDLY-126447092* State: *Arkansas*
 Filing Company: *Fidelity National Property and Casualty Insurance Company* State Tracking Number: *EFT \$100*
 Company Tracking Number: *AR-HOME-RR-2010*
 TOI: *04.0 Homeowners* Sub-TOI: *04.0000 Homeowners Sub-TOI Combinations*
 Product Name: *Homeowners Rate and Rule Revision*
 Project Name/Number: */*

Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed 04/16/2010	Sales Manual	Entire	Replacement	AR home.pdf
Filed 04/16/2010	Base Rates and Relativities	Entire	Replacement	AR home rates.pdf

Fidelity National Property and Casualty
Insurance Company

**Arkansas Homeowners Insurance Program
Rates and Rules Manual**

MULTI-PERIL HOMEOWNERS PROGRAM

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**Fidelity National Property and Casualty
Insurance Company**

**Arkansas Homeowners Insurance Program
Rates and Rules Manual**

General Rules

MULTI-PERIL HOMEOWNERS PROGRAM

GENERAL RULES

The rules, rates and premiums in this manual govern the writing of all Homeowners policies. The rules and rates filed by or on behalf of Fidelity National Property and Casualty Insurance Company (FNPAC) for each coverage shall govern in all cases not specifically provided for in these rules.

1. Eligibility
 - A. Homeowners Policy (HO 00 03, HO 00 05 and HO 00 08)
 - 1) A dwelling occupied by the owner and used principally for private residential purposes. The dwelling can have one, two, three or four families, but cannot have more than five roomers or boarders per family.
 - 2) A single family unit within a row house, town house, condominium or cooperative occupied by the owner and used principally for private residential purposes.
 - 3) A new dwelling that is under construction for one or two families to be occupied by the owner. (HO 00 03 and HO 00 05)
 - 4) A secondary dwelling, including seasonal dwellings, occupied by the owner and used principally for private residential purposes.
 - B. Renters Policy (HO 00 04)
 - 1) The tenant of any dwelling, apartment, condominium or cooperative unit.
 - 2) The owner, who is also an occupant, of a dwelling or building containing an apartment that is not eligible for another Homeowners form.
 - 3) The owner of a cooperative unit, provided:
 - a) The portion of the premises occupied as living quarters is used principally for private residential purposes.
 - b) This portion is not occupied by more than one additional family or more than two roomers or boarders.
 - c) This portion is designated by an apartment number or other positive identification.
 - C. Condominium Unit Owners Policy (HO 00 06)
 - 1) Owner occupied units, including seasonal units, which are part of a community association organized under condominium, cooperative, town house or planned development form of ownership and where provision has been made for a master policy covering the residential building(s) real property exposure. The unit must be used principally for private residential purposes.
 - 2) Rental or investment units in an association as described in 1) if occasionally occupied by the owner. The named insured must be an individual. Partnerships, corporations or similar legal entities are not eligible for Homeowners coverage.

NOTE: The term “owner” includes persons purchasing a dwelling, such as under a mortgage agreement or contract of sale.

2. Policy Period and Premium Payment

All premiums and rates shown in this manual are on an annual term basis. All policies are initially written for a one year term and are then automatically renewed annually. The rates on renewals will be those rates in effect at that time.

Description	Installment Fee
40/30/30 Payment Plan	\$6
EFT Payment Plan	\$2
Credit Card Payment Plan	\$4

MULTI-PERIL HOMEOWNERS PROGRAM

- 3. Other Insurance
Other insurance covering the same property is permitted only when the other insurance is for perils not covered by the policy. (For example, Flood Insurance).
- 4. Minimum Premiums
The annual minimum is \$75.
- 5. Rounding of Premiums
Any computations for additional coverages or additional amounts of insurance are to be rounded separately to the nearest dollar. Fifty cents or more is to be considered as a dollar.
- 6. Transfer or Assignment
 - A. Transfer of the policy to another location within the state is allowed provided the new location meets eligibility requirements.
 - B. Assignment of insurance under the policy is allowed provided the new owner meets eligibility requirements.
 Transfer and assignments are subject to any necessary adjustment of premium.
- 7. Mid-Term Changes
 - A. Permitted Mid-Term Changes
The policy may be changed at any time during the annual term of the policy. The change may result from either increasing or decreasing the policy limits or coverages. Following are permitted mid-term changes:
 - 1) Changing policy limits.
 - 2) Changing coverages.
 - 3) Adding or deleting options.
 - 4) Changing deductibles (changing the wind/hail deductible is not allowed on mid-term).
 - B. Method of Calculation
 - 1) Calculate the PRO RATA FACTOR.
 - a) Compute the number of days left in the annual term until the policy expires. (Example: 122 days)
 - b) Divide the number of days by 365 (days in a year). This produces the PRO RATA FACTOR. A few examples may help:

<u>Number of Days</u>	<u>Divided By</u>	<u>Pro Rata Factor</u>
360	365	.99
240	365	.66
122	365	.33
73	365	.20
34	365	.09

- Each 3.65 days causes a change of .01 in the Pro Rata Factor.
- 2) Calculate the annual premium based on current rates for insurance presently in force. This premium is subject to the policy minimum premium described in Rule 4.
- 3) Calculate the annual premium based on current rates for desired insurance. This premium is subject to the policy minimum premium described in Rule 4.
- 4) Calculate the difference between the two premiums.
- 5) Apply the PRO RATA FACTOR to the premium difference.
- 6) The result is the premium charge or return for the policy change.

MULTI-PERIL HOMEOWNERS PROGRAM

8. Cancellation
No basic coverages can be cancelled without the entire policy being cancelled. If the policy is cancelled, the annual premium that applies to the current policy period multiplied by the PRO RATA FACTOR is returned to the insured.

9. Restriction of Coverage
The named insured can request a restriction on an individual policy. The circumstances or exposure must be so unusual that without the restriction the policy would not be issued. No reduction from the prescribed rate and minimum premium is allowed. Refer each request to FNPAC.

10. Construction Classifications
 - A. Frame
A dwelling with exterior walls of combustible construction (including walls with metal, stucco, or metal lath and plaster on combustible supports) is classified as frame.
 - B. Masonry
A dwelling with exterior walls of brick, concrete, concrete block, adobe, tile, or other masonry materials is classified as masonry.
 - C. Masonry Veneer
A dwelling with walls of combustible construction veneered with masonry materials is classified as masonry veneer.
 - D. Superior Construction
 1. Non-Combustible
Exterior walls and floors and roof constructed of, and supported by metal, asbestos, gypsum, or other non-combustible materials.
 2. Masonry Non-Combustible
Exterior walls constructed of masonry materials, as described in General Rule 10.B. and floors and roof of metal or other non-combustible materials.
 3. Fire Resistive
Exterior walls and floors and roof constructed of masonry or other fire resistive materials.
 - E. Mixed Construction
A dwelling shall be classified as frame construction when the wall area of frame construction (excluding gables) exceeds 33⅓% of the total wall area.

11. Capping Provision
The maximum annual premium increase will be 20% for the first renewal occurring on or after August 15, 2010. This provision remains in effect until August 14, 2012. The premium increase will be determined by comparing the following:
 - a. the annual premium (including premium associated with coverage amount changes arising from inflation coverage) based on rates in force at the time of renewal processing; and
 - b. the annual premium charges at the last renewal if no mid-term endorsements impacting premium has occurred. Otherwise, the annual premium reflecting coverages and premiums used in processing the most recent mid-term endorsement impacting premium.
 Amended coverage selections by the insured with this renewal are not considered in the determination of the maximum increase. If the capped premium is below the minimum premium, the minimum premium will apply. This rule will not apply to policyholders with a current annual premium below \$250.

**Fidelity National Property and Casualty
Insurance Company**

**Arkansas Homeowners Insurance Program
Rates and Rules Manual**

Territory Definitions

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

ZIP CODE	COUNTY	TERR.	ZIP CODE	COUNTY	TERR.
71601		6	71726		6
71602		6	71728		6
71603		6	71730		6
71612		6	71740		9
71613		6	71742		6
71630		8	71743		6
71631		6	71744		6
71635		8	71745		6
71638		8	71747		6
71639		8	71748		6
71640		8	71749		6
71642		8	71750		6
71643		6	71751		6
71644		6	71752		9
71646		8	71753		9
71647		6	71754		9
71651		6	71758		6
71652		6	71762		6
71653		8	71763		6
71654		8	71764		9
71655		8	71764		9
71656		8	71764		6
71657		8	71764		6
71658		8	71765		6
71659		6	71766		6
71660		6	71769		9
71661		8	71770		9
71662		8	71772		6
71663		8	71801		9
71665		6	71802		9
71666		8	71820		6
71667		6	71822		6
71670		8	71823		6
71671		6	71825		9
71674		8	71826		9
71675		8	71827		9
71676		8	71828		6
71677		8	71831		9
71678		6	71832		6
71701		6	71833		6
71711		6	71834		9
71720		6	71835	Hempstead	9
71721		6	71835	Nevada	6
71722		6	71836		6
71724		6	71837		9
71725		6	71838		9

Refer to FNPAC for Zip Codes not listed.

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

ZIP CODE	COUNTY	TERR	ZIP CODE	COUNTY	TERR.
71839		9	71949		3
71840		9	71950		6
71841		6	71952		6
71842		6	71953		3
71845		9	71956		3
71846		6	71957		3
71847		9	71958		6
71851		6	71959		6
71852	Hempstead	9	71960		3
71852	Howard	6	71961		3
71853		6	71962		6
71854		9	71964	Garland	3
71855		9	71964	Hot Spring	6
71857		6	71965		3
71858		6	71968		3
71859	Hempstead	9	71969		3
71859	Howard	6	71970		3
71859	Sevier	6	71971		6
71860		9	71972		3
71861		9	71973		3
71862		9	71998		6
71864		6	71999		6
71865		6	72001		3
71866		6	72002	Pulaski	5
71901	Garland	3	72002	Saline	6
71901	Hot Spring	6	72003		6
71902		3	72004		6
71903		3	72005		7
71909		3	72006		2
71910		3	72007		6
71913	Garland	3	72010		2
71913	Hot Spring	6	72011		6
71914		3	72012		2
71921		6	72013		2
71922		6	72014		7
71923		6	72015		6
71929		6	72016	Perry	3
71932		3	72016	Pulaski	5
71933		6	72017		6
71935		3	72018		6
71937		3	72020	Independence	4
71940		6	72020	Jackson	7
71941		6	72020	White	2
71942		6	72021		10
71943		6	72022		6
71944		3	72023	Faulkner	2
71945		3	72023	Lonoke	6

Refer to FNPAC for Zip Codes not listed.

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

ZIP CODE	COUNTY	TERR.	ZIP CODE	COUNTY	TERR.
72023	Pulaski	5	72074		2
72024		6	72075		7
72025		3	72076	Faulkner	2
72026		6	72076	Lonoke	6
72027		2	72076	Pulaski	5
72028		2	72078		5
72029		10	72079		6
72030		2	72080		2
72031		2	72081		2
72032		2	72082		2
72033		2	72083		6
72035		2	72084		6
72036		2	72085		2
72037		6	72086		6
72038		6	72087	Garland	3
72039		2	72087	Saline	6
72040		6	72088		2
72041		6	72089		6
72042		6	72099		5
72043		7	72101	Cross	10
72044		2	72101	Jackson	7
72045		2	72101	Woodruff	2
72046	Jefferson	6	72102		2
72046	Lonoke	6	72103	Pulaski	5
72046	Pulaski	5	72103	Saline	6
72047		2	72104		6
72048		6	72105		6
72051		2	72106		2
72052		2	72107		2
72053		5	72108		10
72055		6	72110		2
72057		6	72111		2
72058		2	72112	Jackson	7
72059		2	72112	Poinsett	10
72060		2	72113	Faulkner	2
72063		2	72113	Pulaski	5
72064		6	72114		5
72065	Grant	6	72115		5
72065	Pulaski	5	72116		5
72065	Saline	6	72117		5
72066		6	72118		5
72067		2	72119		5
72068		2	72120	Faulkner	2
72069		10	72120	Pulaski	5
72070		3	72121		2
72072		6	72122	Pulaski	5
72073		6	72122	Saline	6

Refer to FNPAC for Zip Codes not listed.

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

ZIP CODE	COUNTY	TERR.	ZIP CODE	COUNTY	TERR.
72123		2	72190		5
72124		5	72199	Faulkner	2
72125		3	72199	Pulaski	5
72126	Perry	3	72201		5
72126	Pulaski	5	72202		5
72127	Conway	2	72204		5
72127	Perry	3	72205		5
72128		6	72206	Pulaski	5
72129		6	72206	Saline	6
72130		2	72207		5
72131		2	72209	Pulaski	5
72132		6	72209	Saline	6
72133		6	72210	Pulaski	5
72134		10	72210	Saline	6
72135	Perry	3	72211		5
72135	Pulaski	5	72212		5
72136		2	72214		5
72137		2	72215		5
72139		2	72216		5
72140		6	72217		5
72141		2	72219		5
72142	Lonoke	6	72222		5
72142	Pulaski	5	72223		5
72143		2	72225		5
72145		2	72227		5
72149		2	72295		5
72150		6	72301		11
72152		6	72303		11
72153		2	72310		10
72156		2	72311		10
72157		2	72312		6
72160		6	72313		10
72164		5	72314		10
72165		4	72315		10
72166		6	72319		10
72167		6	72320		10
72168		6	72321		10
72169		7	72322		10
72170		6	72324		10
72173		2	72325		11
72175		6	72326		10
72176		6	72327		11
72178		2	72328		6
72179		2	72329		10
72180		5	72330		10
72182		6	72331		11
72183		5	72331		10

Refer to FNPAC for Zip Codes not listed.

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

ZIP CODE	COUNTY	TERR.	ZIP CODE	COUNTY	TERR.
72332		11	72391		10
72333		6	72392		10
72335		10	72392		10
72336		10	72394		10
72338		10	72394		10
72339		11	72395		10
72340		10	72395		10
72341		10	72396		10
72342		6	72396		10
72346		10	72401		7
72347	Cross	10	72402		7
72347	Jackson	7	72404		7
72348	Crittenden	11	72410		7
72348	St. Francis	10	72411		7
72350		10	72412		7
72351		10	72413		7
72352		10	72414		7
72353		6	72415		7
72354		10	72416		7
72355	Lee	10	72417		7
72355	Phillips	6	72419		7
72358		10	72421		7
72359		10	72422		7
72360		10	72424		7
72364		11	72425		7
72365		10	72426		10
72366		6	72427		7
72367		6	72428		10
72368		10	72429		10
72369		6	72430		7
72370		10	72431		7
72372		10	72432		10
72373		10	72433		7
72374		6	72434		7
72376		11	72435		7
72377		10	72436		7
72379		8	72437		7
72383		6	72438		10
72384		11	72440		7
72386	Crittenden	11	72441		7
72386	Mississippi	10	72442		10
72386	Poinsett	10	72443		7
72387		10	72444		7
72389		6	72445		7
72390		6	72447		7
72390		6	72449		7
72391		10	72450		7

Refer to FNPAC for Zip Codes not listed.

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

ZIP CODE	COUNTY	TERR.	ZIP CODE	COUNTY	TERR.
72451		7	72531		4
72453		7	72532		4
72454		7	72533		2
72455		7	72534	Cleburne	2
72456		7	72534	Independence	4
72457		7	72536		4
72458		7	72537		1
72459		7	72538		4
72460		7	72540		4
72461		7	72543		2
72462		7	72546		2
72464		7	72553		4
72465		7	72555		2
72466		7	72560		2
72467		7	72562		4
72469	Lawrence	7	72565		4
72469	Sharp	4	72567		2
72470		7	72568		4
72471		7	72569		4
72472		10	72571		4
72473		7	72572		7
72474		7	72573		4
72475		10	72575		4
72476		7	72576		4
72478		7	72577		4
72479		10	72578		4
72482		4	72579		4
72501		4	72581		2
72512		4	72583		4
72513		4	72584		4
72515		4	72585		4
72516		4	72587		4
72517		4	72601		1
72519	Baxter	1	72602		1
72519	Izard	4	72610		2
72519	Stone	2	72611		1
72520		4	72613		1
72521		4	72615		1
72522		4	72616		1
72523		2	72617		1
72524		4	72619		1
72525		4	72623		1
72526		4	72624		2
72527		4	72626		1
72528		4	72628		2
72529		4	72629		2
72530		2	72630		1

Refer to FNPAC for Zip Codes not listed.

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

ZIP CODE	COUNTY	TERR.	ZIP CODE	COUNTY	TERR.
72631		1	72717		1
72632		1	72718		1
72633		1	72719		1
72634		1	72721		1
72635		1	72722		1
72636		2	72727		1
72638	Carroll	1	72728		1
72638	Newton	2	72729		1
72639		2	72730		1
72640		2	72732		1
72641		2	72733		1
72642		1	72734		1
72644		1	72735		1
72645		2	72736		1
72648		2	72737		1
72650		2	72738		1
72651		1	72739		1
72653		1	72740		1
72654		1	72741		1
72655		2	72742		1
72658		1	72744		1
72660		1	72745		1
72661		1	72747		1
72662		1	72749		1
73663		2	72751		1
72666		2	72752		1
72668		1	72753		1
72669		2	72756		1
72670		2	72758		1
72672		1	72760		1
72675	Marion	1	72761		1
72675	Searcy	2	72762		1
72677		1	72764		1
72679		2	72765		1
72680		2	72766		1
72682		1	72768		1
72683		2	72769		1
72685		2	72770		1
72686		2	72773		1
72687		1	72774		1
72701		1	72776		1
72703		1	72801		2
72704		1	72802		2
72711		1	72812		2
72712		1	72820	Franklin	3
72714		1	72820	Johnson	2
72715		1	72821		3

Refer to FNPAC for Zip Codes not listed.

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

ZIP CODE	COUNTY	TERR.	ZIP CODE	COUNTY	TERR.
72823		2	72924		3
72824		2	72926		3
72826		3	72927		3
72827		2	72928		3
72828		2	72930		3
72829		2	72932		3
72830		2	72933		3
72832		2	72934	Crawford	3
72833	Scott	3	72934	Washington	1
72833	Yell	2	72935		3
72834		2	72936		3
72835	Logan	3	72937		3
72835	Yell	2	72938		3
72837		2	72940		3
72838		2	72941		3
73839		2	72943		3
72840		2	72944		3
72841		3	72945		3
72842		2	72946		3
72843		2	72947		3
72845		2	72948		3
72846		2	72949		3
72847		2	72950		3
72851		3	72951		3
72852		2	72952		3
72853		2	72955		3
72854		2	72956		3
72855		3	72957		3
72856		2	72958		3
72857		2	72959	Crawford	3
72858		2	72959	Franklin	3
72860		2	72959	Washington	1
72863		3			
72865		3			
72901		3			
72903		3			
72904		3			
72905		3			
72906		3			
72908		3			
72913		3			
72914		3			
72916		3			
72917		3			
72918		3			
72921		3			
72923		3			

Refer to FNPAC for Zip Codes not listed.

**Fidelity National Property and Casualty
Insurance Company**

**Arkansas Homeowners Insurance Program
Rates and Rules Manual**

Coverages and Rating

MULTI-PERIL HOMEOWNERS PROGRAM

COVERAGES AND RATING – HO 00 03 AND HO 00 05

1. Coverages and Amounts

The policy contains two sections, each with various coverages.

Section I – Property Coverages

Section II – Liability Coverages

SECTION I COVERAGES		AMOUNTS
Coverage A: Dwelling	The described dwelling.	100% of Replacement Cost is Required
	Extended Replacement Cost	25% of Coverage A
Coverage B: Other Structures	Other structures on premises	10% of Coverage A amount.
Coverage C: Personal Property	Personal property	50% of Cov. A
	Special Categories of Personal Property:	Special Limit:
	Money, bank note, bullion, etc.	\$200
	Securities, accounts, deeds, etc.	\$1,500
	Watercraft	\$1,500
	Trailers	\$1,500
	Jewelry, watches, furs (Theft)	\$1,500
	Firearms & related equip (Theft)	\$2,500
	Silverware (Theft)	\$2,500
	Property used for Business Purposes (On Premises)	\$2,500
	Property used for Business Purposes (Off Premises)	\$250
	Electronic Apparatus while in or upon a motor vehicle	\$1,500
	Electronic Apparatus used in business away from the residence premises	\$1,500
	Memorabilia, souvenirs, collector items	\$2,500
	Rugs, carpets, tapestries (Theft)	\$5,000
	Computer Equipment (On Premises)	\$5,000
	Computer Equipment (Off Premises)	\$1,000
	Cameras, Video Recording and Playing Equipment	\$500
	Paintings, etchings, antiques	\$1,000
Coverage D: Loss of Use	Additional Living Expense Fair Rental Value	40% of Coverage A Limit
	Civil Authority Prohibits Use	2 Weeks

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

SECTION I COVERAGES (CONT.)		
Additional Coverages:	Collapse	
	Credit Card and Forgery	\$500
	Debris Removal	\$1,000
	Fire Department Service Charge	\$500
	Glass or Safety Glazing Material	
	Grave Markers	\$5,000
	Landlord's Furnishings	\$2,500
	Loss Assessment	\$1,000
	Ordinance or Law	10% of Coverage A
	Property Removed	
	Reasonable Repairs	
Trees, Shrubs and Other Plants	\$500	

Coverage A, B and C limits are subject to Inflation Coverage.

For available options, see the Discounts, Surcharges and Options section.

SECTION II COVERAGES		AMOUNTS
Coverage E: Personal Liability	Includes Comprehensive Personal Liability.	\$100,000 Minimum
Coverage F: Medical Payments to Others		\$1,000 Minimum
Additional Coverages:	Damage to Property of Others	\$1,000
	Claim Expense	
	First Aid Expenses	
	Loss Assessment	\$1,000

For available options, see the Discounts, Surcharges and Options section.

2. Losses Insured

A. Section I

Damage to insured's property is covered under Section I of the policy. As indicated in Item 1 of this unit, there are four coverages under Section I.

COVERAGE A – Dwelling

COVERAGE B – Other Structures

COVERAGE C – Personal Property

COVERAGE D – Loss of Use

MULTI-PERIL HOMEOWNERS PROGRAM

Listed below are the losses that are insured:

Losses Insured	Protection Provided	
	Coverage A, B & D	Coverage C
Fire or Lightning	Accidental Direct	Yes
Windstorm or Hail	Physical Loss	Yes
Explosion	(with certain	Yes
Riot or Civil Commotion	exclusions)	Yes
Aircraft		Yes
Vehicles		Yes
Smoke		Yes
Vandalism or Malicious Mischief		Yes
Theft		Yes
Falling Objects		Yes
Weight of Ice, Snow or Sleet		Yes
Accidental Discharge of Water or Steam		Yes
Sudden, Accidental tearing etc. of Water Heating Systems or Appliances		Yes
Freezing of Plumbing		Yes
Damage from Artificially Generated Electricity		Yes
Volcanic Eruption		Yes

B. Section II

Section II Liability includes coverage for bodily injury or property damage and defense costs associated with a suit brought against an insured.

3. Loss Settlement – Section I

A. Coverage A – Dwelling

Losses to Coverage A and B are settled on a replacement cost basis without deduction for depreciation up to the limit shown on the Declarations page. Therefore, the Coverage A limit may be adjusted annually at renewal as determined by the replacement cost calculator model. An additional amount of insurance equal to 25% of the Coverage A limit of liability is provided for a premium discount.

Attach endorsement HO 23 47, Specified Additional Amount of Insurance for Coverage A-Dwelling-Arkansas.

B. Coverage C – Personal Property

Losses to Coverage C are settled on an actual cash value basis. The insured may elect, for an additional premium, to have losses settled on a replacement cost basis.

MULTI-PERIL HOMEOWNERS PROGRAM

4. Rating
 - A. Determine the BASIC PREMIUM.
 - 1) Select the correct TERRITORY according to the location of the dwelling and determine the base rate from Page RP-1.
 - 2) Select the appropriate CONSTRUCTION as defined in the Rules.
 - 3) Select the appropriate PROTECTION CLASS according to the location of the dwelling.
 - 4) Select the desired amount of insurance. Multiply the base rate by the Protection/Construction Class factor and by the Coverage A amount factor shown on the rate pages.
 - 5) Apply all applicable basic premium adjustments from the Basic Premium Adjustment Section to derive the BASIC PREMIUM. For example, Multiple Family Surcharge and Townhouse or Row House Surcharge.
 - B. Apply any remaining PERCENTAGE discounts or charges for optional coverages sequentially in the order presented in Percentage Discounts, Charges and Options section.
 - C. Apply any FLAT DOLLAR discounts or charges including premiums for optional coverages.
 - D. Determine the Insurance Bureau Score Adjustment
 - 1) Select the premium adjustment factor for the named insured from the Insurance Bureau Score table.
 - 2) Multiply any premiums developed from Sections A, B, C or Inland Marine by the factor selected in Step 1.

MULTI-PERIL HOMEOWNERS PROGRAM

COVERAGES AND RATING – HO 00 04 AND HO 00 06

1. Coverages and Amounts

The policy contains two sections each with various coverages.

Section I – Property Coverages

Section II – Liability Coverages

SECTION I COVERAGES		AMOUNTS
Coverage A: Dwelling	Building Property	HO 00 06: 30% of Cov. C (\$1,000 Min.) HO 00 04: Not Applicable
Coverage C: Personal Property	Any calculated amount based on value of personal property Special Categories of personal property: Money, bank note, bullion, etc. Securities, accounts, deeds, etc. Watercraft Trailers Jewelry, watches, furs (Theft) Firearms & related equip (Theft) Silverware (Theft) Property used for Business Purposes (On Premises) Property used for Business Purposes (Off Premises) Electronic Apparatus while in or upon a motor vehicle Electronic Apparatus used in business away from the residence premises Memorabilia, souvenirs, collector items Rugs, carpets, tapestries (Theft) Computer Equipment (On Premises) Computer Equipment (Off Premises) Cameras, Video Recording and Playing Equipment Paintings, etchings, antiques	Special Limit: \$200 \$1,500 \$1,500 \$1,500 \$1,500 \$2,500 \$2,500 \$2,500 \$250 \$1,500 \$1,500 \$2,500 \$5,000 \$5,000 \$1,000 \$500 \$1,000
Coverage D: Loss of Use	Additional Living Expense Fair Rental Value Civil Authority Prohibits Use	40% of Coverage C Limit 2 Weeks

MULTI-PERIL HOMEOWNERS PROGRAM

SECTION I COVERAGES (CONT.)		AMOUNTS
Additional Coverages:	Building Additions & Alterations	HO 00 04: 10% of Cov. C
	Collapse	
	Credit Card and Forgery	\$500
	Debris Removal	\$1,000
	Fire Department Service Charge	\$500
	Glass or Safety Glazing Material	
	Grave Markers	\$5,000
	Loss Assessment	\$1,000
	Ordinance or Law	10% of Coverage A
	Property Removed	
	Reasonable Repairs Trees, Shrubs, and Other Plants	\$500

Coverage A (HO 00 06) and Coverage C limits are subject to Inflation Coverage. For available options, see the Discounts, Surcharges and Options Section.

SECTION II COVERAGES		MINIMUMS OR AMOUNTS
Coverage E: Personal Liability	Includes Comprehensive Personal Liability	\$100,000 Minimum
Coverage F: Medical Payments to Others		\$1,000 Minimum
Additional Coverages:	Damage to Property of Others	\$1,000
	Claim Expense	
	First Aid Expenses	
	Loss Assessment	\$1,000

For available options, see the Discounts, Surcharges and Options section.

2. Losses Insured

Damage to insured's property is covered under Section I of the policy. As indicated in Item 1 of this subsection, there are three coverages under Section I.

- Damage to personal property on or away from premises;
- Insured's interests in betterments and improvements; and
- Loss of use.

Coverage applies to loss caused by the following:

- Fire or Lightning
- Windstorm or Hail
- Explosion
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism or Malicious Mischief

MULTI-PERIL HOMEOWNERS PROGRAM

Theft
 Falling Objects
 Weight of Ice, Snow or Sleet
 Accidental Discharge of Water or Steam
 Sudden and Accidental Tearing Asunder, Cracking, Bursting or Bulging of a
 Water Heating System or Appliance
 Freezing of Plumbing
 Damage from Artificially Generated Electricity
 Volcanic Eruption

Condominium Unitowners theft coverage on seasonals or units rented or held for rental more than 180 days is limited to burglary coverage. Section II coverage applies on premises only. Coverage A and Loss Assessments on Condominium Unitowners policies are provided for accidental direct physical loss subject to certain exclusions.

3. Loss Settlement – Section I

Losses for Coverage C are settled on an actual cash value basis. For an additional premium, the insured may elect to have losses settled on a replacement cost basis.

4. Rating

A. Determine the BASIC PREMIUM.

- 1) Develop the value of the property by calculating the Replacement Cost Value of the personal property if Replacement Cost on Personal Property Coverage will be purchased or the Replacement Cost less Depreciation value if not. This value will be the COVERAGE C AMOUNT.
- 2) Select the correct TERRITORY according to the location of the dwelling.
- 3) Select the appropriate PROTECTION CLASS according to the location of the dwelling.
- 4) Renters
 Multiply the base rate for the correct territory from Page RP-1 by the appropriate protection class/construction type factor from Page RP-2 and then by the amount of insurance factor from Page RP-4.
- 5) Condominium Unitowners
 - a) Multiply the base rate for the correct territory from Page RP-1 by the appropriate protection class/construction type factor from Page RP-2 and then by the amount of insurance factor from Page RP-4.
 - b) Apply all applicable basic premium adjustments from the Basic Premium Adjustment Section to derive the BASIC PREMIUM. For example, Unit-Owners Rental to Others.

B. Apply any remaining PERCENTAGE discounts or charges for optional coverages sequentially in the order presented in Percentage Discounts, Charges and Options section.

C. Apply any FLAT DOLLAR discounts or charges including premiums for optional coverages.

D. Determine the Insurance Bureau Score Adjustment

- 1) Select the premium adjustment factor for the named insured from the Insurance Bureau Score table.
- 2) Multiply any premiums developed from Sections A, B, C or Inland Marine by the factor selected in Step 1.

MULTI-PERIL HOMEOWNERS PROGRAM

COVERAGES AND RATING – HO 00 08

1. Coverages and Amounts

The policy contains two sections, each with various coverages.

Section I – Property Coverages

Section II – Liability Coverages

SECTION I COVERAGES

AMOUNTS

Coverage A: Dwelling	The described dwelling	Market Value
Coverage B: Other Structures	Other structures on premises	10% of Coverage A amount.
Coverage C: Personal Property	Personal property	50% of Cov. A
	Special Categories of Personal Property:	Special Limit:
	Money, bank notes, bullion, etc.	\$200
	Securities, accounts, deeds, etc.	\$1,500
	Watercraft	\$1,500
	Trailers	\$1,500
	Property used for Business Purposes (On Premises)	\$2,500
	Property used for Business Purposes (Off Premises)	\$250
	Electronic Apparatus while in or upon a motor vehicle	\$1,500
	Electronic Apparatus used in business away from the residence premises	\$1,500
	Memorabilia, souvenirs, collector items	\$2,500
	Rugs, carpets, tapestries (Theft)	\$5,000
	Computer Equipment (On Premises)	\$5,000
	Computer Equipment (Off Premises)	\$1,000
	Cameras, Video Recording and Playing Equipment	\$500
	Paintings, etchings, antiques	\$1,000
Coverage D: Loss of Use	Additional Living Expense	10% of Coverage A Limit
	Fair Rental Value	
	Civil Authority Prohibits Use	2 weeks
Additional Coverages:	Credit Card and Forgery	\$500
	Debris Removal	\$1,000
	Fire Department Service Charge	\$500
	Glass or Safety Glazing Material	
	Loss Assessment	\$1,000
	Property Removed	
	Reasonable Repairs	
	Trees, Shrubs and Other Plants	\$250

Coverage A, B and C limits are subject to Inflation Coverage. For available options, see the Discounts, Surcharges and Options section.

MULTI-PERIL HOMEOWNERS PROGRAM

SECTION II COVERAGES		AMOUNTS
Coverage E: Personal Liability		\$100,000 Minimum
Coverage F: Medical Payments to Others		\$1,000 Minimum
Additional Coverages:	Damage to Property of Others	\$1,000
	Claim Expense	
	First Aid Expenses	
	Loss Assessment	\$1,000

For available options, see the Discounts, Surcharges and Options section.

2. Losses Insured

A. Section I

Damage to insured's property is covered under Section I of the policy. As indicated in Item 1 of this unit, there are four coverages under Section I.

- COVERAGES A – Dwelling
- COVERAGES B – Other Structures
- COVERAGES C – Personal Property
- COVERAGES D – Loss of Use

Listed below are the losses that are insured:

Losses Insured	Protection Provided Coverage A, B C & D
Fire or Lightning	Yes
Windstorm or Hail	Yes
Explosion	Yes
Riot or Civil Commotion	Yes
Aircraft	Yes
Vehicles	Yes
Smoke	Yes
Vandalism or Malicious Mischief	Yes
Theft	Yes
Falling Objects	Yes
Volcanic Eruption	Yes

B. Section II

Section II Liability includes coverage for bodily injury or property damage and defense costs associated with a suit brought against an insured.

3. Loss Settlement – Section I

A. Coverage A – Dwelling

Losses to Coverage A and B are settled on a modified replacement cost basis. We will pay the lesser of:

1. The limit of liability that applies to the damaged or destroyed building structure; or
2. The necessary amount actually spent to repair or replace the loss to the building structure but no more than the cost of using common construction materials and methods where functionally equivalent to and less costly than obsolete, antique or custom construction materials and methods.

B. Coverage C – Personal Property

Losses to Coverage C are settled on an actual cash value basis.

MULTI-PERIL HOMEOWNERS PROGRAM

4. Rating
 - A. Determine the BASIC PREMIUM.
 - 1) Select the correct TERRITORY according to the location of the dwelling and determine the base rate from Page RP-1.
 - 2) Select the appropriate CONSTRUCTION as defined in the Rules.
 - 3) Select the appropriate PROTECTION CLASS according to the location of the dwelling.
 - 4) Select the desired amount of insurance. Multiply the base rate by the Protection/Construction Class factor and by the Coverage A amount factor shown on the rate pages.
 - 5) Apply all applicable basic premium adjustments from the Basic Premium Adjustment Section to derive the BASIC PREMIUM. For example, the Multiple Family Surcharge and Townhouse or Row House Surcharge.
 - B. Apply any remaining PERCENTAGE discounts or charges for optional coverages sequentially in the order presented in Percentage Discounts, Charges and Options section.
 - C. Apply any FLAT DOLLAR discounts or charges including premiums for optional coverages.
 - D. Determine the Insurance Bureau Score Adjustment
 - 1) Select the premium adjustment factor for the named insured from the Insurance Bureau Score table.
 - 2) Multiply any premiums developed from Sections A, B, C or Inland Marine by the factor selected in Step 1.

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**Arkansas Homeowners Insurance Program
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Rates and Rating Factors

**Fidelity National Property and Casualty
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Basic Premium Adjustments

MULTI-PERIL HOMEOWNERS PROGRAM

BASIC PREMIUM ADJUSTMENTS

The following adjustments apply to the precalculated premiums to develop the BASIC PREMIUM. If applicable, these basic premium adjustments **MUST** be applied to the precalculated premiums prior to adjustment for discounts, charges, or options.

1. Unit-Owners Rental to Others (HO 00 06)

The policy excludes Coverage C – Personal Property, Theft Coverage and Section II Liability for condominium units with rental exposure. For an additional premium, the policy may be endorsed to provide such coverage:

Number of Days Rented or Held for Rental	Factor
1 – 56 Days	1.10
57 – 90 Days	1.35
91 – 180 Days	1.35
Over 180 Days but Less Than 100%	1.35

Attach Endorsement HO 17 33, Unit-Owners Rental to Others.

2. Wood Shake or Wood Shingle Roof Charges (HO 00 03, HO 00 05 and HO 00 08)

The basic premiums contemplate standard roof covering materials. This rule recognizes the differences in roof covering materials with appropriate charges to the basic premium.

The following basic premium adjustments apply:

Ground Floor Area in Square Feet	Charge
Up to 1,000	Add \$20
1,001 – 1,500	Add \$30
1,501 – 2,000	Add \$40
2,001 – 2,500	Add \$50
2,501 – 3,000	Add \$60
Over 3,000	Add \$70

3. Multiple Family Surcharge (HO 00 03, HO 00 05 and HO 00 08)

In a 1, 2, 3, or 4 family dwelling, an individual family unit may not be occupied by more than two families. Apply the appropriate charge shown below based on the number of families residing in all of the units.

Number Of Family	Factor
1	1.00
2	1.10
3 – 4	1.20

MULTI-PERIL HOMEOWNERS PROGRAM

4. Town House or Row House Surcharge (HO 00 03, HO 00 05 and HO 00 08)
 Determine the total number of individual family units within a fire Division. An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division. Apply the appropriate charge shown below.

Total # Of Individual Family Units Within The Fire Division	Protection Class	
	1 – 8B	9 - 10
1 – 2	1.00	1.00
3 – 4	1.10	1.15
5 – 8	1.25	1.30

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Discounts, Charges and Options

MULTI-PERIL HOMEOWNERS PROGRAM

PERCENTAGE DISCOUNTS, CHARGES AND OPTIONS

All discounts, charges and options are to be applied to the BASIC PREMIUM as developed after applicable adjustments from the BASIC PREMIUM ADJUSTMENT Section. Percentage discounts, charges and options are to be applied to this BASIC PREMIUM prior to any adjustment for flat dollar discounts, charges and options. The policy minimum premium applies to the policy premium after adjustments for discounts, charges and options.

1. Special Personal Property Coverage (HO 00 03 and HO 00 05)
For an additional premium, the policy may be endorsed to provide the following additional coverages.
 - a. **Coverage C Perils Insured Against (HO 00 03 only)**
The Perils Insured Against under Coverage C are broadened from named perils to risk of sudden and accident direct physical loss unless excluded in the policy.
 - b. **Coverage C – Special Limits of Liability**
The limits of liability for categories a. through p. under Coverage C – Special Limits of Liability are increased. “Furs” have been removed from category e. and moved to category r. In addition, the perils insured against under categories e., f., g. and r. are broadened from “theft” to “theft, misplacing or losing”.

CATEGORY	POLICY LIMIT	INCREASED LIMIT
a. money, bank notes, etc.	\$200	\$1,000
b. securities, accounts, etc.	\$1,500	\$5,000
c. watercraft, trailers, etc.	\$1,500	\$2,000
d. trailers or semi-trailers not used with watercraft of all types	\$1,500	\$3,000
e. jewelry, watches, precious and semiprecious stones	\$1,500	\$5,000
f. firearms and related equipment	\$2,500	\$5,000
g. silverware, goldware, platinumware, pewterware, etc.	\$2,500	\$10,000
h. property, on the “residence premises”, used at any time in any manner for any “business” purpose	\$2,500	\$25,000
i. property, away from the “residence premises”, used primarily for “business” purposes.	\$250	\$2,500
j. electronic apparatus and accessories, while in or upon a “motor vehicle”	\$1,500	\$2,500
k. electronic apparatus and accessories used primarily for “business” while away from the “residence premises”	\$1,500	\$2,500
l. memorabilia, souvenirs, collector items, etc.	\$2,500	\$5,000
m. imported rugs, carpets, tapestries, wall hangings, etc. (theft only)	\$5,000	\$7,500
n. electronic data processing equipment (residence premises)	\$5,000	\$7,500
o. electronic data processing equipment (off premises)	\$1,000	\$2,000
p. camera or video recording and playing equipment	\$500	\$1,000
q. paintings, etchings, antique furniture, etc.	\$1,000	\$2,000
r. furs	Included in category e.	\$5,000

MULTI-PERIL HOMEOWNERS PROGRAM

1. Special Personal Property Coverage (HO 00 03) (Cont.)
 - c. **Refrigerated Property**
We will pay up to \$1,000 for food while contained in a refrigerator or freezer which spoils. This coverage is subject to a \$250 deductible.
 - d. **Property Removed**
The period of time in which property is covered while being removed from a premises endangered by a Peril Insured Against is increased from 30 days to 90 days while removed.
 - e. **Earth Movement (HO 00 03 Only)**
Earth Movement under Coverage C-Personal Property is provided.
 - f. **Water Damage (HO 00 03 Only)**
Water damage coverage to property described in Coverage C away from a premises or location owned, rented, occupied or controlled by an insured is provided.

Policy Type	Factor
HO 00 03	1.13
HO 00 05	1.03

Attach Endorsement A6155, Special Personal Property Coverage (HO 00 03); or
Attach Endorsement A6156, Special Personal Property Coverage (HO 00 05).

2. Special Personal Property Coverage (HO 00 04 and HO 00 06)
For an additional premium, the policy may be endorsed to provide the following additional coverages. This coverage may only be provided when:
 - A. For Form HO 00 04, the apartment, dwelling or cooperative unit rented to the insured is not rented or sublet to another; or
 - B. For Form HO 00 06, the condominium or cooperative unit is owner occupied and not rented to others.
 - (1) Coverage C Perils Insured Against
The Perils Insured Against under Coverage C are broadened from named perils to risk of sudden and accident direct physical loss unless excluded in the policy.
 - (2) Coverage C – Special Limits of Liability
The perils insured against under categories e., f. and g. are broadened from “theft” to “theft, misplacing or losing”.
 - (3) Water Damage
Water damage coverage to property described in Coverage C away from a premises or location owned, rented, occupied or controlled by an insured is provided.

Factor
1.40

Attach Endorsement HO 05 24, Special Personal Property Coverage (HO 00 04); or
Attach Endorsement HO 17 31, Unit-Owners Coverage C Special Coverage (HO 00 06).

MULTI-PERIL HOMEOWNERS PROGRAM

3. Deductibles

A. HO 00 03, HO 00 05 and HO 00 08

The base premium includes a \$500 deductible. For optional deductibles, apply the adjustment shown in the table below.

Deductible	Premium Adjustment
\$ 100	1.30
250	1.13
500	1.00
750	0.91 (\$175 max.)
1,000	0.83 (\$200 max.)
1,500	0.76 (\$400 max.)
2,000	0.70 (\$600 max)
2,500	0.69 (\$650 max)
5,000	0.65 (\$875 max.)
10,000	0.60 (\$1,400 max)

B. Windstorm or Hail Percentage Deductibles – HO 00 03, HO 00 05 and HO 00 08

The following deductible options are used in conjunction with the deductible applicable to All Other Section I Perils.

Deductible	Premium Adjustment
2%	0.90
5%	0.83

In no event shall the wind/hail deductible be less than the All Other Section I Perils deductible.

Attach Endorsement HO 03 12, Windstorm or Hail Percentage Deductible.

C. HO 00 04 and HO 00 06

The base premium includes a \$500 deductible. For optional deductibles, apply the adjustment shown in the table below.

Deductible	Premium Adjustment
\$100	1.40
\$250	1.22
\$500	1.00
\$750	0.88
\$1,000	0.76
\$1,500	0.74
\$2,000	0.73
\$2,500	0.72

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4. Personal Property Replacement Cost Loss Settlement
 A. HO 00 03, HO 00 05 and HO 00 08
 Losses for personal property are settled on either a Replacement Cost basis or an Actual Cash Value basis. The premiums contemplate Actual Cash Value loss settlement. For an additional premium, personal property losses may be settled according to the Replacement Cost Loss Settlement Provision. The additional premium for this coverage shall be determined by applying the following factor.

Adjustment Factor
1.09

- B. HO 00 04 and HO 00 06
 The premiums contemplate Actual Cash Value loss settlement. For an additional premium, personal property losses may be settled according to the Replacement Cost Loss Settlement Provision. The additional premium for this coverage shall be determined by applying the following percentage charge.

Adjustment Factor	Minimum
1.24	\$24

Attach Endorsement HO 04 90, Personal Property Replacement Cost Loss Settlement.

5. Specified Additional Amount of Insurance for Coverage A-Dwelling (HO 00 03 and HO 00 05)
 The policy allows for an additional amount of insurance equal to 50% of the Coverage A limit of liability. This amount may be decreased to 25% of the Coverage A limit of liability.

Limit	Factor
25%	0.98
50%	1.00

We must be notified within 90 days of the start of any addition, alteration or improvement which increases the replacement cost of the dwelling by more than \$5,000 and any increase in premium must be paid by the insured.

Attach HO 23 47, Specified Additional Amount of Insurance For Coverage A-Dwelling-Arkansas.

6. Coverage D – Loss of Use (HO 00 03 and HO 00 05)
 The policy automatically provides 40% of the Coverage A limit for Coverage D – Loss of Use. The limit may be reduced to 20% and is subject to the following discount:

Factor
0.97

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7. Utilities Rating Plan (HO 00 03, HO 00 05 and HO 00 08)
 The following adjustment applies depending on the calendar year that the dwelling was completed and first occupied or the calendar year that utilities were completely upgraded. If the year first occupied is different than the year completed, the later year is used in determination of the applicable premium adjustment. If the utilities were updated in different years, then the premium adjustment is based on the earliest year in which any one of the utilities was updated. For updated utilities to qualify for the discount, ALL of the following must be upgraded by qualified contractors with all work confirming to local code requirements:

- A. Plumbing – improvements should include the installation of new water lines within the structure and plumbing fixtures.
- B. Electrical service – improvements should include the replacement of fuse or breaker boxes, switches, fixtures, and wiring.
- C. Heating and cooling system – improvements should include furnace and air-conditioning replacement, or replacement of burners on furnaces and compressors on central air-conditioning systems.

Without a complete update of utilities (as outlined above), a partial update of utilities may be considered in the determination of the applicable premium adjustment. To be considered partially updated, the electrical service (replacement of fuse or breaker boxes) and heating and cooling systems (complete update as described above) must have been updated. If the policyholder certifies that these systems have been updated within the last 10 years, then, at the time of certification, the home will be considered to have updated utilities as of 10 years preceding the current calendar year.

For Homes Completed and Occupied or Utilities Updated	Premium Adjustment
During current calendar year	0.75
One year preceding current calendar year	0.75
Two years preceding current calendar year	0.75
Three years preceding current calendar year	0.79
Four years preceding current calendar year	0.83
Five years preceding current calendar year	0.87
Six years preceding current calendar year	0.91
Seven years preceding current calendar year	0.95
Eight years preceding current calendar year	0.98
Nine years through thirty-nine years preceding current calendar year	1.00
Forty years or more preceding current calendar year	1.06

NOTE: A dwelling under construction shall be considered to be completed and occupied during the current calendar year. The Coverage A amount for a dwelling under construction should equal 100% of the completed dwelling replacement cost.

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8. Home Alert Protection (All Forms)
 The following adjustments apply for fire and burglary prevention efforts by the policyholder:

Description	Adjustment
Complete Burglar Alarm	0.98
Smoke/Fire Alarm	0.98
Smoke/Fire Alarm w/ Dead Bolt Locks & Fire Extinguisher	0.97
Burglar Alarm with Smoke/Fire Local Alarm, with Dead Bolt Locks and Fire Extinguisher	0.97
Smoke/Fire Alarm and/or Burglar Alarm reporting to a Central Station, Police or Fire Department w/ Dead Bolt Locks & Fire Extinguisher	0.90

Telephone dialer discounts do not apply in areas where dialers are prohibited by ordinance or law.

Only one discount from the above schedule may be applied per policy. No combination of discounts, other than shown, is permitted.

Attach Endorsement HO 04 16, Premises Alarm and Fire Protection System.

9. Claim Record Rating Plan (All Forms)
 The premium shall be adjusted according to the schedule shown below:

Consecutive Years Insured with FNPAC	Premium Adjustment				
	Number of Qualified Paid Claims in the Last 3 Years				
	0	1	2	3	4+
1 – 2	0.95	1.00	1.30	1.55	1.85
3 – 5	0.95	0.95	1.30	1.55	1.85
6 – 8	0.90	0.90	1.25	1.55	1.85
9+	0.85	0.85	1.10	1.45	1.85

A. Consecutive Years Insured with FNPAC

The years with FNPAC are determined by the number of consecutive years (ending with the current renewal date) the policyholder or spouse has had a FNPAC Homeowners, Manufactured Home or Farm/Ranch policy covering their primary dwelling or contents. Although the number of consecutive years is based on the policy on the primary dwelling or contents, it will also be used for any secondary residence insured by FNPAC.

If a policy is reinstated, the number of consecutive years with FNPAC applying at the time of cancellation or expiration will be used, provided the reinstatement occurs within three years. The period of time away from FNPAC does not apply.

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B. Number of Qualified Paid Claims in the Last 3 Years

The number of claims is determined by the number of qualified paid claims the policyholder has had in the last 3 years, ending 3 months prior to the current renewal effective date. A qualified claim is any claim which results in a paid loss during this 3-year period.

The following losses are not considered qualified claims:

1. catastrophic claims;
2. weather-related claims;
3. losses with payments made under Medical Payments coverage only;
4. losses on a newly purchased home, which occurred prior to being insured with FNPAC; and
5. losses for which subrogation payments have been received.

The number of qualified Section I (Property Coverages) claims may be reduced or eliminated with the selection of a higher deductible. All claims that would not have applied if this higher deductible had been in force at the time of the claim are removed from the total qualified claim count.

The number of qualified Section II (Liability) claims may be reduced or eliminated with the elimination of the exposure which caused the claim.

10. Automatic Sprinkler Discount (All Forms)

The following adjustments apply for automatic sprinkler systems in the dwelling:

Description	Premium Adjustment
Automatic Sprinkler in all areas including bathrooms, attics, closets and attached structures	0.90
Automatic Sprinklers totally or partially omitted in bathrooms, attics, closets and attached structures	0.95

The discount applies in addition to any other discount shown in the manual. Attach Endorsement HO 04 16, Premises Alarm or Fire Protection System.

11. Ordinance or Law Increased Amount of Coverage (HO 00 03 and HO 00 05)

A homeowners policy provides coverage for contingent liability due to the operation of building laws equal to 10% of the Coverage A limit. Loss under Coverage A will be settled on the basis of any ordinance or law regulating the construction, repair or demolition of the building. The amount of coverage provided may be increased by application of the following adjustment:

Percentage of Coverage A Limit	Adjustment	Minimum
25%	1.03	\$ 5
50%	1.08	\$15

Attach Endorsement HO 04 77, Ordinance or Law Increased Amount of Insurance.

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11. Home-Auto Discount (All Forms)

The basic premium shall be adjusted by the following factor if the named insured is also the named insured on a private passenger automobile policy written as voluntary business by Fidelity National Financial, Inc. or its subsidiaries.

Factor
0.85

NOTE:

This discount only applies if the auto policy insures private passenger automobiles. The following vehicles do not qualify as private passenger automobiles:

- Motor homes, Truck or Van Campers (Recreational Use)
- Motorcycles, Motorscooters, and Motorized bicycles
- Antique and Classic Automobiles and Replicas
- Fleets insured under the provisions of the Experience Rating Plan
- All Terrain Vehicles

12. Fidelity National Financial Employee Group Discount (All Forms)

When a named insured is employed by Fidelity National Financial, Inc. or its subsidiaries, the following factor shall apply:

Factor
0.90

13. Newly Acquired Home Discount (HO 00 03, HO 00 05 and HO 00 08)

The following factors shall apply for a dwelling newly purchased by the named insured. To qualify for the discount, the effective date of the FNPAC policy must be within 30 days from the closing date of the insured's purchase of the dwelling. The insured must have qualified for the "First Year" discount at policy inception in order to qualify for subsequent discounts.

Year of Policy	Factor
First Year	0.90
Second Year	0.95
Third and Subsequent Years	1.00

15. Superior Construction Discount (HO 00 03, HO 00 05 and HO 00 08)

For dwellings with superior construction defined as "Non-Combustible, Masonry Non-Combustible and Fire Resistive in the General Rules section of this manual, the following adjustment applies to the otherwise applicable masonry premium.

Factor
0.85

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16. Solid Fuel Burning Device Surcharge (All Forms)

The policy may be endorsed to provide coverage for the additional exposure presented if a solid fuel burning device exists in a dwelling and the following conditions are met:

- A. It must have been professionally installed; and
- B. It must be the primary source of heat.

Solid fuel burning devices are considered stoves, furnaces, fireplace inserts, or any similar device that burns wood, coal, pellets or other solid fuels. Built in Fireplaces that have metal or masonry chimneys are not subject to this charge.

Factor
1.05

17. Insurance Bureau Score Adjustment (All Forms)

The policy premium is subject to modification based on the Insurance Bureau Score developed for the first named insured listed on the policy. The Insurance Bureau Score will be re-evaluated prior to the generation of each subsequent renewal offer. All premiums, including Inland Marine, will be adjusted using the factors shown below.

Insurance Bureau Score	HO 00 03, HO 00 05 & HO 00 08	HO 00 04	HO 00 06
802 & up	0.590	0.590	0.590
763 - 801	0.690	0.690	0.690
735 - 762	0.750	0.750	0.750
711 - 734	0.865	0.865	0.865
688 - 710	0.865	0.865	0.865
664 - 687	0.950	0.950	0.950
No Score	1.000	1.000	1.000
639 - 663	1.060	1.060	1.060
608 - 638	1.150	1.150	1.150
568 - 607	1.350	1.350	1.350
567 & below	1.830	1.830	1.830

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FLAT DOLLAR OPTIONS

18. Inflation Guard (All Forms)

For the additional premium shown below, the basic coverage amounts will automatically be increased pro rata during the policy period for inflation. For HO 00 03 and HO 00 05 policies, the Coverage A must be at least 100% of replacement cost to be eligible for this endorsement.

Premium
\$10

Attach Endorsement HO 04 46, Inflation Guard.

19. Coverage C – Personal Property

a. Coverage C – Increased Limits (HO 00 03, HO 00 05 and HO 00 08)

HO 00 03 and HO 00 05 - The base rates contemplate a Coverage C limit of 50%. The minimum and maximum amount of Coverage C is 50% and 75%, respectively. The Coverage C amount for personal property may be increased or decreased at the following rate:

Rate per \$1,000 of increase or decrease
\$0.45

b. Personal Property at Other Residences – Increased Limit (All Forms)

Coverage for personal property usually located at other residences is limited in the policy form to 10% of Coverage C or \$1,000, whichever is greater. This limit may be increased at the following rate:

For Each Increase of \$1,000 Add:
\$7

Attach Endorsement HO 04 50, Personal Property at Other Residences – Increased Limit.

c. Money (All Forms)

The special limit of liability of \$200 on money, bank notes, bullion, gold other than gold ware or gold-plated ware, silver other than silverware or silver-plated ware, platinum and coins may be increased to \$1,000.

Premium per \$100
\$6

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.

Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability (Form HO 00 04 w/HO 05 25, HO 00 06 w/HO 17 38 and HO 00 05).

d. Securities (All Forms)

The special limit of liability of \$1,500 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets and stamps may be increased to \$3,000.

Premium per \$100
\$4

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.

Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability (Form HO 00 04 w/HO 05 25, HO 00 06 w/HO 17 38 and HO 00 05).

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- e. Jewelry, Watches and Furs (All Forms except HO 00 08)
The special limit of liability of \$1,500 for loss by theft of jewelry, watches, furs, precious and semiprecious stones may be increased to \$6,500, not exceeding \$1,500 for any one article.

Premium per \$1,000
\$8

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.
Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability
(Form HO 00 04 w/HO 05 25, HO 00 06 w/HO 17 38 and HO 00 05).

- f. Firearms and Related Equipment (All Forms except HO 00 08)
The policy provides named peril coverage with a \$2,500 limit on loss by theft of Firearms. Coverage for direct physical loss may be written to provide broader coverage and increase the limit as follows:

Limits for Loss by the Following Perils	Any One Article	Total
1. Theft	\$2,500	\$5,000
2. Coverage C Perils Other than Theft	Cov. C Limit + \$5,000	Cov. C Limit + \$5,000
3. All Other Covered Perils	\$2,500	\$5,000

Premium
\$7

Attach Endorsement A6130, Coverage C-Increased Special Limits of Liability-Firearms and Related Equipment.

- g. Silverware and Goldware (All Forms except HO 00 08)
The policy provides named peril coverage with a \$2,500 limit of loss by theft of Silverware and Goldware. This limit may be increased in increments of \$2,500 for the following additional premiums.

Limit for Loss by Theft		
\$5,000	\$7,500	\$10,000
\$8	\$16	\$24

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.
Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability
(Form HO 00 04 w/HO 05 25, HO 00 06 w/HO 17 38 and HO 00 05).

- h. Electronic Apparatus in or upon a motor vehicle (All Forms)
The special limit of liability of \$1,500 on electronic apparatus and accessories while in or upon a motor vehicle may be increased in increments of \$500 to a maximum of \$6,000.

Premium per \$500
\$9

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.
Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability
(Form HO 00 04 w/HO 05 25, HO 00 06 w/HO 17 38 and HO 00 05).

MULTI-PERIL HOMEOWNERS PROGRAM

- i. Electronic Apparatus used for business (All Forms)
The special limit of liability of \$1,500 on electronic apparatus and accessories used primarily for business while away from the residence premises and not in or upon a motor vehicle may be increased in increments of \$500 to a maximum of \$6,000.

Premium per \$500
\$20

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.
Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability
(Form HO 00 04 w/HO 05 25, HO 00 06 w/HO 17 38 and HO 00 05).

- j. Home Computers (All Forms)
The policy provides \$5,000 coverage on electronic data processing equipment including the recording and storage media used with that equipment. This coverage applies to equipment primarily used on premises regardless of whether it is used in a business. This limit can be increased to \$10,000.

Premium
\$13

Attach Endorsement A6134, Coverage C-Increased Special Limits of Liability-
Electronic Data Processing Equipment.

- 20. Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money Coverage – Increased Limit (All Forms)
The policy may be endorsed to increase the \$500 limit included in the policy. The additional premium shall be developed as follows:

Limit of Liability	Premium
\$ 1,000	\$1
2,500	3
5,000	4
7,500	5
10,000	6

Attach Endorsement HO 04 53, Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money Coverage - Increased Limit.

- 21. Refrigerated Property Coverage (All Forms)
The policy may be endorsed to provide \$500 of coverage, subject to a \$100 deductible, for covered property stored in the freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure.

Premium
\$10

Attach Endorsement HO 04 98, Refrigerated Property Coverage.

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22. **Owned Motorized Golf Cart Physical Loss Coverage (All Forms)**
 The policy may be endorsed to provide Other Than Collision and Collision coverage for a motorized golf cart(s), including permanently installed accessories, equipment and parts, owned by an insured and are:
- A. designed to carry up to four people on a golf course for the purpose of playing golf; and
 - B. not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground.
- Also covered, for an amount equal to 10% of the limit of the highest scheduled cart, are accessories, equipment or parts designed or made solely for the cart that are not permanently installed provided such property is at an insured's residence or in or upon the cart off the insured's residence at the time of loss.
- To develop the premium, multiply the following rate per \$500 of the value. This coverage is subject to a \$500 deductible and a \$15 minimum premium.

Rate per \$500 of Value	
Without Collision	\$7.25
With Collision	\$12.50

Note: The Make, Model and Serial or Motor Number must be included on the application along with the current value of the Golf Cart. The value should be the purchase price of the golf cart or, if not a recent purchase, the current retail value.
 Attach Endorsement HO 05 28, Owned Motorized Golf Cart Physical Loss Coverage.

23. **Water Back-up and Sump Discharge or Overflow (All Forms)**
 Coverage may be provided for loss caused by water which backs up through sewers or drains including sump pumps, sump pump wells or any type system designed to remove subsurface water. The coverage options shown in the chart below are available for property covered under Section I of the policy.
 A \$250 deductible applies to loss under this endorsement. This deductible does not apply to Coverage D – Loss of Use.

Limit	HO 00 03, HO 00 05 & HO 00 08	HO 00 04	HO 00 06
\$5,000	\$ 20	\$ 10	\$ 10
\$10,000	36	18	18
\$15,000	49	25	25
\$20,000	61	30	30
\$30,000	81	40	40
\$40,000	98	49	49
\$50,000	112	56	56

Attach Endorsement FN1472, Water Back-up and Sump Discharge or Overflow.

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24. Other Structures in the Residence Premises-Increased Limits (HO 00 03, HO 00 05 and HO 00 08)

The basic policy provides a limit of liability for other structures equal to 10% of Coverage A. Increased limits can be provided for other structures on the premises. The coverage will be the same as the basic policy and will be rated on the total value of the other structures in excess of 10% of Coverage A.

If Earthquake Coverage is afforded on the policy, it applies to this coverage. Please refer to the Earthquake rates in this manual.

Rate per \$1,000
\$2.40

Attach Endorsement HO 04 48, Other Structures on the Residence Premises-Increased Limits.

25. Loss Assessment Coverage (All Forms except HO 00 04)

The policy automatically provides, under Section I Additional Coverage and Section II Additional Coverage, a limit of \$1,000 each for assessments relating to the residence premises, excluding assessments resulting from the peril of earthquake. The policy may be endorsed to provide a single additional amount of coverage to be applied to one or more assessments arising out of a single loss covered under:

- a. Either Section I Additional Coverage or Section II Additional Coverage; or
- b. Both Section I and Section II Additional Coverages.

Note: This endorsement does not cover loss to property under Section I caused by Earthquake. If Earthquake Coverage is afforded on the policy, it applies to this coverage. Please refer to the Earthquake rates in this manual.

Additional Amount	Rate Per \$1,000
First \$5,000	\$.50
Next \$20,000	.25
Above \$25,000	.20

Attach Endorsement HO 04 35, Loss Assessment Coverage.

26. Unit-Owners – Coverage A (HO 00 06)

A. Increased Limits – The policy automatically provides a basic Coverage A limit of 30% of Coverage C (\$1,000 minimum) on a named peril basis. The basic limit may be increased. To develop the premium for each additional \$1,000, multiply the amount of increase by the following rate:

For Each Increase of \$1,000 Add:
\$4.45

B. Special Coverage – The policy automatically provides Coverage A on a named perils basis. When the policy is extended to insure against all risk of physical loss, the additional premium shall be developed as follows:

- Basic Limit of Liability - \$2 per policy
- Increased Limits of Liability - \$1 per \$1,000 of insurance is to be added to applicable premium for Each Additional \$1,000 of Coverage C shown in the premium tables for this form.

Attach Endorsement HO 17 32, Unit Owners Coverage A – Special Coverage.

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27. Coverage D – Loss of Use (HO 00 06)
 The policy automatically provides 40% of the Coverage C limit for Coverage D – Loss of Use. The limit may be increased in increments of \$1,000. The total amount of coverage, which is the sum of the coverage provided by the base policy and any increase in limit, cannot exceed \$50,000.

Premium per \$1,000
\$4.00

28. Earthquake (All Forms)
 Earthquake damage can be covered by the addition of an endorsement.

A. Earthquake Zones

Zone 1: Counties of –

Clay	Crittenden	Greene	Lee	Poinsett
Craighead	Cross	Jackson	Mississippi	St. Francis

Zone 2: Counties of –

Arkansas	Lawrence	Phillips	Randolph	White
Independence	Monroe	Prairie	Sharp	Woodruff

Zone 3: Counties of –

Baxter	Desha	Izard	Lonoke	Searcy
Cleburne	Faulkner	Jefferson	Marion	Sebastian
Conway	Fulton	Little River	Pulaski	Stone

Zone 4: Remainder of State.

B. Deductible

Deductible options of 5% and 10% are available. The dollar amount of the earthquake deductible is determined as follows:

Form	Deductible
HO 00 03, HO 00 05 & HO 00 08	The selected percentage multiplied by the Coverage A limit of liability, or The selected percentage multiplied by the Coverage C limit of liability, whichever is greater, subject to a \$250 minimum.
HO 00 04	5% or 10% of the Coverage C limit of liability; \$250 minimum.
HO 00 06	The selected percentage multiplied by the Coverage A limit of liability, or The selected percentage multiplied by the Coverage C limit of liability, whichever is greater, subject to a \$250 minimum.

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C. Exterior Masonry Veneer

The applicable charge for Earthquake Coverage (except HO 00 04 and HO 00 06) depends on whether coverage is provided for exterior masonry veneer.

- 1) HO 00 03, HO 00 05 and HO 00 08
 - a) If coverage is not desired for exterior masonry veneer (or if the dwelling has no exterior masonry veneer), use the rates for “excluding exterior masonry veneer.”
 - b) If coverage is is desired for exterior masonry veneer or if the dwelling is of masonry construction, use the rates for “including exterior masonry veneer.”
- 2) HO 00 04 and HO 00 06
Endorsements and rates for these forms are not affected by exterior masonry veneer considerations.

D. Basic Rates (These provide basic package amounts of coverage. Rates shown apply per \$1,000 of Coverage A for HO 00 03, HO 00 05 and HO 00 08 and per \$1,000 of Coverage C for HO 00 04 and HO 00 06.)

Form	Deductible	Excluding Exterior Masonry Veneer (includes dwellings with no ext. masonry veneer)				Including Exterior Masonry Veneer (includes masonry dwellings)			
		Rate per \$1,000				Rate per \$1,000			
		Zone 1	Zone 2	Zone 3	Zone 4	Zone 1	Zone 2	Zone 3	Zone 4
HO 00 03, HO 00 05 & HO 00 08	5% 10%	-- \$0.58	-- \$0.28	\$0.30 \$0.20	\$0.26 \$0.18	-- \$0.71	-- \$0.33	\$0.36 \$0.24	\$0.33 \$0.21

Form	Deductible	Rate per \$1,000			
		Zone 1	Zone 2	Zone 3	Zone 4
HO 00 04	5%	--	--	\$0.22	\$0.19
	10%	\$0.40	\$0.20	\$0.15	\$0.13
HO 00 06	5%	--	--	\$0.22	\$0.19
	10%	\$0.40	\$0.20	\$0.15	\$0.13

E. Dwellings Built Prior to 1950

For Homeowners policies covering masonry or masonry veneer dwellings, apply the following factor to the premium developed from the Basic Rate table above:

<u>Year Built</u>	<u>Factor</u>
1940 – 1949	1.30
Pre-1940	2.00

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F. Increasing Other Coverages

If higher than basic limits are provided for the following types of coverage, additional charges are made according to all applicable rates shown below. These rates apply only to the increased amount of coverage.

Form	Deductible	Excluding Exterior Masonry Veneer (includes dwellings with no ext. masonry veneer)				Including Exterior Masonry Veneer (includes masonry dwellings)			
		Rate per \$1,000				Rate per \$1,000			
		Zone 1	Zone 2	Zone 3	Zone 4	Zone 1	Zone 2	Zone 3	Zone 4
HO 00 03, HO 00 05 & HO 00 08 Coverage B	5% 10%	-- \$0.58	-- \$0.28	\$0.30 \$0.20	\$0.26 \$0.18	-- \$0.71	-- \$0.33	\$0.36 \$0.24	\$0.33 \$0.21
HO 00 03, HO 00 05 & HO 00 08 Coverage C	5% 10%	-- \$0.40	-- \$0.20	\$0.22 \$0.15	\$0.19 \$0.13	-- \$0.40	-- \$0.20	\$0.22 \$0.15	\$0.19 \$0.13
HO 00 03, HO 00 05 & HO 00 08 Loss Assessment	5% 10%	-- \$0.58	-- \$0.28	\$0.30 \$0.20	\$0.26 \$0.18	-- \$0.71	-- \$0.33	\$0.36 \$0.24	\$0.33 \$0.21

Form	Deductible	Rate per \$1,000			
		Zone 1	Zone 2	Zone 3	Zone 4
HO 00 06 Coverage A	5% 10%	-- \$0.58	-- \$0.28	\$0.30 \$0.20	\$0.26 \$0.18

Attach Endorsement HO 04 54, Earthquake.

Attach Endorsement HO 04 36, Loss Assessment for Earthquake.

29. Additional Insured (All Forms)

A. Sections I and II (Co-Owner or Additional Insured)

The interest of a co-owner or another additional insured with an interest only in the residence premises may be covered for no additional premium.

1) Occupant – Co-owner

A Homeowners policy can be issued to the co-owner of a one or two family dwelling if each of the co-owners occupying the building lives in independently separate premises. A separate Homeowners policy can be issued to the other co-owner.

2) Non-Occupant – Co-owner

The interests of a non-occupant, other than a contractor, may be covered in the event of joint ownership in the dwelling.

3) Other Additional Insureds

The interest of an additional insured with an interest only in the residence premises may be covered.

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- B. Section I Only (Contractor)
The interest of a contractor in the building may be covered for no additional premium.
- C. Section I and II (Association)
The interest of a Homeowners/Condominium Association may be covered for no additional premium.
Attach Endorsement HO 04 41, Additional Insured – Residence Premises.

30. Business Property – Increased Limits (All Forms except HO 00 08)
The policy provides \$2,500 on premises coverage and \$250 off premises coverage for personal property intended for use in a business. Coverage for merchandise held as samples or for sale or for delivery is included. Coverage is not provided for electronic data processing equipment or the recording or storage media used with that equipment. On premises coverage can be increased to \$5,000 for the following additional premium.

Limit	Premium
\$5,000	\$17

Attach Endorsement HO 04 12, Business Property-Increased Limits.

31. Section II – Optional Limits (All Forms)
The basic premiums include \$100,000 Liability and \$1,000 Medical Payments. For higher limits, apply the following charges:

A.

Personal Liability Limits	Premium
\$300,000	\$10
\$500,000	17
1,000,000	34

B.

Medical Payments Limits	Premium
\$2,000	\$3
\$3,000	5
\$4,000	7
\$5,000	9
10,000	15

MULTI-PERIL HOMEOWNERS PROGRAM

32. Personal Injury (All Forms)

Coverage for Personal Injury may be provided under Coverage E – Personal Liability. This coverage includes injury arising out of the following offenses subject to the limitations in the endorsement:

- A. False arrest, detention, imprisonment, eviction or malicious prosecution;
- B. Libel, slander or defamation of character; or
- C. Invasion of privacy.

The following charges apply per policy:

Liability Limit*	Premium
\$100,000	\$10
\$300,000	13
\$500,000	16
1,000,000	24

*Selected amount must coincide with the policy Section II limit. Attach Endorsement HO 24 82, Personal Injury.

33. Animal Liability Coverage (All Forms)

The policy excludes liability coverage for bodily injury and property damage caused by any animal. Coverage may be endorsed provided none of the following conditions exist:

- (a) Risks where the following dogs are present either owned or boarded; Rottweilers, German Shepherds, Pitbulls, Chows, Doberman Pinschers, Akitas, Dalmatians or any dog known by breed to be vicious or any risks where previous dog bite history exists. This applies to mixed breeds containing any of the above breeds.
- (b) Risks where the following are present either owned or boarded; horses, cows, sheep, chickens, other farm animals or any exotic or unusual pet.

Limit of Liability*	Premium
\$100,000	\$ 13
300,000	27

*Selected limit must coincide with the Section II limit on the policy up to \$300,000. If the Section II limit is higher than \$300,000, the limit for this coverage shall be \$300,000. Limits of Liability higher than those shown are not available for this coverage. Attach Endorsement A6154, Animal Liability Coverage.

MULTI-PERIL HOMEOWNERS PROGRAM

34. Identity Theft Expense and Resolution Services Coverage (All Forms)
 For the additional premium shown below, the following coverage is available. We will pay up to \$25,000 for expenses incurred by an Insured as the direct result of any one identity theft discovered during the policy period. Additionally, the insured will have access to resolution services from a consumer fraud specialist who will assist in the process of restoring the insureds identity.

Charge
\$30

Attach Endorsement FN1404, Identity Theft Expense and Resolution Services Coverage.

35. Structures Rented to Others – Residence Premises (All Forms)
 The policy may be endorsed to provide coverage when a structure on the residence premises is rented to others for dwelling purposes. This coverage may be provided only when Section I coverage is also afforded.

(a) 1 Family		(b) 2 Family	
Liability Limits*	Premium Charge	Liability Limits*	Premium Charge
\$100,000	\$ 9	\$100,000	\$ 14
300,000	12	300,000	19
500,000	15	500,000	23
1,000,000	157	1,000,000	243

*Selected Limit must coincide with policy Section II Limit.
 The above charges apply regardless of the Medical Payments Limit.
 Attach Endorsement HO 04 40, Structures Rented to Others-Residence Premises.

36. Builders Risk Coverage (HO 00 03 and HO 00 05)
 When an Insured, who is otherwise eligible for a Homeowners Policy has a home under original construction, such exposure may be covered by endorsement. This endorsement provides limited coverage for damage to specified covered property. To provide coverage, a policy is issued at the applicable rates shown in the rate pages with this endorsement attached at no additional charge. The premium for this endorsement is offset by the credit generated from the provisional Coverage A amount and limited personal property exposure existing during construction. Coverage automatically ceases at the end of a twelve-month period. The period begins from the original inception date of the policy and terminates when the residence premises is occupied or the end of the policy period, whichever occurs first.
 Attach Endorsement A6152, Builders Risk Coverage.

37. Policy Fee (All Forms)
 A policy fee applies to all new and renewal policies.

Policy Fee
\$25

**Fidelity National Property and Casualty
Insurance Company**

**Arkansas Homeowners Insurance Program
Rates and Rules Manual**

Personal Inland Marine Basic Rules

MULTI-PERIL HOMEOWNERS PROGRAM

RULES FOR ALL PERSONAL INLAND MARINE COVERAGE

The rules, rates and premiums in this manual govern the writing of Personal Inland Marine Policies. The rules and rates filed by or on behalf of Fidelity National Property and Casualty Insurance Company (FNPAC) for each coverage shall govern in all cases not specifically provided for in these rules.

The following rules and requirements deal with various sections of the policy but are applicable to all forms that are issued.

1. Eligibility

A Personal Inland Marine Policy may be written on all property listed in the Underwriting Guide as eligible property.

2. Policy Period and Premium Payment

All premiums and rates shown in this manual are on an annual term basis. All policies are initially written for a one year term and are then automatically renewed annually. The rates on renewals will be those in effect at that time.

3. Minimum Premiums

The annual minimum premium is \$30.

4. Rounding of Premiums

Any computation for additional coverages or additional amounts of insurance are to be rounded separately to the nearest dollar. Fifty cents or more is to be considered as a dollar.

5. Mid-Term Changes

A. Permitted Mid-Term Changes

Permitted mid-term changes are those due to a change in coverage or a change in a risk characteristic used as a rating factor for a discount or charge applicable to the policy. Mid-term changes to take advantage of a new discount or charge OR a rate or classification change implemented by the company during the policy term are NOT permitted.

If a different premium is required for the remainder of the current policy term, the additional or return premium is to be computed pro rata unless otherwise provided in this manual.

B. Method Of Calculation

1) Calculate the PRO RATA FACTOR.

a) Compute the number of days left in the annual term until the policy expires. (Example: 122 days)

b) Divide the number of days by 365 (days in a year). This produces the PRO RATA FACTOR. A few examples may help:

Number of Days	Divided By	Pro Rate Factor
360	365	.99
240	365	.66
122	365	.33
73	365	.20
34	365	.09

Each 3.65 days causes a change of .01 in the Pro Rata Factor.

MULTI-PERIL HOMEOWNERS PROGRAM

- 2) Calculate the annual premium based on current rates for insurance presently in force. This premium is subject to the policy minimum premium described in Rule 3.
 - 3) Calculate the annual premium based on current rates for the desired amount of insurance. This premium is subject to the policy minimum premium described in Rule 3.
 - 4) Calculate the difference between the two premiums
 - 5) Apply the PRO RATA FACTOR to the premium difference.
 - 6) The result is the premium charge or return for the policy change.
6. Cancellation
When a policy is cancelled, the annual premium that applies to the current policy period multiplied by the PRO RATA FACTOR is returned to the insured. When coverage is endorsed to another policy the cancellation rules for the underlying policy apply. Coverage must be terminated at the same time as the underlying policy.
7. Restriction Of Coverage
The named insured can request a restriction on an individual policy. The circumstances or exposure must be so unusual without the restriction the policy would not be issued. No reduction from the prescribed rate and minimum premium is allowed. Refer each request to the FNPAC.

**Fidelity National Property and Casualty
Insurance Company**

**Arkansas Homeowners Insurance Program
Rates and Rules Manual**

Personal Inland Marine Rates and Factors

MULTI-PERIL HOMEOWNERS PROGRAM

1. Eligibility

A Personal Inland Marine Policy may be written on all classes of property for which rates are shown in this manual.
2. Rules
 - A. Rules – Refer to the Basic Rules Section for rules governing Personal Inland Marine Policies.
 - B. Minimum Premium – The annual minimum premium for Personal Inland Marine is \$30.
3. Coverages

Coverage may be written for eligible personal articles. Newly Acquired coverage is provided for Jewelry, Furs, Fine Arts, Cameras, and Musical Instruments subject to certain conditions.
4. Perils Insured Against

The policy insures against all risk of direct physical loss or damage subject to certain exclusions and conditions.
5. Rating
 - A. Definitions
 - (1) The Basic Schedule Premium for jewelry is defined as the preprinted schedule premium for the appropriate deductible on page P-3. If premiums are not preprinted for the appropriate deductible amount, the Basic Schedule Premium is the Schedule premium for the smallest preprinted deductible shown. The Basic Schedule Premium does not include any credits or charges.
 - (2) The Basic Premium for all other classes is defined to be the base rate, displayed on page P-6, multiplied by the amount of scheduled coverage (in \$100s). The Basic Premium does not include any credits or charges.
 - B. Calculation
 - (1) Home Alert credits apply to the sum of the Personal Articles Basic Schedule Premiums. Each other credit, charge or option applies separately to the Basic Premium for each class of property, and is to be rounded to the nearest dollar before being subtracted from or added to the Basic Premium.
 - (2) Home Alert Example: Assume a 5% Home Alert Credit applies:

Coverage	Premium Before Credit
Jewelry	\$110
Furs	90
Fine Arts	<u>100</u>
Total Personal Articles	\$300
Home Alert Credit	\$ 15 (.05*300 rounded)
 - (3) Refer to the Jewelry Credits and Charges page for a specific rating example.
 - C. Territory Definitions

Territory 1 – Entire State.

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

JEWELRY-BASIC PREMIUMS - ENTIRE STATE					
Schedule Amount	Full Coverage	\$100 Deductible	\$250 Deductible	\$500 Deductible	\$1,000 Deductible
\$ 100	\$10	\$--	\$--	\$--	\$--
500	11	10	10	--	--
1,000	12	11	10	9	--
2,000	24	22	20	18	17
3,000	35	33	29	27	25
4,000	46	44	39	36	34
5,000	55	52	46	43	40
6,000	69	65	57	53	50
7,000	80	75	66	62	58
8,000	92	86	76	71	67
9,000	104	98	86	81	75
10,000	115	109	96	90	84
11,000	127	119	105	98	92
12,000	137	129	114	107	100
13,000	148	139	123	115	108
14,000	159	149	132	123	115
15,000	160	151	133	125	116
16,000	170	160	141	132	124
17,000	180	169	149	140	130
18,000	189	178	157	147	137
19,000	198	187	165	154	144
20,000	207	195	172	161	151
21,000	216	203	179	168	157
22,000	224	211	186	175	163
23,000	231	217	192	180	168
24,000	235	221	195	183	171
25,000	239	225	199	186	174
Each Additional \$100	.96	.90	.80	.74	.70

- (1) **Single Items Over \$25,000:** Refer Entire Schedule to FNPAC for Rating.
- (2) **IMPORTANT:** All policies are to be rated in \$100 increments. For rating purposes use the next highest \$100 increment. All interpolations will be in \$100 intervals. EXAMPLE: Rate an \$8,610 schedule as \$8,700.
- (3) **Personal Inland Marine Minimum Premium:** \$30.00

MULTI-PERIL HOMEOWNERS PROGRAM

Jewelry Credits and Charges

I. Gemprint

A credit may be applied to the Basic Premium for diamonds that have been Gemprinted and have a certificate attached to the policy.

- 1) Determine Basic Premium that would be charged if the gemprinted items were the only items insured.
- 2) Credit = 10% times the premium determined in (1) above.

II. Bank Vaults

Jewelry kept in a bank vault may be insured separately. Do not include these items in the schedule amount for rating purposes. Refer these items to FNPAC for rating. See Underwriting Guide.

III. Example

Assume the following schedule to be insured with \$250 deductible.

\$3,000 Diamond that is Gemprinted
 \$7,240 Remaining items in the schedule

A. Schedule Amount

Schedule Amount = \$10,300

Note: \$10,300 is the next highest \$100 increment about \$10,240

B. Basic Schedule Premium

\$11,000 Premium	=	\$125 (assumed)
\$10,000 Premium	=	\$100 (assumed)
Premium	=	$\$100 + (125 - 100) * (.3) = \$100 + \$7.5$
	=	\$108

C. Credits

Gemprint Credit	=	$.10 * \$35$ (assume premium at \$3,000 = \$35)
	=	\$4

D. Final Premium

(Subject to Policy Minimum Premium)

Premium	=	(B) - (C)
	=	\$108 - \$4
	=	\$104

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

OTHER PERSONAL ARTICLES – ANNUAL RATES			
Type of Article	Full Coverage Rate Per \$100	Type of Article	Full Coverage Rate Per \$100
<u>Furs (Personal)</u>	\$.60	<u>Golf Equipment</u>	\$1.90
<u>Cameras</u> Non-Professional Professional	1.65 2.40	<u>Fine Arts (excluding breakage)</u> First \$30,000 Excess	.50 .40
		<u>Fine Arts (including breakage)</u> First \$30,000 Excess	.85 .68
<u>Musical Instruments</u> Non-Professional (Full Coverage) <u>Prof. (Full Coverage)</u> First (2,000) Excess <u>Prof. (\$50 Deductible)</u> First \$2,000 Excess	.75 3.50 .65 3.15 .60	<u>Stamp Collections</u>	.85
<u>Silverware</u>	.35	<u>Miscellaneous</u>	\$2.75
<u>Coin Collections</u>	1.90		

BLANKET COVERAGE/

Blanket or unscheduled coverage is available only for Silverware & Golf Equipment.

COIN AND STAMP COLLECTIONS

Apply a credit of 10% if 75% of the value of all items insured is kept in a fireproof safe or vault.

PROFESSIONAL MUSICAL INSTRUMENTS AND CAMERAS

A professional is a person who receives any payment for playing a musical instrument or using a camera insured during the term of this policy.

TOTAL PERSONAL INLAND MARINE MINIMUM PREMIUM: \$30

MULTI-PERIL HOMEOWNERS PROGRAM

NOTES FOR ALL CLASSES:

1. Maximum value for all scheduled items - \$200,000. Underwriting approval is required for schedules over \$200,000.
2. Maximum for any single item - \$50,000. Underwriting approval is required for any item(s) over \$50,000.
3. An appraisal not more than three years old is required for any single item over \$5,000. Bill of sale dated within the past 30 days may be used to confirm appraised value for newly purchased items over \$5,000. A full description of the item is required.
4. A full description is required for any single item over \$1,000.
5. Central alarm and/or photos are required if a single item is over \$25,000 or the total schedule is over \$100,000.
6. Risks with theft or mysterious disappearance losses during the past 3 years are ineligible.
7. Scheduled items with commercial or professional use are ineligible (except Cameras and Musical Instruments).
8. Scheduled Personal Property coverage is not available for Dwelling Fire or tenant-occupied HO 00 06 policies.
9. Scheduled Personal Property coverage is not available for HO 00 04 policies with a Coverage C limit of less than \$25,000.

MULTI-PERIL HOMEOWNERS PROGRAM

HOME ALERT PROTECTION

These credits apply for fire and burglary prevention efforts by the policyholder:

DESCRIPTION	CREDIT
Fire or Smoke Local Alarm	2%
Burglar Alarm System	3%
Fire or Smoke Detectors which also activate either a digital dialer or a voice synthesized (not tape) telephone dialer	4%
Fire or Smoke Local Alarm Burglar Alarm System	5%
Fire or Smoke Local Alarm Dead Bolt Locks Fire Extinguisher	5%
Fire or Smoke Detectors which also activate either a digital dialer or a voice synthesized (not tape) Dead Bolt Locks Fire Extinguisher	7%
Burglar Alarm System Fire or Smoke Local Alarm Dead Bolt Locks Fire Extinguisher	7%
Fire and/or Burglar Alarm Reporting to either Fire Department, Policy Department, or Central Station Dead Bolt Locks Fire Extinguisher	15%

1. Telephone dialer credits do not apply in areas where dialers are prohibited by ordinance or law.
2. Only one credit from the above schedule may be applied per policy. No combination of credits other than shown is permitted. This credit is applied to the Basic Schedule Premium or Basic Premium (which do not include any other credits or charges).
3. These credits do not apply to minimum premiums.

**Fidelity National Property and Casualty Insurance Company
Arkansas Homeowners Program
Base Rates**

Territory	HO 00 03	HO 00 04	HO 00 05	HO 00 06	HO 00 08
1	526	133	625	130	653
2	601	142	714	130	746
3	552	142	668	130	698
4	649	158	714	130	746
5	754	151	855	130	894
6	727	158	800	130	836
7	763	142	839	130	877
8	793	158	872	130	912
9	847	158	932	130	974
10	1042	158	1055	130	1,103
11	802	158	882	130	922

Base rates reflect:

HO 00 03, HO 00 05 & HO 00 08

- \$500 deductible
- \$100,000 / \$1,000 liability limits
- actual cash value coverage on contents
- frame construction, protection class 1-6
- \$100,000 Amount of Insurance
- Coverage C at 50% of Coverage A

HO 00 04 & HO 00 06

- \$500 deductible
- \$100,000 / \$1,000 liability limits
- actual cash value coverage on contents
- frame construction, protection class 1-6
- \$25,000 Amount of Insurance

Effective: 06-15-10 New
08-15-10 Renewal

**Fidelity National Property and Casualty Insurance Company
Arkansas Homeowners Program
Protection Class and Construction Type Factors**

HO 00 03, HO 00 05 & HO 00 08

Protection Class	Construction	
	Masonry	Frame
1 - 3	0.900	1.000
4 - 6	0.910	1.000
7	1.350	1.450
8	1.450	1.600
8B, 9	2.230	2.470
10	2.830	3.230

HO 00 04 and HO 00 06

Protection Class	Construction	
	Masonry	Frame
1 - 3	0.900	1.000
4 - 6	0.910	1.000
7	1.350	1.450
8	1.450	1.600
8B, 9	2.230	2.470
10	2.830	3.230

Note: Masonry factors also apply to Masonry Veneer construction.

Effective: 06-15-10 New
08-15-10 Renewal

**Fidelity National Property and Casualty Insurance Company
Arkansas Homeowners Program
Amount of Insurance Relativities**

HO 00 03, HO 00 05 & HO 00 08

Amount in \$000s	Factor
50	0.630
55	0.650
60	0.670
65	0.710
70	0.740
75	0.790
80	0.840
85	0.890
90	0.940
95	0.970
100	1.000
105	1.050
110	1.090
115	1.150
120	1.200
125	1.250
130	1.300
135	1.360
140	1.410
145	1.460
150	1.510
160	1.590
170	1.690
180	1.790
190	1.890
200	1.990
225	2.240
250	2.480
275	2.780
300	3.070
350	3.660
400	4.300
450	4.940
500	5.570
550	6.220
600	6.850
650	7.480
700	8.120
750	8.760

Each Additional \$1,000
Add 0.013

Effective: 06-15-10 New
08-15-10 Renewal

**Fidelity National Property and Casualty Insurance Company
Arkansas Homeowners Program
Amount of Insurance Relativities**

HO - 4

Amount in \$000s	Factor
10	0.590
15	0.750
20	0.900
25	1.000
30	1.120
35	1.240
40	1.350
45	1.450
50	1.540
55	1.640
60	1.730
65	1.820
70	1.910
75	2.000
80	2.090
85	2.180
90	2.270
95	2.360
100	2.450
125	2.900
150	3.350

Each Additional \$1,000
Add 0.018

HO - 6

Amount in \$000s	Factor
10	0.590
15	0.750
20	0.900
25	1.000
30	1.120
35	1.240
40	1.350
45	1.450
50	1.530
55	1.630
60	1.720
65	1.810
70	1.900
75	1.990
80	2.080
85	2.170
90	2.260
95	2.350
100	2.440
125	2.890
150	3.330
175	3.770
200	4.200
225	4.630
250	5.060
275	5.500
300	5.930

Each Additional \$1,000
Add 0.017

SERFF Tracking Number: FDLY-126447092 State: Arkansas
 Filing Company: Fidelity National Property and Casualty Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: AR-HOME-RR-2010
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners Rate and Rule Revision
 Project Name/Number: /

Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Form RF-2 Loss Costs Only (not for workers' compensation)	Filed	04/16/2010
Bypass Reason:	n/a		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	H-1 Homeowners Abstract	Filed	04/16/2010
Comments:			
Attachment:	Form H1 Homeowners Abstract.pdf		

		Item Status:	Status Date:
Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey	Filed	04/16/2010
Comments:			
Attachment:	AR HO Survey Form 02-25-10.xls		

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	04/16/2010
Comments:			
Attachment:	NAIC Loss Cost Data Entry Document.pdf		

		Item Status:	Status Date:

SERFF Tracking Number: FDLY-126447092 State: Arkansas
 Filing Company: Fidelity National Property and Casualty Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: AR-HOME-RR-2010
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners Rate and Rule Revision
 Project Name/Number: /

Satisfied - Item: Exhibit I - Actuarial Memorandum Filed 04/16/2010
Comments:
Attachment:
 Exhibit I - Actuarial Memorandum.pdf

Item Status: Filed
Status Date: 04/16/2010

Satisfied - Item: Exhibit II - Summary of Rate and Rule Revisions
Comments:
Attachment:
 Exhibit II - AR Summary of Rate and Rule Revisions.pdf

Item Status: Filed
Status Date: 04/16/2010

Satisfied - Item: Exhibit III - Loss Costs and Average Premium - Calendar Year
Comments:
Attachment:
 Exhibit III - Loss Cost and Average Premium - Accident Year.pdf

Item Status: Filed
Status Date: 04/16/2010

Satisfied - Item: Exhibit IV - Accident Year Loss Ratios
Comments:
Attachment:
 Exhibit IV - Accident Year Loss Ratios.pdf

Item Status: Filed
Status Date: 04/16/2010

Satisfied - Item: Exhibit V - Estimated Revenue Change by Form
Comments:

SERFF Tracking Number: FDLY-126447092 State: Arkansas
 Filing Company: Fidelity National Property and Casualty Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: AR-HOME-RR-2010
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
 Product Name: Homeowners Rate and Rule Revision
 Project Name/Number: /

Attachment:

Exhibit V - Estimated Revenue Change by Form.pdf

	Item Status:	Status
		Date:
Satisfied - Item: Exhibit VI - Base Rate Revision - By Territory and Form	Filed	04/16/2010

Comments:

Attachment:

Exhibit VI - Base Rate Revision - By Territory and Form.pdf

	Item Status:	Status
		Date:
Satisfied - Item: Exhibit VII - Protection Classification Factor Revision	Filed	04/16/2010

Comments:

Attachment:

Exhibit VII - Protection Classification Factor Revision.pdf

	Item Status:	Status
		Date:
Satisfied - Item: Exhibit VIII - Discounts, Surcharges and Options Revision	Filed	04/16/2010

Comments:

Attachment:

Exhibit VIII - Discounts Surcharges & Options Revision.pdf

	Item Status:	Status
		Date:
Satisfied - Item: FNPAC CW Indication 2010	Filed	04/16/2010

Comments:

Attachment:

FNPAC CW Indication 2010.pdf

SERFF Tracking Number: *FDLY-126447092* State: *Arkansas*
 Filing Company: *Fidelity National Property and Casualty Insurance Company* State Tracking Number: *EFT \$100*
 Company Tracking Number: *AR-HOME-RR-2010*
 TOI: *04.0 Homeowners* Sub-TOI: *04.0000 Homeowners Sub-TOI Combinations*
 Product Name: *Homeowners Rate and Rule Revision*
 Project Name/Number: */*

	Item Status:	Status Date:
Satisfied - Item: AR Indication 2010 Comments: Attachment: AR Indication 2010.pdf	Filed	04/16/2010

	Item Status:	Status Date:
Satisfied - Item: Exhibit IX - Protection Class Factors - Competitor Analysis Comments: Attachment: Exhibit IX - Protection Class Factors - Competitor Analysis.pdf	Filed	04/16/2010

	Item Status:	Status Date:
Satisfied - Item: Objection Response #1 - 04-12-10 Comments: Attachment: Objection Response 1.pdf	Filed	04/16/2010

	Item Status:	Status Date:
Satisfied - Item: Disruption Chart Comments: Attachment: Disruption Chart.pdf	Filed	04/16/2010

ARKANSAS INSURANCE DEPARTMENT

FORM H-1 HOMEOWNERS ABSTRACT

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

Company Name Fidelity National Property and Casualty Insurance Company
NAIC # (including group #) 670-16578

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

There has been no change to the insurance to value requirements. The insurance to value campaign for Fidelity National Insurance requires 100% insurance to value.

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.

The cost estimator used in order to make sure dwellings are insured at their value is Marshall & Swift Boeckh (MSB). The program was started in Arkansas in 2005. The impact varies based on the degree of change that is made by MSB within the quarterly updates that are made.

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.

Fidelity requires a minimum relationship between the amount of insurance to be written and the replacement value of the dwelling. The company requires 100% insurance to value in order to purchase insurance.

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

Inflation Guard coverage is available via ISO endorsement HO 04 46 10 00. The basic coverage limits will automatically increase on a pro rata basis during the policy period. The impact is estimated as increasing coverage by 5% per year.

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

- a. Fire Extinguisher n/a
- b. Burglar Alarm 2%
- c. Smoke Alarm 2%
- d. Insured who has both homeowners and auto with your company 15%
- e. Deadbolt Locks n/a
- f. Window or Door Locks n/a
- g. Other (specify) Smoke/Fire alarm w/deadbolt locks and fire
- h. Extinguisher 3%

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.

N/A

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

a. Form	Premium Volume
b. HO 00 03	\$24966
c. HO 00 04	\$0
d. HO 00 06	\$325

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

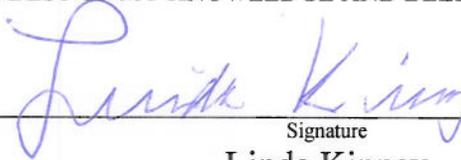
9. Is there a surcharge on risks with wood heat?
Yes

If yes, state the surcharge
5%

Does the surcharge apply to conventional fire places?
N/A

If yes, state the surcharge
N/A

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



Signature

Linda Kinney

Printed Name

Product Analyst Supervisor

Title

800-849-6140 ext. 7380

Telephone Number

Linda.kinney@fnf.com

Email address

NAIC Number: 16578
 Company Name: FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE
 Contact Person: Linda Kinney
 Telephone No.: 904-997-7380
 Email Address: linda.kinney@fnf.com
 Effective Date: 6/1/2010

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

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

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

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$490.00	\$542.00	\$490.00	\$542.00	\$659.00	\$730.00	\$891.00	\$988.00	\$684.00	\$757.00	\$630.00	\$697.00	\$730.00	\$808.00	\$513.00	\$568.00	\$692.00	\$766.00
	\$120,000	\$690.00	\$763.00	\$690.00	\$763.00	\$931.00	\$1,032.00	\$1,262.00	\$1,400.00	\$967.00	\$1,071.00	\$889.00	\$985.00	\$1,032.00	\$1,143.00	\$722.00	\$800.00	\$978.00	\$1,083.00
	\$160,000	\$906.00	\$1,003.00	\$906.00	\$1,003.00	\$1,225.00	\$1,359.00	\$1,664.00	\$1,847.00	\$1,273.00	\$1,411.00	\$1,170.00	\$1,297.00	\$1,359.00	\$1,507.00	\$949.00	\$1,052.00	\$1,287.00	\$1,427.00
6	\$80,000	\$495.00	\$542.00	\$495.00	\$542.00	\$666.00	\$730.00	\$901.00	\$988.00	\$692.00	\$757.00	\$637.00	\$697.00	\$737.00	\$808.00	\$519.00	\$568.00	\$700.00	\$766.00
	\$120,000	\$697.00	\$763.00	\$697.00	\$763.00	\$941.00	\$1,032.00	\$1,277.00	\$1,400.00	\$978.00	\$1,071.00	\$899.00	\$985.00	\$1,043.00	\$1,143.00	\$731.00	\$800.00	\$989.00	\$1,083.00
	\$160,000	\$915.00	\$1,003.00	\$915.00	\$1,003.00	\$1,238.00	\$1,359.00	\$1,683.00	\$1,847.00	\$1,287.00	\$1,411.00	\$1,183.00	\$1,297.00	\$1,373.00	\$1,507.00	\$960.00	\$1,052.00	\$1,302.00	\$1,427.00
9	\$80,000	\$1,177.00	\$1,301.00	\$1,177.00	\$1,301.00	\$1,597.00	\$1,765.00	\$2,172.00	\$2,403.00	\$1,659.00	\$1,834.00	\$1,524.00	\$1,685.00	\$1,771.00	\$1,959.00	\$1,235.00	\$1,366.00	\$1,677.00	\$1,855.00
	\$120,000	\$1,670.00	\$1,848.00	\$1,670.00	\$1,848.00	\$2,270.00	\$2,511.00	\$3,092.00	\$3,422.00	\$2,359.00	\$2,610.00	\$2,166.00	\$2,396.00	\$2,519.00	\$2,787.00	\$1,754.00	\$1,940.00	\$2,385.00	\$2,640.00
	\$160,000	\$2,205.00	\$2,440.00	\$2,205.00	\$2,440.00	\$3,000.00	\$3,319.00	\$4,089.00	\$4,526.00	\$3,118.00	\$3,450.00	\$2,862.00	\$3,167.00	\$3,329.00	\$3,685.00	\$2,316.00	\$2,563.00	\$3,153.00	\$3,490.00

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

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	\$287.00	\$316.00	\$287.00	\$316.00	\$382.00	\$422.00	\$513.00	\$567.00	\$396.00	\$437.00	\$366.00	\$403.00	\$422.00	\$466.00	\$300.00	\$331.00	\$400.00	\$442.00
	\$15,000	\$482.00	\$533.00	\$482.00	\$533.00	\$648.00	\$717.00	\$876.00	\$971.00	\$672.00	\$744.00	\$619.00	\$685.00	\$717.00	\$794.00	\$505.00	\$558.00	\$680.00	\$753.00
	\$25,000	\$634.00	\$702.00	\$634.00	\$702.00	\$856.00	\$948.00	\$1,160.00	\$1,286.00	\$888.00	\$984.00	\$817.00	\$905.00	\$948.00	\$1,050.00	\$665.00	\$736.00	\$898.00	\$995.00
6	\$5,000	\$290.00	\$316.00	\$290.00	\$316.00	\$386.00	\$422.00	\$518.00	\$567.00	\$400.00	\$437.00	\$369.00	\$403.00	\$426.00	\$466.00	\$303.00	\$331.00	\$405.00	\$442.00
	\$15,000	\$487.00	\$533.00	\$487.00	\$533.00	\$655.00	\$717.00	\$885.00	\$971.00	\$680.00	\$744.00	\$626.00	\$685.00	\$725.00	\$794.00	\$510.00	\$558.00	\$687.00	\$753.00
	\$25,000	\$641.00	\$702.00	\$641.00	\$702.00	\$865.00	\$948.00	\$1,172.00	\$1,286.00	\$898.00	\$984.00	\$826.00	\$905.00	\$958.00	\$1,050.00	\$672.00	\$736.00	\$908.00	\$995.00
9	\$5,000	\$674.00	\$744.00	\$674.00	\$744.00	\$910.00	\$1,005.00	\$1,234.00	\$1,364.00	\$945.00	\$1,044.00	\$869.00	\$960.00	\$1,008.00	\$1,114.00	\$707.00	\$780.00	\$956.00	\$1,055.00
	\$15,000	\$1,157.00	\$1,278.00	\$1,157.00	\$1,278.00	\$1,569.00	\$1,735.00	\$2,133.00	\$2,361.00	\$1,629.00	\$1,802.00	\$1,497.00	\$1,656.00	\$1,740.00	\$1,924.00	\$1,214.00	\$1,341.00	\$1,648.00	\$1,822.00
	\$25,000	\$1,534.00	\$1,696.00	\$1,534.00	\$1,696.00	\$2,083.00	\$2,305.00	\$2,836.00	\$3,139.00	\$2,164.00	\$2,394.00	\$1,987.00	\$2,199.00	\$2,311.00	\$2,557.00	\$1,610.00	\$1,780.00	\$2,189.00	\$2,421.00

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$120.00	\$380.00	\$120.00	\$380.00	\$120.00	\$380.00	\$120.00	\$380.00	\$120.00	\$380.00	\$120.00	\$380.00	\$120.00	\$380.00	\$120.00	\$380.00	\$265.00	\$162.00
	\$120,000	\$160.00	\$504.00	\$160.00	\$504.00	\$160.00	\$504.00	\$160.00	\$504.00	\$160.00	\$504.00	\$160.00	\$504.00	\$160.00	\$504.00	\$160.00	\$504.00	\$350.00	\$214.00
	\$160,000	\$199.00	\$628.00	\$199.00	\$628.00	\$199.00	\$628.00	\$199.00	\$628.00	\$199.00	\$628.00	\$199.00	\$628.00	\$199.00	\$628.00	\$199.00	\$628.00	\$437.00	\$268.00
6	\$80,000	\$126.00	\$380.00	\$126.00	\$380.00	\$126.00	\$380.00	\$126.00	\$380.00	\$126.00	\$380.00	\$126.00	\$380.00	\$126.00	\$380.00	\$126.00	\$380.00	\$265.00	\$167.00
	\$120,000	\$167.00	\$504.00	\$167.00	\$504.00	\$167.00	\$504.00	\$167.00	\$504.00	\$167.00	\$504.00	\$167.00	\$504.00	\$167.00	\$504.00	\$167.00	\$504.00	\$350.00	\$221.00
	\$160,000	\$208.00	\$628.00	\$208.00	\$628.00	\$208.00	\$628.00	\$208.00	\$628.00	\$208.00	\$628.00	\$208.00	\$628.00	\$208.00	\$628.00	\$208.00	\$628.00	\$437.00	\$275.00
9	\$80,000	\$265.00	\$380.00	\$265.00	\$380.00	\$265.00	\$380.00	\$265.00	\$380.00	\$265.00	\$380.00	\$265.00	\$380.00	\$265.00	\$380.00	\$265.00	\$380.00	\$265.00	\$380.00
	\$120,000	\$350.00	\$504.00	\$350.00	\$504.00	\$350.00	\$504.00	\$350.00	\$504.00	\$350.00	\$504.00	\$350.00	\$504.00	\$350.00	\$504.00	\$350.00	\$504.00	\$350.00	\$504.00
	\$160,000	\$437.00	\$628.00	\$437.00	\$628.00	\$437.00	\$628.00	\$437.00	\$628.00	\$437.00	\$628.00	\$437.00	\$628.00	\$437.00	\$628.00	\$437.00	\$628.00	\$437.00	\$628.00

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

HO3 and HO4 only					
Fire Extinguisher	n/a	%	Deadbolt Lock	n/a	%
Burglar Alarm	2	%	Window Locks	0	%
Smoke Alarm	2	%	\$1,000 Deductible	17	%
			Other (specify)		

EARTHQUAKE INSURANCE
IMPORTANT, homeowners insurance does NOT automatically cover losses from earthquakes. Ask your agent about this co
 ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? yes (yes or no)
 WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

Zone Brick Frame

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # _____

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.	FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY	B.	

		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.		B.	

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	18	16.1					
TOTAL OVERALL EFFECT							

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	0			2535	0	0	69.43
2006	18	0	11/14/06	13546	0	0	64.11
2007	30			24713	280025	1133	67.78
2008	48			37553	51979	138.42	78.55
2009	38			32425	44132	136.11	66.64

7.

Expense Constants	Selected Provisions
A. Total Production Expense	32.2
B. General Expense	.3
C. Taxes, License & Fees	3.2
D. Underwriting Profit & Contingencies	6.5
E. Other (explain) Investment Income	-1.9
F. TOTAL	40.3

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 66% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 3
10. 12% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Territory 3

**FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY
ARKANSAS MULTI-PERIL HOMEOWNERS PROGRAM
ACTUARIAL MEMORANDUM**

Attached are exhibits with supporting documentation for a Arkansas Multi-Peril Homeowners Program rate and rule revision. The revision will result in an estimated overall revenue change of +17.0% and introduces the HO 00 05 and HO 00 08 policy types.

The proposed base rates contained in this submission were developed through a combination of competitive analysis and the judgment method. Please refer to the supporting exhibits listed below.

The following is a summary of the attached exhibits:

Exhibit II	Summary of Rate and Rule Revisions
Exhibit III	Loss Cost and Average Premium – Calendar Year
Exhibit IV	Accident Year Loss Ratios
Exhibit V	Estimated Revenue Change by Form
Exhibit VI	Base Rate Revision - By Territory and Form
Exhibit VII	Protection Classification Factor Revision
Exhibit VIII	Discounts, Surcharges and Options Revision

**FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY
ARKANSAS MULTI-PERIL HOMEOWNERS PROGRAM
SUMMARY OF RATE AND RULE REVISIONS**

Effective Date: June 15, 2010 New Business
August 15, 2010 Renewal Business

In addition to the changes itemized below, the following revisions have also been made:

1. The state name and line of business have been added to each page.
2. The format of the pages has changed with regards to the location of the company name, page number and effective date.
3. Rule titles have been revised to match the corresponding endorsement.
4. Edition dates of policy forms and endorsements have been removed from all rules. In addition, form titles have been added to all rules.
5. The statement "Policy deductible and deductible modifications apply." has been removed from every rule that previously contained the statement.
6. The HO 00 05 and HO 00 08 policy types are being introduced. Reference to these forms has been added where applicable.

GENERAL RULES

1. Rule 10. "Construction Classifications", has been revised to include a definition for "Superior Construction".
2. Rule 11. "Capping Provision", is being added. The maximum annual premium increase will be 20% for the first renewal occurring on or after August 15, 2010. This provision remains in effect until August 14, 2012.
3. Due to pagination issues, some rules may now appear on a different page than in the previous edition of the manual. Therefore, the edition date on all pages in this section has been updated. No changes have been made to any rule other than described above.

Please refer to Manual Pages R-1 through R-3 for these changes.

TERRITORIES

The territory definitions have been revised to remove duplicate zip code references. Please refer to Manual Pages T-1 through T-8 for these changes. No change to the current territory assignment has been made.

COVERAGES AND RATING – HO 00 03 and HO 00 05

1. Rule 1. "Coverages and Amounts", has been revised as follows:
 - a. 25% Extended Replacement Coverage has been added under Coverage A.
 - b. All special categories of Coverage C, including those provided by the policy forms and amendatory endorsements have been added under Coverage C.
2. Rule 3. "Loss Settlement", has been revised as follows:
 - a. The options identified by A1, A2, C1 and C2 have been deleted.
 - b. Rule 3.A. has been revised to indicate that Coverage A and B are settled on a replacement cost basis. Since the dwelling must be insured to 100% of value, Rules A.1. and A.2. have been deleted. These rules previously advised the options for dwellings insured to at least 80% of replacement and less than 80% replacement cost, respectively. The rule has also been revised to indicate that the Coverage A limit may be adjusted annually at renewal as determined by the replacement cost calculator model and if the Coverage A limit is equal to the full replacement cost value at the time of loss, an additional amount of insurance, equal to 25% of the Coverage A limit of liability is provided for a premium discount. The applicable endorsement, HO 04 20, Specified Additional Amount of Insurance for Coverage A – Dwelling, has been added.

**FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY
ARKANSAS MULTI-PERIL HOMEOWNERS PROGRAM
SUMMARY OF RATE AND RULE REVISIONS**

- c. Rule 3.B. has been revised as follows:
 - (1) The references to Loss Settlement Provisions C1 and C2 have been deleted. Losses to Coverage C are settled on an Actual Cash Value basis. Replacement Cost coverage may be purchased for an additional premium.
 - (2) The last sentence which read “The Coverage C limit is increased to 75% of the Coverage A limit if this option is selected” has been deleted. The option to purchase replacement cost on personal property and increase the Coverage C limit automatically provided in the policy are separate options and must be purchased independently of each other.
- 3. Rule 4. “Rating”, has been revised to describe the correct steps in the rating process.
 - a. Rule A.4., which read “Determine the Replacement Cost of the dwelling” has been deleted.
 - b. Rule A.5., which read “Multiply the amount in Step 4 by .80” has been deleted.
 - c. Rule A.6. has been moved to Rule A.4 and revised to read “Select the desired amount of insurance. Multiply the base rate by the Protection/Construction Class factor and by the Coverage A amount factor shown on the rate pages.”
 - d. Rule A.7. has been deleted in its entirety.
 - e. Rule A.8. has been deleted in its entirety.
 - f. Rule A.9. has been deleted in its entirety.
 - g. Rule A.10. has been deleted in its entirety.
 - h. Rule A.11. has been renumbered Rule A.5. It has also been revised to include examples of the rules located in the Basic Premium Adjustment section of the manual.
 - i. Rule 4.B. “Rating” has been revised to indicate that any remaining percentage discounts or charges for optional coverages be applied sequentially in the order presented in the Percentage Discounts, Charges and Options section. Due to this change, reference to BASIC PREMIUM in the Discounts, Charges and Options section has been removed.

Please refer to Manual Pages C-1 through C-4 for these changes.

COVERAGES AND RATING – HO 00 04 and HO 00 06

- 1. Rule 1. “Coverages and Amounts”, has been revised to include all special categories of Coverage C, including those provided by the policy forms and amendatory endorsements.
- 2. Rule 3. “Loss Settlement”, has been revised to remove the reference to Loss Settlement Provision C2. The coverage provided by this rule has not changed; however, the wording has been revised as follows: “Losses for Coverage C are settled on an actual cash value basis. For an additional premium, the insured may elect to have losses settled on a replacement cost basis”.
- 3. Rule 4.A.3. “Rating” has been revised to indicate that the appropriate protection class/construction must be selected.
- 4. Rule 4.A.5.a.) “Rating” has been revised to indicate that the appropriate protection class/construction must be selected.
- 5. Rule 4.A.5.b). “Rating” has been revised to include examples of the rules located in the Basic Premium Adjustment section of the manual.
- 6. Rule 4.B. “Rating” has been revised to indicate that any remaining percentage discounts or charges for optional coverages be applied sequentially in the order presented in the Percentage Discounts, Charges and Options section.

Please refer to Manual Pages C-5 through C-7 for these changes.

**FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY
ARKANSAS MULTI-PERIL HOMEOWNERS PROGRAM
SUMMARY OF RATE AND RULE REVISIONS**

COVERAGES AND RATING (HO 00 08)

This section has been added in conjunction with the introduction of the HO 00 08 program. Please refer to manual pages C-8 through C-10 for these rules.

BASE RATES

1. The base rates for the HO 00 03 policy type have been revised.
2. The base rates for the HO 00 05 and HO 00 08 policy types have been added.
3. The protection class factors have been revised and are patterned after Safeco.
4. The chart for amount of insurance relativities for the HO 00 03 policy type has been revised to indicate that it is also applicable to the HO 00 05 and HO 00 08 policy types.

Please refer to Manual Pages RP-1 and RP-4 for these changes.

BASIC PREMIUM ADJUSTMENTS

1. Rule 1. "Insurance to Replacement Cost", has been deleted. This rule is not applicable since the dwelling is required to be insured to 100% of replacement cost.
2. Rule 1. "Condominium Unit Owners Occupancy" (previous Rule 2), has been revised as follows:
 - a. The rule title has been revised to read "Unit-Owners Rental To Others", to correspond with the applicable endorsement.
 - b. Endorsement HO 17 33, Unit-Owners Rental To Others, has been added to the rule.
3. Rule 3. "Multiple Family Surcharge", is being introduced. The surcharge applies for a 1, 2, 3, or 4 family dwelling. An individual family unit may not be occupied by more than two families.
4. Rule 4. "Town House or Row House Surcharge", is being introduced. This surcharge is applied depending on the total number of individual family units within a fire Division. An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division.

Please refer to manual page B-1 and B-2 for these changes.

DISCOUNTS, CHARGES AND OPTIONS

PERCENTAGE DISCOUNTS, CHARGES AND OPTIONS

1. The percentage discounts and surcharges in this section have been revised to be shown as factors.
2. All references to BASIC PREMIUM have been removed from this section in conjunction with the change to Rule 4.B. "Rating" in the COVERAGES AND RATING section of the manual.
3. Rule 1. "Special Personal Property Coverage", is being introduced. For an additional premium, coverage may be broadened on the HO 00 03 and HO 00 05 policy forms as follows. The corresponding endorsement has been filed under separate cover.
 - a. The following Special Limits of Liability under Coverage C – Personal Property are increased:
 - (1) Category a, "money", is being increased from \$200 to \$1,000.
 - (2) Category b, "securities", is being increased from \$1,500 to \$5,000.
 - (3) Category c, "watercraft", is being increased from \$1,500 to \$2,000.
 - (4) Category d, "trailers", is being increased from \$1,500 to \$3,000.
 - (5) Category e, "jewelry", is being increased from \$1,500 to \$5,000. The perils insured against have been changed from theft only, to theft, misplacing or losing. In addition, "furs" have been removed from this category and added as Category r.

**FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY
ARKANSAS MULTI-PERIL HOMEOWNERS PROGRAM
SUMMARY OF RATE AND RULE REVISIONS**

- (6) Category f, “firearms”, is being increased from \$2,500 to \$5,000. The perils insured against have been changed from theft only, to theft, misplacing or losing.
 - (7) Category g, “silverware”, is being increased from \$2,500 to \$10,000. The perils insured against have been changed from theft only, to theft, misplacing or losing.
 - (8) Category h, “property on the residence premises, provided by Endorsement A6140, has been increased from \$2,500 to \$25,000.
 - (9) Category i, “property away from the residence premises”, provided by Endorsement A6140, has been increased from \$250 to \$2,500.
 - (10) Category j, “electronic apparatus and accessories while in or upon a motor vehicle”, has been increased from \$1,500 to \$2,500.
 - (11) Category k, “electronic apparatus and accessories used primarily for business while away from the residence premises”, has been increased from \$1,500 to \$2,500.
 - (12) Category l, “memorabilia”, provided by Endorsement A6140, has been increased from \$2,500 to \$5,000.
 - (13) Category m, “theft of imported rugs, carpets, tapestries, wall hangings or similar articles”, has been increased from \$5,000 to \$7,500.
 - (14) Category n, “electronic data processing equipment”, has been increased from \$5,000 to \$7,500.
 - (15) Category o, “property identified in Category n. while located away from the residence premises”, has been increased from \$1,000 to \$2,000.
 - (16) Category p, “camera or video recording and playing equipment”, has been increased from \$500 to \$1,000.
 - (17) Category q, “paintings, etchings, antique furniture, antique silver, antique guns, and other miscellaneous collectible weapons, rare glass and chinaware and similar articles”, has been increased from \$1,000 to \$2,000.
 - (18) Category r, “furs”, has been added. Furs were previously included in Category e. “jewelry”. A separate limit of \$5,000 is now provided for theft, misplacing or losing of furs.
- b. Section I – Property Coverages, E. Additional Coverages, 5. Property Removed, has been revised. The period of time in which property is covered while being removed from a premises endangered by a Peril Insured Against has been increased from 30 days to 90 days while removed.
 - c. Section I – Property Coverages, E. Additional Coverages, 13. Refrigerated Products, has been added. We will pay up to \$1,000 for food while contained in a refrigerator or freezer which spoils due to changes or extremes of temperature by off premises power interruption, interruption of premises power supply or mechanical or electrical breakdown of refrigeration equipment. This coverage is subject to a \$250 deductible and does not increase the amount of coverage for Coverage C – Personal Property.
 - d. The perils insured against under Coverage C is broadened from named perils to risk of direct physical loss except as excluded under Section I – Exclusions.
 - e. Section I – Exclusions, A.2. Earth Movement, has been revised. This endorsement provides coverage for Earth Movement under Coverage C – Personal Property.
 - f. Section I – Exclusions, A.3. Water Damage, has been revised. This provision has been changed to provide water damage coverage to property described in Coverage C away from a premises or location owned, rented, occupied or controlled by an insured. It also reiterates that water damage to property described in Coverage C on a premises or location owned, rented, occupied or controlled by an insured is excluded even if weather conditions contribute in any way to produce the loss.

**FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY
ARKANSAS MULTI-PERIL HOMEOWNERS PROGRAM
SUMMARY OF RATE AND RULE REVISIONS**

4. Rule 2. “Special Personal Property Coverage”, is being introduced. For an additional premium, coverage may be broadened on the HO 00 04 and HO 00 06 policy forms as follows. ISO forms HO 05 24 and HO 17 31 are being utilized.
 - a. The perils insured against under Category e, “jewelry”, have been changed from theft only, to theft, misplacing or losing.
 - b. The perils insured against under Category f, “firearms”, have been changed from theft only, to theft, misplacing or losing.
 - c. The perils insured against under Category g, “silverware”, have been changed from theft only, to theft, misplacing or losing.
 - d. Water Damage has been added. Water damage coverage to property described in Coverage C away from a premises or location owned, rented, occupied or controlled by an insured is provided.
5. Rule 3. “Deductibles” (previous Rule 1.), has been revised.
 - a. Rule 3.A. – HO 00 03, HO 00 05 and HO 00 08 Deductibles (previous Rule 1.A.), has been revised as follows:
 - (1) An introductory sentence which conveys the base deductible and provides instructions for selecting optional deductibles has been added.
 - (2) The \$500 All Other Peril/1% Wind & Hail deductible is being withdrawn.
 - (3) The \$1,000 All Other Peril/1% Wind & Hail deductible is being withdrawn. One policy contains this deductible combination. This policy will be renewed with a \$1,000 deductible for all perils including windstorm and hail.
 - (4) An option of \$5,000 is being introduced with a factor of 0.65 and a maximum adjustment of \$875.
 - (5) An option of \$10,000 is being introduced with a factor of 0.60 and a maximum adjustment of \$1,400.
 - b. Rule 3.B. – Windstorm or Hail Percentage Deductibles, is being introduced. A 2% and 5% windstorm or hail deductible is available.
 - c. Rule 3.C. – HO 00 04 and HO 00 06 (previous Rule 1.B.), has been revised to add an introductory sentence which conveys the base deductible and provides instructions for selecting optional deductibles.
6. Rule 4. “Loss Settlement – Personal Property” (previous Rule 2.), has been revised as follows.
 - a. The title of the rule has been changed to “Personal Property Replacement Cost Loss Settlement, to correspond with the endorsement title.
 - b. Rule 3.A. has been revised to remove all references to options C1, Limited Replacement Cost, and C2, Depreciated Loss Settlement. These options are now referred to as “Replacement cost and Actual Cash Value, respectively.
 - c. The link between replacement cost loss settlement and additional Coverage C limits has been removed. The Coverage C limit may be increased or decreased based on Rule 17.A. on Page D-9.
 - d. Rule 3.A. has been revised to remove the last sentence, which read “The selection of replacement cost coverage also increases the Coverage C limit from 50% to 75% of the Coverage A limit”.
 - e. Rule 3.B. has been revised to remove the reference to option C2. This option is now referred to as Replacement Cost.
 - f. The endorsement title “Personal Property Replacement Cost Loss Settlement”, has been added behind the endorsement number.

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7. Rule 5. “Specified Additional Amount of Insurance for Coverage A – Dwelling”, has been added. The policy allows for an additional amount of insurance equal to 50% of the Coverage A limit of liability if the dwelling is insured to 100% of the replacement cost value at the time of loss. This amount may be decreased to 25% of the Coverage A limit of liability.
 8. Rule 6. “Coverage D – Loss of Use”, is being introduced. The policy automatically provides 40% of the Coverage A limit for Coverage D – Loss of Use. The limit may be reduced to 20% for a premium discount.
 9. Rule 9. “Claims Record Rating Plan” (previous Rule 5.), has been revised. Section B. contains types of claims that are not considered “qualified” claims. These types of claims (i.e. catastrophic claims, weather-related claims and losses with payments made under Medical Payments coverage only) are now shown in list format for readability purposes. In addition, the following types of losses are added to the list of claims not considered “qualified” claims.
 - a. losses on a newly purchased home, which occurred prior to being insured with FNPAC; and
 - b. losses for which subrogation payments have been received.
 10. Rule 11. “Building Ordinance or Law Coverage” (previous Rule 7), has been revised.
 - a. The title of the rule has been revised to match the endorsement title “Ordinance or Law Increased Amount of Coverage”.
 - b. The endorsement title has been added after the form number.
 11. Rule 14. “Newly Acquired Home Discount” (previous Rule 11), has been revised as follows:
 - a. A chart has been inserted for the credits. The credits have not changed.
 - b. A statement has been added to clarify that the insured must qualify for the first year discount in order to qualify for subsequent discounts.
 12. Rule 16. “Superior Construction Discount” is being introduced. For superior construction defined as “Non-Combustible, Masonry Non-Combustible and Fire Resistive in the General Rules section of this manual, a 5% discount applies to the otherwise applicable masonry premium.
 13. Rule 17. “Solid Fuel Burning Device Surcharge” is being introduced. A 5% charge is applicable for the additional exposure presented if a solid fuel burning device exists in a dwelling.
 14. Rule 18. “Insurance Bureau Score Adjustment” (previous Rule 27.), has been moved to this section of the manual. No change to this rule is being proposed.
 15. Due to pagination issues, some rules may now appear on a different page than in the previous edition of the manual. Therefore, the effective dates on all pages in this section have been updated. No changes have been made to any rule other than described above.
- Please refer to manual pages D-1 through D-9 for these changes.

FLAT DOLLAR DISCOUNTS, CHARGES AND OPTIONS

1. Rule 18 “Inflation Coverage” (previous Rule 12.), has been revised. The title of the rule has been revised to read “Inflation Guard” to match the endorsement title.
2. Previous Rule 13. “Firearms”, has been included in Rule 20. “Coverage C – Personal Property”. It is labeled Rule 19.f.
3. Previous Rule 14. “Silverware and Goldware”, has been included in new Rule 19. “Coverage C – Personal Property”. It is now labeled Rule 19.g. The applicable form number has been changed from A6131 to HO 04 65. Form A6131 is being withdrawn under the related form filing.

**FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY
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4. Previous Rule 15. "Coverage C – Increased Limits", has been included in new Rule 19. "Coverage C – Personal Property". It is now labeled Rule 19.a. The following changes have been made:
 - a. the minimum and maximum amounts of Coverage C allowable (50% and 75%, respectively) has been added to the rule;
 - b. the rate of \$0.45 per \$1,000 applies to the increase or decrease of the Coverage C amount.
5. Previous Rule 20. "Home Computers", has been included in new Rule 19. "Coverage C – Personal Property". It is now labeled Rule 19.j. The limit shown in the introductory sentence which is included in the policy has been corrected to read \$5,000. The policy provisions currently indicate the correct limit of \$5,000.
6. Rule 19. "Coverage C – Personal Property", has been created to combine several options for personal property. In addition to the changes itemized in #2 through #5 above, the following additions have been made:
 - a. Endorsement HO 04 66 has been added to Rules c., d., e., g., h., and i.
 - b. Rule 19.b. "Personal Property at Other Residences – Increased Limit", is being introduced. The policy provides coverage for personal property usually located at other residences at a limit of 10% of Coverage C or \$1,000, whichever is greater. This limit may be increased at a rate of \$7 per \$1,000 of increase.
 - c. Rule 19.c. "Money", is being introduced. The \$200 limit included in the policy may be increased at a rate of \$6 per \$100 of increase.
 - d. Rule 19.d. "Securities", is being introduced. The \$1,500 limit included in the policy may be increased at a rate of \$4 per \$100 of increase.
 - e. Rule 19.e. "Jewelry, Watches and Furs", is being introduced. The \$1,500 limit included in the policy may be increased to \$6,500 for an additional premium of \$19.
 - f. Rule 19.h. "Electronic Apparatus in or upon a motor vehicle", is being introduced. The \$1,500 limit included in the policy may be increased to a maximum of \$6,000 at a rate of \$10 per \$500 of increase.
 - g. Rule 19.i. "Electronic Apparatus used for business", is being introduced. The \$1,500 limit included in the policy may be increased to a maximum of \$6,000 at a rate of \$20 per \$500 of increase.
7. Rule 20. "Credit Card, Fund Transfer Card, Forgery and Counterfeit Money", is being introduced. The limit of \$500 included in the policy may be increased at limits shown in the chart for an additional premium.
8. Rule 21. "Refrigerated Property Coverage", is being introduced. The policy may be endorsed to provide a \$500 limit of coverage, subject to a \$100 deductible, for covered property stored in the freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure.
9. Rule 22. "Owned Motorized Golf Cart Physical Loss Coverage", is being introduced. The policy may be endorsed to provide Other Than Collision and Collision coverage for a motorized golf cart(s), including permanently installed accessories, equipment and parts, owned by an insured subject to certain conditions.
10. Rule 23. "Back Up of Sewers or Drains" (previous Rule 16.), has been revised. The title has been revised to correspond with the endorsement title "Water Back Up and Sump Discharge or Overflow". Additional limits of \$10,000, \$15,000, \$20,000, \$30,000, \$40,000 and \$50,000 are being offered. The applicable endorsement has been changed to FN1472.

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SUMMARY OF RATE AND RULE REVISIONS**

11. Rule 24. “Coverage B – Other Structures – Increased Limits” (previous Rule 17.), has been revised. The title of the rule has been revised to read “Other Structures on the Residence Premises Increased Limits” to match the endorsement title.
12. Rule 25. “Loss Assessment Coverage” (previous Rule 18.), has been revised to reword the introductory sentence. No change in coverage is being proposed. In addition, the charts containing the rate per \$1,000 have been combined since the charge is the same for all policy types.
13. Rule 26. “Condominiums Building Property Coverage – Increased Limits – Condominium Unitowners Only (previous Rule 19.)”, has been revised as follows:
 - a. The introductory sentence has been revised to indicate the coverage included in the base policy.
 - b. Rule 24.B. has been added. The policy automatically provides Coverage A on a named perils basis. For an additional premium, the perils insured against may be broadened to all risk of physical loss.
14. Rule 27. “Coverage D - Loss of Use (HO 00 06), is being introduced. The policy automatically provides 40% of the Coverage C limit for Coverage D – Loss of Use. For an additional premium, the limit may be increased in increments of \$1,000. The total amount of coverage cannot exceed \$50,000.
15. Rule 31. “Section II – Optional Limits” (previous Rule 24), has been revised as follows:
 - a. An optional liability limit of \$1,000,000 is being introduced.
 - b. An optional medical payments limit of \$10,000 is being introduced.
16. Rule 32. “Personal Injury” (previous Rule 25.), has been revised to add an optional limit of \$1,000,000.
17. Rule 33. “Animal Liability Buy Back” (previous Rule 26.), has been revised as follows:
 - a. The rule title has been changed to “Animal Liability Coverage” to correspond with the applicable endorsement.
 - b. A note has been added which addresses the limit of liability selection with respect to the Section II – Liability limits chosen on the policy. Selected limit must coincide with the Section II limit on the policy up to \$500,000. If the Section II limit is higher than \$500,000, the limit for this coverage shall be \$500,000.
 - c. The endorsement applicable to this coverage has been added to the rule.
18. Rule 35. “Structures Rented to Others”, is being introduced. The policy may be endorsed to provide coverage when a structure on the residence premises is rented to others for dwelling purposes. This coverage may be provided only when Section I coverage is also afforded.
19. Rule 36. “Builders Risk Coverage”, is being introduced. When an Insured, who is otherwise eligible for a Homeowners Policy has a home under original construction, such exposure may be covered by endorsement. This endorsement provides limited coverage for damage to specified covered property. To provide coverage, a policy is issued at the applicable rates shown in the rate pages with this endorsement attached at no additional charge. The premium for this endorsement is offset by the credit generated from the provisional Coverage A amount and limited personal property exposure existing during construction. Coverage automatically ceases at the end of a twelve-month period. The period begins from the original inception date of the policy and terminates when the residence premises is occupied or the end of the policy period, whichever occurs first.

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ARKANSAS MULTI-PERIL HOMEOWNERS PROGRAM
SUMMARY OF RATE AND RULE REVISIONS**

20. Rule 37. "Policy Fee", is being introduced. The \$25 fee is intended to offset the expense incurred for the property inspection that takes place for both new and renewal business. The property inspection is handled by a third party and Fidelity's expenses are broken down as \$23.00 for the inspection and \$0.50 for the geographical location service. The remaining \$1.50 is attributable to the internal expenses associated with administering the inspection process – office supplies, document replication and storage, etc.
21. Due to pagination issues, some rules may now appear on a different page than in the previous edition of the manual. Therefore, the effective dates on all pages in this section have been updated. No changes have been made to any rule other than described above.
Please refer to manual pages D-10 through D-20 for these changes.

PERSONAL INLAND MARINE

1. Rule I. "Pair or Set" on Page P-3 has been removed from the manual since no charge is applicable for this coverage.
2. The following notes have been added after the "Other Personal Articles" chart on Page P-5.
 - a. Maximum value for all scheduled items - \$200,000. Underwriting approval is required for schedules over \$200,000.
 - b. Maximum for any single item - \$50,000. Underwriting approval is required for any item(s) over \$50,000.
 - c. An appraisal not more than three years old is required for any single item over \$5,000. Bill of sale dated within the past 30 days may be used to confirm appraised value for newly purchased items over \$5,000. A full description of the item is required.
 - d. A full description is required for any single item over \$1,000.
 - e. Central alarm and/or photos are required if a single item is over \$25,000 or the total schedule is over \$100,000.
 - f. Risks with theft or mysterious disappearance losses during the past 3 years are ineligible.
 - g. Scheduled items with commercial or professional use are ineligible (except Cameras and Musical Instruments).
 - h. Scheduled Personal Property coverage is not available for Dwelling Fire or HO 00 06-Tenant Occupied policies.
 - i. Scheduled Personal Property coverage is not available for HO 00 04 policies with a Coverage C limit of less than \$25,000.

Fidelity National Property and Casualty Insurance Company
Arkansas Homeowners Program
Loss Cost and Average Premium - Accident Year

Exhibit III

Year	Exposure	Written Premium	Earned Premium	Loss+ALAE	Reported Claims	Loss Ratio	Frequency	Severity	Loss Cost	Average Premium
2005	0	5,885	2,535	0	0	0.0%	0.0%	0	0	0
2006	18	19,332	13,546	0	0	0.0%	0.0%	0	0	753
2007	30	36,520	24,713	334,218	10	1352.4%	33.3%	33,422	11,129	824
2008	48	38,710	37,553	-9,761	17	-26.0%	35.4%	-574	-203	782
2009	38	25,291	32,425	51,675	15	159.4%	39.5%	3,445	1,361	853
Grand Total	134	125,738	110,773	376,133	42	339.6%	31.3%	8,956	2,803	827

Fidelity National Property and Casualty Insurance Company
Arkansas Homeowners Program
Accident Year Loss Ratios

Exhibit IV

DIRECT LOSS RATIOS (LOSSES + LAE INCURRED / EARNED PREMIUM) AT VARIOUS MONTHS OF DEVELOPMENT

AS OF 12/31/2009

PERIODS REPRESENT 12, 24, 36, 48, 60 & 72 MONTHS OF DEVELOPMENT

loss year	1st period	2nd period	3rd period	4th period	5th period	6th period	cat ratio	over 50k ratio	earned premium	claims
2005	0%	0%	0%	0%	0%	0%	0%	0%	2,535	0
2006	0%	0%	0%	0%	0%	0%	0%	0%	13,546	0
2007	1352%	1133%	1133%	0%	0%	0%	0%	1107%	24,713	5
2008	118%	138%	0%	0%	0%	0%	43%	0%	37,553	13
2009	136%	0%	0%	0%	0%	0%	7%	0%	32,425	9

Fidelity National Property and Casualty Insurance Company
Arkansas Homeowners Program
Estimated Revenue Change by Form

Exhibit V

	HO 00 03	HO 00 04	HO 00 06
Base Rate	6.7%	0.0%	0.0%
Protection Class	4.1%	0.0%	0.0%
Amount Of Insurance	0.0%	0.0%	0.0%
Deductible	0.3%	0.0%	0.0%
Windstorm&Hail Deductible	0.0%	0.0%	0.0%
Utilities Rating Plan	0.0%	n/a	n/a
Home Alert Protection	0.0%	0.0%	0.0%
Claim Record Rating	0.0%	0.0%	0.0%
Automatic Sprinkler	0.0%	0.0%	0.0%
Ordinance or Law Cov	0.0%	n/a	n/a
Home & Auto Discount	0.2%	0.0%	0.0%
Employee Discount	0.0%	0.0%	0.0%
New Aquired Home	0.0%	n/a	n/a
FIT	0.0%	0.0%	0.0%
Mold, Fungus & Rot	0.0%	0.0%	0.0%
Special Personal Property	0.0%	n/a	n/a
Sewer Backup	0.0%	0.0%	0.0%
Increased Coverage C	3.8%	n/a	n/a
Increased Coverage E	0.0%	0.0%	0.0%
Average Change	15.9%	0.0%	0.0%
Earned Premium 2008	28,130	-	126
Overall Change		15.8%	

Fidelity National Property and Casualty Insurance Company
Arkansas Homeowners Program
Base Rate Revision - By Territory and Form

Exhibit VI

HO 00 03

Territory	Earned		Proposed	Change
	Premium 2008	Base Rate Current		
1	12,756	526	568	8.0%
2	1,259	601	649	8.0%
3	6,173	552	607	10.0%
4	0	649	649	0.0%
5	4,763	754	777	3.1%
6	3,425	727	727	0.0%
7	1,717	763	763	0.0%
8	0	793	793	0.0%
9	907	847	847	0.0%
10	338	1042	959	-8.0%
11	0	802	802	0.0%
	31,338	619	633	6.7%

Fidelity National Property and Casualty Insurance Company
Arkansas Homeowners Program
Base Rate Revision - By Territory and Form

Exhibit VI

HO 00 05

Territory	Earned		Proposed	Change
	Premium	Base Rate		
	2008	Current		
1	0	0	625	100.0%
2	0	0	714	100.0%
3	0	0	668	100.0%
4	0	0	714	100.0%
5	0	0	855	100.0%
6	0	0	800	100.0%
7	0	0	839	100.0%
8	0	0	872	100.0%
9	0	0	932	100.0%
10	0	0	1,055	100.0%
11	0	0	882	100.0%
	0	0		100.0%

Fidelity National Property and Casualty Insurance Company
Arkansas Homeowners Program
Base Rate Revision - By Territory and Form

Exhibit VI

HO 00 08

Territory	Earned		Proposed	Change
	Premium	Base Rate		
	2008	Current		
1	0	0	653	100.0%
2	0	0	746	100.0%
3	0	0	698	100.0%
4	0	0	746	100.0%
5	0	0	894	100.0%
6	0	0	836	100.0%
7	0	0	877	100.0%
8	0	0	912	100.0%
9	0	0	974	100.0%
10	0	0	1103	100.0%
11	0	0	922	100.0%
	0	0		100.0%

Fidelity National Property and Casualty Insurance Company
Arkansas Homeowners Program
Protection Class Revision

Exhibit VII

HO3
Construction

Type	PC	EP 08	Current	Proposed	Change
F	1	0	1	1	0%
F	2	657.16	1	1	0%
F	3	2678.02	1	1	0%
F	4	1464.9	1	1	0%
F	5	1554.07	1	1	0%
F	6	588.09	1	1	0%
F	7	3100.94	1.1	1.45	32%
F	8	0	1.4	1.6	14%
F	8B	0	1.9	2.47	30%
F	9	0	1.9	2.47	30%
F	10	0	2.1	3.23	54%
M	1	0	0.9	0.9	0%
M	2	6356.43	0.9	0.9	0%
M	3	8700.87	0.9	0.9	0%
M	4	2646.57	0.9	0.91	1%
M	5	2267.79	0.9	0.91	1%
M	6	677.57	0.9	0.91	1%
M	7	645.94	0.9	1.35	50%
M	8	0	1.15	1.45	26%
M	8B	0	1.5	2.23	49%
M	9	0	1.5	2.23	49%
M	10	0	1.9	2.83	49%
		31338.35	0.94	0.99	5%

HO4
Construction

Type	PC	EP 08	Current	Proposed	Change
F	1	0	1	1	0%
F	2	0	1	1	0%
F	3	0	1	1	0%
F	4	0	1	1	0%
F	5	0	1	1	0%
F	6	0	1	1	0%
F	7	0	1.3	1.45	12%
F	8	0	1.3	1.6	23%
F	8B	0	1.6	2.47	54%
F	9	0	1.6	2.47	54%
F	10	0	1.95	3.23	66%
M	1	0	0.9	0.9	0%
M	2	0	0.9	0.9	0%
M	3	0	0.9	0.9	0%
M	4	0	0.9	0.91	1%
M	5	0	0.9	0.91	1%
M	6	0	0.9	0.91	1%
M	7	0	0.9	1.35	50%
M	8	0	0.9	1.45	61%
M	8B	0	1.3	2.23	72%
M	9	0	1.3	2.23	72%
M	10	0	1.5	2.83	89%
		0	1	1	0

Fidelity National Property and Casualty Insurance Company
Arkansas Homeowners Program
Protection Class Revision

Exhibit VII

HO6

Construction

Type	PC	EP 08	Current	Proposed	Change
F	1	0	1	1	0%
F	2	129.03	1	1	0%
F	3	0	1	1	0%
F	4	0	1	1	0%
F	5	0	1	1	0%
F	6	0	1	1	0%
F	7	0	1.3	1.45	12%
F	8	0	1.3	1.6	23%
F	8B	0	1.6	2.47	54%
F	9	0	1.6	2.47	54%
F	10	0	1.95	3.23	66%
M	1	0	0.9	0.9	0%
M	2	0	0.9	0.9	0%
M	3	0	0.9	0.9	0%
M	4	0	0.9	0.91	1%
M	5	0	0.9	0.91	1%
M	6	0	0.9	0.91	1%
M	7	0	0.9	1.35	50%
M	8	0	0.9	1.45	61%
M	8B	0	1.3	2.23	72%
M	9	0	1.3	2.23	72%
M	10	0	1.5	2.83	89%
		129.03	1	1	0%

Fidelity National Property and Casualty Insurance Company
Arkansas Homeowners Program
Discounts, Surcharges and Options Revision

Exhibit VIII

HO 00 03

Deductible	Earned			
	Premium 08	Current	Proposed	Change
100	\$0	1.30	1.30	0%
250	\$0	1.13	1.13	0%
500	\$7,730	1.00	1.00	0%
750	\$0	0.91	0.91	0%
1,000	\$17,932	0.83	0.83	0%
1,500	\$677	0.76	0.76	0%
2,000	\$1,275	0.70	0.70	0%
2,500	\$0	0.69	0.69	0%
5,000	\$0	1.00	0.65	-35%
10,000	\$0	1.00	0.60	-40%
500/1%	\$0	0.96	1.00	4%
1,000/1%	\$516	0.71	0.83	17%
	\$31,338	0.86	0.87	0.3%

Windstorm&Hail Deductible	Earned			
	Premium 08	Current	Proposed	Change
No	\$31,338	1.00	1.00	0%
1% (removed)	\$0	0.71	1.00	41%
2%	\$0	1.00	0.90	-10%
5%	\$0	1.00	0.83	-17%
	\$31,338	1.00	0.92	0.0%

Home & Auto Discount	Current				Proposed		
	Earned Premium 08	HO3	HO4	HO6	HO3	HO4	HO6
No	\$30,398	1.00	1.00	1.00	1.00	1.00	1.00
Yes	\$940	0.80	0.80	0.80	0.85	0.85	0.85
	\$31,338						
		Change					
		HO3	HO4	HO6			
		0%	0%	0%			
		6%	6%	6%			

Specified Add AOI Cov A	Earned			
	Premium 08	Current	Proposed	Change
No		1	1.00	0%
25%		1	0.98	-2%
50%		1	1.00	0%

Multiple Family Dwelling	Earned			
	Premium 08	Current	Proposed	Change
1		1	1.00	0%
2		1	1.10	10%
3+		1	1.20	20%

Fidelity National Property and Casualty Insurance Company
Arkansas Homeowners Program
Discounts, Surcharges and Options Revision

Exhibit VIII

Earned

Town House/Row House	Premium 08	Current	Proposed	Change
1,2 PC All		1	1.00	0%
3,4 PC 1-8B		1	1.10	10%
3,4 PC 9-10		1	1.15	15%
5-8, PC 1-8B		1	1.25	25%
5-8, PC 9-10		1	1.30	30%

Earned

Special Personal Property Coverage	Premium 08	Current	Proposed	Change
No		1	1.00	0%
HO3		1	1.13	13%
HO5		1	1.03	3%

Earned

Solid Fuel Burning Device	Premium 08	Current	Proposed	Change
No		1	1.00	0%
Yes		1	1.05	5%

Earned

Superior Constuction	Premium 08	Current	Proposed	Change
No		1	1.00	0%
Yes		1	0.85	-15%

Coverage D		Current	Proposed	Change
	40%	1	1.00	0%
	20%	1	0.97	-3%

Coverage C Increased per \$1,000	Current	Proposed	Change	CurrPrem	PropPrem
No	0	0.00	0%	0	1325
Yes	0.45	0.45	100%		

CurrTotPre	PropTotPre	%Diff
31,338	32,663	4.2%

Sewers or Drains Back-up	Earned	Current			Proposed		
		Premium 08	HO3	HO4	HO6	HO3	HO4
No		0	0	0	0	0	0
5,000		20	10	10	20	10	10
10,000		0	0	0	36	18	18
15,000		0	0	0	49	25	25
20,000		0	0	0	61	30	30
30,000		0	0	0	81	40	40
40,000		0	0	0	98	49	49
50,000		0	0	0	112	56	56

Change

	HO3	HO4	HO6
No	0%	0%	0%
5,000	0%	0%	0%
10,000	100%	100%	100%
15,000	100%	100%	100%
20,000	100%	100%	100%
30,000	100%	100%	100%
40,000	100%	100%	100%
50,000	100%	100%	100%

Fidelity National Property and Casualty Insurance Company
Arkansas Homeowners Program
Discounts, Surcharges and Options Revision

Exhibit VIII

		Earned			
Personal Liability Limits		Premium 08	Current	Proposed	Change
	100000		0	0	0%
	300000		10	10	0%
	500000		17	17	0%
	1000000		0	34	100%

		Earned			
Medical Payments Limits		Premium 08	Current	Proposed	Change
	1000		0	0	0%
	2000		3	3	0%
	3000		5	5	0%
	4000		7	7	0%
	5000		9	9	0%
	10000		0	15	100%

		Earned			
Personal Injury Coverage		Premium 08	Current	Proposed	Change
No			0	0	0%
	100000		10	10	0%
	300000		13	13	0%
	500000		16	16	0%
	1000000		0	24	100%

		Earned			
Identity Theft Expense and Resolutio		Premium 08	Current	Proposed	Change
No			0	0	0%
	25000		0	30	100%

		Earned			
Credit Card, Electronic Fund Transfe		Premium 08	Current	Proposed	Change
No			0	0	0%
	1000		0	1	100%
	2500		0	3	100%
	5000		0	4	100%
	7500		0	5	100%
	10000		0	6	100%

		Earned			
Refrigerated Property Coverage		Premium 08	Current	Proposed	Change
No			0	0	0%
Yes			0	10	100%

		Earned			
Money per \$100		Premium 08	Current	Proposed	Change
No			0	0	0%
Yes			0	6	0%

Fidelity National Property and Casualty Insurance Company
Arkansas Homeowners Program
Discounts, Surcharges and Options Revision

Exhibit VIII

Earned				
Securities per \$100	Premium 08	Current	Proposed	Change
No		0	0	0%
Yes		0	4	100%

Earned				
Jewelry, Watches and Furs per \$1,000	Premium 08	Current	Proposed	Change
No		0	0	0%
Yes		0	8	0%

Earned				
Electronic Apparatus in or upon a motor vehicle	Premium 08	Current	Proposed	Change
No		0	0	0%
Yes		0	9	100%

Earned				
Electronic Apparatus used in business	Premium 08	Current	Proposed	Change
No		0	0	0%
Yes		0	20	100%

Earned				
Structures Rented to Others – Residential	Premium 08	Current	Proposed	Change
No		0	0	0%
1 Family - 100,000		0	9	100%
1 Family - 300,000		0	12	100%
1 Family - 500,000		0	15	100%
1 Family - 1,000,000		0	157	100%
2 Family - 100,000		0	14	100%
2 Family - 300,000		0	19	100%
2 Family - 500,000		0	23	100%
2 Family - 1,000,000		0	243	100%

Earned				
Builders Risk Coverage	Premium 08	Current	Proposed	Change
No		0	0	0%
Yes		0	0	0%

Earned				
Owned Motorized Golf Cart Physical	Premium 08	Current	Proposed	Change
No		0	0	0%
With Collision		0	7.25	100%
Without Collision		0	12.5	100%

Earned				
Coverage C Other Resident - Inc per \$1,000	Premium 08	Current	Proposed	Change
No		0	0	0%
Yes		0	7	0%

Earned				
Coverage D - Increased Limits (HO 0)	Premium 08	Current	Proposed	Change
No		0	0	0%
Yes (Per \$1,000 of coverage)		0	4	0%

Fidelity National P & C Insurance Company

Pricing Analysis for the State of Countrywide

Summary

Homeowners

	Calendar Year					
	2005	2006	2007	2008	12/31/2009	Total
Earned Premium	\$14,134,090	\$22,210,449	\$29,258,422	\$28,982,887	\$31,668,610	\$126,254,458
Incurred Loss and LAE	\$7,984,046	\$15,854,733	\$19,205,004	\$19,041,947	\$23,118,608	\$85,204,338
Unadjusted Loss / ALAE Ratio	56.5%	71.4%	65.6%	65.7%	73.0%	67.5%

Premium							1
	Calendar Year						
	2005	2006	2007	2008	12/31/2009	Total	
1) Earned Premium	\$14,134,090	\$22,210,449	\$29,258,422	\$28,982,887	\$31,668,610	\$126,254,458	
2) Current Rate Level Factor (Exhibit A-2)	1.052	1.048	1.033	1.012	1.013		
3) Premium Trend (Exhibit A-3 box 11)	1.293	1.238	1.185	1.135	1.087		
4) Earned Premium at Current Rate Level (1)x(2)x(3)	\$19,218,655	\$28,814,622	\$35,829,371	\$33,298,620	\$34,873,238	\$152,034,505	

Losses							2
	Accident Year						
	2005	2006	2007	2008	12/31/2009	Total	
5) Adjusted Incurred Losses (Exhibit A-4)	\$8,138,734	\$15,850,154	\$18,949,096	\$18,252,313	\$24,014,041	\$85,204,338	
6) Loss Development Factor (Exhibits A-5)	1.000	1.000	1.038	1.051	1.090		
7) Ultimate Losses (5)x(6)	\$8,138,734	\$15,850,154	\$19,660,388	\$19,181,481	\$26,173,939	\$89,004,697	
8) Loss Trend Factor (Exhibit A-3 box 10)	1.174	1.143	1.112	1.082	1.053		
9) Adjusted Losses (7)x(8)	\$9,555,987	\$18,112,096	\$21,864,719	\$20,761,107	\$27,571,095	\$97,865,004	

Loss Adjustment Expenses							3
	Accident Year						
	2005	2006	2007	2008	12/31/2009	Total	
10) DCC	1.000	1.000	1.000	1.000	1.000		
11) AO (Exhibit A-6)	1.061	1.061	1.061	1.061	1.061		
12) Total LAE (10)x(11)	1.061	1.061	1.061	1.061	1.061		

Recommendations							4
	Accident Year						
	2005	2006	2007	2008	12/31/2009	Total	
13) Projected Loss & LAE (9)x(12)	\$10,139,026	\$19,217,168	\$23,198,749	\$22,027,803	\$29,253,288	\$103,836,034	
14) Projected Loss Ratio (13)/(4)	52.8%	66.7%	64.7%	66.2%	83.9%		
15) Permissible Loss Ratio (Exhibit A-7)	63.5%	63.5%	63.5%	63.5%	63.5%		
16) Indicated Rate Change (14)/(15)	-16.9%	5.1%	2.0%	4.2%	32.2%		
17) Weighting Factor	5%	10%	15%	20%	50%	100%	
18) Full Credibility Rate Level Change (16)x(17)	-0.8%	0.5%	0.3%	0.8%	16.1%	16.9%	
19) 5 Year Total Earned House Years						186,178	
20) Credibility						0.88	
21) Complement of Credibility						-0.18%	
22) Credibility Weighted Composite Trend Indication						14.9%	
23) Proposed Change							

Fidelity National P & C Insurance Company

Pricing Analysis for the State of Countrywide

Current Rate Level Factors

Homeowners

Rate Changes						5
	Calendar Year					
	2004	2005	2006	2007	2008	2009
JAN						
FEB					-0.5%	-0.1%
MAR						
APR				2.1%		
MAY				1.0%		
JUN						
JUL			0.7%			
AUG		0.4%				
SEP						0.4%
OCT					0.1%	
NOV			0.0%			0.1%
DEC						0.8%

Cumulative Index						6
	Calendar Year					
	2004	2005	2006	2007	2008	2009
JAN	1.000	1.000	1.004	1.011	1.043	1.039
FEB	1.000	1.000	1.004	1.011	1.037	1.038
MAR	1.000	1.000	1.004	1.011	1.037	1.038
APR	1.000	1.000	1.004	1.032	1.037	1.038
MAY	1.000	1.000	1.004	1.043	1.037	1.038
JUN	1.000	1.000	1.004	1.043	1.037	1.038
JUL	1.000	1.000	1.011	1.043	1.037	1.038
AUG	1.000	1.004	1.011	1.043	1.037	1.038
SEP	1.000	1.004	1.011	1.043	1.037	1.042
OCT	1.000	1.004	1.011	1.043	1.039	1.042
NOV	1.000	1.004	1.011	1.043	1.039	1.044
DEC	1.000	1.004	1.011	1.043	1.039	1.052

Weighted Average Rate Level*						7
	Calendar Year					
	2004	2005	2006	2007	2008	2009
Rate Level	1.000	1.000	1.004	1.018	1.039	1.038

Current Rate Level Factors						8
	Calendar Year					
	2004	2005	2006	2007	2008	2009
CRLF's	1.052	1.052	1.048	1.033	1.012	1.013

The cumulative index is the product of all of the rate changes during the period.

The weighted average rate level is calculated using the parallelogram method accounting for the time the actual rates were in effect in each year.

The current rate level factors are developed by dividing the cumulative rate index by the weighted average rate level factor.

Fidelity National P & C Insurance Company

Pricing Analysis for the State of Countrywide

Calculation of General Loss Trend Factors

Homeowners

Company Data				9
Calendar Year	Incurred Losses / LAE	Exposure	Average Pure Premium	Yr. Chg Factor
2009	20,652,385	49,468	417	0.988
2008	16,526,565	39,107	423	1.014
2007	16,011,538	38,434	417	1.154
2006	13,484,456	37,363	361	1.581
2005	6,986,411	30,614	228	
Total:		194,986	Fitted Trend:	1.146

Reported count is on an occurrence basis. Large losses have been capped at Excess Limit.

Loss Trend Factors				10
Accident Year	FNIC	ISO	Cr. Wghtd. Selected	Loss Trend Factor
2009	1.000	1.028	1.028	1.053
2008	1.000	1.028	1.028	1.082
2007	1.000	1.028	1.028	1.112
2006	1.000	1.028	1.028	1.143
2005	1.000	1.028	1.028	1.174

Premium Trend Factors				11
Accident Year	FNIC	ISO	Selected	Premium Trend Factor
2009	1.000	1.044	1.044	1.087
2008	1.000	1.044	1.044	1.135
2007	1.000	1.044	1.044	1.185
2006	1.000	1.044	1.044	1.238
2005	1.000	1.044	1.044	1.293

The loss trend factor is an inflation factor intended to account for increased claim costs going forward. FNIC value is based on a regression analysis of the Annual Change Factors (shown in Frame 9).

The premium trend factor is an inflation factor that accounts for the premium revenue generated by increases in insured value.

The premiums and losses are trended to the midpoint of the new rate period.

Fidelity National P & C Insurance Company

Pricing Analysis for the State of Countrywide

Adjustment for Excess Losses

Homeowners

Adjusted Incurred Losses & ALAE						12
Accident Year	(1)	(2)	(3) (2)/(1)	(4) (1)-(2)	(5) (1)x (Frame 13)	(6) (4)+(5)
	Incurred Loss & ALAE Losses	Cat/AGG & Excess Losses*	Cat / Agg & Excess Loss Ratio	Incurred Loss / ALAE less Excess Losses	selected Adjustment	Adjusted Incurred Loss & ALAE
2005	7,984,046	2,081,225	0.261	5,902,821	2,235,913	8,138,734
2006	15,854,733	4,444,660	0.280	11,410,073	4,440,081	15,850,154
2007	19,205,004	5,634,225	0.293	13,570,780	5,378,316	18,949,096
2008	19,041,947	6,122,286	0.322	12,919,661	5,332,652	18,252,313
2009	23,118,608	5,578,879	0.241	17,539,729	6,474,312	24,014,041
Total	85,204,338	23,861,274	0.280	61,343,063	23,861,274	85,204,338

Catastrophe and Excess Losses					13
Accident Year	Catastrophes	Excess	Total	Losses	Cat / Agg Ratio
2000	0	0	0	0	0.000
2001	0	0	0	0	0.000
2002	0	0	0	0	0.000
2003	0	0	0	0	0.000
2004	0	0	0	0	0.000
2005	1,083,590	997,635	2,081,225	7,984,046	0.261
2006	2,074,383	2,370,277	4,444,660	15,854,733	0.280
2007	2,440,759	3,193,466	5,634,225	19,205,004	0.293
2008	3,606,904	2,515,382	6,122,286	19,041,947	0.322
2009	3,112,656	2,466,223	5,578,879	23,118,608	0.241
Total	12,318,291	11,542,983	23,861,274	85,204,338	0.280

Large Loss Detail							14
Accident Year	PROPERTY Excess Loss Limit		Loss Size Band				Total
			\$125,000 to \$150,000	\$150,000 to \$200,000	\$200,000 to \$250,000	Over \$250,000	
2009	\$125,000	Claims	2	3	1	10	16
		Losses	267,392	553,258	224,792	3,420,781	4,466,223
2008	\$125,000	Claims	4	7	5	6	22
		Losses	565,845	1,281,521	1,072,888	2,320,128	5,240,382
2007	\$125,000	Claims	3	9	7	8	27
		Losses	411,336	1,501,302	1,606,921	3,048,907	6,568,466
2006	\$125,000	Claims	3	5	5	5	18
		Losses	406,664	869,144	1,097,478	1,477,831	3,851,117
2005	\$125,000	Claims	2	2		4	8
		Losses	278,701	362,451		1,356,483	1,997,635
Total		Claims	14	26	18	33	91
		Losses	1,929,938	4,567,676	4,002,079	11,624,130	22,123,823

Amount of Loss Over Excess
16
2,466,223
22
2,490,382
27
3,193,466
18
1,601,117
8
997,635
91
10,748,823

Large Loss Detail							14
Accident Year	LIABILITY Excess Loss Limit		Loss Size Band				Total
			\$125,000 to \$150,000	\$150,000 to \$200,000	\$200,000 to \$250,000	Over \$250,000	
2009	\$125,000	Claims					0
		Losses					0
2008	\$125,000	Claims		1			1
		Losses		150,000			150,000
2007	\$125,000	Claims					0
		Losses					0
2006	\$125,000	Claims		1	1	1	3
		Losses		200,000	238,160	706,000	1,144,160
2005	\$125,000	Claims					0
		Losses					0
Total		Claims	0	2	1	1	4
		Losses	0	350,000	238,160	706,000	1,294,160

Amount of Loss Over Excess
0
0
1
25,000
0
0
3
769,160
0
0
4
794,160

Fidelity National P & C Insurance Company

Pricing Analysis for the State of Countrywide

Projection Factors Based on Incurred Losses

Homeowners

Cumulative DIRECT Incurred Losses and Incurred ALAE (\$000's)

16

Accident Year	Months of Development										
	12	24	36	48	60	72	84	96	108	120	132
1999											
2000		0	0	0	0	0	0	0	0	0	0
2001		0	0	0	0	0	0	0	0	0	0
2002		0	0	0	0	0	0	0	0	0	0
2003		0	0	0	0	0	0	0	0	0	0
2004		0	0	0	0	0	0	0	0	0	0
2005	6,832,607	7,789,010	7,896,404	7,966,142	7,984,046	0	0	0	0	0	0
2006	14,583,799	14,701,262	15,062,657	15,854,733	0	0	0	0	0	0	0
2007	18,641,581	19,137,373	19,205,004	0	0	0	0	0	0	0	0
2008	18,438,724	19,041,947	0	0	0	0	0	0	0	0	0
2009	23,118,608	0	0	0	0	0	0	0	0	0	0

Link Ratios

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Accident Year	Development Interval in Months										
	12:24	24:36	36:48	48:60	60:72	72:84	84:96	96:108	108:120	120:132	132:Ult
1999	--	--	--	--	--	--	--	--	--	--	--
2000	--	--	--	--	--	--	--	--	--	--	--
2001	--	--	--	--	--	--	--	--	--	--	--
2002	--	--	--	--	--	--	--	--	--	--	--
2003	--	--	--	--	--	--	--	--	--	--	--
2004	--	--	--	--	--	--	--	--	--	--	--
2005	1.140	1.014	1.009	1.002							
2006	1.008	1.025	1.053								
2007	1.027	1.004									
2008	1.033										
3 yr Weighted Average	1.024	1.013	1.038	1.000	1.000	1.000	1.000				
5 yr Weighted Average	1.037	1.013	1.038	1.000	1.000						
All Years -Weighted Average	1.037	1.013	1.038	1.000	1.000	1.000	1.000	1.000	1.000		
5 yr Weighted Excluding Hi/Lo	0.989	1.014	--	1.000	1.000						
Selected	1.037	1.013	1.038	1.000	1.000	1.000	1.000	1.000	1.000		
Cumulative - 5 yr Wtd	1.090	1.051	1.038	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Calculation of Incurred Loss Projection Factors

18

Projection Factor	Accident Year										
	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998
1) to Year-end	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2) Year-end to Ultimate	1.090	1.051	1.038	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3) to Ultimate (1)x(2) -- Selected	1.090	1.051	1.038	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Fidelity National P & C Insurance Company

Pricing Analysis for the State of Countrywide

Projection Factors Based on Paid Losses

Homeowners

Cumulative DIRECT Paid Losses and Paid ALAE (\$000's)											19
Accident Year	Months of Development										
	12	24	36	48	60	72	84	96	108	120	132
2000		0	0	0	0	0	0	0	0	0	0
2001		0	0	0	0	0	0	0	0	0	0
2002		0	0	0	0	0	0	0	0	0	0
2003		0	0	0	0	0	0	0	0	0	0
2004		0	0	0	0	0	0	0	0	0	0
2005		5,051,747	7,451,711	7,761,258	7,908,968	7,972,453	0	0	0	0	0
2006		9,060,822	13,811,518	14,738,858	15,438,557	0	0	0	0	0	0
2007		14,202,815	18,565,219	18,895,478	0	0	0	0	0	0	0
2008		13,784,375	18,427,611	0	0	0	0	0	0	0	0
2009		17,339,803	0	0	0	0	0	0	0	0	0

Link Ratios											20
Accident Year	Development Interval in Months										
	12:24	24:36	36:48	48:60	60:72	72:84	84:96	96:108	108:120	120:132	132:Ult
1999	--	--	--	--	--	--	--	--	--	--	--
2000	--	--	--	--	--	--	--	--	--	--	--
2001	--	--	--	--	--	--	--	--	--	--	--
2002	--	--	--	--	--	--	--	--	--	--	--
2003	--	--	--	--	--	--	--	--	--	--	--
2004	--	--	--	--	--	--	--	--	--	--	--
2005	1.475	1.042	1.019	1.008							
2006	1.524	1.067	1.047								
2007	1.307	1.018									
2008	1.337										
3 yr Weighted Average	1.371	1.039	1.038	1.000	1.000	1.000	1.000				
5 yr Weighted Average	1.384	1.039	1.038	1.000	1.000						
All Years -Weighted Average	1.384	1.039	1.038	1.000	1.000	1.000	1.000	1.000	1.000		
5 yr Weighted Excluding Hi/Lo	1.374	1.042	1.000	1.000	1.000						
Selected	1.384	1.039	1.038	1.000	1.000	1.000	1.000	1.000	1.000		
Cumulative - 5 yr Wtd	1.492	1.078	1.038	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Calculation of Paid Loss Projection Factors											21
Projection Factor	Accident Year										
	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998
1) to Year-end	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2) Year-end to Ultimate	1.492	1.078	1.038	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3) to Ultimate (1)x(2)	1.492	1.078	1.038	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Fidelity National P & C Insurance Company

Pricing Analysis for the State of Countrywide

Loss Adjustment Expense Ratios

Homeowners

DCC Ratio					22
	(1)	(2)	(3)	(4) (2)+(3)	(5) (4)/(1)
Accident Year	Projected Losses	Paid ALE	ALE O/S	Total ALE	ALE to Losses
2005					0.00%
2006					0.00%
2007					0.00%
2008					0.00%
2009					0.00%
Total	0	0	0	0	0.00%
					0.00%

NOTE:DCC Expenses Incurred are included as part of the Loss Incurred

AO Ratio					23
	(6) (1)	(7)	(8)	(9) (7)+(8)	(10) (7)/(6)
Accident Year	Calendar Yr. Incurred Losses	Calendar Yr. Incurred AO*	AO O/S	Total AO	AO to Losses
2005	7,041,249	469,000	98,000	567,000	6.66%
2006	16,298,069	955,000	0	955,000	5.86%
2007	17,394,340	1,253,000	179,000	1,432,000	7.20%
2008	17,906,451	0	265,000	265,000	0.00%
2009	23,347,059	0	265,000	265,000	0.00%
Total	81,987,168	2,677,000	807,000	3,484,000	3.27%
				5 yr Vol Wtd Excl Hi./Lo	6.10%
				Selected	6.10%

AO comes from Insurance Expense Exhibit completed for Countrywide.

Fidelity National P & C Insurance Company

Pricing Analysis for the State of Countrywide

Permissible Loss Ratio Calculation

Homeowners

Underwriting Expenses						24
	2005	2006	2007	2008	2009	Total
Earned Premium	14,134,090	22,210,449	29,258,422	28,982,887	31,668,610	126,254,458
General Expenses	0.0%	0.1%	0.1%	0.6%	0.6%	0.3%
Commission & Brokerage	35.3%	30.2%	26.4%	26.3%	29.6%	28.8%
Other Acquisition Costs	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Taxes, Licenses, & Fees	3.3%	2.9%	2.4%	2.6%	2.8%	2.7%
Total Underwriting Expenses	38.6%	33.2%	28.9%	29.6%	33.0%	32.0%
						Selected
General Expenses						0.3%
Commission & Brokerage						28.8%
Other Acquisition Costs						0.1%
Taxes, Licenses, & Fees						2.7%
						32.0%

Note: Selected is based on the following projection of expenses: General Expenses average of 0.3% Commission & Brokerage average of 28.8%, Other Acquisition Costs average of 0.1% & Taxes, Licences & Fees average of 2.7%

Investment Income							25
Selected Interest Rate	Payment Percentage by Year					Total	
	First	Second	Third	Fourth	Thereafter		
2.1%	67%	26%	4%	4%	0%	98.1%	
						Investment Income: 1.9%	

Permissible Loss Ratio		26
1) Underwriting Expenses (Box 24)		32.0%
2) Investment Income (Box 25)		1.9%
3) Profit Allowance		6.5%
4) Total Underwriting Expenses (1)-(2)+(3)		36.5%
5) Permissible Loss Ratio 1-(4)		63.5%

A provision for investment income, generated from policyholder supplied funds, is included in this PLR calculation. The provision is an offset to other expense items in the calculation of the expense loading and PLR.

The allowance for investment income is calculated by estimating the direct payment patterns for losses and ALAE and then discounting them back to current time with a selected discount factor. These estimated payment patterns for losses and DCC are derived using loss projection factors for the ultimate projection of loss payments by accident year. This creates compatibility between this pricing analysis and the loss reserve analysis. The projected loss payments in future accident years are discounted at an annual rate of 1.9%. The percentage of discount is then credited to the underwriting expense ratio.

Underwriting Expense is from Insurance Expense Exhibit completed for Countrywide. General Expense, Commissions, Acquisition expense, Taxes, licences and fees are expressed as a percentage of direct earned premium. The total column is the product of the percent of expense by year divided by the total earned premium.

Fidelity National P & C Insurance Company

Pricing Analysis for the State of Arkansas

Summary

Homeowners

	Calendar Year					Total
	2005	2006	2007	2008	12/31/2009	
Earned Premium	\$2,535	\$13,515	\$24,506	\$37,206	\$32,178	\$109,940
Incurred Loss and LAE	\$0	\$0	\$280,021	\$51,980	\$44,133	\$376,133
Unadjusted Loss / ALAE Ratio	0.0%	0.0%	1142.7%	139.7%	137.2%	342.1%

Premium							1
	Calendar Year					Total	
	2005	2006	2007	2008	12/31/2009		
1) Earned Premium	\$2,535	\$13,515	\$24,506	\$37,206	\$32,178	\$109,940	
2) Current Rate Level Factor (Exhibit A-2)	1.000	1.000	1.000	1.000	1.000		
3) Premium Trend (Exhibit A-3 box 11)	1.247	1.201	1.157	1.115	1.074		
4) Earned Premium at Current Rate Level (1)x(2)x(3)	\$3,161	\$16,235	\$28,360	\$41,482	\$34,562	\$123,800	

Losses							2
	Accident Year					Total	
	2005	2006	2007	2008	12/31/2009		
5) Adjusted Incurred Losses (Exhibit A-4)	\$0	\$0	\$214,321	\$50,454	\$54,368	\$319,142	
6) Loss Development Factor (Exhibits A-5)	1.000	1.000	1.000	1.000	0.877		
7) Ultimate Losses (5)x(6)	\$0	\$0	\$214,321	\$50,454	\$47,669	\$312,444	
8) Loss Trend Factor (Exhibit A-3 box 10)	1.177	1.145	1.114	1.084	1.054		
9) Adjusted Losses (7)x(8)	\$0	\$0	\$238,801	\$54,686	\$50,260	\$343,747	

Loss Adjustment Expenses						3
	Accident Year					
	2005	2006	2007	2008	12/31/2009	
10) DCC	1.000	1.000	1.000	1.000	1.000	
11) AO (Exhibit A-6)	1.059	1.059	1.059	1.059	1.059	
12) Total LAE (10)x(11)	1.059	1.059	1.059	1.059	1.059	

Recommendations						4
	Accident Year					
	2005	2006	2007	2008	12/31/2009	
13) Projected Loss & LAE (9)x(12)	\$0	\$0	\$252,944	\$57,924	\$53,237	\$364,106
14) Projected Loss Ratio (13)/(4)	0.0%	0.0%	891.9%	139.6%	154.0%	
15) Permissible Loss Ratio (Exhibit A-7)	63.6%	63.6%	63.6%	63.6%	63.6%	
16) Indicated Rate Change (14)/(15)	-100.0%	-100.0%	1302.1%	119.5%	142.1%	
17) Weighting Factor	10%	15%	20%	25%	30%	100%
18) Full Credibility Rate Level Change (16)x(17)	-10.0%	-15.0%	260.4%	29.9%	42.6%	307.9%
19) 5 Year Total Earned House Years						135
20) Credibility						0.06
21) Complement of Credibility						-0.53%
22) Credibility Weighted Composite Trend Indication						18.0%
23) Proposed Change						16.1%

Fidelity National P & C Insurance Company

Pricing Analysis for the State of Arkansas

Current Rate Level Factors

Homeowners

Rate Changes						5
	Calendar Year					
	2004	2005	2006	2007	2008	2009
JAN						
FEB						
MAR						
APR						
MAY						
JUN						
JUL						
AUG						
SEP						
OCT						
NOV						
DEC						

Cumulative Index						6
	Calendar Year					
	2004	2005	2006	2007	2008	2009
JAN	1.000	1.000	1.000	1.000	1.000	1.000
FEB	1.000	1.000	1.000	1.000	1.000	1.000
MAR	1.000	1.000	1.000	1.000	1.000	1.000
APR	1.000	1.000	1.000	1.000	1.000	1.000
MAY	1.000	1.000	1.000	1.000	1.000	1.000
JUN	1.000	1.000	1.000	1.000	1.000	1.000
JUL	1.000	1.000	1.000	1.000	1.000	1.000
AUG	1.000	1.000	1.000	1.000	1.000	1.000
SEP	1.000	1.000	1.000	1.000	1.000	1.000
OCT	1.000	1.000	1.000	1.000	1.000	1.000
NOV	1.000	1.000	1.000	1.000	1.000	1.000
DEC	1.000	1.000	1.000	1.000	1.000	1.000

Weighted Average Rate Level*						7
	Calendar Year					
	2004	2005	2006	2007	2008	2009
Rate Level	1.000	1.000	1.000	1.000	1.000	1.000

Current Rate Level Factors						8
	Calendar Year					
	2004	2005	2006	2007	2008	2009
CRLF's	1.000	1.000	1.000	1.000	1.000	1.000

The cumulative index is the product of all of the rate changes during the period.

The weighted average rate level is calculated using the parallelogram method accounting for the time the actual rates were in effect in each year.

The current rate level factors are developed by dividing the cumulative rate index by the weighted average rate level factor.

Fidelity National P & C Insurance Company

Pricing Analysis for the State of Arkansas

Calculation of General Loss Trend Factors

Homeowners

Company Data				9
Calendar Year	Incurred Losses / LAE	Exposure	Average Pure Premium	Yr. Chg Factor
2009	44,133	32	1,379	1.274
2008	51,980	48	1,083	0.367
2007	135,902	46	2,954	0.000
2006	0	21	0	0.000
2005	0	7	0	
Total:		154	Fitted Trend:	0.000

Reported count is on an occurrence basis. Large losses have been capped at Excess Limit.

Loss Trend Factors				10
Accident Year	FNIC	ISO	Cr. Wghtd. Selected	Loss Trend Factor
2009	1.000	1.028	1.028	1.054
2008	1.000	1.028	1.028	1.084
2007	1.000	1.028	1.028	1.114
2006	1.000	1.028	1.028	1.145
2005	1.000	1.028	1.028	1.177

Premium Trend Factors				11
Accident Year	FNIC	ISO	Selected	Premium Trend Factor
2009	1.000	1.038	1.038	1.074
2008	1.000	1.038	1.038	1.115
2007	1.000	1.038	1.038	1.157
2006	1.000	1.038	1.038	1.201
2005	1.000	1.038	1.038	1.247

The loss trend factor is an inflation factor intended to account for increased claim costs going forward. ISO's trends from ISO's Circular LI-HO-2009-101 dated 5-28-2009

The premium trend factor is an inflation factor that accounts for the premium revenue generated by increases in insured value. ISO's trends from ISO's Circular LI-HO-2009-101 dated 5-28-2009

The premiums and losses are trended to the midpoint of the new rate period.

Fidelity National P & C Insurance Company

Pricing Analysis for the State of Arkansas

Adjustment for Excess Losses

Homeowners

Adjusted Incurred Losses & ALAE							12
(1)	(2)	(3) (2)/(1)	(4) (1)-(2)	(5) (1)× selected (Frame 13)	(6) (4)+(5)		
Accident Year	Incurred Loss & ALAE Losses	Cat/AGG & Excess Losses*	Cat / Agg & Excess Loss Ratio	Incurred Loss / ALAE less Excess Losses	Adjustment	Adjusted Incurred Loss & ALAE	
2005	0	0	0.000	0	0	0	
2006	0	0	0.000	0	0	0	
2007	280,021	144,119	0.515	135,902	78,419	214,321	
2008	51,980	16,083	0.309	35,897	14,557	50,454	
2009	44,133	2,124	0.048	42,009	12,359	54,368	
Total	376,133	162,326	0.432	213,807	105,335	319,142	

Catastrophe and Excess Losses						13
Catastrophes	Excess	Total	Losses	Cat / Agg Ratio		
2000	0	0	0	0.000		
2001	0	0	0	0.000		
2002	0	0	0	0.000		
2003	0	0	0	0.000		
2004	0	0	0	0.000		
2005	0	0	0	0.000		
2006	0	0	0	0.000		
2007	0	144,119	144,119	280,021	0.515	
2008	16,083	0	16,083	51,980	0.309	
2009	2,124	0	2,124	44,133	0.048	SELECTED
Total	18,207	144,119	162,326	376,133	0.432	0.280

Large Loss Detail								14	
PROPERTY			Loss Size Band						
Accident Year	Excess Loss Limit		\$125,000 to \$150,000	\$150,000 to \$200,000	\$200,000 to \$250,000	Over \$250,000	Total		
2009	\$125,000	Claims					0		0
		Losses					0		0
2008	\$125,000	Claims					0		0
		Losses					0		0
2007	\$125,000	Claims				1	1		1
		Losses				269,119	269,119		144,119
2006	\$125,000	Claims					0		0
		Losses					0		0
2005	\$125,000	Claims					0		0
		Losses					0		0
Total		Claims	0	0	0	1	1		1
		Losses	0	0	0	269,119	269,119		144,119

Amount of Loss Over Excess
0
0
0
0
1
144,119
0
0
0
0
1
144,119

Large Loss Detail								14	
LIABILITY			Loss Size Band						
Accident Year	Excess Loss Limit		\$125,000 to \$150,000	\$150,000 to \$200,000	\$200,000 to \$250,000	Over \$250,000	Total		
2009	\$125,000	Claims					0		0
		Losses					0		0
2008	\$125,000	Claims					0		0
		Losses					0		0
2007	\$125,000	Claims					0		0
		Losses					0		0
2006	\$125,000	Claims					0		0
		Losses					0		0
2005	\$125,000	Claims					0		0
		Losses					0		0
Total		Claims	0	0	0	0	0		0
		Losses	0	0	0	0	0		0

Amount of Loss Over Excess
0
0
0
0
0
0
0
0
0
0
0
0

Fidelity National P & C Insurance Company

Pricing Analysis for the State of Arkansas

Projection Factors Based on Incurred Losses

Homeowners

Cumulative DIRECT Incurred Losses and Incurred ALAE (\$000's)											16
Accident Year	Months of Development										
	12	24	36	48	60	72	84	96	108	120	132
1999											
2000		0	0	0	0	0	0	0	0	0	0
2001		0	0	0	0	0	0	0	0	0	0
2002		0	0	0	0	0	0	0	0	0	0
2003		0	0	0	0	0	0	0	0	0	0
2004		0	0	0	0	0	0	0	0	0	0
2005		0	0	0	0	0	0	0	0	0	0
2006		0	0	0	0	0	0	0	0	0	0
2007		334,218	280,021	280,021	0	0	0	0	0	0	0
2008		44,437	51,980	0	0	0	0	0	0	0	0
2009		44,133	0	0	0	0	0	0	0	0	0

Link Ratios											17
Accident Year	Development Interval in Months										
	12:24	24:36	36:48	48:60	60:72	72:84	84:96	96:108	108:120	120:132	132:Ult
1999	--	--	--	--	--	--	--	--	--	--	--
2000	--	--	--	--	--	--	--	--	--	--	--
2001	--	--	--	--	--	--	--	--	--	--	--
2002	--	--	--	--	--	--	--	--	--	--	--
2003	--	--	--	--	--	--	--	--	--	--	--
2004	--	--	--	--	--	--	--	--	--	--	--
2005	--	--	--	--	--	--	--	--	--	--	--
2006	--	--	--	--	--	--	--	--	--	--	--
2007		0.838	1.000								
2008		1.170									
3 yr Weighted Average		0.877	1.000	1.000	1.000	1.000	1.000				
5 yr Weighted Average		0.877	1.000	1.000	1.000	1.000					
All Years -Weighted Average		0.877	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 yr Weighted Excluding Hi/Lo		0.989	1.000	--	1.000	1.000					
Selected		0.877	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Cumulative - 5 yr Wtd		0.877	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Calculation of Incurred Loss Projection Factors											18
Projection Factor	Accident Year										
	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998
1) to Year-end	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2) Year-end to Ultimate	0.877	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3) to Ultimate (1)x(2) -- Selected	0.877	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Fidelity National P & C Insurance Company

Pricing Analysis for the State of Arkansas

Projection Factors Based on Paid Losses

Homeowners

Cumulative DIRECT Paid Losses and Paid ALAE (\$000's)											19
Accident Year	Months of Development										
	12	24	36	48	60	72	84	96	108	120	132
2000		0	0	0	0	0	0	0	0	0	0
2001		0	0	0	0	0	0	0	0	0	0
2002		0	0	0	0	0	0	0	0	0	0
2003		0	0	0	0	0	0	0	0	0	0
2004		0	0	0	0	0	0	0	0	0	0
2005		0	0	0	0	0	0	0	0	0	0
2006		0	0	0	0	0	0	0	0	0	0
2007		5,137	280,021	280,021	0	0	0	0	0	0	0
2008		41,337	51,980	0	0	0	0	0	0	0	0
2009		44,133	0	0	0	0	0	0	0	0	0

Link Ratios											20
Accident Year	Development Interval in Months										
	12:24	24:36	36:48	48:60	60:72	72:84	84:96	96:108	108:120	120:132	132:Ult
1999	--	--	--	--	--	--	--	--	--	--	--
2000	--	--	--	--	--	--	--	--	--	--	--
2001	--	--	--	--	--	--	--	--	--	--	--
2002	--	--	--	--	--	--	--	--	--	--	--
2003	--	--	--	--	--	--	--	--	--	--	--
2004	--	--	--	--	--	--	--	--	--	--	--
2005	--	--	--	--	--	--	--	--	--	--	--
2006	--	--	--	--	--	--	--	--	--	--	--
2007		54.510	1.000								
2008		1.257									
3 yr Weighted Average		7.144	1.000	1.000	1.000	1.000	1.000				
5 yr Weighted Average		7.144	1.000	1.000	1.000	1.000					
All Years -Weighted Average		7.144	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 yr Weighted Excluding Hi/Lo	--		1.000	1.000	1.000	1.000					
Selected		7.144	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Cumulative - 5 yr Wtd		7.144	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Calculation of Paid Loss Projection Factors											21
Projection Factor	Accident Year										
	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998
1) to Year-end	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2) Year-end to Ultimate	7.144	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3) to Ultimate (1)×(2)	7.144	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Fidelity National P & C Insurance Company

Pricing Analysis for the State of Arkansas

Loss Adjustment Expense Ratios

Homeowners

DCC Ratio					22
	(1)	(2)	(3)	(4) (2)+(3)	(5) (4)/(1)
Accident Year	Projected Losses	Paid ALE	ALE O/S	Total ALE	ALE to Losses
2005					0.00%
2006					0.00%
2007					0.00%
2008					0.00%
2009					0.00%
Total	0	0	0	0	0.00%
					0.00%

NOTE: DCC Expenses Incurred are included as part of the Loss Incurred

AO Ratio					23
	(6) (1)	(7)	(8)	(9) (7)+(8)	(10) (7)/(6)
Accident Year	Calendar Yr. Incurred Losses	Calendar Yr. Incurred AO*	AO O/S	Total AO	AO to Losses
2005	113	8	2	10	7.08%
2006	1,356	79	0	79	5.83%
2007	471,751	33,983	4,855	38,838	7.20%
2008	(158,125)	0	(2,340)	(2,340)	0.00%
2009	45,627	0	518	518	0.00%
Total	360,722	34,070	3,035	37,105	9.44%
				5 yr Vol Wtd Excl Hi./Lo	5.92%
				Selected	5.92%

AO comes from Insurance Expense Exhibit completed for Arkansas.

Fidelity National P & C Insurance Company

Pricing Analysis for the State of Arkansas

Permissible Loss Ratio Calculation

Homeowners

Underwriting Expenses						24
	2005	2006	2007	2008	2009	Total
Earned Premium	2,535	13,515	24,506	37,206	32,178	109,940
General Expenses	0.0%	0.1%	0.1%	0.6%	0.7%	0.4%
Commission & Brokerage	58.0%	35.6%	37.0%	25.8%	19.5%	28.4%
Other Acquisition Costs	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Taxes, Licenses, & Fees	5.9%	3.5%	3.5%	2.6%	2.0%	2.8%
Total Underwriting Expenses	63.9%	39.3%	40.6%	29.2%	22.4%	31.8%
						Selected
General Expenses						0.4%
Commission & Brokerage						28.4%
Other Acquisition Costs						0.1%
Taxes, Licenses, & Fees						2.8%
						31.8%

Note: Selected is based on the following projection of expenses: General Expenses average of 0.4% Commission & Brokerage average of 28.4%, Other Acquisition Costs average of 0.1% & Taxes, Licences & Fees average of 2.8%

Investment Income							25
Selected Interest Rate	Payment Percentage by Year					Total	
	First	Second	Third	Fourth	Thereafter		
1.4%	14%	86%	0%	0%	0%	98.1%	
						Investment Income: 1.9%	

Permissible Loss Ratio		26
1) Underwriting Expenses (Box 24)		31.8%
2) Investment Income (Box 25)		1.9%
3) Profit Allowance		6.5%
4) Total Underwriting Expenses (1)-(2)+(3)		36.4%
5) Permissible Loss Ratio 1-(4)		63.6%

A provision for investment income, generated from policyholder supplied funds, is included in this PLR calculation. The provision is an offset to other expense items in the calculation of the expense loading and PLR.

The allowance for investment income is calculated by estimating the direct payment patterns for losses and ALAE and then discounting them back to current time with a selected discount factor. These estimated payment patterns for losses and DCC are derived using loss projection factors for the ultimate projection of loss payments by accident year. This creates compatibility between this pricing analysis and the loss reserve analysis. The projected loss payments in future accident years are discounted at an annual rate of 1.9%. The percentage of discount is then credited to the underwriting expense ratio.

Underwriting Expense is from Insurance Expense Exhibit completed for Arkansas. General Expense, Commissions, Acquisition expense, Taxes, licences and fees are expressed as a percentage of direct earned premium. The total column is the product of the percent of expense by year divided by the total earned premium.

Fidelity National Property and Casualty Insurance Company
Arkansas Homeowners Program
Protection Class Factors - Competitor Analysis

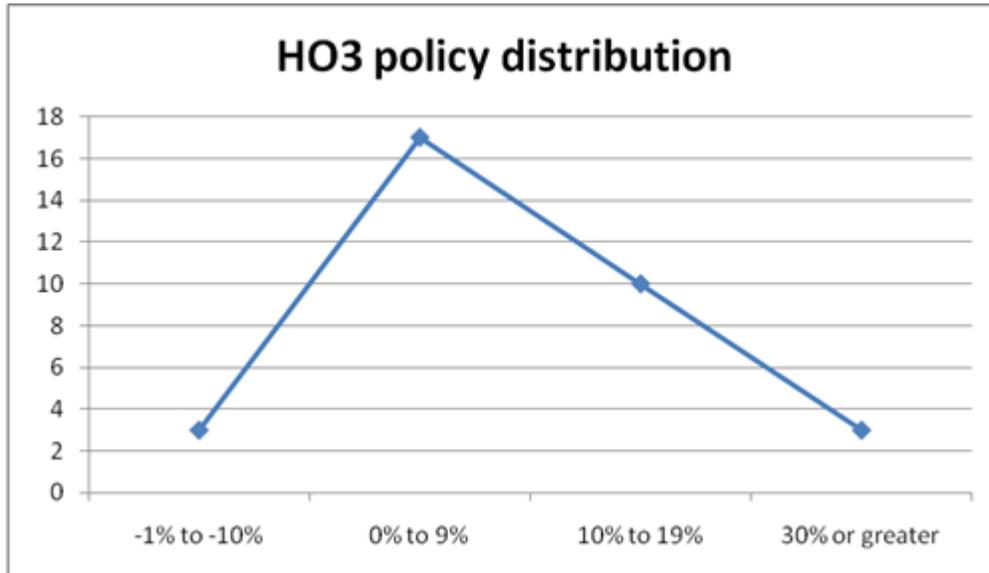
Exhibit IX

Construction Type	PC	Fidelity Current	Fidelity Proposed	Metropolitan Factors All Other Territories	Metropolitan Terr 18, 19, 20, 21, 36, 37	Nationwide Factor	Safeco Factor	Sentinel Factor	Min	Prop Fidelity	Max
Frame	1	1.00	1.00	1.00	1.00	1.000	1.00	1.000	1.00	1.00	1.00
Frame	2	1.00	1.00	1.00	1.00	1.000	1.00	1.000	1.00	1.00	1.00
Frame	3	1.00	1.00	1.00	1.00	1.000	1.00	1.000	1.00	1.00	1.00
Frame	4	1.00	1.00	1.10	1.10	1.071	1.00	1.109	1.00	1.00	1.11
Frame	5	1.00	1.00	1.10	1.10	1.071	1.00	1.109	1.00	1.00	1.11
Frame	6	1.00	1.00	1.25	1.20	1.193	1.00	1.309	1.00	1.00	1.31
Frame	7	1.10	1.45	1.40	1.50	1.276	1.45	1.445	1.28	1.45	1.50
Frame	8	1.40	1.60	2.00	2.00	1.352	1.65	1.809	1.35	1.60	2.00
Frame	8B	1.90	2.47	3.10	3.50	1.431	2.47	2.355	1.43	2.47	3.50
Frame	9	1.90	2.47	3.10	3.50	1.431	2.47	2.973	1.43	2.47	3.50
Frame	10	2.10	3.23	4.50	5.00	3.452	3.23	4.755	3.23	3.23	5.00
Masonry	1	0.90	0.90	1.00	1.00	0.910	0.90	0.955	0.90	0.90	1.00
Masonry	2	0.90	0.90	1.00	1.00	0.910	0.90	0.955	0.90	0.90	1.00
Masonry	3	0.90	0.90	1.00	1.00	0.910	0.90	0.955	0.90	0.90	1.00
Masonry	4	0.90	0.91	1.10	1.10	0.947	0.91	1.055	0.91	0.91	1.10
Masonry	5	0.90	0.91	1.10	1.10	0.947	0.91	1.055	0.91	0.91	1.10
Masonry	6	0.90	0.91	1.25	1.20	1.071	0.91	1.245	0.91	0.91	1.25
Masonry	7	0.90	1.35	1.40	1.50	1.120	1.35	1.373	1.12	1.35	1.50
Masonry	8	1.15	1.45	2.00	2.00	1.263	1.45	1.727	1.26	1.45	2.00
Masonry	8B	1.50	2.23	3.1	3.50	1.672	2.228	2.245	1.67	2.23	3.50
Masonry	9	1.50	2.23	3.1	3.50	1.672	2.228	2.827	1.67	2.23	3.50
Masonry	10	1.90	2.83	4.5	5.00	2.818	2.830	4.527	2.82	2.83	5.00

It is felt that the weights used for the AR indication (10%, 15%, 20%, 25%, 30%) are appropriated for a program that lacks credible data and has premium volumes that are declining in the most recent year. The weights used for the countrywide indication (5%, 10%, 15%, 20%, 50%) are appropriated given the increase in premium volume that is occurring. The rate of premium change that is occurring is better represented by looking at written premium. Please refer to the chart below:

	Written Premium AR		Written Premium FNPAC Countrywide
2005	5,885		18,471,121
2006	19,332		25,924,029
2007	36,520		29,966,768
2008	38,710		29,106,233
2009	25,291		34,885,940

**FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY
ARKANSAS HOMEOWNERS PROGRAM
DISRUPTION CHART**



SERFF Tracking Number: FDLY-126447092 State: Arkansas
Filing Company: Fidelity National Property and Casualty Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: AR-HOME-RR-2010
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners Rate and Rule Revision
Project Name/Number: /

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)
03/24/2010	Rate and Rule	Base Rates and Relativities	04/14/2010	AR home rates.pdf (Superseded)
02/23/2010	Rate and Rule	Base Rates and Relativities	03/24/2010	AR home rates.pdf (Superseded)
01/08/2010	Supporting Document	HPCS-Homeowners Premium Comparison Survey	03/24/2010	AR HO Survey Form.xlsx (Superseded)
01/08/2010	Supporting Document	NAIC loss cost data entry document	03/24/2010	
03/24/2010	Supporting Document	Exhibit II - Summary of Rate and Rule Revisions	04/14/2010	Exhibit II - AR Summary of Rate and Rule Revisions.pdf (Superseded)
02/23/2010	Supporting Document	Exhibit II - Summary of Rate and Rule Revisions	03/24/2010	Exhibit II - AR Summary of Rate and Rule Revisions.pdf (Superseded)
02/23/2010	Supporting Document	Exhibit V - Estimated Revenue Change by Form	03/24/2010	Exhibit V - Estimated Revenue Change by Form.pdf (Superseded)
02/23/2010	Supporting Document	Exhibit VI - Base Rate Revision - By	03/24/2010	Exhibit VI - Base Rate

SERFF Tracking Number: *FDLY-126447092* State: *Arkansas*
 Filing Company: *Fidelity National Property and Casualty Insurance Company* State Tracking Number: *EFT \$100*
 Company Tracking Number: *AR-HOME-RR-2010*
 TOI: *04.0 Homeowners* Sub-TOI: *04.0000 Homeowners Sub-TOI Combinations*
 Product Name: *Homeowners Rate and Rule Revision*
 Project Name/Number: */*

Document Territory and Form Revision By Territory and Form.pdf (Superceded)

02/23/2010 Supporting Exhibit VIII - Discounts, Surcharges 03/24/2010 Exhibit VIII - Discounts, Surcharge and Options Revision.pdf (Superceded)
 Document and Options Revision

04/12/2010 Rate and Sales Manual 04/14/2010 AR home.pdf (Superceded)
 Rule

03/24/2010 Rate and Sales Manual 04/12/2010 AR home.pdf (Superceded)
 Rule

02/23/2010 Rate and Sales Manual 03/24/2010 AR home.pdf (Superceded)
 Rule

SERFF Tracking Number: FDLY-126447092 *State:* Arkansas
Filing Company: Fidelity National Property and Casualty *State Tracking Number:* EFT \$100
Insurance Company
Company Tracking Number: AR-HOME-RR-2010
TOI: 04.0 Homeowners *Sub-TOI:* 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners Rate and Rule Revision
Project Name/Number: /

Attachment "AR HO Survey Form.xlsx" is not a PDF document and cannot be reproduced here.



**Fidelity National Property and Casualty Insurance Company
Arkansas Homeowners Program
Base Rates**

Territory	HO 00 03	HO 00 04	HO 00 05	HO 00 06	HO 00 08
1	526	133	625	130	653
2	601	142	714	130	746
3	552	142	668	130	698
4	649	158	714	130	746
5	754	151	855	130	894
6	727	158	800	130	836
7	763	142	839	130	877
8	793	158	872	130	912
9	847	158	932	130	974
10	1042	158	1055	130	1,103
11	802	158	882	130	922

Base rates reflect:

HO 00 03, HO 00 05 & HO 00 08

- \$500 deductible
- \$100,000 / \$1,000 liability limits
- actual cash value coverage on contents
- frame construction, protection class 1-6
- \$100,000 Amount of Insurance
- Coverage C at 50% of Coverage A

HO 00 04 & HO 00 06

- \$500 deductible
- \$100,000 / \$1,000 liability limits
- actual cash value coverage on contents
- frame construction, protection class 1-6
- \$25,000 Amount of Insurance

Effective: 04-01-10 New
06-01-10 Renewal

**Fidelity National Property and Casualty Insurance Company
Arkansas Homeowners Program
Protection Class and Construction Type Factors**

HO 00 03, HO 00 05 & HO 00 08

Protection Class	Construction	
	Masonry	Frame
1 - 3	0.900	1.000
4 - 6	0.910	1.000
7	1.350	1.450
8	1.450	1.600
8B, 9	2.230	2.470
10	2.830	3.230

HO 00 04 and HO 00 06

Protection Class	Construction	
	Masonry	Frame
1 - 3	0.900	1.000
4 - 6	0.910	1.000
7	1.350	1.450
8	1.450	1.600
8B, 9	2.230	2.470
10	2.830	3.230

Note: Masonry factors also apply to Masonry Veneer construction.

Effective: 04-01-10 New
06-01-10 Renewal

**Fidelity National Property and Casualty Insurance Company
Arkansas Homeowners Program
Amount of Insurance Relativities**

HO 00 03, HO 00 05 & HO 00 08

Amount in \$000s	Factor
50	0.630
55	0.650
60	0.670
65	0.710
70	0.740
75	0.790
80	0.840
85	0.890
90	0.940
95	0.970
100	1.000
105	1.050
110	1.090
115	1.150
120	1.200
125	1.250
130	1.300
135	1.360
140	1.410
145	1.460
150	1.510
160	1.590
170	1.690
180	1.790
190	1.890
200	1.990
225	2.240
250	2.480
275	2.780
300	3.070
350	3.660
400	4.300
450	4.940
500	5.570
550	6.220
600	6.850
650	7.480
700	8.120
750	8.760

Each Additional \$1,000
Add 0.013

Effective: 04-01-10 New
06-01-10 Renewal

**Fidelity National Property and Casualty Insurance Company
Arkansas Homeowners Program
Amount of Insurance Relativities**

HO - 4

Amount in \$000s	Factor
10	0.590
15	0.750
20	0.900
25	1.000
30	1.120
35	1.240
40	1.350
45	1.450
50	1.540
55	1.640
60	1.730
65	1.820
70	1.910
75	2.000
80	2.090
85	2.180
90	2.270
95	2.360
100	2.450
125	2.900
150	3.350

Each Additional \$1,000
Add 0.018

HO - 6

Amount in \$000s	Factor
10	0.590
15	0.750
20	0.900
25	1.000
30	1.120
35	1.240
40	1.350
45	1.450
50	1.530
55	1.630
60	1.720
65	1.810
70	1.900
75	1.990
80	2.080
85	2.170
90	2.260
95	2.350
100	2.440
125	2.890
150	3.330
175	3.770
200	4.200
225	4.630
250	5.060
275	5.500
300	5.930

Each Additional \$1,000
Add 0.017

Fidelity National Property and Casualty Insurance Company
Arkansas Homeowners Program
Base Rates

Territory	HO 00 03	HO 00 04	HO 00 05	HO 00 06	HO 00 08
1	615	133	677	130	707
2	703	142	773	130	808
3	646	142	711	130	743
4	714	158	785	130	821
5	882	151	970	130	1014
6	800	158	880	130	920
7	839	142	923	130	965
8	872	158	959	130	1003
9	932	158	1,025	130	1072
10	1146	158	1,261	130	1318
11	882	158	970	130	1014

Base rates reflect:

HO 00 03, HO 00 05 & HO 00 08

- \$500 deductible
- \$100,000 / \$1,000 liability limits
- actual cash value coverage on contents
- frame construction, protection class 1-6
- \$100,000 Amount of Insurance
- Coverage C at 50% of Coverage A

HO 00 04 & HO 00 06

- \$500 deductible
- \$100,000 / \$1,000 liability limits
- actual cash value coverage on contents
- frame construction, protection class 1-6
- \$25,000 Amount of Insurance

Effective: 04-01-10 New
06-01-10 Renewal

**Fidelity National Property and Casualty Insurance Company
Arkansas Homeowners Program
Protection Class and Construction Type Factors**

HO 00 03, HO 00 05 & HO 00 08

Protection Class	Construction	
	Masonry	Frame
1 - 3	0.900	1.000
4 - 6	0.910	1.000
7	1.350	1.450
8	1.450	1.600
8B, 9	2.230	2.470
10	2.830	3.230

HO 00 04 and HO 00 06

Protection Class	Construction	
	Masonry	Frame
1 - 3	0.900	1.000
4 - 6	0.910	1.000
7	1.350	1.450
8	1.450	1.600
8B, 9	2.230	2.470
10	2.830	3.230

Note: Masonry factors also apply to Masonry Veneer construction.

Effective: 04-01-10 New
06-01-10 Renewal

**Fidelity National Property and Casualty Insurance Company
Arkansas Homeowners Program
Amount of Insurance Relativities**

HO 00 03, HO 00 05 & HO 00 08

Amount in \$000s	Factor
50	0.630
55	0.650
60	0.670
65	0.710
70	0.740
75	0.790
80	0.840
85	0.890
90	0.940
95	0.970
100	1.000
105	1.050
110	1.090
115	1.150
120	1.200
125	1.250
130	1.300
135	1.360
140	1.410
145	1.460
150	1.510
160	1.590
170	1.690
180	1.790
190	1.890
200	1.990
225	2.240
250	2.480
275	2.780
300	3.070
350	3.660
400	4.300
450	4.940
500	5.570
550	6.220
600	6.850
650	7.480
700	8.120
750	8.760

Each Additional \$1,000
Add 0.013

Effective: 04-01-10 New
06-01-10 Renewal

**Fidelity National Property and Casualty Insurance Company
Arkansas Homeowners Program
Amount of Insurance Relativities**

HO - 4

Amount in \$000s	Factor
10	0.590
15	0.750
20	0.900
25	1.000
30	1.120
35	1.240
40	1.350
45	1.450
50	1.540
55	1.640
60	1.730
65	1.820
70	1.910
75	2.000
80	2.090
85	2.180
90	2.270
95	2.360
100	2.450
125	2.900
150	3.350

Each Additional \$1,000
Add 0.018

HO - 6

Amount in \$000s	Factor
10	0.590
15	0.750
20	0.900
25	1.000
30	1.120
35	1.240
40	1.350
45	1.450
50	1.530
55	1.630
60	1.720
65	1.810
70	1.900
75	1.990
80	2.080
85	2.170
90	2.260
95	2.350
100	2.440
125	2.890
150	3.330
175	3.770
200	4.200
225	4.630
250	5.060
275	5.500
300	5.930

Each Additional \$1,000
Add 0.017

**FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY
ARKANSAS MULTI-PERIL HOMEOWNERS PROGRAM
SUMMARY OF RATE AND RULE REVISIONS**

Effective Date: April 1, 2010 New Business
June 1, 2010 Renewal Business

In addition to the changes itemized below, the following revisions have also been made:

1. The state name and line of business have been added to each page.
2. The format of the pages has changed with regards to the location of the company name, page number and effective date.
3. Rule titles have been revised to match the corresponding endorsement.
4. Edition dates of policy forms and endorsements have been removed from all rules. In addition, form titles have been added to all rules.
5. The statement "Policy deductible and deductible modifications apply." has been removed from every rule that previously contained the statement.
6. The HO 00 05 and HO 00 08 policy types are being introduced. Reference to these forms has been added where applicable.

GENERAL RULES

1. Rule 10. "Construction Classifications", has been revised to include a definition for "Superior Construction".
2. Rule 11. "Suburban Protection Rating Plan", has been added. A dwelling that is located in an area which meets the following requirements may be rated the same as the responding fire department. If any part of a platted subdivision lies within the criteria stated, all dwellings within the subdivision will be rated accordingly.
 - A. Located within 1,000 feet of at least two other residences and within an existing or platted subdivision. Remote locations do not qualify.
 - B. Accessible year round by a main paved road. Example: maintained year round, road construction of concrete, gravel, bituminous, etc.
 - C. Within 5 road miles of a fire department that will respond.
 - D. The responding fire department must have a tank truck with a capacity of at least 2,000 gallons.
 - E. Not located in a brush area or a forest.OR
There is access to an alternative water supply as determined by ISO or those deemed as being similar by FNPAC.
3. Due to pagination issues, some rules may now appear on a different page than in the previous edition of the manual. Therefore, the edition date on all pages in this section has been updated. No changes have been made to any rule other than described above.

Please refer to Manual Pages R-1 through R-3 for these changes.

TERRITORIES

The territory definitions have been revised to remove duplicate zip code references. Please refer to Manual Pages T-1 through T-8 for these changes. No change to the current territory assignment has been made.

**FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY
ARKANSAS MULTI-PERIL HOMEOWNERS PROGRAM
SUMMARY OF RATE AND RULE REVISIONS**

COVERAGES AND RATING – HO 00 03 and HO 00 05

1. Rule 1. “Coverages and Amounts”, has been revised as follows:
 - a. 25% Extended Replacement Coverage has been added under Coverage A.
 - b. All special categories of Coverage C, including those provided by the policy forms and amendatory endorsements have been added under Coverage C.
2. Rule 3. “Loss Settlement”, has been revised as follows:
 - a. The options identified by A1, A2, C1 and C2 have been deleted.
 - b. Rule 3.A. has been revised to indicate that Coverage A and B are settled on a replacement cost basis. Since the dwelling must be insured to 100% of value, Rules A.1. and A.2. have been deleted. These rules previously advised the options for dwellings insured to at least 80% of replacement and less than 80% replacement cost, respectively. The rule has also been revised to indicate that the Coverage A limit may be adjusted annually at renewal as determined by the replacement cost calculator model and if the Coverage A limit is equal to the full replacement cost value at the time of loss, an additional amount of insurance, equal to 25% of the Coverage A limit of liability is provided for a premium discount. The applicable endorsement, HO 04 20, Specified Additional Amount of Insurance for Coverage A – Dwelling, has been added.
 - c. Rule 3.B. has been revised as follows:
 - (1) The references to Loss Settlement Provisions C1 and C2 have been deleted. Losses to Coverage C are settled on an Actual Cash Value basis. Replacement Cost coverage may be purchased for an additional premium.
 - (2) The last sentence which read “The Coverage C limit is increased to 75% of the Coverage A limit if this option is selected” has been deleted. The option to purchase replacement cost on personal property and increase the Coverage C limit automatically provided in the policy are separate options and must be purchased independently of each other.
3. Rule 4. “Rating”, has been revised to describe the correct steps in the rating process.
 - a. Rule A.4., which read “Determine the Replacement Cost of the dwelling” has been deleted.
 - b. Rule A.5., which read “Multiply the amount in Step 4 by .80” has been deleted.
 - c. Rule A.6. has been moved to Rule A.4 and revised to read “Select the desired amount of insurance. Multiply the base rate by the Protection/Construction Class factor and by the Coverage A amount factor shown on the rate pages.”
 - d. Rule A.7. has been deleted in its entirety.
 - e. Rule A.8. has been deleted in its entirety.
 - f. Rule A.9. has been deleted in its entirety.
 - g. Rule A.10. has been deleted in its entirety.
 - h. Rule A.11. has been renumbered Rule A.5. It has also been revised to include examples of the rules located in the Basic Premium Adjustment section of the manual.
 - i. Rule 4.B. “Rating” has been revised to indicate that any remaining percentage discounts or charges for optional coverages be applied sequentially in the order presented in the Percentage Discounts, Charges and Options section. Due to this change, reference to BASIC PREMIUM in the Discounts, Charges and Options section has been removed.

Please refer to Manual Pages C-1 through C-4 for these changes.

**FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY
ARKANSAS MULTI-PERIL HOMEOWNERS PROGRAM
SUMMARY OF RATE AND RULE REVISIONS**

COVERAGES AND RATING – HO 00 04 and HO 00 06

1. Rule 1. “Coverages and Amounts”, has been revised to include all special categories of Coverage C, including those provided by the policy forms and amendatory endorsements.
2. Rule 3. “Loss Settlement”, has been revised to remove the reference to Loss Settlement Provision C2. The coverage provided by this rule has not changed; however, the wording has been revised as follows: “Losses for Coverage C are settled on an actual cash value basis. For an additional premium, the insured may elect to have losses settled on a replacement cost basis”.
3. Rule 4.A.3. “Rating” has been revised to indicate that the appropriate protection class/construction must be selected.
4. Rule 4.A.5.a.) “Rating” has been revised to indicate that the appropriate protection class/construction must be selected.
5. Rule 4.A.5.b.) “Rating” has been revised to include examples of the rules located in the Basic Premium Adjustment section of the manual.
6. Rule 4.B. “Rating” has been revised to indicate that any remaining percentage discounts or charges for optional coverages be applied sequentially in the order presented in the Percentage Discounts, Charges and Options section.

Please refer to Manual Pages C-5 through C-7 for these changes.

COVERAGES AND RATING (HO 00 08)

This section has been added in conjunction with the introduction of the HO 00 08 program. Please refer to manual pages C-8 through C-10 for these rules.

BASE RATES

1. The base rates for the HO 00 03 policy type have been revised.
2. The base rates for the HO 00 05 and HO 00 08 policy types have been added.
3. The protection class factors have been revised and are patterned after Safeco.
4. The chart for amount of insurance relativities for the HO 00 03 policy type has been revised to indicate that it is also applicable to the HO 00 05 and HO 00 08 policy types.

Please refer to Manual Pages RP-1 and RP-4 for these changes.

BASIC PREMIUM ADJUSTMENTS

1. Rule 1. “Insurance to Replacement Cost”, has been deleted. This rule is not applicable since the dwelling is required to be insured to 100% of replacement cost.
2. Rule 1. “Condominium Unit Owners Occupancy” (previous Rule 2), has been revised as follows:
 - a. The rule title has been revised to read “Unit-Owners Rental To Others”, to correspond with the applicable endorsement.
 - b. Endorsement HO 17 33, Unit-Owners Rental To Others, has been added to the rule.
3. Rule 3. “Multiple Family Surcharge”, is being introduced. The surcharge applies for a 1, 2, 3, or 4 family dwelling. An individual family unit may not be occupied by more than two families.
4. Rule 4. “Town House or Row House Surcharge”, is being introduced. This surcharge is applied depending on the total number of individual family units within a fire Division. An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division.

Please refer to manual page B-1 and B-2 for these changes.

**FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY
ARKANSAS MULTI-PERIL HOMEOWNERS PROGRAM
SUMMARY OF RATE AND RULE REVISIONS**

DISCOUNTS, CHARGES AND OPTIONS

PERCENTAGE DISCOUNTS, CHARGES AND OPTIONS

1. The percentage discounts and surcharges in this section have been revised to be shown as factors.
2. All references to BASIC PREMIUM have been removed from this section in conjunction with the change to Rule 4.B. "Rating" in the COVERAGES AND RATING section of the manual.
3. Rule 1. "Special Personal Property Coverage", is being introduced. For an additional premium, coverage may be broadened on the HO 00 03 and HO 00 05 policy forms as follows. The corresponding endorsement has been filed under separate cover.
 - a. The following Special Limits of Liability under Coverage C – Personal Property are increased:
 - (1) Category a, "money", is being increased from \$200 to \$1,000.
 - (2) Category b, "securities", is being increased from \$1,500 to \$5,000.
 - (3) Category c, "watercraft", is being increased from \$1,500 to \$2,000.
 - (4) Category d, "trailers", is being increased from \$1,500 to \$3,000.
 - (5) Category e, "jewelry", is being increased from \$1,500 to \$5,000. The perils insured against have been changed from theft only, to theft, misplacing or losing. In addition, "furs" have been removed from this category and added as Category r.
 - (6) Category f, "firearms", is being increased from \$2,500 to \$5,000. The perils insured against have been changed from theft only, to theft, misplacing or losing.
 - (7) Category g, "silverware", is being increased from \$2,500 to \$10,000. The perils insured against have been changed from theft only, to theft, misplacing or losing.
 - (8) Category h, "property on the residence premises, provided by Endorsement A6140, has been increased from \$2,500 to \$25,000.
 - (9) Category i, "property away from the residence premises", provided by Endorsement A6140, has been increased from \$250 to \$2,500.
 - (10) Category j, "electronic apparatus and accessories while in or upon a motor vehicle", has been increased from \$1,500 to \$2,500.
 - (11) Category k, "electronic apparatus and accessories used primarily for business while away from the residence premises", has been increased from \$1,500 to \$2,500.
 - (12) Category l, "memorabilia", provided by Endorsement A6140, has been increased from \$2,500 to \$5,000.
 - (13) Category m, "theft of imported rugs, carpets, tapestries, wall hangings or similar articles", has been increased from \$5,000 to \$7,500.
 - (14) Category n, "electronic data processing equipment", has been increased from \$5,000 to \$7,500.
 - (15) Category o, "property identified in Category n. while located away from the residence premises", has been increased from \$1,000 to \$2,000.
 - (16) Category p, "camera or video recording and playing equipment", has been increased from \$500 to \$1,000.
 - (17) Category q, "paintings, etchings, antique furniture, antique silver, antique guns, and other miscellaneous collectible weapons, rare glass and chinaware and similar articles", has been increased from \$1,000 to \$2,000.
 - (18) Category r, "furs", has been added. Furs were previously included in Category e. "jewelry". A separate limit of \$5,000 is now provided for theft, misplacing or losing of furs.

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- b. Section I – Property Coverages, E. Additional Coverages, 5. Property Removed, has been revised. The period of time in which property is covered while being removed from a premises endangered by a Peril Insured Against has been increased from 30 days to 90 days while removed.
- c. Section I – Property Coverages, E. Additional Coverages, 13. Refrigerated Products, has been added. We will pay up to \$1,000 for food while contained in a refrigerator or freezer which spoils due to changes or extremes of temperature by off premises power interruption, interruption of premises power supply or mechanical or electrical breakdown of refrigeration equipment. This coverage is subject to a \$250 deductible and does not increase the amount of coverage for Coverage C – Personal Property.
- d. The perils insured against under Coverage C is broadened from named perils to risk of direct physical loss except as excluded under Section I – Exclusions.
- e. Section I – Exclusions, A.2. Earth Movement, has been revised. This endorsement provides coverage for Earth Movement under Coverage C – Personal Property.
- f. Section I – Exclusions, A.3. Water Damage, has been revised. This provision has been changed to provide water damage coverage to property described in Coverage C away from a premises or location owned, rented, occupied or controlled by an insured. It also reiterates that water damage to property described in Coverage C on a premises or location owned, rented, occupied or controlled by an insured is excluded even if weather conditions contribute in any way to produce the loss.
- 4. Rule 2. “Special Personal Property Coverage”, is being introduced. For an additional premium, coverage may be broadened on the HO 00 04 and HO 00 06 policy forms as follows. ISO forms HO 05 24 and HO 17 31 are being utilized.
 - a. The perils insured against under Category e, “jewelry”, have been changed from theft only, to theft, misplacing or losing.
 - b. The perils insured against under Category f, “firearms”, have been changed from theft only, to theft, misplacing or losing.
 - c. The perils insured against under Category g, “silverware”, have been changed from theft only, to theft, misplacing or losing.
 - d. Water Damage has been added. Water damage coverage to property described in Coverage C away from a premises or location owned, rented, occupied or controlled by an insured is provided.
- 5. Rule 3. “Deductibles” (previous Rule 1.), has been revised.
 - a. Rule 3.A. – HO 00 03, HO 00 05 and HO 00 08 Deductibles (previous Rule 1.A.), has been revised as follows:
 - (1) An introductory sentence which conveys the base deductible and provides instructions for selecting optional deductibles has been added.
 - (2) The \$500 All Other Peril/1% Wind & Hail deductible is being withdrawn.
 - (3) The \$1,000 All Other Peril/1% Wind & Hail deductible is being withdrawn. One policy contains this deductible combination. This policy will be renewed with a \$1,000 deductible for all perils including windstorm and hail.
 - (4) An option of \$5,000 is being introduced with a factor of 0.65 and a maximum adjustment of \$875.
 - (5) An option of \$10,000 is being introduced with a factor of 0.60 and a maximum adjustment of \$1,400.

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- b. Rule 3.B. – Windstorm or Hail Percentage Deductibles, is being introduced. A 2% and 5% windstorm or hail deductible is available.
 - c. Rule 3.C. – HO 00 04 and HO 00 06 (previous Rule 1.B.), has been revised to add an introductory sentence which conveys the base deductible and provides instructions for selecting optional deductibles.
6. Rule 4. “Loss Settlement – Personal Property” (previous Rule 2.), has been revised as follows.
- a. The title of the rule has been changed to “Personal Property Replacement Cost Loss Settlement, to correspond with the endorsement title.
 - b. Rule 3.A. has been revised to remove all references to options C1, Limited Replacement Cost, and C2, Depreciated Loss Settlement. These options are now referred to as “Replacement cost and Actual Cash Value, respectively.
 - c. The link between replacement cost loss settlement and additional Coverage C limits has been removed. The Coverage C limit may be increased or decreased based on Rule 17.A. on Page D-9.
 - d. Rule 3.A. has been revised to remove the last sentence, which read “The selection of replacement cost coverage also increases the Coverage C limit from 50% to 75% of the Coverage A limit”.
 - e. Rule 3.B. has been revised to remove the reference to option C2. This option is now referred to as Replacement Cost.
 - f. The endorsement title “Personal Property Replacement Cost Loss Settlement”, has been added behind the endorsement number.
7. Rule 5. “Specified Additional Amount of Insurance for Coverage A – Dwelling”, has been added. The policy allows for an additional amount of insurance equal to 50% of the Coverage A limit of liability if the dwelling is insured to 100% of the replacement cost value at the time of loss. This amount may be decreased to 25% of the Coverage A limit of liability.
8. Rule 6. “Coverage D – Loss of Use”, is being introduced. The policy automatically provides 40% of the Coverage A limit for Coverage D – Loss of Use. The limit may be reduced to 20% for a premium discount.
9. Rule 9. “Claims Record Rating Plan” (previous Rule 5.), has been revised. Section B. contains types of claims that are not considered “qualified” claims. These types of claims (i.e. catastrophic claims, weather-related claims and losses with payments made under Medical Payments coverage only) are now shown in list format for readability purposes. In addition, the following types of losses are added to the list of claims not considered “qualified” claims.
- a. losses on a newly purchased home, which occurred prior to being insured with FNPAC; and
 - b. losses for which subrogation payments have been received.
10. Rule 11. “Building Ordinance or Law Coverage” (previous Rule 7), has been revised.
- a. The title of the rule has been revised to match the endorsement title “Ordinance or Law Increased Amount of Coverage”.
 - b. The endorsement title has been added after the form number.
11. Rule 14. “Newly Acquired Home Discount” (previous Rule 11), has been revised as follows:
- a. A chart has been inserted for the credits. The credits have not changed.
 - b. A statement has been added to clarify that the insured must qualify for the first year discount in order to qualify for subsequent discounts.
12. Rule 16. “Superior Construction Discount” is being introduced. For superior construction defined as “Non-Combustible, Masonry Non-Combustible and Fire Resistive in the General Rules section of this manual, a 5% discount applies to the otherwise applicable masonry premium.
13. Rule 17. “Solid Fuel Burning Device Surcharge” is being introduced. A 5% charge is applicable for the additional exposure presented if a solid fuel burning device exists in a dwelling.

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14. Rule 18. "Insurance Bureau Score Adjustment" (previous Rule 27.), has been moved to this section of the manual. No change to this rule is being proposed.
 15. Due to pagination issues, some rules may now appear on a different page than in the previous edition of the manual. Therefore, the effective dates on all pages in this section have been updated. No changes have been made to any rule other than described above.
- Please refer to manual pages D-1 through D-9 for these changes.

FLAT DOLLAR DISCOUNTS, CHARGES AND OPTIONS

1. Rule 18 "Inflation Coverage" (previous Rule 12.), has been revised. The title of the rule has been revised to read "Inflation Guard" to match the endorsement title.
2. Previous Rule 13. "Firearms", has been included in Rule 20. "Coverage C – Personal Property". It is labeled Rule 19.f.
3. Previous Rule 14. "Silverware and Goldware", has been included in new Rule 19. "Coverage C – Personal Property". It is now labeled Rule 19.g. The applicable form number has been changed from A6131 to HO 04 65. Form A6131 is being withdrawn under the related form filing.
4. Previous Rule 15. "Coverage C – Increased Limits", has been included in new Rule 19. "Coverage C – Personal Property". It is now labeled Rule 19.a. The following changes have been made:
 - a. the minimum and maximum amounts of Coverage C allowable (50% and 75%, respectively) has been added to the rule;
 - b. the rate of \$0.45 per \$1,000 applies to the increase or decrease of the Coverage C amount.
5. Previous Rule 20. "Home Computers", has been included in new Rule 19. "Coverage C – Personal Property". It is now labeled Rule 19.j. The limit shown in the introductory sentence which is included in the policy has been corrected to read \$5,000. The policy provisions currently indicate the correct limit of \$5,000.
6. Rule 19. "Coverage C – Personal Property", has been created to combine several options for personal property. In addition to the changes itemized in #2 though #5 above, the following additions have been made:
 - a. Endorsement HO 04 66 has been added to Rules c., d., e., g., h., and i.
 - b. Rule 19.b. "Personal Property at Other Residences – Increased Limit", is being introduced. The policy provides coverage for personal property usually located at other residences at a limit of 10% of Coverage C or \$1,000, whichever is greater. This limit may be increased at a rate of \$7 per \$1,000 of increase.
 - c. Rule 19.c. "Money", is being introduced. The \$200 limit included in the policy may be increased at a rate of \$6 per \$100 of increase.
 - d. Rule 19.d. "Securities", is being introduced. The \$1,500 limit included in the policy may be increased at a rate of \$4 per \$100 of increase.
 - e. Rule 19.e. "Jewelry, Watches and Furs", is being introduced. The \$1,500 limit included in the policy may be increased to \$6,500 for an additional premium of \$19.

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- f. Rule 19.h. “Electronic Apparatus in or upon a motor vehicle”, is being introduced. The \$1,500 limit included in the policy may be increased to a maximum of \$6,000 at a rate of \$10 per \$500 of increase.
- g. Rule 19.i. “Electronic Apparatus used for business”, is being introduced. The \$1,500 limit included in the policy may be increased to a maximum of \$6,000 at a rate of \$20 per \$500 of increase.
- 7. Rule 20. “Credit Card, Fund Transfer Card, Forgery and Counterfeit Money”, is being introduced. The limit of \$500 included in the policy may be increased at limits shown in the chart for an additional premium.
- 8. Rule 21. “Refrigerated Property Coverage”, is being introduced. The policy may be endorsed to provide a \$500 limit of coverage, subject to a \$100 deductible, for covered property stored in the freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure.
- 9. Rule 22. “Owned Motorized Golf Cart Physical Loss Coverage”, is being introduced. The policy may be endorsed to provide Other Than Collision and Collision coverage for a motorized golf cart(s), including permanently installed accessories, equipment and parts, owned by an insured subject to certain conditions.
- 10. Rule 23. “Back Up of Sewers or Drains” (previous Rule 16.), has been revised. The title has been revised to correspond with the endorsement title “Water Back Up and Sump Discharge or Overflow”. Additional limits of \$10,000, \$15,000, \$20,000, \$30,000, \$40,000 and \$50,000 are being offered. The applicable endorsement has been changed to FN1472.
- 11. Rule 24. “Coverage B – Other Structures – Increased Limits” (previous Rule 17.), has been revised. The title of the rule has been revised to read “Other Structures on the Residence Premises Increased Limits” to match the endorsement title.
- 12. Rule 25. “Loss Assessment Coverage” (previous Rule 18.), has been revised to reword the introductory sentence. No change in coverage is being proposed. In addition, the charts containing the rate per \$1,000 have been combined since the charge is the same for all policy types.
- 13. Rule 26. “Condominiums Building Property Coverage – Increased Limits – Condominium Unitowners Only (previous Rule 19.)”, has been revised as follows:
 - a. The introductory sentence has been revised to indicate the coverage included in the base policy.
 - b. Rule 24.B. has been added. The policy automatically provides Coverage A on a named perils basis. For an additional premium, the perils insured against may be broadened to all risk of physical loss.
- 14. Rule 27. “Coverage D - Loss of Use (HO 00 06), is being introduced. The policy automatically provides 40% of the Coverage C limit for Coverage D – Loss of Use. For an additional premium, the limit may be increased in increments of \$1,000. The total amount of coverage cannot exceed \$50,000.
- 15. Rule 31. “Section II – Optional Limits” (previous Rule 24), has been revised as follows:
 - a. An optional liability limit of \$1,000,000 is being introduced.
 - b. An optional medical payments limit of \$10,000 is being introduced.
- 16. Rule 32. “Personal Injury” (previous Rule 25.), has been revised to add an optional limit of \$1,000,000.

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17. Rule 33. “Animal Liability Buy Back” (previous Rule 26.), has been revised as follows:
 - a. The rule title has been changed to “Animal Liability Coverage” to correspond with the applicable endorsement.
 - b. A note has been added which addresses the limit of liability selection with respect to the Section II – Liability limits chosen on the policy. Selected limit must coincide with the Section II limit on the policy up to \$500,000. If the Section II limit is higher than \$500,000, the limit for this coverage shall be \$500,000.
 - c. The endorsement applicable to this coverage has been added to the rule.
 18. Rule 35. “Structures Rented to Others”, is being introduced. The policy may be endorsed to provide coverage when a structure on the residence premises is rented to others for dwelling purposes. This coverage may be provided only when Section I coverage is also afforded.
 19. Rule 36. “Builders Risk Coverage”, is being introduced. When an Insured, who is otherwise eligible for a Homeowners Policy has a home under original construction, such exposure may be covered by endorsement. This endorsement provides limited coverage for damage to specified covered property. To provide coverage, a policy is issued at the applicable rates shown in the rate pages with this endorsement attached at no additional charge. The premium for this endorsement is offset by the credit generated from the provisional Coverage A amount and limited personal property exposure existing during construction. Coverage automatically ceases at the end of a twelve-month period. The period begins from the original inception date of the policy and terminates when the residence premises is occupied or the end of the policy period, whichever occurs first.
 20. Rule 37. “Policy Fee”, is being introduced. The \$25 fee is intended to offset the expense incurred for the property inspection that takes place for both new and renewal business. The property inspection is handled by a third party and Fidelity’s expenses are broken down as \$23.00 for the inspection and \$0.50 for the geographical location service. The remaining \$1.50 is attributable to the internal expenses associated with administering the inspection process – office supplies, document replication and storage, etc.
 21. Due to pagination issues, some rules may now appear on a different page than in the previous edition of the manual. Therefore, the effective dates on all pages in this section have been updated. No changes have been made to any rule other than described above.
- Please refer to manual pages D-10 through D-20 for these changes.

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PERSONAL INLAND MARINE

1. Rule I. "Pair or Set" on Page P-3 has been removed from the manual since no charge is applicable for this coverage.
2. The following notes have been added after the "Other Personal Articles" chart on Page P-5.
 - a. Maximum value for all scheduled items - \$200,000. Underwriting approval is required for schedules over \$200,000.
 - b. Maximum for any single item - \$50,000. Underwriting approval is required for any item(s) over \$50,000.
 - c. An appraisal not more than three years old is required for any single item over \$5,000. Bill of sale dated within the past 30 days may be used to confirm appraised value for newly purchased items over \$5,000. A full description of the item is required.
 - d. A full description is required for any single item over \$1,000.
 - e. Central alarm and/or photos are required if a single item is over \$25,000 or the total schedule is over \$100,000.
 - f. Risks with theft or mysterious disappearance losses during the past 3 years are ineligible.
 - g. Scheduled items with commercial or professional use are ineligible (except Cameras and Musical Instruments).
 - h. Scheduled Personal Property coverage is not available for Dwelling Fire or HO 00 06-Tenant Occupied policies.
 - i. Scheduled Personal Property coverage is not available for HO 00 04 policies with a Coverage C limit of less than \$25,000.

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Effective Date: April 1, 2010 New Business
June 1, 2010 Renewal Business

In addition to the changes itemized below, the following revisions have also been made:

1. The state name and line of business have been added to each page.
2. The format of the pages has changed with regards to the location of the company name, page number and effective date.
3. Rule titles have been revised to match the corresponding endorsement.
4. Edition dates of policy forms and endorsements have been removed from all rules. In addition, form titles have been added to all rules.
5. The statement "Policy deductible and deductible modifications apply." has been removed from every rule that previously contained the statement.
6. The HO 00 05 and HO 00 08 policy types are being introduced. Reference to these forms has been added where applicable.

GENERAL RULES

1. Rule 10. "Construction Classifications", has been revised to include a definition for "Superior Construction".
2. Rule 11. "Suburban Protection Rating Plan", has been added. A dwelling that is located in an area which meets the following requirements may be rated the same as the responding fire department. If any part of a platted subdivision lies within the criteria stated, all dwellings within the subdivision will be rated accordingly.
 - A. Located within 1,000 feet of at least two other residences and within an existing or platted subdivision. Remote locations do not qualify.
 - B. Accessible year round by a main paved road. Example: maintained year round, road construction of concrete, gravel, bituminous, etc.
 - C. Within 5 road miles of a fire department that will respond.
 - D. The responding fire department must have a tank truck with a capacity of at least 2,000 gallons.
 - E. Not located in a brush area or a forest.OR
There is access to an alternative water supply as determined by ISO or those deemed as being similar by FNPAC.
3. Due to pagination issues, some rules may now appear on a different page than in the previous edition of the manual. Therefore, the edition date on all pages in this section has been updated. No changes have been made to any rule other than described above.

Please refer to Manual Pages R-1 through R-3 for these changes.

TERRITORIES

The territory definitions have been revised to remove duplicate zip code references. Please refer to Manual Pages T-1 through T-8 for these changes. No change to the current territory assignment has been made.

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COVERAGES AND RATING – HO 00 03 and HO 00 05

1. Rule 1. “Coverages and Amounts”, has been revised as follows:
 - a. 25% Extended Replacement Coverage has been added under Coverage A.
 - b. All special categories of Coverage C, including those provided by the policy forms and amendatory endorsements have been added under Coverage C.
2. Rule 3. “Loss Settlement”, has been revised as follows:
 - a. The options identified by A1, A2, C1 and C2 have been deleted.
 - b. Rule 3.A. has been revised to indicate that Coverage A and B are settled on a replacement cost basis. Since the dwelling must be insured to 100% of value, Rules A.1. and A.2. have been deleted. These rules previously advised the options for dwellings insured to at least 80% of replacement and less than 80% replacement cost, respectively. The rule has also been revised to indicate that the Coverage A limit may be adjusted annually at renewal as determined by the replacement cost calculator model and if the Coverage A limit is equal to the full replacement cost value at the time of loss, an additional amount of insurance, equal to 25% of the Coverage A limit of liability is provided for a premium discount. The applicable endorsement, HO 04 20, Specified Additional Amount of Insurance for Coverage A – Dwelling, has been added.
 - c. Rule 3.B. has been revised as follows:
 - (1) The references to Loss Settlement Provisions C1 and C2 have been deleted. Losses to Coverage C are settled on an Actual Cash Value basis. Replacement Cost coverage may be purchased for an additional premium.
 - (2) The last sentence which read “The Coverage C limit is increased to 75% of the Coverage A limit if this option is selected” has been deleted. The option to purchase replacement cost on personal property and increase the Coverage C limit automatically provided in the policy are separate options and must be purchased independently of each other.
3. Rule 4. “Rating”, has been revised to describe the correct steps in the rating process.
 - a. Rule A.4., which read “Determine the Replacement Cost of the dwelling” has been deleted.
 - b. Rule A.5., which read “Multiply the amount in Step 4 by .80” has been deleted.
 - c. Rule A.6. has been moved to Rule A.4 and revised to read “Select the desired amount of insurance. Multiply the base rate by the Protection/Construction Class factor and by the Coverage A amount factor shown on the rate pages.”
 - d. Rule A.7. has been deleted in its entirety.
 - e. Rule A.8. has been deleted in its entirety.
 - f. Rule A.9. has been deleted in its entirety.
 - g. Rule A.10. has been deleted in its entirety.
 - h. Rule A.11. has been renumbered Rule A.5. It has also been revised to include examples of the rules located in the Basic Premium Adjustment section of the manual.
 - i. Rule 4.B. “Rating” has been revised to indicate that any remaining percentage discounts or charges for optional coverages be applied sequentially in the order presented in the Percentage Discounts, Charges and Options section. Due to this change, reference to BASIC PREMIUM in the Discounts, Charges and Options section has been removed.

Please refer to Manual Pages C-1 through C-4 for these changes.

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COVERAGES AND RATING – HO 00 04 and HO 00 06

1. Rule 1. “Coverages and Amounts”, has been revised to include all special categories of Coverage C, including those provided by the policy forms and amendatory endorsements.
2. Rule 3. “Loss Settlement”, has been revised to remove the reference to Loss Settlement Provision C2. The coverage provided by this rule has not changed; however, the wording has been revised as follows: “Losses for Coverage C are settled on an actual cash value basis. For an additional premium, the insured may elect to have losses settled on a replacement cost basis”.
3. Rule 4.A.3. “Rating” has been revised to indicate that the appropriate protection class/construction must be selected.
4. Rule 4.A.5.a.) “Rating” has been revised to indicate that the appropriate protection class/construction must be selected.
5. Rule 4.A.5.b.) “Rating” has been revised to include examples of the rules located in the Basic Premium Adjustment section of the manual.
6. Rule 4.B. “Rating” has been revised to indicate that any remaining percentage discounts or charges for optional coverages be applied sequentially in the order presented in the Percentage Discounts, Charges and Options section.

Please refer to Manual Pages C-5 through C-7 for these changes.

COVERAGES AND RATING (HO 00 08)

This section has been added in conjunction with the introduction of the HO 00 08 program. Please refer to manual pages C-8 through C-10 for these rules.

BASE RATES

1. The base rates for the HO 00 03 policy type have been revised.
2. The base rates for the HO 00 05 and HO 00 08 policy types have been added.
3. The protection class factors have been revised and are patterned after Safeco.
4. The chart for amount of insurance relativities for the HO 00 03 policy type has been revised to indicate that it is also applicable to the HO 00 05 and HO 00 08 policy types.

Please refer to Manual Pages RP-1 and RP-4 for these changes.

BASIC PREMIUM ADJUSTMENTS

1. Rule 1. “Insurance to Replacement Cost”, has been deleted. This rule is not applicable since the dwelling is required to be insured to 100% of replacement cost.
2. Rule 1. “Condominium Unit Owners Occupancy” (previous Rule 2), has been revised as follows:
 - a. The rule title has been revised to read “Unit-Owners Rental To Others”, to correspond with the applicable endorsement.
 - b. Endorsement HO 17 33, Unit-Owners Rental To Others, has been added to the rule.
3. Rule 3. “Multiple Family Surcharge”, is being introduced. The surcharge applies for a 1, 2, 3, or 4 family dwelling. An individual family unit may not be occupied by more than two families.
4. Rule 4. “Town House or Row House Surcharge”, is being introduced. This surcharge is applied depending on the total number of individual family units within a fire Division. An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division.

Please refer to manual page B-1 and B-2 for these changes.

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DISCOUNTS, CHARGES AND OPTIONS

PERCENTAGE DISCOUNTS, CHARGES AND OPTIONS

1. The percentage discounts and surcharges in this section have been revised to be shown as factors.
2. All references to BASIC PREMIUM have been removed from this section in conjunction with the change to Rule 4.B. "Rating" in the COVERAGES AND RATING section of the manual.
3. Rule 1. "Special Personal Property Coverage", is being introduced. For an additional premium, coverage may be broadened on the HO 00 03 and HO 00 05 policy forms as follows. The corresponding endorsement has been filed under separate cover.
 - a. The following Special Limits of Liability under Coverage C – Personal Property are increased:
 - (1) Category a, "money", is being increased from \$200 to \$1,000.
 - (2) Category b, "securities", is being increased from \$1,500 to \$5,000.
 - (3) Category c, "watercraft", is being increased from \$1,500 to \$2,000.
 - (4) Category d, "trailers", is being increased from \$1,500 to \$3,000.
 - (5) Category e, "jewelry", is being increased from \$1,500 to \$5,000. The perils insured against have been changed from theft only, to theft, misplacing or losing. In addition, "furs" have been removed from this category and added as Category r.
 - (6) Category f, "firearms", is being increased from \$2,500 to \$5,000. The perils insured against have been changed from theft only, to theft, misplacing or losing.
 - (7) Category g, "silverware", is being increased from \$2,500 to \$10,000. The perils insured against have been changed from theft only, to theft, misplacing or losing.
 - (8) Category h, "property on the residence premises, provided by Endorsement A6140, has been increased from \$2,500 to \$25,000.
 - (9) Category i, "property away from the residence premises", provided by Endorsement A6140, has been increased from \$250 to \$2,500.
 - (10) Category j, "electronic apparatus and accessories while in or upon a motor vehicle", has been increased from \$1,500 to \$2,500.
 - (11) Category k, "electronic apparatus and accessories used primarily for business while away from the residence premises", has been increased from \$1,500 to \$2,500.
 - (12) Category l, "memorabilia", provided by Endorsement A6140, has been increased from \$2,500 to \$5,000.
 - (13) Category m, "theft of imported rugs, carpets, tapestries, wall hangings or similar articles", has been increased from \$5,000 to \$7,500.
 - (14) Category n, "electronic data processing equipment", has been increased from \$5,000 to \$7,500.
 - (15) Category o, "property identified in Category n. while located away from the residence premises", has been increased from \$1,000 to \$2,000.
 - (16) Category p, "camera or video recording and playing equipment", has been increased from \$500 to \$1,000.
 - (17) Category q, "paintings, etchings, antique furniture, antique silver, antique guns, and other miscellaneous collectible weapons, rare glass and chinaware and similar articles", has been increased from \$1,000 to \$2,000.
 - (18) Category r, "furs", has been added. Furs were previously included in Category e. "jewelry". A separate limit of \$5,000 is now provided for theft, misplacing or losing of furs.

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- b. Section I – Property Coverages, E. Additional Coverages, 5. Property Removed, has been revised. The period of time in which property is covered while being removed from a premises endangered by a Peril Insured Against has been increased from 30 days to 90 days while removed.
- c. Section I – Property Coverages, E. Additional Coverages, 13. Refrigerated Products, has been added. We will pay up to \$1,000 for food while contained in a refrigerator or freezer which spoils due to changes or extremes of temperature by off premises power interruption, interruption of premises power supply or mechanical or electrical breakdown of refrigeration equipment. This coverage is subject to a \$250 deductible and does not increase the amount of coverage for Coverage C – Personal Property.
- d. The perils insured against under Coverage C is broadened from named perils to risk of direct physical loss except as excluded under Section I – Exclusions.
- e. Section I – Exclusions, A.2. Earth Movement, has been revised. This endorsement provides coverage for Earth Movement under Coverage C – Personal Property.
- f. Section I – Exclusions, A.3. Water Damage, has been revised. This provision has been changed to provide water damage coverage to property described in Coverage C away from a premises or location owned, rented, occupied or controlled by an insured. It also reiterates that water damage to property described in Coverage C on a premises or location owned, rented, occupied or controlled by an insured is excluded even if weather conditions contribute in any way to produce the loss.
- 4. Rule 2. “Special Personal Property Coverage”, is being introduced. For an additional premium, coverage may be broadened on the HO 00 04 and HO 00 06 policy forms as follows. ISO forms HO 05 24 and HO 17 31 are being utilized.
 - a. The perils insured against under Category e, “jewelry”, have been changed from theft only, to theft, misplacing or losing.
 - b. The perils insured against under Category f, “firearms”, have been changed from theft only, to theft, misplacing or losing.
 - c. The perils insured against under Category g, “silverware”, have been changed from theft only, to theft, misplacing or losing.
 - d. Water Damage has been added. Water damage coverage to property described in Coverage C away from a premises or location owned, rented, occupied or controlled by an insured is provided.
- 5. Rule 3. “Deductibles” (previous Rule 1.), has been revised.
 - a. Rule 3.A. – HO 00 03, HO 00 05 and HO 00 08 Deductibles (previous Rule 1.A.), has been revised as follows:
 - (1) An introductory sentence which conveys the base deductible and provides instructions for selecting optional deductibles has been added.
 - (2) The \$500 All Other Peril/1% Wind & Hail deductible is being withdrawn. Policies that contain this deductible combination will be renewed with a \$500 All Other Peril and 2% wind and hail deductible. The 2% wind and hail deductible is being introduced in this filing as indicated in item 5.b. below.
 - (3) The \$1,000 All Other Peril/1% Wind & Hail deductible is being withdrawn. Policies that contain this deductible combination will be renewed with a \$1,000 All Other Peril and 2% wind and hail deductible. The 2% wind and hail deductible is being introduced in this filing as indicated in item 5.b. below.
 - (4) An option of \$5,000 is being introduced with a factor of 0.65 and a maximum adjustment of \$875.
 - (5) An option of \$10,000 is being introduced with a factor of 0.60 and a maximum adjustment of \$1,400.

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ARKANSAS MULTI-PERIL HOMEOWNERS PROGRAM
SUMMARY OF RATE AND RULE REVISIONS**

- b. Rule 3.B. – Windstorm or Hail Percentage Deductibles, is being introduced. A 2% and 5% windstorm or hail deductible is available.
 - c. Rule 3.C. – HO 00 04 and HO 00 06 (previous Rule 1.B.), has been revised to add an introductory sentence which conveys the base deductible and provides instructions for selecting optional deductibles.
6. Rule 4. “Loss Settlement – Personal Property” (previous Rule 2.), has been revised as follows.
- a. The title of the rule has been changed to “Personal Property Replacement Cost Loss Settlement, to correspond with the endorsement title.
 - b. Rule 3.A. has been revised to remove all references to options C1, Limited Replacement Cost, and C2, Depreciated Loss Settlement. These options are now referred to as “Replacement cost and Actual Cash Value, respectively.
 - c. The link between replacement cost loss settlement and additional Coverage C limits has been removed. The Coverage C limit may be increased or decreased based on Rule 17.A. on Page D-9.
 - d. Rule 3.A. has been revised to remove the last sentence, which read “The selection of replacement cost coverage also increases the Coverage C limit from 50% to 75% of the Coverage A limit”.
 - e. Rule 3.B. has been revised to remove the reference to option C2. This option is now referred to as Replacement Cost.
 - f. The endorsement title “Personal Property Replacement Cost Loss Settlement”, has been added behind the endorsement number.
7. Rule 5. “Specified Additional Amount of Insurance for Coverage A – Dwelling”, has been added. The policy allows for an additional amount of insurance equal to 50% of the Coverage A limit of liability if the dwelling is insured to 100% of the replacement cost value at the time of loss. This amount may be decreased to 25% of the Coverage A limit of liability.
8. Rule 6. “Coverage D – Loss of Use”, is being introduced. The policy automatically provides 40% of the Coverage A limit for Coverage D – Loss of Use. The limit may be reduced to 20% for a premium discount.
9. Rule 9. “Claims Record Rating Plan” (previous Rule 5.), has been revised. Section B. contains types of claims that are not considered “qualified” claims. These types of claims (i.e. catastrophic claims, weather-related claims and losses with payments made under Medical Payments coverage only) are now shown in list format for readability purposes. In addition, the following types of losses are added to the list of claims not considered “qualified” claims.
- a. losses on a newly purchased home, which occurred prior to being insured with FNPAC; and
 - b. losses for which subrogation payments have been received.
10. Rule 11. “Building Ordinance or Law Coverage” (previous Rule 7), has been revised.
- a. The title of the rule has been revised to match the endorsement title “Ordinance or Law Increased Amount of Coverage”.
 - b. The endorsement title has been added after the form number.
11. Rule 14. “Newly Acquired Home Discount” (previous Rule 11), has been revised as follows:
- a. A chart has been inserted for the credits. The credits have not changed.
 - b. A statement has been added to clarify that the insured must qualify for the first year discount in order to qualify for subsequent discounts.
12. Rule 15. “Mold, Fungus, Rot Damage”, has been added to the sales manual to indicate that a limit of \$2,500 is provided on all policies except HO 00 08 and to list the applicable endorsements.

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13. Rule 16. "Superior Construction Discount" is being introduced. For superior construction defined as "Non-Combustible, Masonry Non-Combustible and Fire Resistive in the General Rules section of this manual, a 5% discount applies to the otherwise applicable masonry premium.
 14. Rule 17. "Solid Fuel Burning Device Surcharge" is being introduced. A 5% charge is applicable for the additional exposure presented if a solid fuel burning device exists in a dwelling.
 15. Rule 18. "Insurance Bureau Score Adjustment" (previous Rule 27.), has been moved to this section of the manual. No change to this rule is being proposed.
 16. Due to pagination issues, some rules may now appear on a different page than in the previous edition of the manual. Therefore, the effective dates on all pages in this section have been updated. No changes have been made to any rule other than described above.
- Please refer to manual pages D-1 through D-9 for these changes.

FLAT DOLLAR DISCOUNTS, CHARGES AND OPTIONS

1. Rule 19 "Inflation Coverage" (previous Rule 12.), has been revised. The title of the rule has been revised to read "Inflation Guard" to match the endorsement title.
2. Previous Rule 13. "Firearms", has been included in Rule 20. "Coverage C – Personal Property". It is labeled Rule 20.f.
3. Previous Rule 14. "Silverware and Goldware", has been included in new Rule 20. "Coverage C – Personal Property". It is now labeled Rule 20.g. The applicable form number has been changed from A6131 to HO 04 65. Form A6131 is being withdrawn under the related form filing.
4. Previous Rule 15. "Coverage C – Increased Limits", has been included in new Rule 20. "Coverage C – Personal Property". It is now labeled Rule 20.a. The following changes have been made:
 - a. the minimum and maximum amounts of Coverage C allowable (50% and 75%, respectively) has been added to the rule;
 - b. the rate of \$0.45 per \$1,000 applies to the increase or decrease of the Coverage C amount.
5. Previous Rule 20. "Home Computers", has been included in new Rule 20. "Coverage C – Personal Property". It is now labeled Rule 20.j. The limit shown in the introductory sentence which is included in the policy has been corrected to read \$5,000. The policy provisions currently indicate the correct limit of \$5,000.
6. Rule 20. "Coverage C – Personal Property", has been created to combine several options for personal property. In addition to the changes itemized in #2 though #5 above, the following additions have been made:
 - a. Endorsement HO 04 66 has been added to Rules c., d., e., g., h., and i.
 - b. Rule 20.b. "Personal Property at Other Residences – Increased Limit", is being introduced. The policy provides coverage for personal property usually located at other residences at a limit of 10% of Coverage C or \$1,000, whichever is greater. This limit may be increased at a rate of \$7 per \$1,000 of increase.
 - c. Rule 20.c. "Money", is being introduced. The \$200 limit included in the policy may be increased at a rate of \$6 per \$100 of increase.
 - d. Rule 20.d. "Securities", is being introduced. The \$1,500 limit included in the policy may be increased at a rate of \$4 per \$100 of increase.
 - e. Rule 20.e. "Jewelry, Watches and Furs", is being introduced. The \$1,500 limit included in the policy may be increased to \$6,500 for an additional premium of \$19.

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- f. Rule 20.h. “Electronic Apparatus in or upon a motor vehicle”, is being introduced. The \$1,500 limit included in the policy may be increased to a maximum of \$6,000 at a rate of \$10 per \$500 of increase.
- g. Rule 20.i. “Electronic Apparatus used for business”, is being introduced. The \$1,500 limit included in the policy may be increased to a maximum of \$6,000 at a rate of \$20 per \$500 of increase.
- 7. Rule 21. “Credit Card, Fund Transfer Card, Forgery and Counterfeit Money”, is being introduced. The limit of \$500 included in the policy may be increased at limits shown in the chart for an additional premium.
- 8. Rule 22. “Refrigerated Property Coverage”, is being introduced. The policy may be endorsed to provide a \$500 limit of coverage, subject to a \$100 deductible, for covered property stored in the freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure.
- 9. Rule 23. “Owned Motorized Golf Cart Physical Loss Coverage”, is being introduced. The policy may be endorsed to provide Other Than Collision and Collision coverage for a motorized golf cart(s), including permanently installed accessories, equipment and parts, owned by an insured subject to certain conditions.
- 10. Rule 24. “Back Up of Sewers or Drains” (previous Rule 16.), has been revised. The title has been revised to correspond with the endorsement title “Water Back Up and Sump Discharge or Overflow”. Additional limits of \$10,000, \$15,000, \$20,000, \$30,000, \$40,000 and \$50,000 are being offered. The applicable endorsement has been changed to FN1472.
- 11. Rule 25. “Coverage B – Other Structures – Increased Limits” (previous Rule 17.), has been revised. The title of the rule has been revised to read “Other Structures on the Residence Premises Increased Limits” to match the endorsement title.
- 12. Rule 26. “Loss Assessment Coverage” (previous Rule 18.), has been revised to reword the introductory sentence. No change in coverage is being proposed. In addition, the charts containing the rate per \$1,000 have been combined since the charge is the same for all policy types.
- 13. Rule 27. “Condominiums Building Property Coverage – Increased Limits – Condominium Unitowners Only (previous Rule 19.)”, has been revised as follows:
 - a. The introductory sentence has been revised to indicate the coverage included in the base policy.
 - b. Rule 24.B. has been added. The policy automatically provides Coverage A on a named perils basis. For an additional premium, the perils insured against may be broadened to all risk of physical loss.
- 14. Rule 28. “Coverage D - Loss of Use (HO 00 06), is being introduced. The policy automatically provides 40% of the Coverage C limit for Coverage D – Loss of Use. For an additional premium, the limit may be increased in increments of \$1,000. The total amount of coverage cannot exceed \$50,000.
- 15. Rule 32. “Section II – Optional Limits” (previous Rule 24), has been revised as follows:
 - a. An optional liability limit of \$1,000,000 is being introduced.
 - b. An optional medical payments limit of \$10,000 is being introduced.
- 16. Rule 33. “Personal Injury” (previous Rule 25.), has been revised to add an optional limit of \$1,000,000.

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17. Rule 34. “Animal Liability Buy Back” (previous Rule 26.), has been revised as follows:
 - a. The rule title has been changed to “Animal Liability Coverage” to correspond with the applicable endorsement.
 - b. A note has been added which addresses the limit of liability selection with respect to the Section II – Liability limits chosen on the policy. Selected limit must coincide with the Section II limit on the policy up to \$500,000. If the Section II limit is higher than \$500,000, the limit for this coverage shall be \$500,000.
 - c. The endorsement applicable to this coverage has been added to the rule.
 18. Rule 36. “Structures Rented to Others”, is being introduced. The policy may be endorsed to provide coverage when a structure on the residence premises is rented to others for dwelling purposes. This coverage may be provided only when Section I coverage is also afforded.
 19. Rule 37. “Builders Risk Coverage”, is being introduced. When an Insured, who is otherwise eligible for a Homeowners Policy has a home under original construction, such exposure may be covered by endorsement. This endorsement provides limited coverage for damage to specified covered property. To provide coverage, a policy is issued at the applicable rates shown in the rate pages with this endorsement attached at no additional charge. The premium for this endorsement is offset by the credit generated from the provisional Coverage A amount and limited personal property exposure existing during construction. Coverage automatically ceases at the end of a twelve-month period. The period begins from the original inception date of the policy and terminates when the residence premises is occupied or the end of the policy period, whichever occurs first.
 20. Rule 38. “Policy Fee”, is being introduced. The \$25 fee is intended to offset the expense incurred for the property inspection that takes place for both new and renewal business. The property inspection is handled by a third party and Fidelity’s expenses are broken down as \$23.00 for the inspection and \$0.50 for the geographical location service. The remaining \$1.50 is attributable to the internal expenses associated with administering the inspection process – office supplies, document replication and storage, etc.
 18. Due to pagination issues, some rules may now appear on a different page than in the previous edition of the manual. Therefore, the effective dates on all pages in this section have been updated. No changes have been made to any rule other than described above.
- Please refer to manual pages D-10 through D-20 for these changes.

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PERSONAL INLAND MARINE

1. Rule I. "Pair or Set" on Page P-3 has been removed from the manual since no charge is applicable for this coverage.
2. The following notes have been added after the "Other Personal Articles" chart on Page P-5.
 - a. Maximum value for all scheduled items - \$200,000. Underwriting approval is required for schedules over \$200,000.
 - b. Maximum for any single item - \$50,000. Underwriting approval is required for any item(s) over \$50,000.
 - c. An appraisal not more than three years old is required for any single item over \$5,000. Bill of sale dated within the past 30 days may be used to confirm appraised value for newly purchased items over \$5,000. A full description of the item is required.
 - d. A full description is required for any single item over \$1,000.
 - e. Central alarm and/or photos are required if a single item is over \$25,000 or the total schedule is over \$100,000.
 - f. Risks with theft or mysterious disappearance losses during the past 3 years are ineligible.
 - g. Scheduled items with commercial or professional use are ineligible (except Cameras and Musical Instruments).
 - h. Scheduled Personal Property coverage is not available for Dwelling Fire or HO 00 06-Tenant Occupied policies.
 - i. Scheduled Personal Property coverage is not available for HO 00 04 policies with a Coverage C limit of less than \$25,000.

Fidelity National Property and Casualty Insurance Company
Arkansas Homeowners Program
Estimated Revenue Change By Form

Exhibit V

	Change		
	HO 3	HO 4	HO 6
	Change		
Base Rate	15.5%	0.0%	0.0%
Protection Class	4.9%	0.0%	0.0%
Amount Of Insurance	0.0%	0.0%	0.0%
Deductible	0.4%	0.0%	0.0%
Windstorm&Hail Deductible	-7.8%	0.0%	0.0%
Utilities Rating Plan	0.0%	n/a	n/a
Home Alert Protection	0.0%	0.0%	0.0%
Claim Record Rating	0.0%	0.0%	0.0%
Automatic Sprinkler	0.0%	0.0%	0.0%
Ordinance or Law Cov	0.0%	n/a	n/a
Home & Auto Discount	0.2%	0.0%	0.0%
Employee Discount	0.0%	0.0%	0.0%
New Aquired Home	0.0%	n/a	n/a
FIT	0.0%	0.0%	0.0%
Mold, Fungus & Rot	0.0%	0.0%	0.0%
Special Personal Property	0.0%	n/a	n/a
Sewer Backup	0.0%	0.0%	0.0%
Increased Coverage C	4.2%	n/a	n/a
Increased Coverage E	0.0%	0.0%	0.0%
Average Change	0	0	0
Earned Premium 2008	31338	0	129
Overall Change		17%	

Fidelity National Property and Casualty Insurance Company
Arkansas Homeowners Program
Base Rate Revision By Territory and Form

Exhibit VI

HO3

Territory	Earned	Base Rate		Change
	Premium 2008	Current	Proposed	
1	12,756	526	615	16.9%
2	1,259	601	703	17.0%
3	6,173	552	646	17.0%
4	0	649	714	10.0%
5	4,763	754	882	17.0%
6	3,425	727	800	10.0%
7	1,717	763	839	10.0%
8	0	793	872	10.0%
9	907	847	932	10.0%
10	338	1042	1146	10.0%
11	0	802	882	10.0%
	31,338	619	713	15.5%

HO5

Territory	Earned	Base Rate		Change
	Premium 2008	Current	Proposed	
1	0	0	677	100.0%
2	0	0	773	100.0%
3	0	0	711	100.0%
4	0	0	785	100.0%
5	0	0	970	100.0%
6	0	0	880	100.0%
7	0	0	923	100.0%
8	0	0	959	100.0%
9	0	0	1,025	100.0%
10	0	0	1,261	100.0%
11	0	0	970	100.0%
	0	0		100.0%

HO8

Territory	Earned	Base Rate		Change
	Premium 2008	Current	Proposed	
1	0	0	707	100.0%
2	0	0	808	100.0%
3	0	0	743	100.0%
4	0	0	821	100.0%
5	0	0	1014	100.0%
6	0	0	920	100.0%
7	0	0	965	100.0%
8	0	0	1003	100.0%
9	0	0	1072	100.0%
10	0	0	1318	100.0%
11	0	0	1014	100.0%
	0	0	0	100.0%

Fidelity National Property and Casualty Insurance Company
Arkansas Homeowners Program
Discounts, Surcharges and Options Revision

Exhibit VIII

HO 00 03

Deductible	Earned			
	Premium 08	Current	Proposed	Change
100	0	1.30	1.30	0%
250	0	1.13	1.13	0%
500	7430	1.00	1.00	0%
750	0	0.91	0.91	0%
1000	21591	0.83	0.83	0%
1500	225	0.76	0.76	0%
2000	1097	0.70	0.70	0%
2500	0	0.69	0.69	0%
5000	0	1.00	0.65	-35%
10000	0	1.00	0.60	-40%
500/1	0	0.96	1.00	4%
1000/1	996	0.71	1.00	17%
	31338	0.86	0.87	0.4%

Windstorm&Hail Deductible	Earned			
	Premium 08	Current	Proposed	Change
No	6739	1.00	1.00	0%
1% (removed)	0	0.71	1.00	41%
2% (mandatory terr 1,3,5,9)	24599	1.00	0.90	-10%
5%	0	1.00	0.83	-17%
	31338	1.00	0.92	-7.8%

Home & Auto Discount	Earned Premium 08	Current			Proposed			Change		
		HO3	HO4	HO6	HO3	HO4	HO6	HO3	HO4	HO6
No	30398	1.00	1.00	1.00	1.00	1.00	1	0%	0%	0%
Yes	940	0.80	0.80	0.80	0.85	0.85	0.85	6%	6%	6%
	31338									

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Specified Add AOI Cov A	Earned			
	Premium 08	Current	Proposed	Change
No		1	1.00	0%
25%		1	0.98	-2%
50%		1	1.00	0%

Multiple Family Dwelling	Earned			
	Premium 08	Current	Proposed	Change
1		1	1	0%
2		1	1.1	10%
3+		1	1.2	20%

Town House/Row House	Earned			
	Premium 08	Current	Proposed	Change
1,2 PC All		1	1	0%
3,4 PC 1-8B		1	1.1	10%
3,4 PC 9-10		1	1.15	15%
5-8, PC 1-8B		1	1.25	25%
5-8, PC 9-10		1	1.3	30%

Special Personal Property (HO3 & HO5)	Earned			
	Premium 08	Current	Proposed	Change
No		1	1	0%
HO3		1	1.13	13%
HO5		1	1.03	3%

Solid Fuel Burning Device	Earned			
	Premium 08	Current	Proposed	Change
No		1	1	0%
Yes		1	1.05	5%

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Exhibit VIII

Superior Constuction	Earned Premium 08	Current	Proposed	Change						
		No	1	1	0%					
Yes	1	0.85	-15%							
Coverage D										
		Current	Proposed	Change						
40%		1	1	0%						
20%		1	0.97	-3%						
Coverage C Increased per \$1,000										
		Current	Proposed	Change	CurrPrem	PropPrem	Current Total Prem	Proposed Total Prem	%Diff	
No		0	0	0%	0	1325	31,338	32,663	4.2%	
Yes		0.45	0.45	100%						
Sewers or Drains Back-up										
	Earned Premium 08	Current			Proposed			Change		
		HO3	HO4	HO6	HO3	HO4	HO6	HO3	HO4	HO6
No		0	0	0	0	0	0	0%	0%	0%
5,000		20	10	10	20	10	10	0%	0%	0%
10,000		0	0	0	36	18	18	100%	100%	100%
15,000		0	0	0	49	25	25	100%	100%	100%
20,000		0	0	0	61	30	30	100%	100%	100%
30,000		0	0	0	81	40	40	100%	100%	100%
40,000		0	0	0	98	49	49	100%	100%	100%
50,000		0	0	0	112	56	56	100%	100%	100%
Personal Liability Limits										
	Earned Premium 08	Current	Proposed	Change						
100000		0	0	0%						
300000		10	10	0%						
500000		17	17	0%						
1000000		0	34	100%						

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	Earned			
Medical Payments Limits	Premium 08	Current	Proposed	Change
1000		0	0	0%
2000		3	3	0%
3000		5	5	0%
4000		7	7	0%
5000		9	9	0%
10000		0	15	100%

	Earned			
Personal Injury Coverage	Premium 08	Current	Proposed	Change
No		0	0	0%
100000		10	10	0%
300000		13	13	0%
500000		16	16	0%
1000000		0	24	100%

	Earned			
Identity Theft	Premium 08	Current	Proposed	Change
No		0	0	0%
25000		0	30	100%

	Earned			
Credit Card, Electronic Fund Transfe	Premium 08	Current	Proposed	Change
No		0	0	0%
1000		0	1	100%
2500		0	3	100%
5000		0	4	100%
7500		0	5	100%
10000		0	6	100%

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	Earned			
	Premium 08	Current	Proposed	Change
Refrigerated Property Coverage				
No		0	0	0%
Yes		0	10	100%

	Earned			
	Premium 08	Current	Proposed	Change
Money per \$100				
No		0	0	0%
Yes		0	6	0%

	Earned			
	Premium 08	Current	Proposed	Change
Securities per \$100				
No		0	0	0%
Yes		0	4	100%

	Earned			
	Premium 08	Current	Proposed	Change
Jewelry, Watches and Furs per \$1,00				
No		0	0	0%
Yes		0	8	0%

	Earned			
	Premium 08	Current	Proposed	Change
Electronic Apparatus in or upon a m				
No		0	0	0%
Yes		0	9	100%

	Earned			
	Premium 08	Current	Proposed	Change
Electronic Apparatus used in busine				
No		0	0	0%
Yes		0	20	100%

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Discounts, Surcharges and Options Revision

Exhibit VIII

Structures Rented to Others – Resid	Earned Premium 08	Current	Proposed	Change
No		0	0	0%
1 Family - 100,000		0	9	100%
1 Family - 300,000		0	12	100%
1 Family - 500,000		0	15	100%
1 Family - 1,000,000		0	157	100%
2 Family - 100,000		0	14	100%
2 Family - 300,000		0	19	100%
2 Family - 500,000		0	23	100%
2 Family - 1,000,000		0	243	100%

Builders Risk Coverage	Earned Premium 08	Current	Proposed	Change
No		0	0	0%
Yes		0	0	0%

Owned Motorized Golf Cart Physical	Earned Premium 08	Current	Proposed	Change
No		0	0	0%
With Collision		0	7.25	100%
Without Collision		0	12.5	100%

Coverage C Other Resident - Inc per	EP 08	Current	Proposed	Change
No	0	0	0	0%
Yes	0	0	7	0%

Coverage D - Increased Limits (HO 0	EP 08	Current	Proposed	Change
No	0	0	0	0%
Yes (Per \$1,000 of coverage)	0	0	4	0%

Fidelity National Property and Casualty
Insurance Company

**Arkansas Homeowners Insurance Program
Rates and Rules Manual**

MULTI-PERIL HOMEOWNERS PROGRAM

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**Fidelity National Property and Casualty
Insurance Company**

**Arkansas Homeowners Insurance Program
Rates and Rules Manual**

General Rules

MULTI-PERIL HOMEOWNERS PROGRAM

GENERAL RULES

The rules, rates and premiums in this manual govern the writing of all Homeowners policies. The rules and rates filed by or on behalf of Fidelity National Property and Casualty Insurance Company (FNPAC) for each coverage shall govern in all cases not specifically provided for in these rules.

1. Eligibility
 - A. Homeowners Policy (HO 00 03, HO 00 05 and HO 00 08)
 - 1) A dwelling occupied by the owner and used principally for private residential purposes. The dwelling can have one, two, three or four families, but cannot have more than five roomers or boarders per family.
 - 2) A single family unit within a row house, town house, condominium or cooperative occupied by the owner and used principally for private residential purposes.
 - 3) A new dwelling that is under construction for one or two families to be occupied by the owner. (HO 00 03 and HO 00 05)
 - 4) A secondary dwelling, including seasonal dwellings, occupied by the owner and used principally for private residential purposes.
 - B. Renters Policy (HO 00 04)
 - 1) The tenant of any dwelling, apartment, condominium or cooperative unit.
 - 2) The owner, who is also an occupant, of a dwelling or building containing an apartment that is not eligible for another Homeowners form.
 - 3) The owner of a cooperative unit, provided:
 - a) The portion of the premises occupied as living quarters is used principally for private residential purposes.
 - b) This portion is not occupied by more than one additional family or more than two roomers or boarders.
 - c) This portion is designated by an apartment number or other positive identification.
 - C. Condominium Unit Owners Policy (HO 00 06)
 - 1) Owner occupied units, including seasonal units, which are part of a community association organized under condominium, cooperative, town house or planned development form of ownership and where provision has been made for a master policy covering the residential building(s) real property exposure. The unit must be used principally for private residential purposes.
 - 2) Rental or investment units in an association as described in 1) if occasionally occupied by the owner. The named insured must be an individual. Partnerships, corporations or similar legal entities are not eligible for Homeowners coverage.

NOTE: The term “owner” includes persons purchasing a dwelling, such as under a mortgage agreement or contract of sale.

2. Policy Period and Premium Payment

All premiums and rates shown in this manual are on an annual term basis. All policies are initially written for a one year term and are then automatically renewed annually. The rates on renewals will be those rates in effect at that time.

Description	Installment Fee
40/30/30 Payment Plan	\$6
EFT Payment Plan	\$2
Credit Card Payment Plan	\$4

MULTI-PERIL HOMEOWNERS PROGRAM

3. Other Insurance
Other insurance covering the same property is permitted only when the other insurance is for perils not covered by the policy. (For example, Flood Insurance).
4. Minimum Premiums
The annual minimum is \$75.
5. Rounding of Premiums
Any computations for additional coverages or additional amounts of insurance are to be rounded separately to the nearest dollar. Fifty cents or more is to be considered as a dollar.
6. Transfer or Assignment
 - A. Transfer of the policy to another location within the state is allowed provided the new location meets eligibility requirements.
 - B. Assignment of insurance under the policy is allowed provided the new owner meets eligibility requirements.
 Transfer and assignments are subject to any necessary adjustment of premium.
7. Mid-Term Changes
 - A. Permitted Mid-Term Changes
The policy may be changed at any time during the annual term of the policy. The change may result from either increasing or decreasing the policy limits or coverages. Following are permitted mid-term changes:
 - 1) Changing policy limits.
 - 2) Changing coverages.
 - 3) Adding or deleting options.
 - 4) Changing deductibles (changing the wind/hail deductible is not allowed on mid-term).
 - B. Method of Calculation
 - 1) Calculate the PRO RATA FACTOR.
 - a) Compute the number of days left in the annual term until the policy expires. (Example: 122 days)
 - b) Divide the number of days by 365 (days in a year). This produces the PRO RATA FACTOR. A few examples may help:

<u>Number of Days</u>	<u>Divided By</u>	<u>Pro Rata Factor</u>
360	365	.99
240	365	.66
122	365	.33
73	365	.20
34	365	.09

- Each 3.65 days causes a change of .01 in the Pro Rata Factor.
- 2) Calculate the annual premium based on current rates for insurance presently in force. This premium is subject to the policy minimum premium described in Rule 4.
 - 3) Calculate the annual premium based on current rates for desired insurance. This premium is subject to the policy minimum premium described in Rule 4.
 - 4) Calculate the difference between the two premiums.
 - 5) Apply the PRO RATA FACTOR to the premium difference.
 - 6) The result is the premium charge or return for the policy change.

MULTI-PERIL HOMEOWNERS PROGRAM

8. Cancellation
No basic coverages can be cancelled without the entire policy being cancelled. If the policy is cancelled, the annual premium that applies to the current policy period multiplied by the PRO RATA FACTOR is returned to the insured.
9. Restriction of Coverage
The named insured can request a restriction on an individual policy. The circumstances or exposure must be so unusual that without the restriction the policy would not be issued. No reduction from the prescribed rate and minimum premium is allowed. Refer each request to FNPAC.
10. Construction Classifications
 - A. Frame
A dwelling with exterior walls of combustible construction (including walls with metal, stucco, or metal lath and plaster on combustible supports) is classified as frame.
 - B. Masonry
A dwelling with exterior walls of brick, concrete, concrete block, adobe, tile, or other masonry materials is classified as masonry.
 - C. Masonry Veneer
A dwelling with walls of combustible construction veneered with masonry materials is classified as masonry veneer.
 - D. Superior Construction
 1. Non-Combustible
Exterior walls and floors and roof constructed of, and supported by metal, asbestos, gypsum, or other non-combustible materials.
 2. Masonry Non-Combustible
Exterior walls constructed of masonry materials, as described in General Rule 10.B. and floors and roof of metal or other non-combustible materials.
 3. Fire Resistive
Exterior walls and floors and roof constructed of masonry or other fire resistive materials.
 - E. Mixed Construction
A dwelling shall be classified as frame construction when the wall area of frame construction (excluding gables) exceeds 33⅓% of the total wall area.

**Fidelity National Property and Casualty
Insurance Company**

**Arkansas Homeowners Insurance Program
Rates and Rules Manual**

Territory Definitions

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

ZIP CODE	COUNTY	TERR.	ZIP CODE	COUNTY	TERR.
71601		6	71726		6
71602		6	71728		6
71603		6	71730		6
71612		6	71740		9
71613		6	71742		6
71630		8	71743		6
71631		6	71744		6
71635		8	71745		6
71638		8	71747		6
71639		8	71748		6
71640		8	71749		6
71642		8	71750		6
71643		6	71751		6
71644		6	71752		9
71646		8	71753		9
71647		6	71754		9
71651		6	71758		6
71652		6	71762		6
71653		8	71763		6
71654		8	71764		9
71655		8	71764		9
71656		8	71764		6
71657		8	71764		6
71658		8	71765		6
71659		6	71766		6
71660		6	71769		9
71661		8	71770		9
71662		8	71772		6
71663		8	71801		9
71665		6	71802		9
71666		8	71820		6
71667		6	71822		6
71670		8	71823		6
71671		6	71825		9
71674		8	71826		9
71675		8	71827		9
71676		8	71828		6
71677		8	71831		9
71678		6	71832		6
71701		6	71833		6
71711		6	71834		9
71720		6	71835	Hempstead	9
71721		6	71835	Nevada	6
71722		6	71836		6
71724		6	71837		9
71725		6	71838		9

Refer to FNPAC for Zip Codes not listed.

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

ZIP CODE	COUNTY	TERR	ZIP CODE	COUNTY	TERR.
71839		9	71949		3
71840		9	71950		6
71841		6	71952		6
71842		6	71953		3
71845		9	71956		3
71846		6	71957		3
71847		9	71958		6
71851		6	71959		6
71852	Hempstead	9	71960		3
71852	Howard	6	71961		3
71853		6	71962		6
71854		9	71964	Garland	3
71855		9	71964	Hot Spring	6
71857		6	71965		3
71858		6	71968		3
71859	Hempstead	9	71969		3
71859	Howard	6	71970		3
71859	Sevier	6	71971		6
71860		9	71972		3
71861		9	71973		3
71862		9	71998		6
71864		6	71999		6
71865		6	72001		3
71866		6	72002	Pulaski	5
71901	Garland	3	72002	Saline	6
71901	Hot Spring	6	72003		6
71902		3	72004		6
71903		3	72005		7
71909		3	72006		2
71910		3	72007		6
71913	Garland	3	72010		2
71913	Hot Spring	6	72011		6
71914		3	72012		2
71921		6	72013		2
71922		6	72014		7
71923		6	72015		6
71929		6	72016	Perry	3
71932		3	72016	Pulaski	5
71933		6	72017		6
71935		3	72018		6
71937		3	72020	Independence	4
71940		6	72020	Jackson	7
71941		6	72020	White	2
71942		6	72021		10
71943		6	72022		6
71944		3	72023	Faulkner	2
71945		3	72023	Lonoke	6

Refer to FNPAC for Zip Codes not listed.

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

ZIP CODE	COUNTY	TERR.	ZIP CODE	COUNTY	TERR.
72023	Pulaski	5	72074		2
72024		6	72075		7
72025		3	72076	Faulkner	2
72026		6	72076	Lonoke	6
72027		2	72076	Pulaski	5
72028		2	72078		5
72029		10	72079		6
72030		2	72080		2
72031		2	72081		2
72032		2	72082		2
72033		2	72083		6
72035		2	72084		6
72036		2	72085		2
72037		6	72086		6
72038		6	72087	Garland	3
72039		2	72087	Saline	6
72040		6	72088		2
72041		6	72089		6
72042		6	72099		5
72043		7	72101	Cross	10
72044		2	72101	Jackson	7
72045		2	72101	Woodruff	2
72046	Jefferson	6	72102		2
72046	Lonoke	6	72103	Pulaski	5
72046	Pulaski	5	72103	Saline	6
72047		2	72104		6
72048		6	72105		6
72051		2	72106		2
72052		2	72107		2
72053		5	72108		10
72055		6	72110		2
72057		6	72111		2
72058		2	72112	Jackson	7
72059		2	72112	Poinsett	10
72060		2	72113	Faulkner	2
72063		2	72113	Pulaski	5
72064		6	72114		5
72065	Grant	6	72115		5
72065	Pulaski	5	72116		5
72065	Saline	6	72117		5
72066		6	72118		5
72067		2	72119		5
72068		2	72120	Faulkner	2
72069		10	72120	Pulaski	5
72070		3	72121		2
72072		6	72122	Pulaski	5
72073		6	72122	Saline	6

Refer to FNPAC for Zip Codes not listed.

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

ZIP CODE	COUNTY	TERR.	ZIP CODE	COUNTY	TERR.
72123		2	72190		5
72124		5	72199	Faulkner	2
72125		3	72199	Pulaski	5
72126	Perry	3	72201		5
72126	Pulaski	5	72202		5
72127	Conway	2	72204		5
72127	Perry	3	72205		5
72128		6	72206	Pulaski	5
72129		6	72206	Saline	6
72130		2	72207		5
72131		2	72209	Pulaski	5
72132		6	72209	Saline	6
72133		6	72210	Pulaski	5
72134		10	72210	Saline	6
72135	Perry	3	72211		5
72135	Pulaski	5	72212		5
72136		2	72214		5
72137		2	72215		5
72139		2	72216		5
72140		6	72217		5
72141		2	72219		5
72142	Lonoke	6	72222		5
72142	Pulaski	5	72223		5
72143		2	72225		5
72145		2	72227		5
72149		2	72295		5
72150		6	72301		11
72152		6	72303		11
72153		2	72310		10
72156		2	72311		10
72157		2	72312		6
72160		6	72313		10
72164		5	72314		10
72165		4	72315		10
72166		6	72319		10
72167		6	72320		10
72168		6	72321		10
72169		7	72322		10
72170		6	72324		10
72173		2	72325		11
72175		6	72326		10
72176		6	72327		11
72178		2	72328		6
72179		2	72329		10
72180		5	72330		10
72182		6	72331		11
72183		5	72331		10

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FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

ZIP CODE	COUNTY	TERR.	ZIP CODE	COUNTY	TERR.
72332		11	72391		10
72333		6	72392		10
72335		10	72392		10
72336		10	72394		10
72338		10	72394		10
72339		11	72395		10
72340		10	72395		10
72341		10	72396		10
72342		6	72396		10
72346		10	72401		7
72347	Cross	10	72402		7
72347	Jackson	7	72404		7
72348	Crittenden	11	72410		7
72348	St. Francis	10	72411		7
72350		10	72412		7
72351		10	72413		7
72352		10	72414		7
72353		6	72415		7
72354		10	72416		7
72355	Lee	10	72417		7
72355	Phillips	6	72419		7
72358		10	72421		7
72359		10	72422		7
72360		10	72424		7
72364		11	72425		7
72365		10	72426		10
72366		6	72427		7
72367		6	72428		10
72368		10	72429		10
72369		6	72430		7
72370		10	72431		7
72372		10	72432		10
72373		10	72433		7
72374		6	72434		7
72376		11	72435		7
72377		10	72436		7
72379		8	72437		7
72383		6	72438		10
72384		11	72440		7
72386	Crittenden	11	72441		7
72386	Mississippi	10	72442		10
72386	Poinsett	10	72443		7
72387		10	72444		7
72389		6	72445		7
72390		6	72447		7
72390		6	72449		7
72391		10	72450		7

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FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

ZIP CODE	COUNTY	TERR.	ZIP CODE	COUNTY	TERR.
72451		7	72531		4
72453		7	72532		4
72454		7	72533		2
72455		7	72534	Cleburne	2
72456		7	72534	Independence	4
72457		7	72536		4
72458		7	72537		1
72459		7	72538		4
72460		7	72540		4
72461		7	72543		2
72462		7	72546		2
72464		7	72553		4
72465		7	72555		2
72466		7	72560		2
72467		7	72562		4
72469	Lawrence	7	72565		4
72469	Sharp	4	72567		2
72470		7	72568		4
72471		7	72569		4
72472		10	72571		4
72473		7	72572		7
72474		7	72573		4
72475		10	72575		4
72476		7	72576		4
72478		7	72577		4
72479		10	72578		4
72482		4	72579		4
72501		4	72581		2
72512		4	72583		4
72513		4	72584		4
72515		4	72585		4
72516		4	72587		4
72517		4	72601		1
72519	Baxter	1	72602		1
72519	Izard	4	72610		2
72519	Stone	2	72611		1
72520		4	72613		1
72521		4	72615		1
72522		4	72616		1
72523		2	72617		1
72524		4	72619		1
72525		4	72623		1
72526		4	72624		2
72527		4	72626		1
72528		4	72628		2
72529		4	72629		2
72530		2	72630		1

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FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

ZIP CODE	COUNTY	TERR.	ZIP CODE	COUNTY	TERR.
72631		1	72717		1
72632		1	72718		1
72633		1	72719		1
72634		1	72721		1
72635		1	72722		1
72636		2	72727		1
72638	Carroll	1	72728		1
72638	Newton	2	72729		1
72639		2	72730		1
72640		2	72732		1
72641		2	72733		1
72642		1	72734		1
72644		1	72735		1
72645		2	72736		1
72648		2	72737		1
72650		2	72738		1
72651		1	72739		1
72653		1	72740		1
72654		1	72741		1
72655		2	72742		1
72658		1	72744		1
72660		1	72745		1
72661		1	72747		1
72662		1	72749		1
73663		2	72751		1
72666		2	72752		1
72668		1	72753		1
72669		2	72756		1
72670		2	72758		1
72672		1	72760		1
72675	Marion	1	72761		1
72675	Searcy	2	72762		1
72677		1	72764		1
72679		2	72765		1
72680		2	72766		1
72682		1	72768		1
72683		2	72769		1
72685		2	72770		1
72686		2	72773		1
72687		1	72774		1
72701		1	72776		1
72703		1	72801		2
72704		1	72802		2
72711		1	72812		2
72712		1	72820	Franklin	3
72714		1	72820	Johnson	2
72715		1	72821		3

Refer to FNPAC for Zip Codes not listed.

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

ZIP CODE	COUNTY	TERR.	ZIP CODE	COUNTY	TERR.
72823		2	72924		3
72824		2	72926		3
72826		3	72927		3
72827		2	72928		3
72828		2	72930		3
72829		2	72932		3
72830		2	72933		3
72832		2	72934	Crawford	3
72833	Scott	3	72934	Washington	1
72833	Yell	2	72935		3
72834		2	72936		3
72835	Logan	3	72937		3
72835	Yell	2	72938		3
72837		2	72940		3
72838		2	72941		3
73839		2	72943		3
72840		2	72944		3
72841		3	72945		3
72842		2	72946		3
72843		2	72947		3
72845		2	72948		3
72846		2	72949		3
72847		2	72950		3
72851		3	72951		3
72852		2	72952		3
72853		2	72955		3
72854		2	72956		3
72855		3	72957		3
72856		2	72958		3
72857		2	72959	Crawford	3
72858		2	72959	Franklin	3
72860		2	72959	Washington	1
72863		3			
72865		3			
72901		3			
72903		3			
72904		3			
72905		3			
72906		3			
72908		3			
72913		3			
72914		3			
72916		3			
72917		3			
72918		3			
72921		3			
72923		3			

Refer to FNPAC for Zip Codes not listed.

**Fidelity National Property and Casualty
Insurance Company**

**Arkansas Homeowners Insurance Program
Rates and Rules Manual**

Coverages and Rating

MULTI-PERIL HOMEOWNERS PROGRAM

COVERAGES AND RATING – HO 00 03 AND HO 00 05

1. Coverages and Amounts

The policy contains two sections, each with various coverages.

Section I – Property Coverages

Section II – Liability Coverages

SECTION I COVERAGES		AMOUNTS
Coverage A: Dwelling	The described dwelling.	100% of Replacement Cost is Required
	Extended Replacement Cost	25% of Coverage A
Coverage B: Other Structures	Other structures on premises	10% of Coverage A amount.
Coverage C: Personal Property	Personal property	50% of Cov. A
	Special Categories of Personal Property:	Special Limit:
	Money, bank note, bullion, etc.	\$200
	Securities, accounts, deeds, etc.	\$1,500
	Watercraft	\$1,500
	Trailers	\$1,500
	Jewelry, watches, furs (Theft)	\$1,500
	Firearms & related equip (Theft)	\$2,500
	Silverware (Theft)	\$2,500
	Property used for Business Purposes (On Premises)	\$2,500
	Property used for Business Purposes (Off Premises)	\$250
	Electronic Apparatus while in or upon a motor vehicle	\$1,500
	Electronic Apparatus used in business away from the residence premises	\$1,500
	Memorabilia, souvenirs, collector items	\$2,500
	Rugs, carpets, tapestries (Theft)	\$5,000
	Computer Equipment (On Premises)	\$5,000
	Computer Equipment (Off Premises)	\$1,000
	Cameras, Video Recording and Playing Equipment	\$500
	Paintings, etchings, antiques	\$1,000
Coverage D: Loss of Use	Additional Living Expense	40% of Coverage A Limit
	Fair Rental Value	
	Civil Authority Prohibits Use	2 Weeks

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

SECTION I COVERAGES (CONT.)		
Additional Coverages:	Collapse	
	Credit Card and Forgery	\$500
	Debris Removal	\$1,000
	Fire Department Service Charge	\$500
	Glass or Safety Glazing Material	
	Grave Markers	\$5,000
	Landlord's Furnishings	\$2,500
	Loss Assessment	\$1,000
	Ordinance or Law	10% of Coverage A
	Property Removed	
	Reasonable Repairs	
Trees, Shrubs and Other Plants	\$500	

Coverage A, B and C limits are subject to Inflation Coverage.

For available options, see the Discounts, Surcharges and Options section.

SECTION II COVERAGES		AMOUNTS
Coverage E: Personal Liability	Includes Comprehensive Personal Liability.	\$100,000 Minimum
Coverage F: Medical Payments to Others		\$1,000 Minimum
Additional Coverages:	Damage to Property of Others	\$1,000
	Claim Expense	
	First Aid Expenses	
	Loss Assessment	\$1,000

For available options, see the Discounts, Surcharges and Options section.

2. Losses Insured

A. Section I

Damage to insured's property is covered under Section I of the policy. As indicated in Item 1 of this unit, there are four coverages under Section I.

COVERAGE A – Dwelling

COVERAGE B – Other Structures

COVERAGE C – Personal Property

COVERAGE D – Loss of Use

MULTI-PERIL HOMEOWNERS PROGRAM

Listed below are the losses that are insured:

Losses Insured	Protection Provided	
	Coverage A, B & D	Coverage C
Fire or Lightning	Accidental Direct	Yes
Windstorm or Hail	Physical Loss	Yes
Explosion	(with certain	Yes
Riot or Civil Commotion	exclusions)	Yes
Aircraft		Yes
Vehicles		Yes
Smoke		Yes
Vandalism or Malicious Mischief		Yes
Theft		Yes
Falling Objects		Yes
Weight of Ice, Snow or Sleet		Yes
Accidental Discharge of Water or Steam		Yes
Sudden, Accidental tearing etc. of Water Heating Systems or Appliances		Yes
Freezing of Plumbing		Yes
Damage from Artificially Generated Electricity		Yes
Volcanic Eruption		Yes

B. Section II

Section II Liability includes coverage for bodily injury or property damage and defense costs associated with a suit brought against an insured.

3. Loss Settlement – Section I

A. Coverage A – Dwelling

Losses to Coverage A and B are settled on a replacement cost basis without deduction for depreciation up to the limit shown on the Declarations page. Therefore, the Coverage A limit may be adjusted annually at renewal as determined by the replacement cost calculator model. An additional amount of insurance equal to 25% of the Coverage A limit of liability is provided for a premium discount.

Attach endorsement HO 23 47, Specified Additional Amount of Insurance for Coverage A-Dwelling-Arkansas.

B. Coverage C – Personal Property

Losses to Coverage C are settled on an actual cash value basis. The insured may elect, for an additional premium, to have losses settled on a replacement cost basis.

MULTI-PERIL HOMEOWNERS PROGRAM

4. Rating
 - A. Determine the BASIC PREMIUM.
 - 1) Select the correct TERRITORY according to the location of the dwelling and determine the base rate from Page RP-1.
 - 2) Select the appropriate CONSTRUCTION as defined in the Rules.
 - 3) Select the appropriate PROTECTION CLASS according to the location of the dwelling.
 - 4) Select the desired amount of insurance. Multiply the base rate by the Protection/Construction Class factor and by the Coverage A amount factor shown on the rate pages.
 - 5) Apply all applicable basic premium adjustments from the Basic Premium Adjustment Section to derive the BASIC PREMIUM. For example, Multiple Family Surcharge and Townhouse or Row House Surcharge.
 - B. Apply any remaining PERCENTAGE discounts or charges for optional coverages sequentially in the order presented in Percentage Discounts, Charges and Options section.
 - C. Apply any FLAT DOLLAR discounts or charges including premiums for optional coverages.
 - D. Determine the Insurance Bureau Score Adjustment
 - 1) Select the premium adjustment factor for the named insured from the Insurance Bureau Score table.
 - 2) Multiply any premiums developed from Sections A, B, C or Inland Marine by the factor selected in Step 1.

MULTI-PERIL HOMEOWNERS PROGRAM

COVERAGES AND RATING – HO 00 04 AND HO 00 06

1. Coverages and Amounts

The policy contains two sections each with various coverages.

Section I – Property Coverages

Section II – Liability Coverages

SECTION I COVERAGES		AMOUNTS
Coverage A: Dwelling	Building Property	HO 00 06: 30% of Cov. C (\$1,000 Min.) HO 00 04: Not Applicable
Coverage C: Personal Property	Any calculated amount based on value of personal property Special Categories of personal property: Money, bank note, bullion, etc. Securities, accounts, deeds, etc. Watercraft Trailers Jewelry, watches, furs (Theft) Firearms & related equip (Theft) Silverware (Theft) Property used for Business Purposes (On Premises) Property used for Business Purposes (Off Premises) Electronic Apparatus while in or upon a motor vehicle Electronic Apparatus used in business away from the residence premises Memorabilia, souvenirs, collector items Rugs, carpets, tapestries (Theft) Computer Equipment (On Premises) Computer Equipment (Off Premises) Cameras, Video Recording and Playing Equipment Paintings, etchings, antiques	Special Limit: \$200 \$1,500 \$1,500 \$1,500 \$1,500 \$2,500 \$2,500 \$2,500 \$250 \$1,500 \$1,500 \$2,500 \$5,000 \$5,000 \$1,000 \$500 \$1,000
Coverage D: Loss of Use	Additional Living Expense Fair Rental Value	40% of Coverage C Limit
	Civil Authority Prohibits Use	2 Weeks

MULTI-PERIL HOMEOWNERS PROGRAM

SECTION I COVERAGES (CONT.)		AMOUNTS
Additional Coverages:	Building Additions & Alterations	HO 00 04: 10% of Cov. C
	Collapse	
	Credit Card and Forgery	\$500
	Debris Removal	\$1,000
	Fire Department Service Charge	\$500
	Glass or Safety Glazing Material	
	Grave Markers	\$5,000
	Loss Assessment	\$1,000
	Ordinance or Law	10% of Coverage A
	Property Removed	
	Reasonable Repairs Trees, Shrubs, and Other Plants	\$500

Coverage A (HO 00 06) and Coverage C limits are subject to Inflation Coverage. For available options, see the Discounts, Surcharges and Options Section.

SECTION II COVERAGES		MINIMUMS OR AMOUNTS
Coverage E: Personal Liability	Includes Comprehensive Personal Liability	\$100,000 Minimum
Coverage F: Medical Payments to Others		\$1,000 Minimum
Additional Coverages:	Damage to Property of Others	\$1,000
	Claim Expense	
	First Aid Expenses	
	Loss Assessment	\$1,000

For available options, see the Discounts, Surcharges and Options section.

2. Losses Insured

Damage to insured's property is covered under Section I of the policy. As indicated in Item 1 of this subsection, there are three coverages under Section I.

- Damage to personal property on or away from premises;
- Insured's interests in betterments and improvements; and
- Loss of use.

Coverage applies to loss caused by the following:

- Fire or Lightning
- Windstorm or Hail
- Explosion
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism or Malicious Mischief

MULTI-PERIL HOMEOWNERS PROGRAM

Theft
 Falling Objects
 Weight of Ice, Snow or Sleet
 Accidental Discharge of Water or Steam
 Sudden and Accidental Tearing Asunder, Cracking, Bursting or Bulging of a
 Water Heating System or Appliance
 Freezing of Plumbing
 Damage from Artificially Generated Electricity
 Volcanic Eruption

Condominium Unitowners theft coverage on seasonals or units rented or held for rental more than 180 days is limited to burglary coverage. Section II coverage applies on premises only. Coverage A and Loss Assessments on Condominium Unitowners policies are provided for accidental direct physical loss subject to certain exclusions.

3. Loss Settlement – Section I

Losses for Coverage C are settled on an actual cash value basis. For an additional premium, the insured may elect to have losses settled on a replacement cost basis.

4. Rating

A. Determine the BASIC PREMIUM.

- 1) Develop the value of the property by calculating the Replacement Cost Value of the personal property if Replacement Cost on Personal Property Coverage will be purchased or the Replacement Cost less Depreciation value if not. This value will be the COVERAGE C AMOUNT.
- 2) Select the correct TERRITORY according to the location of the dwelling.
- 3) Select the appropriate PROTECTION CLASS according to the location of the dwelling.
- 4) Renters
 Multiply the base rate for the correct territory from Page RP-1 by the appropriate protection class/construction type factor from Page RP-2 and then by the amount of insurance factor from Page RP-4.
- 5) Condominium Unitowners
 - a) Multiply the base rate for the correct territory from Page RP-1 by the appropriate protection class/construction type factor from Page RP-2 and then by the amount of insurance factor from Page RP-4.
 - b) Apply all applicable basic premium adjustments from the Basic Premium Adjustment Section to derive the BASIC PREMIUM. For example, Unit-Owners Rental to Others.

B. Apply any remaining PERCENTAGE discounts or charges for optional coverages sequentially in the order presented in Percentage Discounts, Charges and Options section.

C. Apply any FLAT DOLLAR discounts or charges including premiums for optional coverages.

D. Determine the Insurance Bureau Score Adjustment

- 1) Select the premium adjustment factor for the named insured from the Insurance Bureau Score table.
- 2) Multiply any premiums developed from Sections A, B, C or Inland Marine by the factor selected in Step 1.

MULTI-PERIL HOMEOWNERS PROGRAM

COVERAGES AND RATING – HO 00 08

1. Coverages and Amounts

The policy contains two sections, each with various coverages.

Section I – Property Coverages

Section II – Liability Coverages

SECTION I COVERAGES

AMOUNTS

Coverage A: Dwelling	The described dwelling	Market Value
Coverage B: Other Structures	Other structures on premises	10% of Coverage A amount.
Coverage C: Personal Property	Personal property	50% of Cov. A
	Special Categories of Personal Property:	Special Limit:
	Money, bank notes, bullion, etc.	\$200
	Securities, accounts, deeds, etc.	\$1,500
	Watercraft	\$1,500
	Trailers	\$1,500
	Property used for Business Purposes (On Premises)	\$2,500
	Property used for Business Purposes (Off Premises)	\$250
	Electronic Apparatus while in or upon a motor vehicle	\$1,500
	Electronic Apparatus used in business away from the residence premises	\$1,500
	Memorabilia, souvenirs, collector items	\$2,500
	Rugs, carpets, tapestries (Theft)	\$5,000
	Computer Equipment (On Premises)	\$5,000
	Computer Equipment (Off Premises)	\$1,000
	Cameras, Video Recording and Playing Equipment	\$500
	Paintings, etchings, antiques	\$1,000
Coverage D: Loss of Use	Additional Living Expense	10% of Coverage A Limit
	Fair Rental Value	
	Civil Authority Prohibits Use	2 weeks
Additional Coverages:	Credit Card and Forgery	\$500
	Debris Removal	\$1,000
	Fire Department Service Charge	\$500
	Glass or Safety Glazing Material	
	Loss Assessment	\$1,000
	Property Removed	
	Reasonable Repairs	
	Trees, Shrubs and Other Plants	\$250

Coverage A, B and C limits are subject to Inflation Coverage. For available options, see the Discounts, Surcharges and Options section.

MULTI-PERIL HOMEOWNERS PROGRAM

SECTION II COVERAGES		AMOUNTS
Coverage E: Personal Liability		\$100,000 Minimum
Coverage F: Medical Payments to Others		\$1,000 Minimum
Additional Coverages:	Damage to Property of Others	\$1,000
	Claim Expense	
	First Aid Expenses	
	Loss Assessment	\$1,000

For available options, see the Discounts, Surcharges and Options section.

2. Losses Insured

A. Section I

Damage to insured's property is covered under Section I of the policy. As indicated in Item 1 of this unit, there are four coverages under Section I.

- COVERAGE A – Dwelling
- COVERAGE B – Other Structures
- COVERAGE C – Personal Property
- COVERAGE D – Loss of Use

Listed below are the losses that are insured:

Losses Insured	Protection Provided Coverage A, B C & D
Fire or Lightning	Yes
Windstorm or Hail	Yes
Explosion	Yes
Riot or Civil Commotion	Yes
Aircraft	Yes
Vehicles	Yes
Smoke	Yes
Vandalism or Malicious Mischief	Yes
Theft	Yes
Falling Objects	Yes
Volcanic Eruption	Yes

B. Section II

Section II Liability includes coverage for bodily injury or property damage and defense costs associated with a suit brought against an insured.

3. Loss Settlement – Section I

A. Coverage A – Dwelling

Losses to Coverage A and B are settled on a modified replacement cost basis. We will pay the lesser of:

1. The limit of liability that applies to the damaged or destroyed building structure; or
2. The necessary amount actually spent to repair or replace the loss to the building structure but no more than the cost of using common construction materials and methods where functionally equivalent to and less costly than obsolete, antique or custom construction materials and methods.

B. Coverage C – Personal Property

Losses to Coverage C are settled on an actual cash value basis.

MULTI-PERIL HOMEOWNERS PROGRAM

4. Rating
 - A. Determine the BASIC PREMIUM.
 - 1) Select the correct TERRITORY according to the location of the dwelling and determine the base rate from Page RP-1.
 - 2) Select the appropriate CONSTRUCTION as defined in the Rules.
 - 3) Select the appropriate PROTECTION CLASS according to the location of the dwelling.
 - 4) Select the desired amount of insurance. Multiply the base rate by the Protection/Construction Class factor and by the Coverage A amount factor shown on the rate pages.
 - 5) Apply all applicable basic premium adjustments from the Basic Premium Adjustment Section to derive the BASIC PREMIUM. For example, the Multiple Family Surcharge and Townhouse or Row House Surcharge.
 - B. Apply any remaining PERCENTAGE discounts or charges for optional coverages sequentially in the order presented in Percentage Discounts, Charges and Options section.
 - C. Apply any FLAT DOLLAR discounts or charges including premiums for optional coverages.
 - D. Determine the Insurance Bureau Score Adjustment
 - 1) Select the premium adjustment factor for the named insured from the Insurance Bureau Score table.
 - 2) Multiply any premiums developed from Sections A, B, C or Inland Marine by the factor selected in Step 1.

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**Arkansas Homeowners Insurance Program
Rates and Rules Manual**

Rates and Rating Factors

**Fidelity National Property and Casualty
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Rates and Rules Manual**

Basic Premium Adjustments

MULTI-PERIL HOMEOWNERS PROGRAM

BASIC PREMIUM ADJUSTMENTS

The following adjustments apply to the precalculated premiums to develop the BASIC PREMIUM. If applicable, these basic premium adjustments **MUST** be applied to the precalculated premiums prior to adjustment for discounts, charges, or options.

- Unit-Owners Rental to Others (HO 00 06)
The policy excludes Coverage C – Personal Property, Theft Coverage and Section II Liability for condominium units with rental exposure. For an additional premium, the policy may be endorsed to provide such coverage:

Number of Days Rented or Held for Rental	Factor
1 – 56 Days	1.10
57 – 90 Days	1.35
91 – 180 Days	1.35
Over 180 Days but Less Than 100%	1.35

Attach Endorsement HO 17 33, Unit-Owners Rental to Others.

- Wood Shake or Wood Shingle Roof Charges (HO 00 03, HO 00 05 and HO 00 08)
The basic premiums contemplate standard roof covering materials. This rule recognizes the differences in roof covering materials with appropriate charges to the basic premium. The following basic premium adjustments apply:

Ground Floor Area in Square Feet	Charge
Up to 1,000	Add \$20
1,001 – 1,500	Add \$30
1,501 – 2,000	Add \$40
2,001 – 2,500	Add \$50
2,501 – 3,000	Add \$60
Over 3,000	Add \$70

- Multiple Family Surcharge (HO 00 03, HO 00 05 and HO 00 08)
In a 1, 2, 3, or 4 family dwelling, an individual family unit may not be occupied by more than two families. Apply the appropriate charge shown below based on the number of families residing in all of the units.

Number Of Family	Factor
1	1.00
2	1.10
3 – 4	1.20

MULTI-PERIL HOMEOWNERS PROGRAM

4. Town House or Row House Surcharge (HO 00 03, HO 00 05 and HO 00 08)
 Determine the total number of individual family units within a fire Division. An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division. Apply the appropriate charge shown below.

Total # Of Individual Family Units Within The Fire Division	Protection Class	
	1 - 8B	9 - 10
1 - 2	1.00	1.00
3 - 4	1.10	1.15
5 - 8	1.25	1.30

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Discounts, Charges and Options

MULTI-PERIL HOMEOWNERS PROGRAM

PERCENTAGE DISCOUNTS, CHARGES AND OPTIONS

All discounts, charges and options are to be applied to the BASIC PREMIUM as developed after applicable adjustments from the BASIC PREMIUM ADJUSTMENT Section. Percentage discounts, charges and options are to be applied to this BASIC PREMIUM prior to any adjustment for flat dollar discounts, charges and options. The policy minimum premium applies to the policy premium after adjustments for discounts, charges and options.

1. Special Personal Property Coverage (HO 00 03 and HO 00 05)
For an additional premium, the policy may be endorsed to provide the following additional coverages.
 - a. **Coverage C Perils Insured Against (HO 00 03 only)**
The Perils Insured Against under Coverage C are broadened from named perils to risk of sudden and accident direct physical loss unless excluded in the policy.
 - b. **Coverage C – Special Limits of Liability**
The limits of liability for categories a. through p. under Coverage C – Special Limits of Liability are increased. “Furs” have been removed from category e. and moved to category r. In addition, the perils insured against under categories e., f., g. and r. are broadened from “theft” to “theft, misplacing or losing”.

CATEGORY	POLICY LIMIT	INCREASED LIMIT
a. money, bank notes, etc.	\$200	\$1,000
b. securities, accounts, etc.	\$1,500	\$5,000
c. watercraft, trailers, etc.	\$1,500	\$2,000
d. trailers or semi-trailers not used with watercraft of all types	\$1,500	\$3,000
e. jewelry, watches, precious and semiprecious stones	\$1,500	\$5,000
f. firearms and related equipment	\$2,500	\$5,000
g. silverware, goldware, platinumware, pewterware, etc.	\$2,500	\$10,000
h. property, on the “residence premises”, used at any time in any manner for any “business” purpose	\$2,500	\$25,000
i. property, away from the “residence premises”, used primarily for “business” purposes.	\$250	\$2,500
j. electronic apparatus and accessories, while in or upon a “motor vehicle”	\$1,500	\$2,500
k. electronic apparatus and accessories used primarily for “business” while away from the “residence premises”	\$1,500	\$2,500
l. memorabilia, souvenirs, collector items, etc.	\$2,500	\$5,000
m. imported rugs, carpets, tapestries, wall hangings, etc. (theft only)	\$5,000	\$7,500
n. electronic data processing equipment (residence premises)	\$5,000	\$7,500
o. electronic data processing equipment (off premises)	\$1,000	\$2,000
p. camera or video recording and playing equipment	\$500	\$1,000
q. paintings, etchings, antique furniture, etc.	\$1,000	\$2,000
r. furs	Included in category e.	\$5,000

MULTI-PERIL HOMEOWNERS PROGRAM

1. Special Personal Property Coverage (HO 00 03) (Cont.)
 - c. **Refrigerated Property**
We will pay up to \$1,000 for food while contained in a refrigerator or freezer which spoils. This coverage is subject to a \$250 deductible.
 - d. **Property Removed**
The period of time in which property is covered while being removed from a premises endangered by a Peril Insured Against is increased from 30 days to 90 days while removed.
 - e. **Earth Movement (HO 00 03 Only)**
Earth Movement under Coverage C-Personal Property is provided.
 - f. **Water Damage (HO 00 03 Only)**
Water damage coverage to property described in Coverage C away from a premises or location owned, rented, occupied or controlled by an insured is provided.

Policy Type	Factor
HO 00 03	1.13
HO 00 05	1.03

Attach Endorsement A6155, Special Personal Property Coverage (HO 00 03); or
Attach Endorsement A6156, Special Personal Property Coverage (HO 00 05).

2. Special Personal Property Coverage (HO 00 04 and HO 00 06)
For an additional premium, the policy may be endorsed to provide the following additional coverages. This coverage may only be provided when:
 - A. For Form HO 00 04, the apartment, dwelling or cooperative unit rented to the insured is not rented or sublet to another; or
 - B. For Form HO 00 06, the condominium or cooperative unit is owner occupied and not rented to others.
 - (1) Coverage C Perils Insured Against
The Perils Insured Against under Coverage C are broadened from named perils to risk of sudden and accident direct physical loss unless excluded in the policy.
 - (2) Coverage C – Special Limits of Liability
The perils insured against under categories e., f. and g. are broadened from “theft” to “theft, misplacing or losing”.
 - (3) Water Damage
Water damage coverage to property described in Coverage C away from a premises or location owned, rented, occupied or controlled by an insured is provided.

Factor
1.40

Attach Endorsement HO 05 24, Special Personal Property Coverage (HO 00 04); or
Attach Endorsement HO 17 31, Unit-Owners Coverage C Special Coverage (HO 00 06).

MULTI-PERIL HOMEOWNERS PROGRAM

3. Deductibles

A. HO 00 03, HO 00 05 and HO 00 08

The base premium includes a \$500 deductible. For optional deductibles, apply the adjustment shown in the table below.

Deductible	Premium Adjustment
\$ 100	1.30
250	1.13
500	1.00
750	0.91 (\$175 max.)
1,000	0.83 (\$200 max.)
1,500	0.76 (\$400 max.)
2,000	0.70 (\$600 max)
2,500	0.69 (\$650 max)
5,000	0.65 (\$875 max.)
10,000	0.60 (\$1,400 max)

B. Windstorm or Hail Percentage Deductibles – HO 00 03, HO 00 05 and HO 00 08

The following deductible options are used in conjunction with the deductible applicable to All Other Section I Perils.

Deductible	Premium Adjustment
2%	0.90
5%	0.83

In no event shall the wind/hail deductible be less than the All Other Section I Perils deductible.

Attach Endorsement HO 03 12, Windstorm or Hail Percentage Deductible.

C. HO 00 04 and HO 00 06

The base premium includes a \$500 deductible. For optional deductibles, apply the adjustment shown in the table below.

Deductible	Premium Adjustment
\$100	1.40
\$250	1.22
\$500	1.00
\$750	0.88
\$1,000	0.76
\$1,500	0.74
\$2,000	0.73
\$2,500	0.72

MULTI-PERIL HOMEOWNERS PROGRAM

4. Personal Property Replacement Cost Loss Settlement

A. HO 00 03, HO 00 05 and HO 00 08

Losses for personal property are settled on either a Replacement Cost basis or an Actual Cash Value basis. The premiums contemplate Actual Cash Value loss settlement. For an additional premium, personal property losses may be settled according to the Replacement Cost Loss Settlement Provision. The additional premium for this coverage shall be determined by applying the following factor.

Adjustment Factor
1.09

B. HO 00 04 and HO 00 06

The premiums contemplate Actual Cash Value loss settlement. For an additional premium, personal property losses may be settled according to the Replacement Cost Loss Settlement Provision. The additional premium for this coverage shall be determined by applying the following percentage charge.

Adjustment Factor	Minimum
1.24	\$24

Attach Endorsement HO 04 90, Personal Property Replacement Cost Loss Settlement.

5. Specified Additional Amount of Insurance for Coverage A-Dwelling (HO 00 03 and HO 00 05)

The policy allows for an additional amount of insurance equal to 50% of the Coverage A limit of liability. This amount may be decreased to 25% of the Coverage A limit of liability.

Limit	Factor
25%	0.98
50%	1.00

We must be notified within 90 days of the start of any addition, alteration or improvement which increases the replacement cost of the dwelling by more than \$5,000 and any increase in premium must be paid by the insured.

Attach HO 23 47, Specified Additional Amount of Insurance For Coverage A-Dwelling-Arkansas.

6. Coverage D – Loss of Use (HO 00 03 and HO 00 05)

The policy automatically provides 40% of the Coverage A limit for Coverage D – Loss of Use. The limit may be reduced to 20% and is subject to the following discount:

Factor
0.97

MULTI-PERIL HOMEOWNERS PROGRAM

7. Utilities Rating Plan (HO 00 03, HO 00 05 and HO 00 08)
 The following adjustment applies depending on the calendar year that the dwelling was completed and first occupied or the calendar year that utilities were completely upgraded. If the year first occupied is different than the year completed, the later year is used in determination of the applicable premium adjustment. If the utilities were updated in different years, then the premium adjustment is based on the earliest year in which any one of the utilities was updated. For updated utilities to qualify for the discount, ALL of the following must be upgraded by qualified contractors with all work confirming to local code requirements:
- A. Plumbing – improvements should include the installation of new water lines within the structure and plumbing fixtures.
 - B. Electrical service – improvements should include the replacement of fuse or breaker boxes, switches, fixtures, and wiring.
 - C. Heating and cooling system – improvements should include furnace and air-conditioning replacement, or replacement of burners on furnaces and compressors on central air-conditioning systems.

Without a complete update of utilities (as outlined above), a partial update of utilities may be considered in the determination of the applicable premium adjustment. To be considered partially updated, the electrical service (replacement of fuse or breaker boxes) and heating and cooling systems (complete update as described above) must have been updated. If the policyholder certifies that these systems have been updated within the last 10 years, then, at the time of certification, the home will be considered to have updated utilities as of 10 years preceding the current calendar year.

For Homes Completed and Occupied or Utilities Updated	Premium Adjustment
During current calendar year	0.75
One year preceding current calendar year	0.75
Two years preceding current calendar year	0.75
Three years preceding current calendar year	0.79
Four years preceding current calendar year	0.83
Five years preceding current calendar year	0.87
Six years preceding current calendar year	0.91
Seven years preceding current calendar year	0.95
Eight years preceding current calendar year	0.98
Nine years through thirty-nine years preceding current calendar year	1.00
Forty years or more preceding current calendar year	1.06

NOTE: A dwelling under construction shall be considered to be completed and occupied during the current calendar year. The Coverage A amount for a dwelling under construction should equal 100% of the completed dwelling replacement cost.

MULTI-PERIL HOMEOWNERS PROGRAM

8. Home Alert Protection (All Forms)
 The following adjustments apply for fire and burglary prevention efforts by the policyholder:

Description	Adjustment
Complete Burglar Alarm	0.98
Smoke/Fire Alarm	0.98
Smoke/Fire Alarm w/ Dead Bolt Locks & Fire Extinguisher	0.97
Burglar Alarm with Smoke/Fire Local Alarm, with Dead Bolt Locks and Fire Extinguisher	0.97
Smoke/Fire Alarm and/or Burglar Alarm reporting to a Central Station, Police or Fire Department w/ Dead Bolt Locks & Fire Extinguisher	0.90

Telephone dialer discounts do not apply in areas where dialers are prohibited by ordinance or law.

Only one discount from the above schedule may be applied per policy. No combination of discounts, other than shown, is permitted.

Attach Endorsement HO 04 16, Premises Alarm and Fire Protection System.

9. Claim Record Rating Plan (All Forms)
 The premium shall be adjusted according to the schedule shown below:

Consecutive Years Insured with FNPAC	Premium Adjustment				
	Number of Qualified Paid Claims in the Last 3 Years				
	0	1	2	3	4+
1 – 2	0.95	1.00	1.30	1.55	1.85
3 – 5	0.95	0.95	1.30	1.55	1.85
6 – 8	0.90	0.90	1.25	1.55	1.85
9+	0.85	0.85	1.10	1.45	1.85

A. Consecutive Years Insured with FNPAC

The years with FNPAC are determined by the number of consecutive years (ending with the current renewal date) the policyholder or spouse has had a FNPAC Homeowners, Manufactured Home or Farm/Ranch policy covering their primary dwelling or contents. Although the number of consecutive years is based on the policy on the primary dwelling or contents, it will also be used for any secondary residence insured by FNPAC.

If a policy is reinstated, the number of consecutive years with FNPAC applying at the time of cancellation or expiration will be used, provided the reinstatement occurs within three years. The period of time away from FNPAC does not apply.

MULTI-PERIL HOMEOWNERS PROGRAM

B. Number of Qualified Paid Claims in the Last 3 Years

The number of claims is determined by the number of qualified paid claims the policyholder has had in the last 3 years, ending 3 months prior to the current renewal effective date. A qualified claim is any claim which results in a paid loss during this 3-year period.

The following losses are not considered qualified claims:

1. catastrophic claims;
2. weather-related claims;
3. losses with payments made under Medical Payments coverage only;
4. losses on a newly purchased home, which occurred prior to being insured with FNPAC; and
5. losses for which subrogation payments have been received.

The number of qualified Section I (Property Coverages) claims may be reduced or eliminated with the selection of a higher deductible. All claims that would not have applied if this higher deductible had been in force at the time of the claim are removed from the total qualified claim count.

The number of qualified Section II (Liability) claims may be reduced or eliminated with the elimination of the exposure which caused the claim.

10. Automatic Sprinkler Discount (All Forms)

The following adjustments apply for automatic sprinkler systems in the dwelling:

Description	Premium Adjustment
Automatic Sprinkler in all areas including bathrooms, attics, closets and attached structures	0.90
Automatic Sprinklers totally or partially omitted in bathrooms, attics, closets and attached structures	0.95

The discount applies in addition to any other discount shown in the manual. Attach Endorsement HO 04 16, Premises Alarm or Fire Protection System.

11. Ordinance or Law Increased Amount of Coverage (HO 00 03 and HO 00 05)

A homeowners policy provides coverage for contingent liability due to the operation of building laws equal to 10% of the Coverage A limit. Loss under Coverage A will be settled on the basis of any ordinance or law regulating the construction, repair or demolition of the building. The amount of coverage provided may be increased by application of the following adjustment:

Percentage of Coverage A Limit	Adjustment	Minimum
25%	1.03	\$ 5
50%	1.08	\$15

Attach Endorsement HO 04 77, Ordinance or Law Increased Amount of Insurance.

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11. Home-Auto Discount (All Forms)

The basic premium shall be adjusted by the following factor if the named insured is also the named insured on a private passenger automobile policy written as voluntary business by Fidelity National Financial, Inc. or its subsidiaries.

Factor
0.85

NOTE:

This discount only applies if the auto policy insures private passenger automobiles. The following vehicles do not qualify as private passenger automobiles:

- Motor homes, Truck or Van Campers (Recreational Use)
- Motorcycles, Motorscooters, and Motorized bicycles
- Antique and Classic Automobiles and Replicas
- Fleets insured under the provisions of the Experience Rating Plan
- All Terrain Vehicles

12. Fidelity National Financial Employee Group Discount (All Forms)

When a named insured is employed by Fidelity National Financial, Inc. or its subsidiaries, the following factor shall apply:

Factor
0.90

13. Newly Acquired Home Discount (HO 00 03, HO 00 05 and HO 00 08)

The following factors shall apply for a dwelling newly purchased by the named insured. To qualify for the discount, the effective date of the FNPAC policy must be within 30 days from the closing date of the insured's purchase of the dwelling. The insured must have qualified for the "First Year" discount at policy inception in order to qualify for subsequent discounts.

Year of Policy	Factor
First Year	0.90
Second Year	0.95
Third and Subsequent Years	1.00

15. Superior Construction Discount (HO 00 03, HO 00 05 and HO 00 08)

For dwellings with superior construction defined as "Non-Combustible, Masonry Non-Combustible and Fire Resistive in the General Rules section of this manual, the following adjustment applies to the otherwise applicable masonry premium.

Factor
0.85

MULTI-PERIL HOMEOWNERS PROGRAM

16. Solid Fuel Burning Device Surcharge (All Forms)

The policy may be endorsed to provide coverage for the additional exposure presented if a solid fuel burning device exists in a dwelling and the following conditions are met:

- A. It must have been professionally installed; and
- B. It must be the primary source of heat.

Solid fuel burning devices are considered stoves, furnaces, fireplace inserts, or any similar device that burns wood, coal, pellets or other solid fuels. Built in Fireplaces that have metal or masonry chimneys are not subject to this charge.

Factor
1.05

17. Insurance Bureau Score Adjustment (All Forms)

The policy premium is subject to modification based on the Insurance Bureau Score developed for the first named insured listed on the policy. The Insurance Bureau Score will be re-evaluated prior to the generation of each subsequent renewal offer. All premiums, including Inland Marine, will be adjusted using the factors shown below.

Insurance Bureau Score	HO 00 03, HO 00 05 & HO 00 08	HO 00 04	HO 00 06
802 & up	0.590	0.590	0.590
763 - 801	0.690	0.690	0.690
735 - 762	0.750	0.750	0.750
711 - 734	0.865	0.865	0.865
688 - 710	0.865	0.865	0.865
664 - 687	0.950	0.950	0.950
No Score	1.000	1.000	1.000
639 - 663	1.060	1.060	1.060
608 - 638	1.150	1.150	1.150
568 - 607	1.350	1.350	1.350
567 & below	1.830	1.830	1.830

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FLAT DOLLAR OPTIONS

18. Inflation Guard (All Forms)

For the additional premium shown below, the basic coverage amounts will automatically be increased pro rata during the policy period for inflation. For HO 00 03 and HO 00 05 policies, the Coverage A must be at least 100% of replacement cost to be eligible for this endorsement.

Premium
\$10

Attach Endorsement HO 04 46, Inflation Guard.

19. Coverage C – Personal Property

a. Coverage C – Increased Limits (HO 00 03, HO 00 05 and HO 00 08)

HO 00 03 and HO 00 05 - The base rates contemplate a Coverage C limit of 50%. The minimum and maximum amount of Coverage C is 50% and 75%, respectively. The Coverage C amount for personal property may be increased or decreased at the following rate:

Rate per \$1,000 of increase or decrease
\$0.45

b. Personal Property at Other Residences – Increased Limit (All Forms)

Coverage for personal property usually located at other residences is limited in the policy form to 10% of Coverage C or \$1,000, whichever is greater. This limit may be increased at the following rate:

For Each Increase of \$1,000 Add:
\$7

Attach Endorsement HO 04 50, Personal Property at Other Residences – Increased Limit.

c. Money (All Forms)

The special limit of liability of \$200 on money, bank notes, bullion, gold other than gold ware or gold-plated ware, silver other than silverware or silver-plated ware, platinum and coins may be increased to \$1,000.

Premium per \$100
\$6

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.

Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability (Form HO 00 04 w/HO 05 25, HO 00 06 w/HO 17 38 and HO 00 05).

d. Securities (All Forms)

The special limit of liability of \$1,500 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets and stamps may be increased to \$3,000.

Premium per \$100
\$4

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.

Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability (Form HO 00 04 w/HO 05 25, HO 00 06 w/HO 17 38 and HO 00 05).

MULTI-PERIL HOMEOWNERS PROGRAM

- e. Jewelry, Watches and Furs (All Forms except HO 00 08)
The special limit of liability of \$1,500 for loss by theft of jewelry, watches, furs, precious and semiprecious stones may be increased to \$6,500, not exceeding \$1,500 for any one article.

Premium per \$1,000
\$8

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.
Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability
(Form HO 00 04 w/HO 05 25, HO 00 06 w/HO 17 38 and HO 00 05).

- f. Firearms and Related Equipment (All Forms except HO 00 08)
The policy provides named peril coverage with a \$2,500 limit on loss by theft of Firearms. Coverage for direct physical loss may be written to provide broader coverage and increase the limit as follows:

Limits for Loss by the Following Perils	Any One Article	Total
1. Theft	\$2,500	\$5,000
2. Coverage C Perils Other than Theft	Cov. C Limit + \$5,000	Cov. C Limit + \$5,000
3. All Other Covered Perils	\$2,500	\$5,000

Premium
\$7

Attach Endorsement A6130, Coverage C-Increased Special Limits of Liability-Firearms and Related Equipment.

- g. Silverware and Goldware (All Forms except HO 00 08)
The policy provides named peril coverage with a \$2,500 limit of loss by theft of Silverware and Goldware. This limit may be increased in increments of \$2,500 for the following additional premiums.

Limit for Loss by Theft		
\$5,000	\$7,500	\$10,000
\$8	\$16	\$24

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.
Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability
(Form HO 00 04 w/HO 05 25, HO 00 06 w/HO 17 38 and HO 00 05).

- h. Electronic Apparatus in or upon a motor vehicle (All Forms)
The special limit of liability of \$1,500 on electronic apparatus and accessories while in or upon a motor vehicle may be increased in increments of \$500 to a maximum of \$6,000.

Premium per \$500
\$9

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.
Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability
(Form HO 00 04 w/HO 05 25, HO 00 06 w/HO 17 38 and HO 00 05).

MULTI-PERIL HOMEOWNERS PROGRAM

- i. Electronic Apparatus used for business (All Forms)
The special limit of liability of \$1,500 on electronic apparatus and accessories used primarily for business while away from the residence premises and not in or upon a motor vehicle may be increased in increments of \$500 to a maximum of \$6,000.

Premium per \$500
\$20

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.
Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability
(Form HO 00 04 w/HO 05 25, HO 00 06 w/HO 17 38 and HO 00 05).

- j. Home Computers (All Forms)
The policy provides \$5,000 coverage on electronic data processing equipment including the recording and storage media used with that equipment. This coverage applies to equipment primarily used on premises regardless of whether it is used in a business. This limit can be increased to \$10,000.

Premium
\$13

Attach Endorsement A6134, Coverage C-Increased Special Limits of Liability-
Electronic Data Processing Equipment.

- 20. Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money Coverage – Increased Limit (All Forms)
The policy may be endorsed to increase the \$500 limit included in the policy. The additional premium shall be developed as follows:

Limit of Liability	Premium
\$ 1,000	\$1
2,500	3
5,000	4
7,500	5
10,000	6

Attach Endorsement HO 04 53, Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money Coverage - Increased Limit.

- 21. Refrigerated Property Coverage (All Forms)
The policy may be endorsed to provide \$500 of coverage, subject to a \$100 deductible, for covered property stored in the freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure.

Premium
\$10

Attach Endorsement HO 04 98, Refrigerated Property Coverage.

MULTI-PERIL HOMEOWNERS PROGRAM

22. **Owned Motorized Golf Cart Physical Loss Coverage (All Forms)**
 The policy may be endorsed to provide Other Than Collision and Collision coverage for a motorized golf cart(s), including permanently installed accessories, equipment and parts, owned by an insured and are:
- A. designed to carry up to four people on a golf course for the purpose of playing golf; and
 - B. not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground.
- Also covered, for an amount equal to 10% of the limit of the highest scheduled cart, are accessories, equipment or parts designed or made solely for the cart that are not permanently installed provided such property is at an insured's residence or in or upon the cart off the insured's residence at the time of loss.
 To develop the premium, multiply the following rate per \$500 of the value. This coverage is subject to a \$500 deductible and a \$15 minimum premium.

Rate per \$500 of Value	
Without Collision	\$7.25
With Collision	\$12.50

Note: The Make, Model and Serial or Motor Number must be included on the application along with the current value of the Golf Cart. The value should be the purchase price of the golf cart or, if not a recent purchase, the current retail value.
 Attach Endorsement HO 05 28, Owned Motorized Golf Cart Physical Loss Coverage.

23. **Water Back-up and Sump Discharge or Overflow (All Forms)**
 Coverage may be provided for loss caused by water which backs up through sewers or drains including sump pumps, sump pump wells or any type system designed to remove subsurface water. The coverage options shown in the chart below are available for property covered under Section I of the policy.
 A \$250 deductible applies to loss under this endorsement. This deductible does not apply to Coverage D – Loss of Use.

Limit	HO 00 03, HO 00 05 & HO 00 08	HO 00 04	HO 00 06
\$5,000	\$ 20	\$ 10	\$ 10
\$10,000	36	18	18
\$15,000	49	25	25
\$20,000	61	30	30
\$30,000	81	40	40
\$40,000	98	49	49
\$50,000	112	56	56

Attach Endorsement FN1472, Water Back-up and Sump Discharge or Overflow.

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24. Other Structures in the Residence Premises-Increased Limits (HO 00 03, HO 00 05 and HO 00 08)

The basic policy provides a limit of liability for other structures equal to 10% of Coverage A. Increased limits can be provided for other structures on the premises. The coverage will be the same as the basic policy and will be rated on the total value of the other structures in excess of 10% of Coverage A.

If Earthquake Coverage is afforded on the policy, it applies to this coverage. Please refer to the Earthquake rates in this manual.

Rate per \$1,000
\$2.40

Attach Endorsement HO 04 48, Other Structures on the Residence Premises-Increased Limits.

25. Loss Assessment Coverage (All Forms except HO 00 04)

The policy automatically provides, under Section I Additional Coverage and Section II Additional Coverage, a limit of \$1,000 each for assessments relating to the residence premises, excluding assessments resulting from the peril of earthquake. The policy may be endorsed to provide a single additional amount of coverage to be applied to one or more assessments arising out of a single loss covered under:

- a. Either Section I Additional Coverage or Section II Additional Coverage; or
- b. Both Section I and Section II Additional Coverages.

Note: This endorsement does not cover loss to property under Section I caused by Earthquake. If Earthquake Coverage is afforded on the policy, it applies to this coverage. Please refer to the Earthquake rates in this manual.

Additional Amount	Rate Per \$1,000
First \$5,000	\$.50
Next \$20,000	.25
Above \$25,000	.20

Attach Endorsement HO 04 35, Loss Assessment Coverage.

26. Unit-Owners – Coverage A (HO 00 06)

A. Increased Limits – The policy automatically provides a basic Coverage A limit of 30% of Coverage C (\$1,000 minimum) on a named peril basis. The basic limit may be increased. To develop the premium for each additional \$1,000, multiply the amount of increase by the following rate:

For Each Increase of \$1,000 Add:
\$4.45

B. Special Coverage – The policy automatically provides Coverage A on a named perils basis. When the policy is extended to insure against all risk of physical loss, the additional premium shall be developed as follows:

- Basic Limit of Liability - \$2 per policy
- Increased Limits of Liability - \$1 per \$1,000 of insurance is to be added to applicable premium for Each Additional \$1,000 of Coverage C shown in the premium tables for this form.

Attach Endorsement HO 17 32, Unit Owners Coverage A – Special Coverage.

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27. Coverage D – Loss of Use (HO 00 06)
 The policy automatically provides 40% of the Coverage C limit for Coverage D – Loss of Use. The limit may be increased in increments of \$1,000. The total amount of coverage, which is the sum of the coverage provided by the base policy and any increase in limit, cannot exceed \$50,000.

Premium per \$1,000
\$4.00

28. Earthquake (All Forms)
 Earthquake damage can be covered by the addition of an endorsement.

A. Earthquake Zones

Zone 1: Counties of –

Clay	Crittenden	Greene	Lee	Poinsett
Craighead	Cross	Jackson	Mississippi	St. Francis

Zone 2: Counties of –

Arkansas	Lawrence	Phillips	Randolph	White
Independence	Monroe	Prairie	Sharp	Woodruff

Zone 3: Counties of –

Baxter	Desha	Izard	Lonoke	Searcy
Cleburne	Faulkner	Jefferson	Marion	Sebastian
Conway	Fulton	Little River	Pulaski	Stone

Zone 4: Remainder of State.

B. Deductible

Deductible options of 5% and 10% are available. The dollar amount of the earthquake deductible is determined as follows:

Form	Deductible
HO 00 03, HO 00 05 & HO 00 08	The selected percentage multiplied by the Coverage A limit of liability, or The selected percentage multiplied by the Coverage C limit of liability, whichever is greater, subject to a \$250 minimum.
HO 00 04	5% or 10% of the Coverage C limit of liability; \$250 minimum.
HO 00 06	The selected percentage multiplied by the Coverage A limit of liability, or The selected percentage multiplied by the Coverage C limit of liability, whichever is greater, subject to a \$250 minimum.

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C. Exterior Masonry Veneer

The applicable charge for Earthquake Coverage (except HO 00 04 and HO 00 06) depends on whether coverage is provided for exterior masonry veneer.

- 1) HO 00 03, HO 00 05 and HO 00 08
 - a) If coverage is not desired for exterior masonry veneer (or if the dwelling has no exterior masonry veneer), use the rates for “excluding exterior masonry veneer.”
 - b) If coverage is is desired for exterior masonry veneer or if the dwelling is of masonry construction, use the rates for “including exterior masonry veneer.”
- 2) HO 00 04 and HO 00 06
Endorsements and rates for these forms are not affected by exterior masonry veneer considerations.

D. Basic Rates (These provide basic package amounts of coverage. Rates shown apply per \$1,000 of Coverage A for HO 00 03, HO 00 05 and HO 00 08 and per \$1,000 of Coverage C for HO 00 04 and HO 00 06.)

Form	Deductible	Excluding Exterior Masonry Veneer (includes dwellings with no ext. masonry veneer)				Including Exterior Masonry Veneer (includes masonry dwellings)			
		Rate per \$1,000				Rate per \$1,000			
		Zone 1	Zone 2	Zone 3	Zone 4	Zone 1	Zone 2	Zone 3	Zone 4
HO 00 03, HO 00 05 & HO 00 08	5%	--	--	\$0.30	\$0.26	--	--	\$0.36	\$0.33
	10%	\$0.58	\$0.28	\$0.20	\$0.18	\$0.71	\$0.33	\$0.24	\$0.21

Form	Deductible	Rate per \$1,000			
		Zone 1	Zone 2	Zone 3	Zone 4
HO 00 04	5%	--	--	\$0.22	\$0.19
	10%	\$0.40	\$0.20	\$0.15	\$0.13
HO 00 06	5%	--	--	\$0.22	\$0.19
	10%	\$0.40	\$0.20	\$0.15	\$0.13

E. Dwellings Built Prior to 1950

For Homeowners policies covering masonry or masonry veneer dwellings, apply the following factor to the premium developed from the Basic Rate table above:

<u>Year Built</u>	<u>Factor</u>
1940 – 1949	1.30
Pre-1940	2.00

MULTI-PERIL HOMEOWNERS PROGRAM

F. Increasing Other Coverages

If higher than basic limits are provided for the following types of coverage, additional charges are made according to all applicable rates shown below. These rates apply only to the increased amount of coverage.

Form	Deductible	Excluding Exterior Masonry Veneer (includes dwellings with no ext. masonry veneer)				Including Exterior Masonry Veneer (includes masonry dwellings)			
		Rate per \$1,000				Rate per \$1,000			
		Zone 1	Zone 2	Zone 3	Zone 4	Zone 1	Zone 2	Zone 3	Zone 4
HO 00 03, HO 00 05 & HO 00 08 Coverage B	5% 10%	-- \$0.58	-- \$0.28	\$0.30 \$0.20	\$0.26 \$0.18	-- \$0.71	-- \$0.33	\$0.36 \$0.24	\$0.33 \$0.21
HO 00 03, HO 00 05 & HO 00 08 Coverage C	5% 10%	-- \$0.40	-- \$0.20	\$0.22 \$0.15	\$0.19 \$0.13	-- \$0.40	-- \$0.20	\$0.22 \$0.15	\$0.19 \$0.13
HO 00 03, HO 00 05 & HO 00 08 Loss Assessment	5% 10%	-- \$0.58	-- \$0.28	\$0.30 \$0.20	\$0.26 \$0.18	-- \$0.71	-- \$0.33	\$0.36 \$0.24	\$0.33 \$0.21

Form	Deductible	Rate per \$1,000			
		Zone 1	Zone 2	Zone 3	Zone 4
HO 00 06 Coverage A	5% 10%	-- \$0.58	-- \$0.28	\$0.30 \$0.20	\$0.26 \$0.18

Attach Endorsement HO 04 54, Earthquake.

Attach Endorsement HO 04 36, Loss Assessment for Earthquake.

29. Additional Insured (All Forms)

A. Sections I and II (Co-Owner or Additional Insured)

The interest of a co-owner or another additional insured with an interest only in the residence premises may be covered for no additional premium.

1) Occupant – Co-owner

A Homeowners policy can be issued to the co-owner of a one or two family dwelling if each of the co-owners occupying the building lives in independently separate premises. A separate Homeowners policy can be issued to the other co-owner.

2) Non-Occupant – Co-owner

The interests of a non-occupant, other than a contractor, may be covered in the event of joint ownership in the dwelling.

3) Other Additional Insureds

The interest of an additional insured with an interest only in the residence premises may be covered.

MULTI-PERIL HOMEOWNERS PROGRAM

- B. Section I Only (Contractor)
The interest of a contractor in the building may be covered for no additional premium.
- C. Section I and II (Association)
The interest of a Homeowners/Condominium Association may be covered for no additional premium.
Attach Endorsement HO 04 41, Additional Insured – Residence Premises.

30. Business Property – Increased Limits (All Forms except HO 00 08)
The policy provides \$2,500 on premises coverage and \$250 off premises coverage for personal property intended for use in a business. Coverage for merchandise held as samples or for sale or for delivery is included. Coverage is not provided for electronic data processing equipment or the recording or storage media used with that equipment. On premises coverage can be increased to \$5,000 for the following additional premium.

Limit	Premium
\$5,000	\$17

Attach Endorsement HO 04 12, Business Property-Increased Limits.

31. Section II – Optional Limits (All Forms)
The basic premiums include \$100,000 Liability and \$1,000 Medical Payments. For higher limits, apply the following charges:

A.

Personal Liability Limits	Premium
\$300,000	\$10
\$500,000	17
1,000,000	34

B.

Medical Payments Limits	Premium
\$2,000	\$3
\$3,000	5
\$4,000	7
\$5,000	9
10,000	15

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32. Personal Injury (All Forms)

Coverage for Personal Injury may be provided under Coverage E – Personal Liability. This coverage includes injury arising out of the following offenses subject to the limitations in the endorsement:

- A. False arrest, detention, imprisonment, eviction or malicious prosecution;
- B. Libel, slander or defamation of character; or
- C. Invasion of privacy.

The following charges apply per policy:

Liability Limit*	Premium
\$100,000	\$10
\$300,000	13
\$500,000	16
1,000,000	24

*Selected amount must coincide with the policy Section II limit. Attach Endorsement HO 24 82, Personal Injury.

33. Animal Liability Coverage (All Forms)

The policy excludes liability coverage for bodily injury and property damage caused by any animal. Coverage may be endorsed provided none of the following conditions exist:

- (a) Risks where the following dogs are present either owned or boarded; Rottweilers, German Shepherds, Pitbulls, Chows, Doberman Pinschers, Akitas, Dalmatians or any dog known by breed to be vicious or any risks where previous dog bite history exists. This applies to mixed breeds containing any of the above breeds.
- (b) Risks where the following are present either owned or boarded; horses, cows, sheep, chickens, other farm animals or any exotic or unusual pet.

Limit of Liability*	Premium
\$100,000	\$ 13
300,000	27

*Selected limit must coincide with the Section II limit on the policy up to \$300,000. If the Section II limit is higher than \$300,000, the limit for this coverage shall be \$300,000. Limits of Liability higher than those shown are not available for this coverage. Attach Endorsement A6154, Animal Liability Coverage.

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34. Identity Theft Expense and Resolution Services Coverage (All Forms)
 For the additional premium shown below, the following coverage is available. We will pay up to \$25,000 for expenses incurred by an Insured as the direct result of any one identity theft discovered during the policy period. Additionally, the insured will have access to resolution services from a consumer fraud specialist who will assist in the process of restoring the insureds identity.

Charge
\$30

Attach Endorsement FN1404, Identity Theft Expense and Resolution Services Coverage.

35. Structures Rented to Others – Residence Premises (All Forms)
 The policy may be endorsed to provide coverage when a structure on the residence premises is rented to others for dwelling purposes. This coverage may be provided only when Section I coverage is also afforded.

(a) 1 Family		(b) 2 Family	
Liability Limits*	Premium Charge	Liability Limits*	Premium Charge
\$100,000	\$ 9	\$100,000	\$ 14
300,000	12	300,000	19
500,000	15	500,000	23
1,000,000	157	1,000,000	243

*Selected Limit must coincide with policy Section II Limit.

The above charges apply regardless of the Medical Payments Limit.

Attach Endorsement HO 04 40, Structures Rented to Others-Residence Premises.

36. Builders Risk Coverage (HO 00 03 and HO 00 05)
 When an Insured, who is otherwise eligible for a Homeowners Policy has a home under original construction, such exposure may be covered by endorsement. This endorsement provides limited coverage for damage to specified covered property. To provide coverage, a policy is issued at the applicable rates shown in the rate pages with this endorsement attached at no additional charge. The premium for this endorsement is offset by the credit generated from the provisional Coverage A amount and limited personal property exposure existing during construction. Coverage automatically ceases at the end of a twelve-month period. The period begins from the original inception date of the policy and terminates when the residence premises is occupied or the end of the policy period, whichever occurs first.
 Attach Endorsement A6152, Builders Risk Coverage.

37. Policy Fee (All Forms)
 A policy fee applies to all new and renewal policies.

Policy Fee
\$25

**Fidelity National Property and Casualty
Insurance Company**

**Arkansas Homeowners Insurance Program
Rates and Rules Manual**

Personal Inland Marine Basic Rules

MULTI-PERIL HOMEOWNERS PROGRAM

RULES FOR ALL PERSONAL INLAND MARINE COVERAGE

The rules, rates and premiums in this manual govern the writing of Personal Inland Marine Policies. The rules and rates filed by or on behalf of Fidelity National Property and Casualty Insurance Company (FNPAC) for each coverage shall govern in all cases not specifically provided for in these rules.

The following rules and requirements deal with various sections of the policy but are applicable to all forms that are issued.

1. Eligibility

A Personal Inland Marine Policy may be written on all property listed in the Underwriting Guide as eligible property.

2. Policy Period and Premium Payment

All premiums and rates shown in this manual are on an annual term basis. All policies are initially written for a one year term and are then automatically renewed annually. The rates on renewals will be those in effect at that time.

3. Minimum Premiums

The annual minimum premium is \$30.

4. Rounding of Premiums

Any computation for additional coverages or additional amounts of insurance are to be rounded separately to the nearest dollar. Fifty cents or more is to be considered as a dollar.

5. Mid-Term Changes

A. Permitted Mid-Term Changes

Permitted mid-term changes are those due to a change in coverage or a change in a risk characteristic used as a rating factor for a discount or charge applicable to the policy. Mid-term changes to take advantage of a new discount or charge OR a rate or classification change implemented by the company during the policy term are NOT permitted.

If a different premium is required for the remainder of the current policy term, the additional or return premium is to be computed pro rata unless otherwise provided in this manual.

B. Method Of Calculation

1) Calculate the PRO RATA FACTOR.

a) Compute the number of days left in the annual term until the policy expires. (Example: 122 days)

b) Divide the number of days by 365 (days in a year). This produces the PRO RATA FACTOR. A few examples may help:

Number of Days	Divided By	Pro Rate Factor
360	365	.99
240	365	.66
122	365	.33
73	365	.20
34	365	.09

Each 3.65 days causes a change of .01 in the Pro Rata Factor.

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- 2) Calculate the annual premium based on current rates for insurance presently in force. This premium is subject to the policy minimum premium described in Rule 3.
 - 3) Calculate the annual premium based on current rates for the desired amount of insurance. This premium is subject to the policy minimum premium described in Rule 3.
 - 4) Calculate the difference between the two premiums
 - 5) Apply the PRO RATA FACTOR to the premium difference.
 - 6) The result is the premium charge or return for the policy change.
6. Cancellation
When a policy is cancelled, the annual premium that applies to the current policy period multiplied by the PRO RATA FACTOR is returned to the insured. When coverage is endorsed to another policy the cancellation rules for the underlying policy apply. Coverage must be terminated at the same time as the underlying policy.
7. Restriction Of Coverage
The named insured can request a restriction on an individual policy. The circumstances or exposure must be so unusual without the restriction the policy would not be issued. No reduction from the prescribed rate and minimum premium is allowed. Refer each request to the FNPAC.

**Fidelity National Property and Casualty
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**Arkansas Homeowners Insurance Program
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Personal Inland Marine Rates and Factors

MULTI-PERIL HOMEOWNERS PROGRAM

1. Eligibility

A Personal Inland Marine Policy may be written on all classes of property for which rates are shown in this manual.
2. Rules
 - A. Rules – Refer to the Basic Rules Section for rules governing Personal Inland Marine Policies.
 - B. Minimum Premium – The annual minimum premium for Personal Inland Marine is \$30.
3. Coverages

Coverage may be written for eligible personal articles. Newly Acquired coverage is provided for Jewelry, Furs, Fine Arts, Cameras, and Musical Instruments subject to certain conditions.
4. Perils Insured Against

The policy insures against all risk of direct physical loss or damage subject to certain exclusions and conditions.
5. Rating
 - A. Definitions
 - (1) The Basic Schedule Premium for jewelry is defined as the preprinted schedule premium for the appropriate deductible on page P-3. If premiums are not preprinted for the appropriate deductible amount, the Basic Schedule Premium is the Schedule premium for the smallest preprinted deductible shown. The Basic Schedule Premium does not include any credits or charges.
 - (2) The Basic Premium for all other classes is defined to be the base rate, displayed on page P-6, multiplied by the amount of scheduled coverage (in \$100s). The Basic Premium does not include any credits or charges.
 - B. Calculation
 - (1) Home Alert credits apply to the sum of the Personal Articles Basic Schedule Premiums. Each other credit, charge or option applies separately to the Basic Premium for each class of property, and is to be rounded to the nearest dollar before being subtracted from or added to the Basic Premium.
 - (2) Home Alert Example: Assume a 5% Home Alert Credit applies:

Coverage	Premium Before Credit
Jewelry	\$110
Furs	90
Fine Arts	<u>100</u>
Total Personal Articles	\$300
Home Alert Credit	\$ 15 (.05*300 rounded)
 - (3) Refer to the Jewelry Credits and Charges page for a specific rating example.
 - C. Territory Definitions

Territory 1 – Entire State.

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

JEWELRY-BASIC PREMIUMS - ENTIRE STATE					
Schedule Amount	Full Coverage	\$100 Deductible	\$250 Deductible	\$500 Deductible	\$1,000 Deductible
\$ 100	\$10	\$--	\$--	\$--	\$--
500	11	10	10	--	--
1,000	12	11	10	9	--
2,000	24	22	20	18	17
3,000	35	33	29	27	25
4,000	46	44	39	36	34
5,000	55	52	46	43	40
6,000	69	65	57	53	50
7,000	80	75	66	62	58
8,000	92	86	76	71	67
9,000	104	98	86	81	75
10,000	115	109	96	90	84
11,000	127	119	105	98	92
12,000	137	129	114	107	100
13,000	148	139	123	115	108
14,000	159	149	132	123	115
15,000	160	151	133	125	116
16,000	170	160	141	132	124
17,000	180	169	149	140	130
18,000	189	178	157	147	137
19,000	198	187	165	154	144
20,000	207	195	172	161	151
21,000	216	203	179	168	157
22,000	224	211	186	175	163
23,000	231	217	192	180	168
24,000	235	221	195	183	171
25,000	239	225	199	186	174
Each Additional \$100	.96	.90	.80	.74	.70

- (1) **Single Items Over \$25,000:** Refer Entire Schedule to FNPAC for Rating.
- (2) **IMPORTANT:** All policies are to be rated in \$100 increments. For rating purposes use the next highest \$100 increment. All interpolations will be in \$100 intervals. EXAMPLE: Rate an \$8,610 schedule as \$8,700.
- (3) **Personal Inland Marine Minimum Premium:** \$30.00

MULTI-PERIL HOMEOWNERS PROGRAM

Jewelry Credits and Charges

I. Gemprint

A credit may be applied to the Basic Premium for diamonds that have been Gemprinted and have a certificate attached to the policy.

- 1) Determine Basic Premium that would be charged if the gemprinted items were the only items insured.
- 2) Credit = 10% times the premium determined in (1) above.

II. Bank Vaults

Jewelry kept in a bank vault may be insured separately. Do not include these items in the schedule amount for rating purposes. Refer these items to FNPAC for rating. See Underwriting Guide.

III. Example

Assume the following schedule to be insured with \$250 deductible.

\$3,000 Diamond that is Gemprinted
 \$7,240 Remaining items in the schedule

A. Schedule Amount

Schedule Amount = \$10,300

Note: \$10,300 is the next highest \$100 increment about \$10,240

B. Basic Schedule Premium

\$11,000 Premium	=	\$125 (assumed)
\$10,000 Premium	=	\$100 (assumed)
Premium	=	$\$100 + (125 - 100) * (.3) = \$100 + \$7.5$
	=	\$108

C. Credits

Gemprint Credit	=	$.10 * \$35$ (assume premium at \$3,000 = \$35)
	=	\$4

D. Final Premium

(Subject to Policy Minimum Premium)

Premium	=	(B) - (C)
	=	\$108 - \$4
	=	\$104

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

OTHER PERSONAL ARTICLES – ANNUAL RATES			
Type of Article	Full Coverage Rate Per \$100	Type of Article	Full Coverage Rate Per \$100
<u>Furs (Personal)</u>	\$.60	<u>Golf Equipment</u>	\$1.90
<u>Cameras</u> Non-Professional Professional	1.65 2.40	<u>Fine Arts (excluding breakage)</u> First \$30,000 Excess	.50 .40
		<u>Fine Arts (including breakage)</u> First \$30,000 Excess	.85 .68
<u>Musical Instruments</u> Non-Professional (Full Coverage) <u>Prof. (Full Coverage)</u> First (2,000) Excess <u>Prof. (\$50 Deductible)</u> First \$2,000 Excess	.75 3.50 .65 3.15 .60	<u>Stamp Collections</u>	.85
<u>Silverware</u>	.35	<u>Miscellaneous</u>	\$2.75
<u>Coin Collections</u>	1.90		

BLANKET COVERAGE/

Blanket or unscheduled coverage is available only for Silverware & Golf Equipment.

COIN AND STAMP COLLECTIONS

Apply a credit of 10% if 75% of the value of all items insured is kept in a fireproof safe or vault.

PROFESSIONAL MUSICAL INSTRUMENTS AND CAMERAS

A professional is a person who receives any payment for playing a musical instrument or using a camera insured during the term of this policy.

TOTAL PERSONAL INLAND MARINE MINIMUM PREMIUM: \$30

MULTI-PERIL HOMEOWNERS PROGRAM

NOTES FOR ALL CLASSES:

1. Maximum value for all scheduled items - \$200,000. Underwriting approval is required for schedules over \$200,000.
2. Maximum for any single item - \$50,000. Underwriting approval is required for any item(s) over \$50,000.
3. An appraisal not more than three years old is required for any single item over \$5,000. Bill of sale dated within the past 30 days may be used to confirm appraised value for newly purchased items over \$5,000. A full description of the item is required.
4. A full description is required for any single item over \$1,000.
5. Central alarm and/or photos are required if a single item is over \$25,000 or the total schedule is over \$100,000.
6. Risks with theft or mysterious disappearance losses during the past 3 years are ineligible.
7. Scheduled items with commercial or professional use are ineligible (except Cameras and Musical Instruments).
8. Scheduled Personal Property coverage is not available for Dwelling Fire or tenant-occupied HO 00 06 policies.
9. Scheduled Personal Property coverage is not available for HO 00 04 policies with a Coverage C limit of less than \$25,000.

MULTI-PERIL HOMEOWNERS PROGRAM

HOME ALERT PROTECTION

These credits apply for fire and burglary prevention efforts by the policyholder:

DESCRIPTION	CREDIT
Fire or Smoke Local Alarm	2%
Burglar Alarm System	3%
Fire or Smoke Detectors which also activate either a digital dialer or a voice synthesized (not tape) telephone dialer	4%
Fire or Smoke Local Alarm Burglar Alarm System	5%
Fire or Smoke Local Alarm Dead Bolt Locks Fire Extinguisher	5%
Fire or Smoke Detectors which also activate either a digital dialer or a voice synthesized (not tape) Dead Bolt Locks Fire Extinguisher	7%
Burglar Alarm System Fire or Smoke Local Alarm Dead Bolt Locks Fire Extinguisher	7%
Fire and/or Burglar Alarm Reporting to either Fire Department, Policy Department, or Central Station Dead Bolt Locks Fire Extinguisher	15%

1. Telephone dialer credits do not apply in areas where dialers are prohibited by ordinance or law.
2. Only one credit from the above schedule may be applied per policy. No combination of credits other than shown is permitted. This credit is applied to the Basic Schedule Premium or Basic Premium (which do not include any other credits or charges).
3. These credits do not apply to minimum premiums.

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MULTI-PERIL HOMEOWNERS PROGRAM

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General Rules

MULTI-PERIL HOMEOWNERS PROGRAM

GENERAL RULES

The rules, rates and premiums in this manual govern the writing of all Homeowners policies. The rules and rates filed by or on behalf of Fidelity National Property and Casualty Insurance Company (FNPAC) for each coverage shall govern in all cases not specifically provided for in these rules.

1. Eligibility
 - A. Homeowners Policy (HO 00 03, HO 00 05 and HO 00 08)
 - 1) A dwelling occupied by the owner and used principally for private residential purposes. The dwelling can have one, two, three or four families, but cannot have more than five roomers or boarders per family.
 - 2) A single family unit within a row house, town house, condominium or cooperative occupied by the owner and used principally for private residential purposes.
 - 3) A new dwelling that is under construction for one or two families to be occupied by the owner. (HO 00 03 and HO 00 05)
 - 4) A secondary dwelling, including seasonal dwellings, occupied by the owner and used principally for private residential purposes.
 - B. Renters Policy (HO 00 04)
 - 1) The tenant of any dwelling, apartment, condominium or cooperative unit.
 - 2) The owner, who is also an occupant, of a dwelling or building containing an apartment that is not eligible for another Homeowners form.
 - 3) The owner of a cooperative unit, provided:
 - a) The portion of the premises occupied as living quarters is used principally for private residential purposes.
 - b) This portion is not occupied by more than one additional family or more than two roomers or boarders.
 - c) This portion is designated by an apartment number or other positive identification.
 - C. Condominium Unit Owners Policy (HO 00 06)
 - 1) Owner occupied units, including seasonal units, which are part of a community association organized under condominium, cooperative, town house or planned development form of ownership and where provision has been made for a master policy covering the residential building(s) real property exposure. The unit must be used principally for private residential purposes.
 - 2) Rental or investment units in an association as described in 1) if occasionally occupied by the owner. The named insured must be an individual. Partnerships, corporations or similar legal entities are not eligible for Homeowners coverage.

NOTE: The term “owner” includes persons purchasing a dwelling, such as under a mortgage agreement or contract of sale.

2. Policy Period and Premium Payment

All premiums and rates shown in this manual are on an annual term basis. All policies are initially written for a one year term and are then automatically renewed annually. The rates on renewals will be those rates in effect at that time.

Description	Installment Fee
40/30/30 Payment Plan	\$6
EFT Payment Plan	\$2
Credit Card Payment Plan	\$4

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3. Other Insurance
Other insurance covering the same property is permitted only when the other insurance is for perils not covered by the policy. (For example, Flood Insurance).
4. Minimum Premiums
The annual minimum is \$75.
5. Rounding of Premiums
Any computations for additional coverages or additional amounts of insurance are to be rounded separately to the nearest dollar. Fifty cents or more is to be considered as a dollar.
6. Transfer or Assignment
 - A. Transfer of the policy to another location within the state is allowed provided the new location meets eligibility requirements.
 - B. Assignment of insurance under the policy is allowed provided the new owner meets eligibility requirements.
 Transfer and assignments are subject to any necessary adjustment of premium.
7. Mid-Term Changes
 - A. Permitted Mid-Term Changes
The policy may be changed at any time during the annual term of the policy. The change may result from either increasing or decreasing the policy limits or coverages. Following are permitted mid-term changes:
 - 1) Changing policy limits.
 - 2) Changing coverages.
 - 3) Adding or deleting options.
 - 4) Changing deductibles (changing the wind/hail deductible is not allowed on mid-term).
 - B. Method of Calculation
 - 1) Calculate the PRO RATA FACTOR.
 - a) Compute the number of days left in the annual term until the policy expires. (Example: 122 days)
 - b) Divide the number of days by 365 (days in a year). This produces the PRO RATA FACTOR. A few examples may help:

<u>Number of Days</u>	<u>Divided By</u>	<u>Pro Rata Factor</u>
360	365	.99
240	365	.66
122	365	.33
73	365	.20
34	365	.09

- Each 3.65 days causes a change of .01 in the Pro Rata Factor.
- 2) Calculate the annual premium based on current rates for insurance presently in force. This premium is subject to the policy minimum premium described in Rule 4.
 - 3) Calculate the annual premium based on current rates for desired insurance. This premium is subject to the policy minimum premium described in Rule 4.
 - 4) Calculate the difference between the two premiums.
 - 5) Apply the PRO RATA FACTOR to the premium difference.
 - 6) The result is the premium charge or return for the policy change.

MULTI-PERIL HOMEOWNERS PROGRAM

8. Cancellation
No basic coverages can be cancelled without the entire policy being cancelled. If the policy is cancelled, the annual premium that applies to the current policy period multiplied by the PRO RATA FACTOR is returned to the insured.

9. Restriction of Coverage
The named insured can request a restriction on an individual policy. The circumstances or exposure must be so unusual that without the restriction the policy would not be issued. No reduction from the prescribed rate and minimum premium is allowed. Refer each request to FNPAC.

10. Construction Classifications
 - A. Frame
A dwelling with exterior walls of combustible construction (including walls with metal, stucco, or metal lath and plaster on combustible supports) is classified as frame.
 - B. Masonry
A dwelling with exterior walls of brick, concrete, concrete block, adobe, tile, or other masonry materials is classified as masonry.
 - C. Masonry Veneer
A dwelling with walls of combustible construction veneered with masonry materials is classified as masonry veneer.
 - D. Superior Construction
 1. Non-Combustible
Exterior walls and floors and roof constructed of, and supported by metal, asbestos, gypsum, or other non-combustible materials.
 2. Masonry Non-Combustible
Exterior walls constructed of masonry materials, as described in General Rule 10.B. and floors and roof of metal or other non-combustible materials.
 3. Fire Resistive
Exterior walls and floors and roof constructed of masonry or other fire resistive materials.
 - E. Mixed Construction
A dwelling shall be classified as frame construction when the wall area of frame construction (excluding gables) exceeds 33⅓% of the total wall area.

11. Suburban Protection Rating Plan
A dwelling that is located in an area which meets the following requirements may be rated the same as the responding fire department. If any part of a platted subdivision lies within the criteria stated all dwellings within the subdivision will be rated accordingly.
 - A. Located within 1,000 feet of at least two other residences and within an existing or platted subdivision. Remote locations do not qualify.
 - B. Accessible year round by a main paved road. Example: maintained year round, road construction of concrete, gravel, bituminous, etc.
 - C. Within 5 road miles of a fire department that will respond.
 - D. The responding fire department must have a tank truck with a capacity of at least 2,000 gallons.
 - E. Not located in a brush area or a forest.

OR
ISO alternative water supplies or those deemed similar by FNPAC.

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Territory Definitions

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ZIP CODE	COUNTY	TERR.	ZIP CODE	COUNTY	TERR.
71601		6	71726		6
71602		6	71728		6
71603		6	71730		6
71612		6	71740		9
71613		6	71742		6
71630		8	71743		6
71631		6	71744		6
71635		8	71745		6
71638		8	71747		6
71639		8	71748		6
71640		8	71749		6
71642		8	71750		6
71643		6	71751		6
71644		6	71752		9
71646		8	71753		9
71647		6	71754		9
71651		6	71758		6
71652		6	71762		6
71653		8	71763		6
71654		8	71764		9
71655		8	71764		9
71656		8	71764		6
71657		8	71764		6
71658		8	71765		6
71659		6	71766		6
71660		6	71769		9
71661		8	71770		9
71662		8	71772		6
71663		8	71801		9
71665		6	71802		9
71666		8	71820		6
71667		6	71822		6
71670		8	71823		6
71671		6	71825		9
71674		8	71826		9
71675		8	71827		9
71676		8	71828		6
71677		8	71831		9
71678		6	71832		6
71701		6	71833		6
71711		6	71834		9
71720		6	71835	Hempstead	9
71721		6	71835	Nevada	6
71722		6	71836		6
71724		6	71837		9
71725		6	71838		9

Refer to FNPAC for Zip Codes not listed.

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ZIP CODE	COUNTY	TERR	ZIP CODE	COUNTY	TERR.
71839		9	71949		3
71840		9	71950		6
71841		6	71952		6
71842		6	71953		3
71845		9	71956		3
71846		6	71957		3
71847		9	71958		6
71851		6	71959		6
71852	Hempstead	9	71960		3
71852	Howard	6	71961		3
71853		6	71962		6
71854		9	71964	Garland	3
71855		9	71964	Hot Spring	6
71857		6	71965		3
71858		6	71968		3
71859	Hempstead	9	71969		3
71859	Howard	6	71970		3
71859	Sevier	6	71971		6
71860		9	71972		3
71861		9	71973		3
71862		9	71998		6
71864		6	71999		6
71865		6	72001		3
71866		6	72002	Pulaski	5
71901	Garland	3	72002	Saline	6
71901	Hot Spring	6	72003		6
71902		3	72004		6
71903		3	72005		7
71909		3	72006		2
71910		3	72007		6
71913	Garland	3	72010		2
71913	Hot Spring	6	72011		6
71914		3	72012		2
71921		6	72013		2
71922		6	72014		7
71923		6	72015		6
71929		6	72016	Perry	3
71932		3	72016	Pulaski	5
71933		6	72017		6
71935		3	72018		6
71937		3	72020	Independence	4
71940		6	72020	Jackson	7
71941		6	72020	White	2
71942		6	72021		10
71943		6	72022		6
71944		3	72023	Faulkner	2
71945		3	72023	Lonoke	6

Refer to FNPAC for Zip Codes not listed.

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ZIP CODE	COUNTY	TERR.	ZIP CODE	COUNTY	TERR.
72023	Pulaski	5	72074		2
72024		6	72075		7
72025		3	72076	Faulkner	2
72026		6	72076	Lonoke	6
72027		2	72076	Pulaski	5
72028		2	72078		5
72029		10	72079		6
72030		2	72080		2
72031		2	72081		2
72032		2	72082		2
72033		2	72083		6
72035		2	72084		6
72036		2	72085		2
72037		6	72086		6
72038		6	72087	Garland	3
72039		2	72087	Saline	6
72040		6	72088		2
72041		6	72089		6
72042		6	72099		5
72043		7	72101	Cross	10
72044		2	72101	Jackson	7
72045		2	72101	Woodruff	2
72046	Jefferson	6	72102		2
72046	Lonoke	6	72103	Pulaski	5
72046	Pulaski	5	72103	Saline	6
72047		2	72104		6
72048		6	72105		6
72051		2	72106		2
72052		2	72107		2
72053		5	72108		10
72055		6	72110		2
72057		6	72111		2
72058		2	72112	Jackson	7
72059		2	72112	Poinsett	10
72060		2	72113	Faulkner	2
72063		2	72113	Pulaski	5
72064		6	72114		5
72065	Grant	6	72115		5
72065	Pulaski	5	72116		5
72065	Saline	6	72117		5
72066		6	72118		5
72067		2	72119		5
72068		2	72120	Faulkner	2
72069		10	72120	Pulaski	5
72070		3	72121		2
72072		6	72122	Pulaski	5
72073		6	72122	Saline	6

Refer to FNPAC for Zip Codes not listed.

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ZIP CODE	COUNTY	TERR.	ZIP CODE	COUNTY	TERR.
72123		2	72190		5
72124		5	72199	Faulkner	2
72125		3	72199	Pulaski	5
72126	Perry	3	72201		5
72126	Pulaski	5	72202		5
72127	Conway	2	72204		5
72127	Perry	3	72205		5
72128		6	72206	Pulaski	5
72129		6	72206	Saline	6
72130		2	72207		5
72131		2	72209	Pulaski	5
72132		6	72209	Saline	6
72133		6	72210	Pulaski	5
72134		10	72210	Saline	6
72135	Perry	3	72211		5
72135	Pulaski	5	72212		5
72136		2	72214		5
72137		2	72215		5
72139		2	72216		5
72140		6	72217		5
72141		2	72219		5
72142	Lonoke	6	72222		5
72142	Pulaski	5	72223		5
72143		2	72225		5
72145		2	72227		5
72149		2	72295		5
72150		6	72301		11
72152		6	72303		11
72153		2	72310		10
72156		2	72311		10
72157		2	72312		6
72160		6	72313		10
72164		5	72314		10
72165		4	72315		10
72166		6	72319		10
72167		6	72320		10
72168		6	72321		10
72169		7	72322		10
72170		6	72324		10
72173		2	72325		11
72175		6	72326		10
72176		6	72327		11
72178		2	72328		6
72179		2	72329		10
72180		5	72330		10
72182		6	72331		11
72183		5	72331		10

Refer to FNPAC for Zip Codes not listed.

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ZIP CODE	COUNTY	TERR.	ZIP CODE	COUNTY	TERR.
72332		11	72391		10
72333		6	72392		10
72335		10	72392		10
72336		10	72394		10
72338		10	72394		10
72339		11	72395		10
72340		10	72395		10
72341		10	72396		10
72342		6	72396		10
72346		10	72401		7
72347	Cross	10	72402		7
72347	Jackson	7	72404		7
72348	Crittenden	11	72410		7
72348	St. Francis	10	72411		7
72350		10	72412		7
72351		10	72413		7
72352		10	72414		7
72353		6	72415		7
72354		10	72416		7
72355	Lee	10	72417		7
72355	Phillips	6	72419		7
72358		10	72421		7
72359		10	72422		7
72360		10	72424		7
72364		11	72425		7
72365		10	72426		10
72366		6	72427		7
72367		6	72428		10
72368		10	72429		10
72369		6	72430		7
72370		10	72431		7
72372		10	72432		10
72373		10	72433		7
72374		6	72434		7
72376		11	72435		7
72377		10	72436		7
72379		8	72437		7
72383		6	72438		10
72384		11	72440		7
72386	Crittenden	11	72441		7
72386	Mississippi	10	72442		10
72386	Poinsett	10	72443		7
72387		10	72444		7
72389		6	72445		7
72390		6	72447		7
72390		6	72449		7
72391		10	72450		7

Refer to FNPAC for Zip Codes not listed.

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

ZIP CODE	COUNTY	TERR.	ZIP CODE	COUNTY	TERR.
72451		7	72531		4
72453		7	72532		4
72454		7	72533		2
72455		7	72534	Cleburne	2
72456		7	72534	Independence	4
72457		7	72536		4
72458		7	72537		1
72459		7	72538		4
72460		7	72540		4
72461		7	72543		2
72462		7	72546		2
72464		7	72553		4
72465		7	72555		2
72466		7	72560		2
72467		7	72562		4
72469	Lawrence	7	72565		4
72469	Sharp	4	72567		2
72470		7	72568		4
72471		7	72569		4
72472		10	72571		4
72473		7	72572		7
72474		7	72573		4
72475		10	72575		4
72476		7	72576		4
72478		7	72577		4
72479		10	72578		4
72482		4	72579		4
72501		4	72581		2
72512		4	72583		4
72513		4	72584		4
72515		4	72585		4
72516		4	72587		4
72517		4	72601		1
72519	Baxter	1	72602		1
72519	Izard	4	72610		2
72519	Stone	2	72611		1
72520		4	72613		1
72521		4	72615		1
72522		4	72616		1
72523		2	72617		1
72524		4	72619		1
72525		4	72623		1
72526		4	72624		2
72527		4	72626		1
72528		4	72628		2
72529		4	72629		2
72530		2	72630		1

Refer to FNPAC for Zip Codes not listed.

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

ZIP CODE	COUNTY	TERR.	ZIP CODE	COUNTY	TERR.
72631		1	72717		1
72632		1	72718		1
72633		1	72719		1
72634		1	72721		1
72635		1	72722		1
72636		2	72727		1
72638	Carroll	1	72728		1
72638	Newton	2	72729		1
72639		2	72730		1
72640		2	72732		1
72641		2	72733		1
72642		1	72734		1
72644		1	72735		1
72645		2	72736		1
72648		2	72737		1
72650		2	72738		1
72651		1	72739		1
72653		1	72740		1
72654		1	72741		1
72655		2	72742		1
72658		1	72744		1
72660		1	72745		1
72661		1	72747		1
72662		1	72749		1
73663		2	72751		1
72666		2	72752		1
72668		1	72753		1
72669		2	72756		1
72670		2	72758		1
72672		1	72760		1
72675	Marion	1	72761		1
72675	Searcy	2	72762		1
72677		1	72764		1
72679		2	72765		1
72680		2	72766		1
72682		1	72768		1
72683		2	72769		1
72685		2	72770		1
72686		2	72773		1
72687		1	72774		1
72701		1	72776		1
72703		1	72801		2
72704		1	72802		2
72711		1	72812		2
72712		1	72820	Franklin	3
72714		1	72820	Johnson	2
72715		1	72821		3

Refer to FNPAC for Zip Codes not listed.

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

ZIP CODE	COUNTY	TERR.	ZIP CODE	COUNTY	TERR.
72823		2	72924		3
72824		2	72926		3
72826		3	72927		3
72827		2	72928		3
72828		2	72930		3
72829		2	72932		3
72830		2	72933		3
72832		2	72934	Crawford	3
72833	Scott	3	72934	Washington	1
72833	Yell	2	72935		3
72834		2	72936		3
72835	Logan	3	72937		3
72835	Yell	2	72938		3
72837		2	72940		3
72838		2	72941		3
73839		2	72943		3
72840		2	72944		3
72841		3	72945		3
72842		2	72946		3
72843		2	72947		3
72845		2	72948		3
72846		2	72949		3
72847		2	72950		3
72851		3	72951		3
72852		2	72952		3
72853		2	72955		3
72854		2	72956		3
72855		3	72957		3
72856		2	72958		3
72857		2	72959	Crawford	3
72858		2	72959	Franklin	3
72860		2	72959	Washington	1
72863		3			
72865		3			
72901		3			
72903		3			
72904		3			
72905		3			
72906		3			
72908		3			
72913		3			
72914		3			
72916		3			
72917		3			
72918		3			
72921		3			
72923		3			

Refer to FNPAC for Zip Codes not listed.

**Fidelity National Property and Casualty
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Coverages and Rating

MULTI-PERIL HOMEOWNERS PROGRAM

COVERAGES AND RATING – HO 00 03 AND HO 00 05

1. Coverages and Amounts

The policy contains two sections, each with various coverages.

Section I – Property Coverages

Section II – Liability Coverages

SECTION I COVERAGES		AMOUNTS
Coverage A: Dwelling	The described dwelling.	100% of Replacement Cost is Required
	Extended Replacement Cost	25% of Coverage A
Coverage B: Other Structures	Other structures on premises	10% of Coverage A amount.
Coverage C: Personal Property	Personal property	50% of Cov. A
	Special Categories of Personal Property:	Special Limit:
	Money, bank note, bullion, etc.	\$200
	Securities, accounts, deeds, etc.	\$1,500
	Watercraft	\$1,500
	Trailers	\$1,500
	Jewelry, watches, furs (Theft)	\$1,500
	Firearms & related equip (Theft)	\$2,500
	Silverware (Theft)	\$2,500
	Property used for Business Purposes (On Premises)	\$2,500
	Property used for Business Purposes (Off Premises)	\$250
	Electronic Apparatus while in or upon a motor vehicle	\$1,500
	Electronic Apparatus used in business away from the residence premises	\$1,500
	Memorabilia, souvenirs, collector items	\$2,500
	Rugs, carpets, tapestries (Theft)	\$5,000
	Computer Equipment (On Premises)	\$5,000
	Computer Equipment (Off Premises)	\$1,000
	Cameras, Video Recording and Playing Equipment	\$500
	Paintings, etchings, antiques	\$1,000
Coverage D: Loss of Use	Additional Living Expense Fair Rental Value	40% of Coverage A Limit
	Civil Authority Prohibits Use	2 Weeks

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

SECTION I COVERAGES (CONT.)		
Additional Coverages:	Collapse	
	Credit Card and Forgery	\$500
	Debris Removal	\$1,000
	Fire Department Service Charge	\$500
	Glass or Safety Glazing Material	
	Grave Markers	\$5,000
	Landlord's Furnishings	\$2,500
	Loss Assessment	\$1,000
	Ordinance or Law	10% of Coverage A
	Property Removed	
	Reasonable Repairs	
Trees, Shrubs and Other Plants	\$500	

Coverage A, B and C limits are subject to Inflation Coverage.

For available options, see the Discounts, Surcharges and Options section.

SECTION II COVERAGES		AMOUNTS
Coverage E: Personal Liability	Includes Comprehensive Personal Liability.	\$100,000 Minimum
Coverage F: Medical Payments to Others		\$1,000 Minimum
Additional Coverages:	Damage to Property of Others	\$1,000
	Claim Expense	
	First Aid Expenses	
	Loss Assessment	\$1,000

For available options, see the Discounts, Surcharges and Options section.

2. Losses Insured

A. Section I

Damage to insured's property is covered under Section I of the policy. As indicated in Item 1 of this unit, there are four coverages under Section I.

COVERAGE A – Dwelling

COVERAGE B – Other Structures

COVERAGE C – Personal Property

COVERAGE D – Loss of Use

MULTI-PERIL HOMEOWNERS PROGRAM

Listed below are the losses that are insured:

Losses Insured	Protection Provided	
	Coverage A, B & D	Coverage C
Fire or Lightning	Accidental Direct	Yes
Windstorm or Hail	Physical Loss	Yes
Explosion	(with certain	Yes
Riot or Civil Commotion	exclusions)	Yes
Aircraft		Yes
Vehicles		Yes
Smoke		Yes
Vandalism or Malicious Mischief		Yes
Theft		Yes
Falling Objects		Yes
Weight of Ice, Snow or Sleet		Yes
Accidental Discharge of Water or Steam		Yes
Sudden, Accidental tearing etc. of Water Heating Systems or Appliances		Yes
Freezing of Plumbing		Yes
Damage from Artificially Generated Electricity		Yes
Volcanic Eruption		Yes

B. Section II

Section II Liability includes coverage for bodily injury or property damage and defense costs associated with a suit brought against an insured.

3. Loss Settlement – Section I

A. Coverage A – Dwelling

Losses to Coverage A and B are settled on a replacement cost basis without deduction for depreciation up to the limit shown on the Declarations page. Therefore, the Coverage A limit may be adjusted annually at renewal as determined by the replacement cost calculator model. An additional amount of insurance equal to 25% of the Coverage A limit of liability is provided for a premium discount.

Attach endorsement HO 23 47, Specified Additional Amount of Insurance for Coverage A-Dwelling-Arkansas.

B. Coverage C – Personal Property

Losses to Coverage C are settled on an actual cash value basis. The insured may elect, for an additional premium, to have losses settled on a replacement cost basis.

MULTI-PERIL HOMEOWNERS PROGRAM

4. Rating
 - A. Determine the BASIC PREMIUM.
 - 1) Select the correct TERRITORY according to the location of the dwelling and determine the base rate from Page RP-1.
 - 2) Select the appropriate CONSTRUCTION as defined in the Rules.
 - 3) Select the appropriate PROTECTION CLASS according to the location of the dwelling.
 - 4) Select the desired amount of insurance. Multiply the base rate by the Protection/Construction Class factor and by the Coverage A amount factor shown on the rate pages.
 - 5) Apply all applicable basic premium adjustments from the Basic Premium Adjustment Section to derive the BASIC PREMIUM. For example, Multiple Family Surcharge and Townhouse or Row House Surcharge.
 - B. Apply any remaining PERCENTAGE discounts or charges for optional coverages sequentially in the order presented in Percentage Discounts, Charges and Options section.
 - C. Apply any FLAT DOLLAR discounts or charges including premiums for optional coverages.
 - D. Determine the Insurance Bureau Score Adjustment
 - 1) Select the premium adjustment factor for the named insured from the Insurance Bureau Score table.
 - 2) Multiply any premiums developed from Sections A, B, C or Inland Marine by the factor selected in Step 1.

MULTI-PERIL HOMEOWNERS PROGRAM

COVERAGES AND RATING – HO 00 04 AND HO 00 06

1. Coverages and Amounts

The policy contains two sections each with various coverages.

Section I – Property Coverages

Section II – Liability Coverages

SECTION I COVERAGES		AMOUNTS
Coverage A: Dwelling	Building Property	HO 00 06: 30% of Cov. C (\$1,000 Min.) HO 00 04: Not Applicable
Coverage C: Personal Property	Any calculated amount based on value of personal property Special Categories of personal property: Money, bank note, bullion, etc. Securities, accounts, deeds, etc. Watercraft Trailers Jewelry, watches, furs (Theft) Firearms & related equip (Theft) Silverware (Theft) Property used for Business Purposes (On Premises) Property used for Business Purposes (Off Premises) Electronic Apparatus while in or upon a motor vehicle Electronic Apparatus used in business away from the residence premises Memorabilia, souvenirs, collector items Rugs, carpets, tapestries (Theft) Computer Equipment (On Premises) Computer Equipment (Off Premises) Cameras, Video Recording and Playing Equipment Paintings, etchings, antiques	Special Limit: \$200 \$1,500 \$1,500 \$1,500 \$1,500 \$2,500 \$2,500 \$2,500 \$250 \$1,500 \$1,500 \$2,500 \$5,000 \$5,000 \$1,000 \$500 \$1,000
Coverage D: Loss of Use	Additional Living Expense Fair Rental Value Civil Authority Prohibits Use	40% of Coverage C Limit 2 Weeks

MULTI-PERIL HOMEOWNERS PROGRAM

SECTION I COVERAGES (CONT.)		AMOUNTS
Additional Coverages:	Building Additions & Alterations	HO 00 04: 10% of Cov. C
	Collapse	
	Credit Card and Forgery	\$500
	Debris Removal	\$1,000
	Fire Department Service Charge	\$500
	Glass or Safety Glazing Material	
	Grave Markers	\$5,000
	Loss Assessment	\$1,000
	Ordinance or Law	10% of Coverage A
	Property Removed	
	Reasonable Repairs Trees, Shrubs, and Other Plants	\$500

Coverage A (HO 00 06) and Coverage C limits are subject to Inflation Coverage. For available options, see the Discounts, Surcharges and Options Section.

SECTION II COVERAGES		MINIMUMS OR AMOUNTS
Coverage E: Personal Liability	Includes Comprehensive Personal Liability	\$100,000 Minimum
Coverage F: Medical Payments to Others		\$1,000 Minimum
Additional Coverages:	Damage to Property of Others	\$1,000
	Claim Expense	
	First Aid Expenses	
	Loss Assessment	\$1,000

For available options, see the Discounts, Surcharges and Options section.

2. Losses Insured

Damage to insured's property is covered under Section I of the policy. As indicated in Item 1 of this subsection, there are three coverages under Section I.

- Damage to personal property on or away from premises;
- Insured's interests in betterments and improvements; and
- Loss of use.

Coverage applies to loss caused by the following:

- Fire or Lightning
- Windstorm or Hail
- Explosion
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism or Malicious Mischief

MULTI-PERIL HOMEOWNERS PROGRAM

Theft
 Falling Objects
 Weight of Ice, Snow or Sleet
 Accidental Discharge of Water or Steam
 Sudden and Accidental Tearing Asunder, Cracking, Bursting or Bulging of a
 Water Heating System or Appliance
 Freezing of Plumbing
 Damage from Artificially Generated Electricity
 Volcanic Eruption

Condominium Unitowners theft coverage on seasonals or units rented or held for rental more than 180 days is limited to burglary coverage. Section II coverage applies on premises only. Coverage A and Loss Assessments on Condominium Unitowners policies are provided for accidental direct physical loss subject to certain exclusions.

3. Loss Settlement – Section I

Losses for Coverage C are settled on an actual cash value basis. For an additional premium, the insured may elect to have losses settled on a replacement cost basis.

4. Rating

A. Determine the BASIC PREMIUM.

- 1) Develop the value of the property by calculating the Replacement Cost Value of the personal property if Replacement Cost on Personal Property Coverage will be purchased or the Replacement Cost less Depreciation value if not. This value will be the COVERAGE C AMOUNT.
- 2) Select the correct TERRITORY according to the location of the dwelling.
- 3) Select the appropriate PROTECTION CLASS according to the location of the dwelling.
- 4) Renters
 Multiply the base rate for the correct territory from Page RP-1 by the appropriate protection class/construction type factor from Page RP-2 and then by the amount of insurance factor from Page RP-4.
- 5) Condominium Unitowners
 - a) Multiply the base rate for the correct territory from Page RP-1 by the appropriate protection class/construction type factor from Page RP-2 and then by the amount of insurance factor from Page RP-4.
 - b) Apply all applicable basic premium adjustments from the Basic Premium Adjustment Section to derive the BASIC PREMIUM. For example, Unit-Owners Rental to Others.

B. Apply any remaining PERCENTAGE discounts or charges for optional coverages sequentially in the order presented in Percentage Discounts, Charges and Options section.

C. Apply any FLAT DOLLAR discounts or charges including premiums for optional coverages.

D. Determine the Insurance Bureau Score Adjustment

- 1) Select the premium adjustment factor for the named insured from the Insurance Bureau Score table.
- 2) Multiply any premiums developed from Sections A, B, C or Inland Marine by the factor selected in Step 1.

MULTI-PERIL HOMEOWNERS PROGRAM

COVERAGES AND RATING – HO 00 08

1. Coverages and Amounts

The policy contains two sections, each with various coverages.

Section I – Property Coverages

Section II – Liability Coverages

SECTION I COVERAGES

		AMOUNTS
Coverage A: Dwelling	The described dwelling	Market Value
Coverage B: Other Structures	Other structures on premises	10% of Coverage A amount.
Coverage C: Personal Property	Personal property	50% of Cov. A
	Special Categories of Personal Property:	Special Limit:
	Money, bank notes, bullion, etc.	\$200
	Securities, accounts, deeds, etc.	\$1,500
	Watercraft	\$1,500
	Trailers	\$1,500
	Property used for Business Purposes (On Premises)	\$2,500
	Property used for Business Purposes (Off Premises)	\$250
	Electronic Apparatus while in or upon a motor vehicle	\$1,500
	Electronic Apparatus used in business away from the residence premises	\$1,500
	Memorabilia, souvenirs, collector items	\$2,500
	Rugs, carpets, tapestries (Theft)	\$5,000
	Computer Equipment (On Premises)	\$5,000
	Computer Equipment (Off Premises)	\$1,000
	Cameras, Video Recording and Playing Equipment	\$500
	Paintings, etchings, antiques	\$1,000
Coverage D: Loss of Use	Additional Living Expense	10% of Coverage A Limit
	Fair Rental Value	
	Civil Authority Prohibits Use	2 weeks
Additional Coverages:	Credit Card and Forgery	\$500
	Debris Removal	\$1,000
	Fire Department Service Charge	\$500
	Glass or Safety Glazing Material	
	Loss Assessment	\$1,000
	Property Removed	
	Reasonable Repairs	
	Trees, Shrubs and Other Plants	\$250

Coverage A, B and C limits are subject to Inflation Coverage. For available options, see the Discounts, Surcharges and Options section.

MULTI-PERIL HOMEOWNERS PROGRAM

SECTION II COVERAGES		AMOUNTS
Coverage E: Personal Liability		\$100,000 Minimum
Coverage F: Medical Payments to Others		\$1,000 Minimum
Additional Coverages:	Damage to Property of Others	\$1,000
	Claim Expense	
	First Aid Expenses	
	Loss Assessment	\$1,000

For available options, see the Discounts, Surcharges and Options section.

2. Losses Insured

A. Section I

Damage to insured's property is covered under Section I of the policy. As indicated in Item 1 of this unit, there are four coverages under Section I.

- COVERAGES A – Dwelling
- COVERAGES B – Other Structures
- COVERAGES C – Personal Property
- COVERAGES D – Loss of Use

Listed below are the losses that are insured:

Losses Insured	Protection Provided Coverage A, B C & D
Fire or Lightning	Yes
Windstorm or Hail	Yes
Explosion	Yes
Riot or Civil Commotion	Yes
Aircraft	Yes
Vehicles	Yes
Smoke	Yes
Vandalism or Malicious Mischief	Yes
Theft	Yes
Falling Objects	Yes
Volcanic Eruption	Yes

B. Section II

Section II Liability includes coverage for bodily injury or property damage and defense costs associated with a suit brought against an insured.

3. Loss Settlement – Section I

A. Coverage A – Dwelling

Losses to Coverage A and B are settled on a modified replacement cost basis. We will pay the lesser of:

1. The limit of liability that applies to the damaged or destroyed building structure; or
2. The necessary amount actually spent to repair or replace the loss to the building structure but no more than the cost of using common construction materials and methods where functionally equivalent to and less costly than obsolete, antique or custom construction materials and methods.

B. Coverage C – Personal Property

Losses to Coverage C are settled on an actual cash value basis.

MULTI-PERIL HOMEOWNERS PROGRAM

4. Rating
 - A. Determine the BASIC PREMIUM.
 - 1) Select the correct TERRITORY according to the location of the dwelling and determine the base rate from Page RP-1.
 - 2) Select the appropriate CONSTRUCTION as defined in the Rules.
 - 3) Select the appropriate PROTECTION CLASS according to the location of the dwelling.
 - 4) Select the desired amount of insurance. Multiply the base rate by the Protection/Construction Class factor and by the Coverage A amount factor shown on the rate pages.
 - 5) Apply all applicable basic premium adjustments from the Basic Premium Adjustment Section to derive the BASIC PREMIUM. For example, the Multiple Family Surcharge and Townhouse or Row House Surcharge.
 - B. Apply any remaining PERCENTAGE discounts or charges for optional coverages sequentially in the order presented in Percentage Discounts, Charges and Options section.
 - C. Apply any FLAT DOLLAR discounts or charges including premiums for optional coverages.
 - D. Determine the Insurance Bureau Score Adjustment
 - 1) Select the premium adjustment factor for the named insured from the Insurance Bureau Score table.
 - 2) Multiply any premiums developed from Sections A, B, C or Inland Marine by the factor selected in Step 1.

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Rates and Rating Factors

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Basic Premium Adjustments

MULTI-PERIL HOMEOWNERS PROGRAM

BASIC PREMIUM ADJUSTMENTS

The following adjustments apply to the precalculated premiums to develop the BASIC PREMIUM. If applicable, these basic premium adjustments **MUST** be applied to the precalculated premiums prior to adjustment for discounts, charges, or options.

1. Unit-Owners Rental to Others (HO 00 06)

The policy excludes Coverage C – Personal Property, Theft Coverage and Section II Liability for condominium units with rental exposure. For an additional premium, the policy may be endorsed to provide such coverage:

Number of Days Rented or Held for Rental	Factor
1 – 56 Days	1.10
57 – 90 Days	1.35
91 – 180 Days	1.35
Over 180 Days but Less Than 100%	1.35

Attach Endorsement HO 17 33, Unit-Owners Rental to Others.

2. Wood Shake or Wood Shingle Roof Charges (HO 00 03, HO 00 05 and HO 00 08)

The basic premiums contemplate standard roof covering materials. This rule recognizes the differences in roof covering materials with appropriate charges to the basic premium.

The following basic premium adjustments apply:

Ground Floor Area in Square Feet	Charge
Up to 1,000	Add \$20
1,001 – 1,500	Add \$30
1,501 – 2,000	Add \$40
2,001 – 2,500	Add \$50
2,501 – 3,000	Add \$60
Over 3,000	Add \$70

3. Multiple Family Surcharge (HO 00 03, HO 00 05 and HO 00 08)

In a 1, 2, 3, or 4 family dwelling, an individual family unit may not be occupied by more than two families. Apply the appropriate charge shown below based on the number of families residing in all of the units.

Number Of Family	Factor
1	1.00
2	1.10
3 – 4	1.20

MULTI-PERIL HOMEOWNERS PROGRAM

4. Town House or Row House Surcharge (HO 00 03, HO 00 05 and HO 00 08)
 Determine the total number of individual family units within a fire Division. An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division. Apply the appropriate charge shown below.

Total # Of Individual Family Units Within The Fire Division	Protection Class	
	1 – 8B	9 - 10
1 – 2	1.00	1.00
3 – 4	1.10	1.15
5 – 8	1.25	1.30

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Discounts, Charges and Options

MULTI-PERIL HOMEOWNERS PROGRAM

PERCENTAGE DISCOUNTS, CHARGES AND OPTIONS

All discounts, charges and options are to be applied to the BASIC PREMIUM as developed after applicable adjustments from the BASIC PREMIUM ADJUSTMENT Section. Percentage discounts, charges and options are to be applied to this BASIC PREMIUM prior to any adjustment for flat dollar discounts, charges and options. The policy minimum premium applies to the policy premium after adjustments for discounts, charges and options.

1. Special Personal Property Coverage (HO 00 03 and HO 00 05)
For an additional premium, the policy may be endorsed to provide the following additional coverages.
 - a. **Coverage C Perils Insured Against (HO 00 03 only)**
The Perils Insured Against under Coverage C are broadened from named perils to risk of sudden and accident direct physical loss unless excluded in the policy.
 - b. **Coverage C – Special Limits of Liability**
The limits of liability for categories a. through p. under Coverage C – Special Limits of Liability are increased. “Furs” have been removed from category e. and moved to category r. In addition, the perils insured against under categories e., f., g. and r. are broadened from “theft” to “theft, misplacing or losing”.

CATEGORY	POLICY LIMIT	INCREASED LIMIT
a. money, bank notes, etc.	\$200	\$1,000
b. securities, accounts, etc.	\$1,500	\$5,000
c. watercraft, trailers, etc.	\$1,500	\$2,000
d. trailers or semi-trailers not used with watercraft of all types	\$1,500	\$3,000
e. jewelry, watches, precious and semiprecious stones	\$1,500	\$5,000
f. firearms and related equipment	\$2,500	\$5,000
g. silverware, goldware, platinumware, pewterware, etc.	\$2,500	\$10,000
h. property, on the “residence premises”, used at any time in any manner for any “business” purpose	\$2,500	\$25,000
i. property, away from the “residence premises”, used primarily for “business” purposes.	\$250	\$2,500
j. electronic apparatus and accessories, while in or upon a “motor vehicle”	\$1,500	\$2,500
k. electronic apparatus and accessories used primarily for “business” while away from the “residence premises”	\$1,500	\$2,500
l. memorabilia, souvenirs, collector items, etc.	\$2,500	\$5,000
m. imported rugs, carpets, tapestries, wall hangings, etc. (theft only)	\$5,000	\$7,500
n. electronic data processing equipment (residence premises)	\$5,000	\$7,500
o. electronic data processing equipment (off premises)	\$1,000	\$2,000
p. camera or video recording and playing equipment	\$500	\$1,000
q. paintings, etchings, antique furniture, etc.	\$1,000	\$2,000
r. furs	Included in category e.	\$5,000

MULTI-PERIL HOMEOWNERS PROGRAM

1. Special Personal Property Coverage (HO 00 03) (Cont.)
 - c. **Refrigerated Property**
We will pay up to \$1,000 for food while contained in a refrigerator or freezer which spoils. This coverage is subject to a \$250 deductible.
 - d. **Property Removed**
The period of time in which property is covered while being removed from a premises endangered by a Peril Insured Against is increased from 30 days to 90 days while removed.
 - e. **Earth Movement (HO 00 03 Only)**
Earth Movement under Coverage C-Personal Property is provided.
 - f. **Water Damage (HO 00 03 Only)**
Water damage coverage to property described in Coverage C away from a premises or location owned, rented, occupied or controlled by an insured is provided.

Policy Type	Factor
HO 00 03	1.13
HO 00 05	1.03

Attach Endorsement A6155, Special Personal Property Coverage (HO 00 03); or
Attach Endorsement A6156, Special Personal Property Coverage (HO 00 05).

2. Special Personal Property Coverage (HO 00 04 and HO 00 06)
For an additional premium, the policy may be endorsed to provide the following additional coverages. This coverage may only be provided when:
 - A. For Form HO 00 04, the apartment, dwelling or cooperative unit rented to the insured is not rented or sublet to another; or
 - B. For Form HO 00 06, the condominium or cooperative unit is owner occupied and not rented to others.
 - (1) Coverage C Perils Insured Against
The Perils Insured Against under Coverage C are broadened from named perils to risk of sudden and accident direct physical loss unless excluded in the policy.
 - (2) Coverage C – Special Limits of Liability
The perils insured against under categories e., f. and g. are broadened from “theft” to “theft, misplacing or losing”.
 - (3) Water Damage
Water damage coverage to property described in Coverage C away from a premises or location owned, rented, occupied or controlled by an insured is provided.

Factor
1.40

Attach Endorsement HO 05 24, Special Personal Property Coverage (HO 00 04); or
Attach Endorsement HO 17 31, Unit-Owners Coverage C Special Coverage (HO 00 06).

MULTI-PERIL HOMEOWNERS PROGRAM

3. Deductibles

A. HO 00 03, HO 00 05 and HO 00 08

The base premium includes a \$500 deductible. For optional deductibles, apply the adjustment shown in the table below.

Deductible	Premium Adjustment
\$ 100	1.30
250	1.13
500	1.00
750	0.91 (\$175 max.)
1,000	0.83 (\$200 max.)
1,500	0.76 (\$400 max.)
2,000	0.70 (\$600 max)
2,500	0.69 (\$650 max)
5,000	0.65 (\$875 max.)
10,000	0.60 (\$1,400 max)

B. Windstorm or Hail Percentage Deductibles – HO 00 03, HO 00 05 and HO 00 08

The following deductible options are used in conjunction with the deductible applicable to All Other Section I Perils.

Deductible	Premium Adjustment
2%	0.90
5%	0.83

In no event shall the wind/hail deductible be less than the All Other Section I Perils deductible.

Attach Endorsement HO 03 12, Windstorm or Hail Percentage Deductible.

C. HO 00 04 and HO 00 06

The base premium includes a \$500 deductible. For optional deductibles, apply the adjustment shown in the table below.

Deductible	Premium Adjustment
\$100	1.40
\$250	1.22
\$500	1.00
\$750	0.88
\$1,000	0.76
\$1,500	0.74
\$2,000	0.73
\$2,500	0.72

MULTI-PERIL HOMEOWNERS PROGRAM

4. Personal Property Replacement Cost Loss Settlement
 A. HO 00 03, HO 00 05 and HO 00 08
 Losses for personal property are settled on either a Replacement Cost basis or an Actual Cash Value basis. The premiums contemplate Actual Cash Value loss settlement. For an additional premium, personal property losses may be settled according to the Replacement Cost Loss Settlement Provision. The additional premium for this coverage shall be determined by applying the following factor.

Adjustment Factor
1.09

- B. HO 00 04 and HO 00 06
 The premiums contemplate Actual Cash Value loss settlement. For an additional premium, personal property losses may be settled according to the Replacement Cost Loss Settlement Provision. The additional premium for this coverage shall be determined by applying the following percentage charge.

Adjustment Factor	Minimum
1.24	\$24

Attach Endorsement HO 04 90, Personal Property Replacement Cost Loss Settlement.

5. Specified Additional Amount of Insurance for Coverage A-Dwelling (HO 00 03 and HO 00 05)
 The policy allows for an additional amount of insurance equal to 50% of the Coverage A limit of liability. This amount may be decreased to 25% of the Coverage A limit of liability.

Limit	Factor
25%	0.98
50%	1.00

We must be notified within 90 days of the start of any addition, alteration or improvement which increases the replacement cost of the dwelling by more than \$5,000 and any increase in premium must be paid by the insured.

Attach HO 23 47, Specified Additional Amount of Insurance For Coverage A-Dwelling-Arkansas.

6. Coverage D – Loss of Use (HO 00 03 and HO 00 05)
 The policy automatically provides 40% of the Coverage A limit for Coverage D – Loss of Use. The limit may be reduced to 20% and is subject to the following discount:

Factor
0.97

MULTI-PERIL HOMEOWNERS PROGRAM

7. Utilities Rating Plan (HO 00 03, HO 00 05 and HO 00 08)
 The following adjustment applies depending on the calendar year that the dwelling was completed and first occupied or the calendar year that utilities were completely upgraded. If the year first occupied is different than the year completed, the later year is used in determination of the applicable premium adjustment. If the utilities were updated in different years, then the premium adjustment is based on the earliest year in which any one of the utilities was updated. For updated utilities to qualify for the discount, ALL of the following must be upgraded by qualified contractors with all work confirming to local code requirements:
- A. Plumbing – improvements should include the installation of new water lines within the structure and plumbing fixtures.
 - B. Electrical service – improvements should include the replacement of fuse or breaker boxes, switches, fixtures, and wiring.
 - C. Heating and cooling system – improvements should include furnace and air-conditioning replacement, or replacement of burners on furnaces and compressors on central air-conditioning systems.

Without a complete update of utilities (as outlined above), a partial update of utilities may be considered in the determination of the applicable premium adjustment. To be considered partially updated, the electrical service (replacement of fuse or breaker boxes) and heating and cooling systems (complete update as described above) must have been updated. If the policyholder certifies that these systems have been updated within the last 10 years, then, at the time of certification, the home will be considered to have updated utilities as of 10 years preceding the current calendar year.

For Homes Completed and Occupied or Utilities Updated	Premium Adjustment
During current calendar year	0.75
One year preceding current calendar year	0.75
Two years preceding current calendar year	0.75
Three years preceding current calendar year	0.79
Four years preceding current calendar year	0.83
Five years preceding current calendar year	0.87
Six years preceding current calendar year	0.91
Seven years preceding current calendar year	0.95
Eight years preceding current calendar year	0.98
Nine years through thirty-nine years preceding current calendar year	1.00
Forty years or more preceding current calendar year	1.06

NOTE: A dwelling under construction shall be considered to be completed and occupied during the current calendar year. The Coverage A amount for a dwelling under construction should equal 100% of the completed dwelling replacement cost.

MULTI-PERIL HOMEOWNERS PROGRAM

8. Home Alert Protection (All Forms)
 The following adjustments apply for fire and burglary prevention efforts by the policyholder:

Description	Adjustment
Complete Burglar Alarm	0.98
Smoke/Fire Alarm	0.98
Smoke/Fire Alarm w/ Dead Bolt Locks & Fire Extinguisher	0.97
Burglar Alarm with Smoke/Fire Local Alarm, with Dead Bolt Locks and Fire Extinguisher	0.97
Smoke/Fire Alarm and/or Burglar Alarm reporting to a Central Station, Police or Fire Department w/ Dead Bolt Locks & Fire Extinguisher	0.90

Telephone dialer discounts do not apply in areas where dialers are prohibited by ordinance or law.

Only one discount from the above schedule may be applied per policy. No combination of discounts, other than shown, is permitted.

Attach Endorsement HO 04 16, Premises Alarm and Fire Protection System.

9. Claim Record Rating Plan (All Forms)
 The premium shall be adjusted according to the schedule shown below:

Consecutive Years Insured with FNPAC	Premium Adjustment				
	Number of Qualified Paid Claims in the Last 3 Years				
	0	1	2	3	4+
1 – 2	0.95	1.00	1.30	1.55	1.85
3 – 5	0.95	0.95	1.30	1.55	1.85
6 – 8	0.90	0.90	1.25	1.55	1.85
9+	0.85	0.85	1.10	1.45	1.85

A. Consecutive Years Insured with FNPAC

The years with FNPAC are determined by the number of consecutive years (ending with the current renewal date) the policyholder or spouse has had a FNPAC Homeowners, Manufactured Home or Farm/Ranch policy covering their primary dwelling or contents. Although the number of consecutive years is based on the policy on the primary dwelling or contents, it will also be used for any secondary residence insured by FNPAC.

If a policy is reinstated, the number of consecutive years with FNPAC applying at the time of cancellation or expiration will be used, provided the reinstatement occurs within three years. The period of time away from FNPAC does not apply.

MULTI-PERIL HOMEOWNERS PROGRAM

B. Number of Qualified Paid Claims in the Last 3 Years

The number of claims is determined by the number of qualified paid claims the policyholder has had in the last 3 years, ending 3 months prior to the current renewal effective date. A qualified claim is any claim which results in a paid loss during this 3-year period.

The following losses are not considered qualified claims:

1. catastrophic claims;
2. weather-related claims;
3. losses with payments made under Medical Payments coverage only;
4. losses on a newly purchased home, which occurred prior to being insured with FNPAC; and
5. losses for which subrogation payments have been received.

The number of qualified Section I (Property Coverages) claims may be reduced or eliminated with the selection of a higher deductible. All claims that would not have applied if this higher deductible had been in force at the time of the claim are removed from the total qualified claim count.

The number of qualified Section II (Liability) claims may be reduced or eliminated with the elimination of the exposure which caused the claim.

10. Automatic Sprinkler Discount (All Forms)

The following adjustments apply for automatic sprinkler systems in the dwelling:

Description	Premium Adjustment
Automatic Sprinkler in all areas including bathrooms, attics, closets and attached structures	0.90
Automatic Sprinklers totally or partially omitted in bathrooms, attics, closets and attached structures	0.95

The discount applies in addition to any other discount shown in the manual. Attach Endorsement HO 04 16, Premises Alarm or Fire Protection System.

11. Ordinance or Law Increased Amount of Coverage (HO 00 03 and HO 00 05)

A homeowners policy provides coverage for contingent liability due to the operation of building laws equal to 10% of the Coverage A limit. Loss under Coverage A will be settled on the basis of any ordinance or law regulating the construction, repair or demolition of the building. The amount of coverage provided may be increased by application of the following adjustment:

Percentage of Coverage A Limit	Adjustment	Minimum
25%	1.03	\$ 5
50%	1.08	\$15

Attach Endorsement HO 04 77, Ordinance or Law Increased Amount of Insurance.

MULTI-PERIL HOMEOWNERS PROGRAM

12. Home-Auto Discount (All Forms)

The basic premium shall be adjusted by the following factor if the named insured is also the named insured on a private passenger automobile policy written as voluntary business by Fidelity National Financial, Inc. or its subsidiaries.

Factor
0.85

NOTE:

This discount only applies if the auto policy insures private passenger automobiles. The following vehicles do not qualify as private passenger automobiles:

- Motor homes, Truck or Van Campers (Recreational Use)
- Motorcycles, Motorscooters, and Motorized bicycles
- Antique and Classic Automobiles and Replicas
- Fleets insured under the provisions of the Experience Rating Plan
- All Terrain Vehicles

13. Fidelity National Financial Employee Group Discount (All Forms)

When a named insured is employed by Fidelity National Financial, Inc. or its subsidiaries, the following factor shall apply:

Factor
0.90

14. Newly Acquired Home Discount (HO 00 03, HO 00 05 and HO 00 08)

The following factors shall apply for a dwelling newly purchased by the named insured. To qualify for the discount, the effective date of the FNPAC policy must be within 30 days from the closing date of the insured’s purchase of the dwelling. The insured must have qualified for the “First Year” discount at policy inception in order to qualify for subsequent discounts.

Year of Policy	Factor
First Year	0.90
Second Year	0.95
Third and Subsequent Years	1.00

15. Superior Construction Discount (HO 00 03, HO 00 05 and HO 00 08)

For dwellings with superior construction defined as “Non-Combustible, Masonry Non-Combustible and Fire Resistive in the General Rules section of this manual, the following adjustment applies to the otherwise applicable masonry premium.

Factor
0.85

MULTI-PERIL HOMEOWNERS PROGRAM

16. Solid Fuel Burning Device Surcharge (All Forms)

The policy may be endorsed to provide coverage for the additional exposure presented if a solid fuel burning device exists in a dwelling and the following conditions are met:

- A. It must have been professionally installed; and
- B. It must be the primary source of heat.

Solid fuel burning devices are considered stoves, furnaces, fireplace inserts, or any similar device that burns wood, coal, pellets or other solid fuels. Built in Fireplaces that have metal or masonry chimneys are not subject to this charge.

Factor
1.05

17. Insurance Bureau Score Adjustment (All Forms)

The policy premium is subject to modification based on the Insurance Bureau Score developed for the first named insured listed on the policy. The Insurance Bureau Score will be re-evaluated prior to the generation of each subsequent renewal offer. All premiums, including Inland Marine, will be adjusted using the factors shown below.

Insurance Bureau Score	HO 00 03, HO 00 05 & HO 00 08	HO 00 04	HO 00 06
802 & up	0.590	0.590	0.590
763 - 801	0.690	0.690	0.690
735 - 762	0.750	0.750	0.750
711 - 734	0.865	0.865	0.865
688 - 710	0.865	0.865	0.865
664 - 687	0.950	0.950	0.950
No Score	1.000	1.000	1.000
639 - 663	1.060	1.060	1.060
608 - 638	1.150	1.150	1.150
568 - 607	1.350	1.350	1.350
567 & below	1.830	1.830	1.830

MULTI-PERIL HOMEOWNERS PROGRAM

FLAT DOLLAR OPTIONS

18. Inflation Guard (All Forms)

For the additional premium shown below, the basic coverage amounts will automatically be increased pro rata during the policy period for inflation. For HO 00 03 and HO 00 05 policies, the Coverage A must be at least 100% of replacement cost to be eligible for this endorsement.

Premium
\$10

Attach Endorsement HO 04 46, Inflation Guard.

19. Coverage C – Personal Property

a. Coverage C – Increased Limits (HO 00 03, HO 00 05 and HO 00 08)

HO 00 03 and HO 00 05 - The base rates contemplate a Coverage C limit of 50%. The minimum and maximum amount of Coverage C is 50% and 75%, respectively. The Coverage C amount for personal property may be increased or decreased at the following rate:

Rate per \$1,000 of increase or decrease
\$0.45

b. Personal Property at Other Residences – Increased Limit (All Forms)

Coverage for personal property usually located at other residences is limited in the policy form to 10% of Coverage C or \$1,000, whichever is greater. This limit may be increased at the following rate:

For Each Increase of \$1,000 Add:
\$7

Attach Endorsement HO 04 50, Personal Property at Other Residences – Increased Limit.

c. Money (All Forms)

The special limit of liability of \$200 on money, bank notes, bullion, gold other than gold ware or gold-plated ware, silver other than silverware or silver-plated ware, platinum and coins may be increased to \$1,000.

Premium per \$100
\$6

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.

Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability (Form HO 00 04 w/HO 05 25, HO 00 06 w/HO 17 38 and HO 00 05).

d. Securities (All Forms)

The special limit of liability of \$1,500 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets and stamps may be increased to \$3,000.

Premium per \$100
\$4

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.

Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability (Form HO 00 04 w/HO 05 25, HO 00 06 w/HO 17 38 and HO 00 05).

MULTI-PERIL HOMEOWNERS PROGRAM

- e. Jewelry, Watches and Furs (All Forms except HO 00 08)
The special limit of liability of \$1,500 for loss by theft of jewelry, watches, furs, precious and semiprecious stones may be increased to \$6,500, not exceeding \$1,500 for any one article.

Premium per \$1,000
\$8

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.
Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability
(Form HO 00 04 w/HO 05 25, HO 00 06 w/HO 17 38 and HO 00 05).

- f. Firearms and Related Equipment (All Forms except HO 00 08)
The policy provides named peril coverage with a \$2,500 limit on loss by theft of Firearms. Coverage for direct physical loss may be written to provide broader coverage and increase the limit as follows:

Limits for Loss by the Following Perils	Any One Article	Total
1. Theft	\$2,500	\$5,000
2. Coverage C Perils Other than Theft	Cov. C Limit + \$5,000	Cov. C Limit + \$5,000
3. All Other Covered Perils	\$2,500	\$5,000

Premium
\$7

Attach Endorsement A6130, Coverage C-Increased Special Limits of Liability-Firearms and Related Equipment.

- g. Silverware and Goldware (All Forms except HO 00 08)
The policy provides named peril coverage with a \$2,500 limit of loss by theft of Silverware and Goldware. This limit may be increased in increments of \$2,500 for the following additional premiums.

Limit for Loss by Theft		
\$5,000	\$7,500	\$10,000
\$8	\$16	\$24

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.
Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability
(Form HO 00 04 w/HO 05 25, HO 00 06 w/HO 17 38 and HO 00 05).

- h. Electronic Apparatus in or upon a motor vehicle (All Forms)
The special limit of liability of \$1,500 on electronic apparatus and accessories while in or upon a motor vehicle may be increased in increments of \$500 to a maximum of \$6,000.

Premium per \$500
\$9

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.
Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability
(Form HO 00 04 w/HO 05 25, HO 00 06 w/HO 17 38 and HO 00 05).

MULTI-PERIL HOMEOWNERS PROGRAM

- i. Electronic Apparatus used for business (All Forms)
The special limit of liability of \$1,500 on electronic apparatus and accessories used primarily for business while away from the residence premises and not in or upon a motor vehicle may be increased in increments of \$500 to a maximum of \$6,000.

Premium per \$500
\$20

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.
Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability
(Form HO 00 04 w/HO 05 25, HO 00 06 w/HO 17 38 and HO 00 05).

- j. Home Computers (All Forms)
The policy provides \$5,000 coverage on electronic data processing equipment including the recording and storage media used with that equipment. This coverage applies to equipment primarily used on premises regardless of whether it is used in a business. This limit can be increased to \$10,000.

Premium
\$13

Attach Endorsement A6134, Coverage C-Increased Special Limits of Liability-
Electronic Data Processing Equipment.

- 20. Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money Coverage – Increased Limit (All Forms)
The policy may be endorsed to increase the \$500 limit included in the policy. The additional premium shall be developed as follows:

Limit of Liability	Premium
\$ 1,000	\$1
2,500	3
5,000	4
7,500	5
10,000	6

Attach Endorsement HO 04 53, Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money Coverage - Increased Limit.

- 21. Refrigerated Property Coverage (All Forms)
The policy may be endorsed to provide \$500 of coverage, subject to a \$100 deductible, for covered property stored in the freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure.

Premium
\$10

Attach Endorsement HO 04 98, Refrigerated Property Coverage.

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22. **Owned Motorized Golf Cart Physical Loss Coverage (All Forms)**
 The policy may be endorsed to provide Other Than Collision and Collision coverage for a motorized golf cart(s), including permanently installed accessories, equipment and parts, owned by an insured and are:
- A. designed to carry up to four people on a golf course for the purpose of playing golf; and
 - B. not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground.
- Also covered, for an amount equal to 10% of the limit of the highest scheduled cart, are accessories, equipment or parts designed or made solely for the cart that are not permanently installed provided such property is at an insured's residence or in or upon the cart off the insured's residence at the time of loss.
 To develop the premium, multiply the following rate per \$500 of the value. This coverage is subject to a \$500 deductible and a \$15 minimum premium.

Rate per \$500 of Value	
Without Collision	\$7.25
With Collision	\$12.50

Note: The Make, Model and Serial or Motor Number must be included on the application along with the current value of the Golf Cart. The value should be the purchase price of the golf cart or, if not a recent purchase, the current retail value.
 Attach Endorsement HO 05 28, Owned Motorized Golf Cart Physical Loss Coverage.

23. **Water Back-up and Sump Discharge or Overflow (All Forms)**
 Coverage may be provided for loss caused by water which backs up through sewers or drains including sump pumps, sump pump wells or any type system designed to remove subsurface water. The coverage options shown in the chart below are available for property covered under Section I of the policy.
 A \$250 deductible applies to loss under this endorsement. This deductible does not apply to Coverage D – Loss of Use.

Limit	HO 00 03, HO 00 05 & HO 00 08	HO 00 04	HO 00 06
\$5,000	\$ 20	\$ 10	\$ 10
\$10,000	36	18	18
\$15,000	49	25	25
\$20,000	61	30	30
\$30,000	81	40	40
\$40,000	98	49	49
\$50,000	112	56	56

Attach Endorsement FN1472, Water Back-up and Sump Discharge or Overflow.

MULTI-PERIL HOMEOWNERS PROGRAM

24. Other Structures in the Residence Premises-Increased Limits (HO 00 03, HO 00 05 and HO 00 08)

The basic policy provides a limit of liability for other structures equal to 10% of Coverage A. Increased limits can be provided for other structures on the premises. The coverage will be the same as the basic policy and will be rated on the total value of the other structures in excess of 10% of Coverage A.

If Earthquake Coverage is afforded on the policy, it applies to this coverage. Please refer to the Earthquake rates in this manual.

Rate per \$1,000
\$2.40

Attach Endorsement HO 04 48, Other Structures on the Residence Premises-Increased Limits.

25. Loss Assessment Coverage (All Forms except HO 00 04)

The policy automatically provides, under Section I Additional Coverage and Section II Additional Coverage, a limit of \$1,000 each for assessments relating to the residence premises, excluding assessments resulting from the peril of earthquake. The policy may be endorsed to provide a single additional amount of coverage to be applied to one or more assessments arising out of a single loss covered under:

- a. Either Section I Additional Coverage or Section II Additional Coverage; or
- b. Both Section I and Section II Additional Coverages.

Note: This endorsement does not cover loss to property under Section I caused by Earthquake. If Earthquake Coverage is afforded on the policy, it applies to this coverage. Please refer to the Earthquake rates in this manual.

Additional Amount	Rate Per \$1,000
First \$5,000	\$.50
Next \$20,000	.25
Above \$25,000	.20

Attach Endorsement HO 04 35, Loss Assessment Coverage.

26. Unit-Owners – Coverage A (HO 00 06)

A. Increased Limits – The policy automatically provides a basic Coverage A limit of 30% of Coverage C (\$1,000 minimum) on a named peril basis. The basic limit may be increased. To develop the premium for each additional \$1,000, multiply the amount of increase by the following rate:

For Each Increase of \$1,000 Add:
\$4.45

B. Special Coverage – The policy automatically provides Coverage A on a named perils basis. When the policy is extended to insure against all risk of physical loss, the additional premium shall be developed as follows:

- Basic Limit of Liability - \$2 per policy
- Increased Limits of Liability - \$1 per \$1,000 of insurance is to be added to applicable premium for Each Additional \$1,000 of Coverage C shown in the premium tables for this form.

Attach Endorsement HO 17 32, Unit Owners Coverage A – Special Coverage.

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27. Coverage D – Loss of Use (HO 00 06)
 The policy automatically provides 40% of the Coverage C limit for Coverage D – Loss of Use. The limit may be increased in increments of \$1,000. The total amount of coverage, which is the sum of the coverage provided by the base policy and any increase in limit, cannot exceed \$50,000.

Premium per \$1,000
\$4.00

28. Earthquake (All Forms)
 Earthquake damage can be covered by the addition of an endorsement.

A. Earthquake Zones

Zone 1: Counties of –

Clay	Crittenden	Greene	Lee	Poinsett
Craighead	Cross	Jackson	Mississippi	St. Francis

Zone 2: Counties of –

Arkansas	Lawrence	Phillips	Randolph	White
Independence	Monroe	Prairie	Sharp	Woodruff

Zone 3: Counties of –

Baxter	Desha	Izard	Lonoke	Searcy
Cleburne	Faulkner	Jefferson	Marion	Sebastian
Conway	Fulton	Little River	Pulaski	Stone

Zone 4: Remainder of State.

B. Deductible

Deductible options of 5% and 10% are available. The dollar amount of the earthquake deductible is determined as follows:

Form	Deductible
HO 00 03, HO 00 05 & HO 00 08	The selected percentage multiplied by the Coverage A limit of liability, or The selected percentage multiplied by the Coverage C limit of liability, whichever is greater, subject to a \$250 minimum.
HO 00 04	5% or 10% of the Coverage C limit of liability; \$250 minimum.
HO 00 06	The selected percentage multiplied by the Coverage A limit of liability, or The selected percentage multiplied by the Coverage C limit of liability, whichever is greater, subject to a \$250 minimum.

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C. Exterior Masonry Veneer

The applicable charge for Earthquake Coverage (except HO 00 04 and HO 00 06) depends on whether coverage is provided for exterior masonry veneer.

- 1) HO 00 03, HO 00 05 and HO 00 08
 - a) If coverage is not desired for exterior masonry veneer (or if the dwelling has no exterior masonry veneer), use the rates for “excluding exterior masonry veneer.”
 - b) If coverage is is desired for exterior masonry veneer or if the dwelling is of masonry construction, use the rates for “including exterior masonry veneer.”
- 2) HO 00 04 and HO 00 06
Endorsements and rates for these forms are not affected by exterior masonry veneer considerations.

D. Basic Rates (These provide basic package amounts of coverage. Rates shown apply per \$1,000 of Coverage A for HO 00 03, HO 00 05 and HO 00 08 and per \$1,000 of Coverage C for HO 00 04 and HO 00 06.)

Form	Deductible	Excluding Exterior Masonry Veneer (includes dwellings with no ext. masonry veneer)				Including Exterior Masonry Veneer (includes masonry dwellings)			
		Rate per \$1,000				Rate per \$1,000			
		Zone 1	Zone 2	Zone 3	Zone 4	Zone 1	Zone 2	Zone 3	Zone 4
HO 00 03, HO 00 05 & HO 00 08	5% 10%	-- \$0.58	-- \$0.28	\$0.30 \$0.20	\$0.26 \$0.18	-- \$0.71	-- \$0.33	\$0.36 \$0.24	\$0.33 \$0.21

Form	Deductible	Rate per \$1,000			
		Zone 1	Zone 2	Zone 3	Zone 4
HO 00 04	5%	--	--	\$0.22	\$0.19
	10%	\$0.40	\$0.20	\$0.15	\$0.13
HO 00 06	5%	--	--	\$0.22	\$0.19
	10%	\$0.40	\$0.20	\$0.15	\$0.13

E. Dwellings Built Prior to 1950

For Homeowners policies covering masonry or masonry veneer dwellings, apply the following factor to the premium developed from the Basic Rate table above:

<u>Year Built</u>	<u>Factor</u>
1940 – 1949	1.30
Pre-1940	2.00

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F. Increasing Other Coverages

If higher than basic limits are provided for the following types of coverage, additional charges are made according to all applicable rates shown below. These rates apply only to the increased amount of coverage.

Form	Deductible	Excluding Exterior Masonry Veneer (includes dwellings with no ext. masonry veneer)				Including Exterior Masonry Veneer (includes masonry dwellings)			
		Rate per \$1,000				Rate per \$1,000			
		Zone 1	Zone 2	Zone 3	Zone 4	Zone 1	Zone 2	Zone 3	Zone 4
HO 00 03, HO 00 05 & HO 00 08 Coverage B	5% 10%	-- \$0.58	-- \$0.28	\$0.30 \$0.20	\$0.26 \$0.18	-- \$0.71	-- \$0.33	\$0.36 \$0.24	\$0.33 \$0.21
HO 00 03, HO 00 05 & HO 00 08 Coverage C	5% 10%	-- \$0.40	-- \$0.20	\$0.22 \$0.15	\$0.19 \$0.13	-- \$0.40	-- \$0.20	\$0.22 \$0.15	\$0.19 \$0.13
HO 00 03, HO 00 05 & HO 00 08 Loss Assessment	5% 10%	-- \$0.58	-- \$0.28	\$0.30 \$0.20	\$0.26 \$0.18	-- \$0.71	-- \$0.33	\$0.36 \$0.24	\$0.33 \$0.21

Form	Deductible	Rate per \$1,000			
		Zone 1	Zone 2	Zone 3	Zone 4
HO 00 06 Coverage A	5% 10%	-- \$0.58	-- \$0.28	\$0.30 \$0.20	\$0.26 \$0.18

Attach Endorsement HO 04 54, Earthquake.

Attach Endorsement HO 04 36, Loss Assessment for Earthquake.

29. Additional Insured (All Forms)

A. Sections I and II (Co-Owner or Additional Insured)

The interest of a co-owner or another additional insured with an interest only in the residence premises may be covered for no additional premium.

1) Occupant – Co-owner

A Homeowners policy can be issued to the co-owner of a one or two family dwelling if each of the co-owners occupying the building lives in independently separate premises. A separate Homeowners policy can be issued to the other co-owner.

2) Non-Occupant – Co-owner

The interests of a non-occupant, other than a contractor, may be covered in the event of joint ownership in the dwelling.

3) Other Additional Insureds

The interest of an additional insured with an interest only in the residence premises may be covered.

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- B. Section I Only (Contractor)
The interest of a contractor in the building may be covered for no additional premium.
- C. Section I and II (Association)
The interest of a Homeowners/Condominium Association may be covered for no additional premium.
Attach Endorsement HO 04 41, Additional Insured – Residence Premises.

30. Business Property – Increased Limits (All Forms except HO 00 08)
The policy provides \$2,500 on premises coverage and \$250 off premises coverage for personal property intended for use in a business. Coverage for merchandise held as samples or for sale or for delivery is included. Coverage is not provided for electronic data processing equipment or the recording or storage media used with that equipment. On premises coverage can be increased to \$5,000 for the following additional premium.

Limit	Premium
\$5,000	\$17

Attach Endorsement HO 04 12, Business Property-Increased Limits.

31. Section II – Optional Limits (All Forms)
The basic premiums include \$100,000 Liability and \$1,000 Medical Payments. For higher limits, apply the following charges:

A.

Personal Liability Limits	Premium
\$300,000	\$10
\$500,000	17
1,000,000	34

B.

Medical Payments Limits	Premium
\$2,000	\$3
\$3,000	5
\$4,000	7
\$5,000	9
10,000	15

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32. Personal Injury (All Forms)

Coverage for Personal Injury may be provided under Coverage E – Personal Liability. This coverage includes injury arising out of the following offenses subject to the limitations in the endorsement:

- A. False arrest, detention, imprisonment, eviction or malicious prosecution;
- B. Libel, slander or defamation of character; or
- C. Invasion of privacy.

The following charges apply per policy:

Liability Limit*	Premium
\$100,000	\$10
\$300,000	13
\$500,000	16
1,000,000	24

*Selected amount must coincide with the policy Section II limit. Attach Endorsement HO 24 82, Personal Injury.

33. Animal Liability Coverage (All Forms)

The policy excludes liability coverage for bodily injury and property damage caused by any animal. Coverage may be endorsed provided none of the following conditions exist:

- (a) Risks where the following dogs are present either owned or boarded; Rottweilers, German Shepherds, Pitbulls, Chows, Doberman Pinschers, Akitas, Dalmatians or any dog known by breed to be vicious or any risks where previous dog bite history exists. This applies to mixed breeds containing any of the above breeds.
- (b) Risks where the following are present either owned or boarded; horses, cows, sheep, chickens, other farm animals or any exotic or unusual pet.

Limit of Liability*	Premium
\$100,000	\$ 13
300,000	27

*Selected limit must coincide with the Section II limit on the policy up to \$300,000. If the Section II limit is higher than \$300,000, the limit for this coverage shall be \$300,000. Limits of Liability higher than those shown are not available for this coverage. Attach Endorsement A6154, Animal Liability Coverage.

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34. Identity Theft Expense and Resolution Services Coverage (All Forms)
 For the additional premium shown below, the following coverage is available. We will pay up to \$25,000 for expenses incurred by an Insured as the direct result of any one identity theft discovered during the policy period. Additionally, the insured will have access to resolution services from a consumer fraud specialist who will assist in the process of restoring the insureds identity.

Charge
\$30

Attach Endorsement FN1404, Identity Theft Expense and Resolution Services Coverage.

35. Structures Rented to Others – Residence Premises (All Forms)
 The policy may be endorsed to provide coverage when a structure on the residence premises is rented to others for dwelling purposes. This coverage may be provided only when Section I coverage is also afforded.

(a) 1 Family		(b) 2 Family	
Liability Limits*	Premium Charge	Liability Limits*	Premium Charge
\$100,000	\$ 9	\$100,000	\$ 14
300,000	12	300,000	19
500,000	15	500,000	23
1,000,000	157	1,000,000	243

*Selected Limit must coincide with policy Section II Limit.

The above charges apply regardless of the Medical Payments Limit.

Attach Endorsement HO 04 40, Structures Rented to Others-Residence Premises.

36. Builders Risk Coverage (HO 00 03 and HO 00 05)
 When an Insured, who is otherwise eligible for a Homeowners Policy has a home under original construction, such exposure may be covered by endorsement. This endorsement provides limited coverage for damage to specified covered property. To provide coverage, a policy is issued at the applicable rates shown in the rate pages with this endorsement attached at no additional charge. The premium for this endorsement is offset by the credit generated from the provisional Coverage A amount and limited personal property exposure existing during construction. Coverage automatically ceases at the end of a twelve-month period. The period begins from the original inception date of the policy and terminates when the residence premises is occupied or the end of the policy period, whichever occurs first.
 Attach Endorsement A6152, Builders Risk Coverage.

37. Policy Fee (All Forms)
 A policy fee applies to all new and renewal policies.

Policy Fee
\$25

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Personal Inland Marine Basic Rules

MULTI-PERIL HOMEOWNERS PROGRAM

RULES FOR ALL PERSONAL INLAND MARINE COVERAGE

The rules, rates and premiums in this manual govern the writing of Personal Inland Marine Policies. The rules and rates filed by or on behalf of Fidelity National Property and Casualty Insurance Company (FNPAC) for each coverage shall govern in all cases not specifically provided for in these rules.

The following rules and requirements deal with various sections of the policy but are applicable to all forms that are issued.

1. Eligibility

A Personal Inland Marine Policy may be written on all property listed in the Underwriting Guide as eligible property.

2. Policy Period and Premium Payment

All premiums and rates shown in this manual are on an annual term basis. All policies are initially written for a one year term and are then automatically renewed annually. The rates on renewals will be those in effect at that time.

3. Minimum Premiums

The annual minimum premium is \$30.

4. Rounding of Premiums

Any computation for additional coverages or additional amounts of insurance are to be rounded separately to the nearest dollar. Fifty cents or more is to be considered as a dollar.

5. Mid-Term Changes

A. Permitted Mid-Term Changes

Permitted mid-term changes are those due to a change in coverage or a change in a risk characteristic used as a rating factor for a discount or charge applicable to the policy. Mid-term changes to take advantage of a new discount or charge OR a rate or classification change implemented by the company during the policy term are NOT permitted.

If a different premium is required for the remainder of the current policy term, the additional or return premium is to be computed pro rata unless otherwise provided in this manual.

B. Method Of Calculation

1) Calculate the PRO RATA FACTOR.

a) Compute the number of days left in the annual term until the policy expires. (Example: 122 days)

b) Divide the number of days by 365 (days in a year). This produces the PRO RATA FACTOR. A few examples may help:

Number of Days	Divided By	Pro Rate Factor
360	365	.99
240	365	.66
122	365	.33
73	365	.20
34	365	.09

Each 3.65 days causes a change of .01 in the Pro Rata Factor.

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- 2) Calculate the annual premium based on current rates for insurance presently in force. This premium is subject to the policy minimum premium described in Rule 3.
 - 3) Calculate the annual premium based on current rates for the desired amount of insurance. This premium is subject to the policy minimum premium described in Rule 3.
 - 4) Calculate the difference between the two premiums
 - 5) Apply the PRO RATA FACTOR to the premium difference.
 - 6) The result is the premium charge or return for the policy change.
6. Cancellation
When a policy is cancelled, the annual premium that applies to the current policy period multiplied by the PRO RATA FACTOR is returned to the insured. When coverage is endorsed to another policy the cancellation rules for the underlying policy apply. Coverage must be terminated at the same time as the underlying policy.
7. Restriction Of Coverage
The named insured can request a restriction on an individual policy. The circumstances or exposure must be so unusual without the restriction the policy would not be issued. No reduction from the prescribed rate and minimum premium is allowed. Refer each request to the FNPAC.

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Personal Inland Marine Rates and Factors

MULTI-PERIL HOMEOWNERS PROGRAM

1. Eligibility

A Personal Inland Marine Policy may be written on all classes of property for which rates are shown in this manual.
2. Rules
 - A. Rules – Refer to the Basic Rules Section for rules governing Personal Inland Marine Policies.
 - B. Minimum Premium – The annual minimum premium for Personal Inland Marine is \$30.
3. Coverages

Coverage may be written for eligible personal articles. Newly Acquired coverage is provided for Jewelry, Furs, Fine Arts, Cameras, and Musical Instruments subject to certain conditions.
4. Perils Insured Against

The policy insures against all risk of direct physical loss or damage subject to certain exclusions and conditions.
5. Rating
 - A. Definitions
 - (1) The Basic Schedule Premium for jewelry is defined as the preprinted schedule premium for the appropriate deductible on page P-3. If premiums are not preprinted for the appropriate deductible amount, the Basic Schedule Premium is the Schedule premium for the smallest preprinted deductible shown. The Basic Schedule Premium does not include any credits or charges.
 - (2) The Basic Premium for all other classes is defined to be the base rate, displayed on page P-6, multiplied by the amount of scheduled coverage (in \$100s). The Basic Premium does not include any credits or charges.
 - B. Calculation
 - (1) Home Alert credits apply to the sum of the Personal Articles Basic Schedule Premiums. Each other credit, charge or option applies separately to the Basic Premium for each class of property, and is to be rounded to the nearest dollar before being subtracted from or added to the Basic Premium.
 - (2) Home Alert Example: Assume a 5% Home Alert Credit applies:

Coverage	Premium Before Credit
Jewelry	\$110
Furs	90
Fine Arts	<u>100</u>
Total Personal Articles	\$300
Home Alert Credit	\$ 15 (.05*300 rounded)
 - (3) Refer to the Jewelry Credits and Charges page for a specific rating example.
 - C. Territory Definitions

Territory 1 – Entire State.

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JEWELRY-BASIC PREMIUMS - ENTIRE STATE					
Schedule Amount	Full Coverage	\$100 Deductible	\$250 Deductible	\$500 Deductible	\$1,000 Deductible
\$ 100	\$10	\$--	\$--	\$--	\$--
500	11	10	10	--	--
1,000	12	11	10	9	--
2,000	24	22	20	18	17
3,000	35	33	29	27	25
4,000	46	44	39	36	34
5,000	55	52	46	43	40
6,000	69	65	57	53	50
7,000	80	75	66	62	58
8,000	92	86	76	71	67
9,000	104	98	86	81	75
10,000	115	109	96	90	84
11,000	127	119	105	98	92
12,000	137	129	114	107	100
13,000	148	139	123	115	108
14,000	159	149	132	123	115
15,000	160	151	133	125	116
16,000	170	160	141	132	124
17,000	180	169	149	140	130
18,000	189	178	157	147	137
19,000	198	187	165	154	144
20,000	207	195	172	161	151
21,000	216	203	179	168	157
22,000	224	211	186	175	163
23,000	231	217	192	180	168
24,000	235	221	195	183	171
25,000	239	225	199	186	174
Each Additional \$100	.96	.90	.80	.74	.70

- (1) **Single Items Over \$25,000:** Refer Entire Schedule to FNPAC for Rating.
- (2) **IMPORTANT:** All policies are to be rated in \$100 increments. For rating purposes use the next highest \$100 increment. All interpolations will be in \$100 intervals. EXAMPLE: Rate an \$8,610 schedule as \$8,700.
- (3) **Personal Inland Marine Minimum Premium:** \$30.00

MULTI-PERIL HOMEOWNERS PROGRAM

Jewelry Credits and Charges

I. Gemprint

A credit may be applied to the Basic Premium for diamonds that have been Gemprinted and have a certificate attached to the policy.

- 1) Determine Basic Premium that would be charged if the gemprinted items were the only items insured.
- 2) Credit = 10% times the premium determined in (1) above.

II. Bank Vaults

Jewelry kept in a bank vault may be insured separately. Do not include these items in the schedule amount for rating purposes. Refer these items to FNPAC for rating. See Underwriting Guide.

III. Example

Assume the following schedule to be insured with \$250 deductible.

\$3,000 Diamond that is Gemprinted
 \$7,240 Remaining items in the schedule

A. Schedule Amount

Schedule Amount = \$10,300

Note: \$10,300 is the next highest \$100 increment about \$10,240

B. Basic Schedule Premium

\$11,000 Premium	=	\$125 (assumed)
\$10,000 Premium	=	\$100 (assumed)
Premium	=	$\$100 + (125 - 100) * (.3) = \$100 + \$7.5$
	=	\$108

C. Credits

Gemprint Credit	=	$.10 * \$35$ (assume premium at \$3,000 = \$35)
	=	\$4

D. Final Premium

(Subject to Policy Minimum Premium)

Premium	=	(B) - (C)
	=	\$108 - \$4
	=	\$104

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OTHER PERSONAL ARTICLES – ANNUAL RATES			
Type of Article	Full Coverage Rate Per \$100	Type of Article	Full Coverage Rate Per \$100
<u>Furs (Personal)</u>	\$.60	<u>Golf Equipment</u>	\$1.90
<u>Cameras</u> Non-Professional Professional	1.65 2.40	<u>Fine Arts (excluding breakage)</u> First \$30,000 Excess	.50 .40
		<u>Fine Arts (including breakage)</u> First \$30,000 Excess	.85 .68
<u>Musical Instruments</u> Non-Professional (Full Coverage) <u>Prof. (Full Coverage)</u> First (2,000) Excess <u>Prof. (\$50 Deductible)</u> First \$2,000 Excess	.75 3.50 .65 3.15 .60	<u>Stamp Collections</u>	.85
<u>Silverware</u>	.35	<u>Miscellaneous</u>	\$2.75
<u>Coin Collections</u>	1.90		

BLANKET COVERAGE/

Blanket or unscheduled coverage is available only for Silverware & Golf Equipment.

COIN AND STAMP COLLECTIONS

Apply a credit of 10% if 75% of the value of all items insured is kept in a fireproof safe or vault.

PROFESSIONAL MUSICAL INSTRUMENTS AND CAMERAS

A professional is a person who receives any payment for playing a musical instrument or using a camera insured during the term of this policy.

TOTAL PERSONAL INLAND MARINE MINIMUM PREMIUM: \$30

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NOTES FOR ALL CLASSES:

1. Maximum value for all scheduled items - \$200,000. Underwriting approval is required for schedules over \$200,000.
2. Maximum for any single item - \$50,000. Underwriting approval is required for any item(s) over \$50,000.
3. An appraisal not more than three years old is required for any single item over \$5,000. Bill of sale dated within the past 30 days may be used to confirm appraised value for newly purchased items over \$5,000. A full description of the item is required.
4. A full description is required for any single item over \$1,000.
5. Central alarm and/or photos are required if a single item is over \$25,000 or the total schedule is over \$100,000.
6. Risks with theft or mysterious disappearance losses during the past 3 years are ineligible.
7. Scheduled items with commercial or professional use are ineligible (except Cameras and Musical Instruments).
8. Scheduled Personal Property coverage is not available for Dwelling Fire or tenant-occupied HO 00 06 policies.
9. Scheduled Personal Property coverage is not available for HO 00 04 policies with a Coverage C limit of less than \$25,000.

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HOME ALERT PROTECTION

These credits apply for fire and burglary prevention efforts by the policyholder:

DESCRIPTION	CREDIT
Fire or Smoke Local Alarm	2%
Burglar Alarm System	3%
Fire or Smoke Detectors which also activate either a digital dialer or a voice synthesized (not tape) telephone dialer	4%
Fire or Smoke Local Alarm Burglar Alarm System	5%
Fire or Smoke Local Alarm Dead Bolt Locks Fire Extinguisher	5%
Fire or Smoke Detectors which also activate either a digital dialer or a voice synthesized (not tape) Dead Bolt Locks Fire Extinguisher	7%
Burglar Alarm System Fire or Smoke Local Alarm Dead Bolt Locks Fire Extinguisher	7%
Fire and/or Burglar Alarm Reporting to either Fire Department, Policy Department, or Central Station Dead Bolt Locks Fire Extinguisher	15%

1. Telephone dialer credits do not apply in areas where dialers are prohibited by ordinance or law.
2. Only one credit from the above schedule may be applied per policy. No combination of credits other than shown is permitted. This credit is applied to the Basic Schedule Premium or Basic Premium (which do not include any other credits or charges).
3. These credits do not apply to minimum premiums.

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General Rules

MULTI-PERIL HOMEOWNERS PROGRAM

GENERAL RULES

The rules, rates and premiums in this manual govern the writing of all Homeowners policies. The rules and rates filed by or on behalf of Fidelity National Property and Casualty Insurance Company (FNPAC) for each coverage shall govern in all cases not specifically provided for in these rules.

1. Eligibility
 - A. Homeowners Policy (HO 00 03, HO 00 05 and HO 00 08)
 - 1) A dwelling occupied by the owner and used principally for private residential purposes. The dwelling can have one, two, three or four families, but cannot have more than five roomers or boarders per family.
 - 2) A single family unit within a row house, town house, condominium or cooperative occupied by the owner and used principally for private residential purposes.
 - 3) A new dwelling that is under construction for one or two families to be occupied by the owner. (HO 00 03 and HO 00 05)
 - 4) A secondary dwelling, including seasonal dwellings, occupied by the owner and used principally for private residential purposes.
 - B. Renters Policy (HO 00 04)
 - 1) The tenant of any dwelling, apartment, condominium or cooperative unit.
 - 2) The owner, who is also an occupant, of a dwelling or building containing an apartment that is not eligible for another Homeowners form.
 - 3) The owner of a cooperative unit, provided:
 - a) The portion of the premises occupied as living quarters is used principally for private residential purposes.
 - b) This portion is not occupied by more than one additional family or more than two roomers or boarders.
 - c) This portion is designated by an apartment number or other positive identification.
 - C. Condominium Unit Owners Policy (HO 00 06)
 - 1) Owner occupied units, including seasonal units, which are part of a community association organized under condominium, cooperative, town house or planned development form of ownership and where provision has been made for a master policy covering the residential building(s) real property exposure. The unit must be used principally for private residential purposes.
 - 2) Rental or investment units in an association as described in 1) if occasionally occupied by the owner. The named insured must be an individual. Partnerships, corporations or similar legal entities are not eligible for Homeowners coverage.

NOTE: The term “owner” includes persons purchasing a dwelling, such as under a mortgage agreement or contract of sale.

2. Policy Period and Premium Payment

All premiums and rates shown in this manual are on an annual term basis. All policies are initially written for a one year term and are then automatically renewed annually. The rates on renewals will be those rates in effect at that time.

Description	Installment Fee
40/30/30 Payment Plan	\$6
EFT Payment Plan	\$2
Credit Card Payment Plan	\$4

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3. Other Insurance
Other insurance covering the same property is permitted only when the other insurance is for perils not covered by the policy. (For example, Flood Insurance).
4. Minimum Premiums
The annual minimum is \$75.
5. Rounding of Premiums
Any computations for additional coverages or additional amounts of insurance are to be rounded separately to the nearest dollar. Fifty cents or more is to be considered as a dollar.
6. Transfer or Assignment
 - A. Transfer of the policy to another location within the state is allowed provided the new location meets eligibility requirements.
 - B. Assignment of insurance under the policy is allowed provided the new owner meets eligibility requirements.
 Transfer and assignments are subject to any necessary adjustment of premium.
7. Mid-Term Changes
 - A. Permitted Mid-Term Changes
The policy may be changed at any time during the annual term of the policy. The change may result from either increasing or decreasing the policy limits or coverages. Following are permitted mid-term changes:
 - 1) Changing policy limits.
 - 2) Changing coverages.
 - 3) Adding or deleting options.
 - 4) Changing deductibles (changing the wind/hail deductible is not allowed on mid-term).
 - B. Method of Calculation
 - 1) Calculate the PRO RATA FACTOR.
 - a) Compute the number of days left in the annual term until the policy expires. (Example: 122 days)
 - b) Divide the number of days by 365 (days in a year). This produces the PRO RATA FACTOR. A few examples may help:

<u>Number of Days</u>	<u>Divided By</u>	<u>Pro Rata Factor</u>
360	365	.99
240	365	.66
122	365	.33
73	365	.20
34	365	.09

- Each 3.65 days causes a change of .01 in the Pro Rata Factor.
- 2) Calculate the annual premium based on current rates for insurance presently in force. This premium is subject to the policy minimum premium described in Rule 4.
 - 3) Calculate the annual premium based on current rates for desired insurance. This premium is subject to the policy minimum premium described in Rule 4.
 - 4) Calculate the difference between the two premiums.
 - 5) Apply the PRO RATA FACTOR to the premium difference.
 - 6) The result is the premium charge or return for the policy change.

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8. Cancellation
No basic coverages can be cancelled without the entire policy being cancelled. If the policy is cancelled, the annual premium that applies to the current policy period multiplied by the PRO RATA FACTOR is returned to the insured.

9. Restriction of Coverage
The named insured can request a restriction on an individual policy. The circumstances or exposure must be so unusual that without the restriction the policy would not be issued. No reduction from the prescribed rate and minimum premium is allowed. Refer each request to FNPAC.

10. Construction Classifications
 - A. Frame
A dwelling with exterior walls of combustible construction (including walls with metal, stucco, or metal lath and plaster on combustible supports) is classified as frame.
 - B. Masonry
A dwelling with exterior walls of brick, concrete, concrete block, adobe, tile, or other masonry materials is classified as masonry.
 - C. Masonry Veneer
A dwelling with walls of combustible construction veneered with masonry materials is classified as masonry veneer.
 - D. Superior Construction
 1. Non-Combustible
Exterior walls and floors and roof constructed of, and supported by metal, asbestos, gypsum, or other non-combustible materials.
 2. Masonry Non-Combustible
Exterior walls constructed of masonry materials, as described in General Rule 10.B. and floors and roof of metal or other non-combustible materials.
 3. Fire Resistive
Exterior walls and floors and roof constructed of masonry or other fire resistive materials.
 - E. Mixed Construction
A dwelling shall be classified as frame construction when the wall area of frame construction (excluding gables) exceeds 33⅓% of the total wall area.

11. Suburban Protection Rating Plan
A dwelling that is located in an area which meets the following requirements may be rated the same as the responding fire department. If any part of a platted subdivision lies within the criteria stated all dwellings within the subdivision will be rated accordingly.
 - A. Located within 1,000 feet of at least two other residences and within an existing or platted subdivision. Remote locations do not qualify.
 - B. Accessible year round by a main paved road. Example: maintained year round, road construction of concrete, gravel, bituminous, etc.
 - C. Within 5 road miles of a fire department that will respond.
 - D. The responding fire department must have a tank truck with a capacity of at least 2,000 gallons.
 - E. Not located in a brush area or a forest.

OR
ISO alternative water supplies or those deemed similar by FNPAC.

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Territory Definitions

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ZIP CODE	COUNTY	TERR.	ZIP CODE	COUNTY	TERR.
71601		6	71726		6
71602		6	71728		6
71603		6	71730		6
71612		6	71740		9
71613		6	71742		6
71630		8	71743		6
71631		6	71744		6
71635		8	71745		6
71638		8	71747		6
71639		8	71748		6
71640		8	71749		6
71642		8	71750		6
71643		6	71751		6
71644		6	71752		9
71646		8	71753		9
71647		6	71754		9
71651		6	71758		6
71652		6	71762		6
71653		8	71763		6
71654		8	71764		9
71655		8	71764		9
71656		8	71764		6
71657		8	71764		6
71658		8	71765		6
71659		6	71766		6
71660		6	71769		9
71661		8	71770		9
71662		8	71772		6
71663		8	71801		9
71665		6	71802		9
71666		8	71820		6
71667		6	71822		6
71670		8	71823		6
71671		6	71825		9
71674		8	71826		9
71675		8	71827		9
71676		8	71828		6
71677		8	71831		9
71678		6	71832		6
71701		6	71833		6
71711		6	71834		9
71720		6	71835	Hempstead	9
71721		6	71835	Nevada	6
71722		6	71836		6
71724		6	71837		9
71725		6	71838		9

Refer to FNPAC for Zip Codes not listed.

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

ZIP CODE	COUNTY	TERR	ZIP CODE	COUNTY	TERR.
71839		9	71949		3
71840		9	71950		6
71841		6	71952		6
71842		6	71953		3
71845		9	71956		3
71846		6	71957		3
71847		9	71958		6
71851		6	71959		6
71852	Hempstead	9	71960		3
71852	Howard	6	71961		3
71853		6	71962		6
71854		9	71964	Garland	3
71855		9	71964	Hot Spring	6
71857		6	71965		3
71858		6	71968		3
71859	Hempstead	9	71969		3
71859	Howard	6	71970		3
71859	Sevier	6	71971		6
71860		9	71972		3
71861		9	71973		3
71862		9	71998		6
71864		6	71999		6
71865		6	72001		3
71866		6	72002	Pulaski	5
71901	Garland	3	72002	Saline	6
71901	Hot Spring	6	72003		6
71902		3	72004		6
71903		3	72005		7
71909		3	72006		2
71910		3	72007		6
71913	Garland	3	72010		2
71913	Hot Spring	6	72011		6
71914		3	72012		2
71921		6	72013		2
71922		6	72014		7
71923		6	72015		6
71929		6	72016	Perry	3
71932		3	72016	Pulaski	5
71933		6	72017		6
71935		3	72018		6
71937		3	72020	Independence	4
71940		6	72020	Jackson	7
71941		6	72020	White	2
71942		6	72021		10
71943		6	72022		6
71944		3	72023	Faulkner	2
71945		3	72023	Lonoke	6

Refer to FNPAC for Zip Codes not listed.

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

ZIP CODE	COUNTY	TERR.	ZIP CODE	COUNTY	TERR.
72023	Pulaski	5	72074		2
72024		6	72075		7
72025		3	72076	Faulkner	2
72026		6	72076	Lonoke	6
72027		2	72076	Pulaski	5
72028		2	72078		5
72029		10	72079		6
72030		2	72080		2
72031		2	72081		2
72032		2	72082		2
72033		2	72083		6
72035		2	72084		6
72036		2	72085		2
72037		6	72086		6
72038		6	72087	Garland	3
72039		2	72087	Saline	6
72040		6	72088		2
72041		6	72089		6
72042		6	72099		5
72043		7	72101	Cross	10
72044		2	72101	Jackson	7
72045		2	72101	Woodruff	2
72046	Jefferson	6	72102		2
72046	Lonoke	6	72103	Pulaski	5
72046	Pulaski	5	72103	Saline	6
72047		2	72104		6
72048		6	72105		6
72051		2	72106		2
72052		2	72107		2
72053		5	72108		10
72055		6	72110		2
72057		6	72111		2
72058		2	72112	Jackson	7
72059		2	72112	Poinsett	10
72060		2	72113	Faulkner	2
72063		2	72113	Pulaski	5
72064		6	72114		5
72065	Grant	6	72115		5
72065	Pulaski	5	72116		5
72065	Saline	6	72117		5
72066		6	72118		5
72067		2	72119		5
72068		2	72120	Faulkner	2
72069		10	72120	Pulaski	5
72070		3	72121		2
72072		6	72122	Pulaski	5
72073		6	72122	Saline	6

Refer to FNPAC for Zip Codes not listed.

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

ZIP CODE	COUNTY	TERR.	ZIP CODE	COUNTY	TERR.
72123		2	72190		5
72124		5	72199	Faulkner	2
72125		3	72199	Pulaski	5
72126	Perry	3	72201		5
72126	Pulaski	5	72202		5
72127	Conway	2	72204		5
72127	Perry	3	72205		5
72128		6	72206	Pulaski	5
72129		6	72206	Saline	6
72130		2	72207		5
72131		2	72209	Pulaski	5
72132		6	72209	Saline	6
72133		6	72210	Pulaski	5
72134		10	72210	Saline	6
72135	Perry	3	72211		5
72135	Pulaski	5	72212		5
72136		2	72214		5
72137		2	72215		5
72139		2	72216		5
72140		6	72217		5
72141		2	72219		5
72142	Lonoke	6	72222		5
72142	Pulaski	5	72223		5
72143		2	72225		5
72145		2	72227		5
72149		2	72295		5
72150		6	72301		11
72152		6	72303		11
72153		2	72310		10
72156		2	72311		10
72157		2	72312		6
72160		6	72313		10
72164		5	72314		10
72165		4	72315		10
72166		6	72319		10
72167		6	72320		10
72168		6	72321		10
72169		7	72322		10
72170		6	72324		10
72173		2	72325		11
72175		6	72326		10
72176		6	72327		11
72178		2	72328		6
72179		2	72329		10
72180		5	72330		10
72182		6	72331		11
72183		5	72331		10

Refer to FNPAC for Zip Codes not listed.

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

ZIP CODE	COUNTY	TERR.	ZIP CODE	COUNTY	TERR.
72332		11	72391		10
72333		6	72392		10
72335		10	72392		10
72336		10	72394		10
72338		10	72394		10
72339		11	72395		10
72340		10	72395		10
72341		10	72396		10
72342		6	72396		10
72346		10	72401		7
72347	Cross	10	72402		7
72347	Jackson	7	72404		7
72348	Crittenden	11	72410		7
72348	St. Francis	10	72411		7
72350		10	72412		7
72351		10	72413		7
72352		10	72414		7
72353		6	72415		7
72354		10	72416		7
72355	Lee	10	72417		7
72355	Phillips	6	72419		7
72358		10	72421		7
72359		10	72422		7
72360		10	72424		7
72364		11	72425		7
72365		10	72426		10
72366		6	72427		7
72367		6	72428		10
72368		10	72429		10
72369		6	72430		7
72370		10	72431		7
72372		10	72432		10
72373		10	72433		7
72374		6	72434		7
72376		11	72435		7
72377		10	72436		7
72379		8	72437		7
72383		6	72438		10
72384		11	72440		7
72386	Crittenden	11	72441		7
72386	Mississippi	10	72442		10
72386	Poinsett	10	72443		7
72387		10	72444		7
72389		6	72445		7
72390		6	72447		7
72390		6	72449		7
72391		10	72450		7

Refer to FNPAC for Zip Codes not listed.

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

ZIP CODE	COUNTY	TERR.	ZIP CODE	COUNTY	TERR.
72451		7	72531		4
72453		7	72532		4
72454		7	72533		2
72455		7	72534	Cleburne	2
72456		7	72534	Independence	4
72457		7	72536		4
72458		7	72537		1
72459		7	72538		4
72460		7	72540		4
72461		7	72543		2
72462		7	72546		2
72464		7	72553		4
72465		7	72555		2
72466		7	72560		2
72467		7	72562		4
72469	Lawrence	7	72565		4
72469	Sharp	4	72567		2
72470		7	72568		4
72471		7	72569		4
72472		10	72571		4
72473		7	72572		7
72474		7	72573		4
72475		10	72575		4
72476		7	72576		4
72478		7	72577		4
72479		10	72578		4
72482		4	72579		4
72501		4	72581		2
72512		4	72583		4
72513		4	72584		4
72515		4	72585		4
72516		4	72587		4
72517		4	72601		1
72519	Baxter	1	72602		1
72519	Izard	4	72610		2
72519	Stone	2	72611		1
72520		4	72613		1
72521		4	72615		1
72522		4	72616		1
72523		2	72617		1
72524		4	72619		1
72525		4	72623		1
72526		4	72624		2
72527		4	72626		1
72528		4	72628		2
72529		4	72629		2
72530		2	72630		1

Refer to FNPAC for Zip Codes not listed.

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

ZIP CODE	COUNTY	TERR.	ZIP CODE	COUNTY	TERR.
72631		1	72717		1
72632		1	72718		1
72633		1	72719		1
72634		1	72721		1
72635		1	72722		1
72636		2	72727		1
72638	Carroll	1	72728		1
72638	Newton	2	72729		1
72639		2	72730		1
72640		2	72732		1
72641		2	72733		1
72642		1	72734		1
72644		1	72735		1
72645		2	72736		1
72648		2	72737		1
72650		2	72738		1
72651		1	72739		1
72653		1	72740		1
72654		1	72741		1
72655		2	72742		1
72658		1	72744		1
72660		1	72745		1
72661		1	72747		1
72662		1	72749		1
73663		2	72751		1
72666		2	72752		1
72668		1	72753		1
72669		2	72756		1
72670		2	72758		1
72672		1	72760		1
72675	Marion	1	72761		1
72675	Searcy	2	72762		1
72677		1	72764		1
72679		2	72765		1
72680		2	72766		1
72682		1	72768		1
72683		2	72769		1
72685		2	72770		1
72686		2	72773		1
72687		1	72774		1
72701		1	72776		1
72703		1	72801		2
72704		1	72802		2
72711		1	72812		2
72712		1	72820	Franklin	3
72714		1	72820	Johnson	2
72715		1	72821		3

Refer to FNPAC for Zip Codes not listed.

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

ZIP CODE	COUNTY	TERR.	ZIP CODE	COUNTY	TERR.
72823		2	72924		3
72824		2	72926		3
72826		3	72927		3
72827		2	72928		3
72828		2	72930		3
72829		2	72932		3
72830		2	72933		3
72832		2	72934	Crawford	3
72833	Scott	3	72934	Washington	1
72833	Yell	2	72935		3
72834		2	72936		3
72835	Logan	3	72937		3
72835	Yell	2	72938		3
72837		2	72940		3
72838		2	72941		3
73839		2	72943		3
72840		2	72944		3
72841		3	72945		3
72842		2	72946		3
72843		2	72947		3
72845		2	72948		3
72846		2	72949		3
72847		2	72950		3
72851		3	72951		3
72852		2	72952		3
72853		2	72955		3
72854		2	72956		3
72855		3	72957		3
72856		2	72958		3
72857		2	72959	Crawford	3
72858		2	72959	Franklin	3
72860		2	72959	Washington	1
72863		3			
72865		3			
72901		3			
72903		3			
72904		3			
72905		3			
72906		3			
72908		3			
72913		3			
72914		3			
72916		3			
72917		3			
72918		3			
72921		3			
72923		3			

Refer to FNPAC for Zip Codes not listed.

**Fidelity National Property and Casualty
Insurance Company**

**Arkansas Homeowners Insurance Program
Rates and Rules Manual**

Coverages and Rating

MULTI-PERIL HOMEOWNERS PROGRAM

COVERAGES AND RATING – HO 00 03 AND HO 00 05

1. Coverages and Amounts

The policy contains two sections, each with various coverages.

Section I – Property Coverages

Section II – Liability Coverages

SECTION I COVERAGES		AMOUNTS
Coverage A: Dwelling	The described dwelling.	100% of Replacement Cost is Required
	Extended Replacement Cost	25% of Coverage A
Coverage B: Other Structures	Other structures on premises	10% of Coverage A amount.
Coverage C: Personal Property	Personal property	50% of Cov. A
	Special Categories of Personal Property:	Special Limit:
	Money, bank note, bullion, etc.	\$200
	Securities, accounts, deeds, etc.	\$1,500
	Watercraft	\$1,500
	Trailers	\$1,500
	Jewelry, watches, furs (Theft)	\$1,500
	Firearms & related equip (Theft)	\$2,500
	Silverware (Theft)	\$2,500
	Property used for Business Purposes (On Premises)	\$2,500
	Property used for Business Purposes (Off Premises)	\$250
	Electronic Apparatus while in or upon a motor vehicle	\$1,500
	Electronic Apparatus used in business away from the residence premises	\$1,500
	Memorabilia, souvenirs, collector items	\$2,500
	Rugs, carpets, tapestries (Theft)	\$5,000
	Computer Equipment (On Premises)	\$5,000
	Computer Equipment (Off Premises)	\$1,000
	Cameras, Video Recording and Playing Equipment	\$500
	Paintings, etchings, antiques	\$1,000
Coverage D: Loss of Use	Additional Living Expense Fair Rental Value	40% of Coverage A Limit
	Civil Authority Prohibits Use	2 Weeks

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

MULTI-PERIL HOMEOWNERS PROGRAM

SECTION I COVERAGES (CONT.)		
Additional Coverages:	Collapse	
	Credit Card and Forgery	\$500
	Debris Removal	\$1,000
	Fire Department Service Charge	\$500
	Glass or Safety Glazing Material	
	Grave Markers	\$5,000
	Landlord's Furnishings	\$2,500
	Loss Assessment	\$1,000
	Ordinance or Law	10% of Coverage A
	Property Removed	
	Reasonable Repairs	
Trees, Shrubs and Other Plants	\$500	

Coverage A, B and C limits are subject to Inflation Coverage.

For available options, see the Discounts, Surcharges and Options section.

SECTION II COVERAGES		AMOUNTS
Coverage E: Personal Liability	Includes Comprehensive Personal Liability.	\$100,000 Minimum
Coverage F: Medical Payments to Others		\$1,000 Minimum
Additional Coverages:	Damage to Property of Others	\$1,000
	Claim Expense	
	First Aid Expenses	
	Loss Assessment	\$1,000

For available options, see the Discounts, Surcharges and Options section.

2. Losses Insured

A. Section I

Damage to insured's property is covered under Section I of the policy. As indicated in Item 1 of this unit, there are four coverages under Section I.

COVERAGE A – Dwelling

COVERAGE B – Other Structures

COVERAGE C – Personal Property

COVERAGE D – Loss of Use

MULTI-PERIL HOMEOWNERS PROGRAM

Listed below are the losses that are insured:

Losses Insured	Protection Provided	
	Coverage A, B & D	Coverage C
Fire or Lightning	Accidental Direct	Yes
Windstorm or Hail	Physical Loss	Yes
Explosion	(with certain	Yes
Riot or Civil Commotion	exclusions)	Yes
Aircraft		Yes
Vehicles		Yes
Smoke		Yes
Vandalism or Malicious Mischief		Yes
Theft		Yes
Falling Objects		Yes
Weight of Ice, Snow or Sleet		Yes
Accidental Discharge of Water or Steam		Yes
Sudden, Accidental tearing etc. of Water Heating Systems or Appliances		Yes
Freezing of Plumbing		Yes
Damage from Artificially Generated Electricity		Yes
Volcanic Eruption		Yes

B. Section II

Section II Liability includes coverage for bodily injury or property damage and defense costs associated with a suit brought against an insured.

3. Loss Settlement – Section I

A. Coverage A – Dwelling

Losses to Coverage A and B are settled on a replacement cost basis without deduction for depreciation up to the limit shown on the Declarations page. Therefore, the Coverage A limit may be adjusted annually at renewal as determined by the replacement cost calculator model. An additional amount of insurance equal to 25% of the Coverage A limit of liability is provided for a premium discount.

Attach endorsement HO 23 47, Specified Additional Amount of Insurance for Coverage A-Dwelling-Arkansas.

B. Coverage C – Personal Property

Losses to Coverage C are settled on an actual cash value basis. The insured may elect, for an additional premium, to have losses settled on a replacement cost basis.

MULTI-PERIL HOMEOWNERS PROGRAM

4. Rating
 - A. Determine the BASIC PREMIUM.
 - 1) Select the correct TERRITORY according to the location of the dwelling and determine the base rate from Page RP-1.
 - 2) Select the appropriate CONSTRUCTION as defined in the Rules.
 - 3) Select the appropriate PROTECTION CLASS according to the location of the dwelling.
 - 4) Select the desired amount of insurance. Multiply the base rate by the Protection/Construction Class factor and by the Coverage A amount factor shown on the rate pages.
 - 5) Apply all applicable basic premium adjustments from the Basic Premium Adjustment Section to derive the BASIC PREMIUM. For example, Multiple Family Surcharge and Townhouse or Row House Surcharge.
 - B. Apply any remaining PERCENTAGE discounts or charges for optional coverages sequentially in the order presented in Percentage Discounts, Charges and Options section.
 - C. Apply any FLAT DOLLAR discounts or charges including premiums for optional coverages.
 - D. Determine the Insurance Bureau Score Adjustment
 - 1) Select the premium adjustment factor for the named insured from the Insurance Bureau Score table.
 - 2) Multiply any premiums developed from Sections A, B, C or Inland Marine by the factor selected in Step 1.

MULTI-PERIL HOMEOWNERS PROGRAM

COVERAGES AND RATING – HO 00 04 AND HO 00 06

1. Coverages and Amounts

The policy contains two sections each with various coverages.

Section I – Property Coverages

Section II – Liability Coverages

SECTION I COVERAGES		AMOUNTS
Coverage A: Dwelling	Building Property	HO 00 06: 30% of Cov. C (\$1,000 Min.) HO 00 04: Not Applicable
Coverage C: Personal Property	Any calculated amount based on value of personal property Special Categories of personal property: Money, bank note, bullion, etc. Securities, accounts, deeds, etc. Watercraft Trailers Jewelry, watches, furs (Theft) Firearms & related equip (Theft) Silverware (Theft) Property used for Business Purposes (On Premises) Property used for Business Purposes (Off Premises) Electronic Apparatus while in or upon a motor vehicle Electronic Apparatus used in business away from the residence premises Memorabilia, souvenirs, collector items Rugs, carpets, tapestries (Theft) Computer Equipment (On Premises) Computer Equipment (Off Premises) Cameras, Video Recording and Playing Equipment Paintings, etchings, antiques	Special Limit: \$200 \$1,500 \$1,500 \$1,500 \$1,500 \$2,500 \$2,500 \$2,500 \$250 \$1,500 \$1,500 \$2,500 \$5,000 \$5,000 \$1,000 \$500 \$1,000
Coverage D: Loss of Use	Additional Living Expense Fair Rental Value Civil Authority Prohibits Use	40% of Coverage C Limit 2 Weeks

MULTI-PERIL HOMEOWNERS PROGRAM

SECTION I COVERAGES (CONT.)		AMOUNTS
Additional Coverages:	Building Additions & Alterations	HO 00 04: 10% of Cov. C
	Collapse	
	Credit Card and Forgery	\$500
	Debris Removal	\$1,000
	Fire Department Service Charge	\$500
	Glass or Safety Glazing Material	
	Grave Markers	\$5,000
	Loss Assessment	\$1,000
	Ordinance or Law	10% of Coverage A
	Property Removed	
	Reasonable Repairs Trees, Shrubs, and Other Plants	\$500

Coverage A (HO 00 06) and Coverage C limits are subject to Inflation Coverage. For available options, see the Discounts, Surcharges and Options Section.

SECTION II COVERAGES		MINIMUMS OR AMOUNTS
Coverage E: Personal Liability	Includes Comprehensive Personal Liability	\$100,000 Minimum
Coverage F: Medical Payments to Others		\$1,000 Minimum
Additional Coverages:	Damage to Property of Others	\$1,000
	Claim Expense	
	First Aid Expenses	
	Loss Assessment	\$1,000

For available options, see the Discounts, Surcharges and Options section.

2. Losses Insured

Damage to insured's property is covered under Section I of the policy. As indicated in Item 1 of this subsection, there are three coverages under Section I.

- Damage to personal property on or away from premises;
- Insured's interests in betterments and improvements; and
- Loss of use.

Coverage applies to loss caused by the following:

- Fire or Lightning
- Windstorm or Hail
- Explosion
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism or Malicious Mischief

MULTI-PERIL HOMEOWNERS PROGRAM

Theft
 Falling Objects
 Weight of Ice, Snow or Sleet
 Accidental Discharge of Water or Steam
 Sudden and Accidental Tearing Asunder, Cracking, Bursting or Bulging of a
 Water Heating System or Appliance
 Freezing of Plumbing
 Damage from Artificially Generated Electricity
 Volcanic Eruption

Condominium Unitowners theft coverage on seasonals or units rented or held for rental more than 180 days is limited to burglary coverage. Section II coverage applies on premises only. Coverage A and Loss Assessments on Condominium Unitowners policies are provided for accidental direct physical loss subject to certain exclusions.

3. Loss Settlement – Section I
 Losses for Coverage C are settled on an actual cash value basis. For an additional premium, the insured may elect to have losses settled on a replacement cost basis.

4. Rating
 - A. Determine the BASIC PREMIUM.
 - 1) Develop the value of the property by calculating the Replacement Cost Value of the personal property if Replacement Cost on Personal Property Coverage will be purchased or the Replacement Cost less Depreciation value if not. This value will be the COVERAGE C AMOUNT.
 - 2) Select the correct TERRITORY according to the location of the dwelling.
 - 3) Select the appropriate PROTECTION CLASS according to the location of the dwelling.
 - 4) Renters
 Multiply the base rate for the correct territory from Page RP-1 by the appropriate protection class/construction type factor from Page RP-2 and then by the amount of insurance factor from Page RP-4.
 - 5) Condominium Unitowners
 - a) Multiply the base rate for the correct territory from Page RP-1 by the appropriate protection class/construction type factor from Page RP-2 and then by the amount of insurance factor from Page RP-4.
 - b) Apply all applicable basic premium adjustments from the Basic Premium Adjustment Section to derive the BASIC PREMIUM. For example, Unit-Owners Rental to Others.
 - B. Apply any remaining PERCENTAGE discounts or charges for optional coverages sequentially in the order presented in Percentage Discounts, Charges and Options section.
 - C. Apply any FLAT DOLLAR discounts or charges including premiums for optional coverages.
 - D. Determine the Insurance Bureau Score Adjustment
 - 1) Select the premium adjustment factor for the named insured from the Insurance Bureau Score table.
 - 2) Multiply any premiums developed from Sections A, B, C or Inland Marine by the factor selected in Step 1.

MULTI-PERIL HOMEOWNERS PROGRAM

COVERAGES AND RATING – HO 00 08

1. Coverages and Amounts

The policy contains two sections, each with various coverages.

Section I – Property Coverages

Section II – Liability Coverages

SECTION I COVERAGES

AMOUNTS

Coverage A: Dwelling	The described dwelling	Market Value
Coverage B: Other Structures	Other structures on premises	10% of Coverage A amount.
Coverage C: Personal Property	Personal property	50% of Cov. A
	Special Categories of Personal Property:	Special Limit:
	Money, bank notes, bullion, etc.	\$200
	Securities, accounts, deeds, etc.	\$1,500
	Watercraft	\$1,500
	Trailers	\$1,500
	Property used for Business Purposes (On Premises)	\$2,500
	Property used for Business Purposes (Off Premises)	\$250
	Electronic Apparatus while in or upon a motor vehicle	\$1,500
	Electronic Apparatus used in business away from the residence premises	\$1,500
	Memorabilia, souvenirs, collector items	\$2,500
	Rugs, carpets, tapestries (Theft)	\$5,000
	Computer Equipment (On Premises)	\$5,000
	Computer Equipment (Off Premises)	\$1,000
	Cameras, Video Recording and Playing Equipment	\$500
	Paintings, etchings, antiques	\$1,000
Coverage D: Loss of Use	Additional Living Expense	10% of Coverage A Limit
	Fair Rental Value	
	Civil Authority Prohibits Use	2 weeks
Additional Coverages:	Credit Card and Forgery	\$500
	Debris Removal	\$1,000
	Fire Department Service Charge	\$500
	Glass or Safety Glazing Material	
	Loss Assessment	\$1,000
	Property Removed	
	Reasonable Repairs	
	Trees, Shrubs and Other Plants	\$250

Coverage A, B and C limits are subject to Inflation Coverage. For available options, see the Discounts, Surcharges and Options section.

MULTI-PERIL HOMEOWNERS PROGRAM

SECTION II COVERAGES		AMOUNTS
Coverage E: Personal Liability		\$100,000 Minimum
Coverage F: Medical Payments to Others		\$1,000 Minimum
Additional Coverages:	Damage to Property of Others	\$1,000
	Claim Expense	
	First Aid Expenses	
	Loss Assessment	\$1,000

For available options, see the Discounts, Surcharges and Options section.

2. Losses Insured

A. Section I

Damage to insured's property is covered under Section I of the policy. As indicated in Item 1 of this unit, there are four coverages under Section I.

- COVERAGE A – Dwelling
- COVERAGE B – Other Structures
- COVERAGE C – Personal Property
- COVERAGE D – Loss of Use

Listed below are the losses that are insured:

Losses Insured	Protection Provided Coverage A, B C & D
Fire or Lightning	Yes
Windstorm or Hail	Yes
Explosion	Yes
Riot or Civil Commotion	Yes
Aircraft	Yes
Vehicles	Yes
Smoke	Yes
Vandalism or Malicious Mischief	Yes
Theft	Yes
Falling Objects	Yes
Volcanic Eruption	Yes

B. Section II

Section II Liability includes coverage for bodily injury or property damage and defense costs associated with a suit brought against an insured.

3. Loss Settlement – Section I

A. Coverage A – Dwelling

Losses to Coverage A and B are settled on a modified replacement cost basis. We will pay the lesser of:

1. The limit of liability that applies to the damaged or destroyed building structure; or
2. The necessary amount actually spent to repair or replace the loss to the building structure but no more than the cost of using common construction materials and methods where functionally equivalent to and less costly than obsolete, antique or custom construction materials and methods.

B. Coverage C – Personal Property

Losses to Coverage C are settled on an actual cash value basis.

MULTI-PERIL HOMEOWNERS PROGRAM

4. Rating
 - A. Determine the BASIC PREMIUM.
 - 1) Select the correct TERRITORY according to the location of the dwelling and determine the base rate from Page RP-1.
 - 2) Select the appropriate CONSTRUCTION as defined in the Rules.
 - 3) Select the appropriate PROTECTION CLASS according to the location of the dwelling.
 - 4) Select the desired amount of insurance. Multiply the base rate by the Protection/Construction Class factor and by the Coverage A amount factor shown on the rate pages.
 - 5) Apply all applicable basic premium adjustments from the Basic Premium Adjustment Section to derive the BASIC PREMIUM. For example, the Multiple Family Surcharge and Townhouse or Row House Surcharge.
 - B. Apply any remaining PERCENTAGE discounts or charges for optional coverages sequentially in the order presented in Percentage Discounts, Charges and Options section.
 - C. Apply any FLAT DOLLAR discounts or charges including premiums for optional coverages.
 - D. Determine the Insurance Bureau Score Adjustment
 - 1) Select the premium adjustment factor for the named insured from the Insurance Bureau Score table.
 - 2) Multiply any premiums developed from Sections A, B, C or Inland Marine by the factor selected in Step 1.

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Rates and Rating Factors

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Basic Premium Adjustments

MULTI-PERIL HOMEOWNERS PROGRAM

BASIC PREMIUM ADJUSTMENTS

The following adjustments apply to the precalculated premiums to develop the BASIC PREMIUM. If applicable, these basic premium adjustments **MUST** be applied to the precalculated premiums prior to adjustment for discounts, charges, or options.

1. Unit-Owners Rental to Others (HO 00 06)

The policy excludes Coverage C – Personal Property, Theft Coverage and Section II Liability for condominium units with rental exposure. For an additional premium, the policy may be endorsed to provide such coverage:

Number of Days Rented or Held for Rental	Factor
1 – 56 Days	1.10
57 – 90 Days	1.35
91 – 180 Days	1.35
Over 180 Days but Less Than 100%	1.35

Attach Endorsement HO 17 33, Unit-Owners Rental to Others.

2. Wood Shake or Wood Shingle Roof Charges (HO 00 03, HO 00 05 and HO 00 08)

The basic premiums contemplate standard roof covering materials. This rule recognizes the differences in roof covering materials with appropriate charges to the basic premium.

The following basic premium adjustments apply:

Ground Floor Area in Square Feet	Charge
Up to 1,000	Add \$20
1,001 – 1,500	Add \$30
1,501 – 2,000	Add \$40
2,001 – 2,500	Add \$50
2,501 – 3,000	Add \$60
Over 3,000	Add \$70

3. Multiple Family Surcharge (HO 00 03, HO 00 05 and HO 00 08)

In a 1, 2, 3, or 4 family dwelling, an individual family unit may not be occupied by more than two families. Apply the appropriate charge shown below based on the number of families residing in all of the units.

Number Of Family	Factor
1	1.00
2	1.10
3 – 4	1.20

MULTI-PERIL HOMEOWNERS PROGRAM

4. Town House or Row House Surcharge (HO 00 03, HO 00 05 and HO 00 08)
 Determine the total number of individual family units within a fire Division. An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division. Apply the appropriate charge shown below.

Total # Of Individual Family Units Within The Fire Division	Protection Class	
	1 - 8B	9 - 10
1 - 2	1.00	1.00
3 - 4	1.10	1.15
5 - 8	1.25	1.30

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Discounts, Charges and Options

MULTI-PERIL HOMEOWNERS PROGRAM

PERCENTAGE DISCOUNTS, CHARGES AND OPTIONS

All discounts, charges and options are to be applied to the BASIC PREMIUM as developed after applicable adjustments from the BASIC PREMIUM ADJUSTMENT Section. Percentage discounts, charges and options are to be applied to this BASIC PREMIUM prior to any adjustment for flat dollar discounts, charges and options. The policy minimum premium applies to the policy premium after adjustments for discounts, charges and options.

1. Special Personal Property Coverage (HO 00 03 and HO 00 05)
For an additional premium, the policy may be endorsed to provide the following additional coverages.
 - a. **Coverage C Perils Insured Against (HO 00 03 only)**
The Perils Insured Against under Coverage C are broadened from named perils to risk of sudden and accident direct physical loss unless excluded in the policy.
 - b. **Coverage C – Special Limits of Liability**
The limits of liability for categories a. through p. under Coverage C – Special Limits of Liability are increased. “Furs” have been removed from category e. and moved to category r. In addition, the perils insured against under categories e., f., g. and r. are broadened from “theft” to “theft, misplacing or losing”.

CATEGORY	POLICY LIMIT	INCREASED LIMIT
a. money, bank notes, etc.	\$200	\$1,000
b. securities, accounts, etc.	\$1,500	\$5,000
c. watercraft, trailers, etc.	\$1,500	\$2,000
d. trailers or semi-trailers not used with watercraft of all types	\$1,500	\$3,000
e. jewelry, watches, precious and semiprecious stones	\$1,500	\$5,000
f. firearms and related equipment	\$2,500	\$5,000
g. silverware, goldware, platinumware, pewterware, etc.	\$2,500	\$10,000
h. property, on the “residence premises”, used at any time in any manner for any “business” purpose	\$2,500	\$25,000
i. property, away from the “residence premises”, used primarily for “business” purposes.	\$250	\$2,500
j. electronic apparatus and accessories, while in or upon a “motor vehicle”	\$1,500	\$2,500
k. electronic apparatus and accessories used primarily for “business” while away from the “residence premises”	\$1,500	\$2,500
l. memorabilia, souvenirs, collector items, etc.	\$2,500	\$5,000
m. imported rugs, carpets, tapestries, wall hangings, etc. (theft only)	\$5,000	\$7,500
n. electronic data processing equipment (residence premises)	\$5,000	\$7,500
o. electronic data processing equipment (off premises)	\$1,000	\$2,000
p. camera or video recording and playing equipment	\$500	\$1,000
q. paintings, etchings, antique furniture, etc.	\$1,000	\$2,000
r. furs	Included in category e.	\$5,000

MULTI-PERIL HOMEOWNERS PROGRAM

1. Special Personal Property Coverage (HO 00 03) (Cont.)
 - c. **Refrigerated Property**
We will pay up to \$1,000 for food while contained in a refrigerator or freezer which spoils. This coverage is subject to a \$250 deductible.
 - d. **Property Removed**
The period of time in which property is covered while being removed from a premises endangered by a Peril Insured Against is increased from 30 days to 90 days while removed.
 - e. **Earth Movement (HO 00 03 Only)**
Earth Movement under Coverage C-Personal Property is provided.
 - f. **Water Damage (HO 00 03 Only)**
Water damage coverage to property described in Coverage C away from a premises or location owned, rented, occupied or controlled by an insured is provided.

Policy Type	Factor
HO 00 03	1.13
HO 00 05	1.03

Attach Endorsement A6155, Special Personal Property Coverage (HO 00 03); or
Attach Endorsement A6156, Special Personal Property Coverage (HO 00 05).

2. Special Personal Property Coverage (HO 00 04 and HO 00 06)
For an additional premium, the policy may be endorsed to provide the following additional coverages. This coverage may only be provided when:
 - A. For Form HO 00 04, the apartment, dwelling or cooperative unit rented to the insured is not rented or sublet to another; or
 - B. For Form HO 00 06, the condominium or cooperative unit is owner occupied and not rented to others.
 - (1) Coverage C Perils Insured Against
The Perils Insured Against under Coverage C are broadened from named perils to risk of sudden and accident direct physical loss unless excluded in the policy.
 - (2) Coverage C – Special Limits of Liability
The perils insured against under categories e., f. and g. are broadened from “theft” to “theft, misplacing or losing”.
 - (3) Water Damage
Water damage coverage to property described in Coverage C away from a premises or location owned, rented, occupied or controlled by an insured is provided.

Factor
1.40

Attach Endorsement HO 05 24, Special Personal Property Coverage (HO 00 04); or
Attach Endorsement HO 17 31, Unit-Owners Coverage C Special Coverage (HO 00 06).

MULTI-PERIL HOMEOWNERS PROGRAM

3. Deductibles

A. HO 00 03, HO 00 05 and HO 00 08

The base premium includes a \$500 deductible. For optional deductibles, apply the adjustment shown in the table below.

Deductible	Premium Adjustment
\$ 100	1.30
250	1.13
500	1.00
750	0.91 (\$175 max.)
1,000	0.83 (\$200 max.)
1,500	0.76 (\$400 max.)
2,000	0.70 (\$600 max)
2,500	0.69 (\$650 max)
5,000	0.65 (\$875 max.)
10,000	0.60 (\$1,400 max)

B. Windstorm or Hail Percentage Deductibles – HO 00 03, HO 00 05 and HO 00 08

The following deductible options are used in conjunction with the deductible applicable to All Other Section I Perils.

Deductible	Premium Adjustment
2%	0.90
5%	0.83

In no event shall the wind/hail deductible be less than the All Other Section I Perils deductible.

Attach Endorsement HO 03 12, Windstorm or Hail Percentage Deductible.

C. HO 00 04 and HO 00 06

The base premium includes a \$500 deductible. For optional deductibles, apply the adjustment shown in the table below.

Deductible	Premium Adjustment
\$100	1.40
\$250	1.22
\$500	1.00
\$750	0.88
\$1,000	0.76
\$1,500	0.74
\$2,000	0.73
\$2,500	0.72

MULTI-PERIL HOMEOWNERS PROGRAM

4. Personal Property Replacement Cost Loss Settlement
 A. HO 00 03, HO 00 05 and HO 00 08
 Losses for personal property are settled on either a Replacement Cost basis or an Actual Cash Value basis. The premiums contemplate Actual Cash Value loss settlement. For an additional premium, personal property losses may be settled according to the Replacement Cost Loss Settlement Provision. The additional premium for this coverage shall be determined by applying the following factor.

Adjustment Factor
1.09

- B. HO 00 04 and HO 00 06
 The premiums contemplate Actual Cash Value loss settlement. For an additional premium, personal property losses may be settled according to the Replacement Cost Loss Settlement Provision. The additional premium for this coverage shall be determined by applying the following percentage charge.

Adjustment Factor	Minimum
1.24	\$24

Attach Endorsement HO 04 90, Personal Property Replacement Cost Loss Settlement.

5. Specified Additional Amount of Insurance for Coverage A-Dwelling (HO 00 03 and HO 00 05)
 The policy allows for an additional amount of insurance equal to 50% of the Coverage A limit of liability. This amount may be decreased to 25% of the Coverage A limit of liability.

Limit	Factor
25%	0.98
50%	1.00

We must be notified within 90 days of the start of any addition, alteration or improvement which increases the replacement cost of the dwelling by more than \$5,000 and any increase in premium must be paid by the insured.

Attach HO 23 47, Specified Additional Amount of Insurance For Coverage A-Dwelling-Arkansas.

6. Coverage D – Loss of Use (HO 00 03 and HO 00 05)
 The policy automatically provides 40% of the Coverage A limit for Coverage D – Loss of Use. The limit may be reduced to 20% and is subject to the following discount:

Factor
0.97

MULTI-PERIL HOMEOWNERS PROGRAM

7. Utilities Rating Plan (HO 00 03, HO 00 05 and HO 00 08)
 The following adjustment applies depending on the calendar year that the dwelling was completed and first occupied or the calendar year that utilities were completely upgraded. If the year first occupied is different than the year completed, the later year is used in determination of the applicable premium adjustment. If the utilities were updated in different years, then the premium adjustment is based on the earliest year in which any one of the utilities was updated. For updated utilities to qualify for the discount, ALL of the following must be upgraded by qualified contractors with all work confirming to local code requirements:
- A. Plumbing – improvements should include the installation of new water lines within the structure and plumbing fixtures.
 - B. Electrical service – improvements should include the replacement of fuse or breaker boxes, switches, fixtures, and wiring.
 - C. Heating and cooling system – improvements should include furnace and air-conditioning replacement, or replacement of burners on furnaces and compressors on central air-conditioning systems.

Without a complete update of utilities (as outlined above), a partial update of utilities may be considered in the determination of the applicable premium adjustment. To be considered partially updated, the electrical service (replacement of fuse or breaker boxes) and heating and cooling systems (complete update as described above) must have been updated. If the policyholder certifies that these systems have been updated within the last 10 years, then, at the time of certification, the home will be considered to have updated utilities as of 10 years preceding the current calendar year.

For Homes Completed and Occupied or Utilities Updated	Premium Adjustment
During current calendar year	0.75
One year preceding current calendar year	0.75
Two years preceding current calendar year	0.75
Three years preceding current calendar year	0.79
Four years preceding current calendar year	0.83
Five years preceding current calendar year	0.87
Six years preceding current calendar year	0.91
Seven years preceding current calendar year	0.95
Eight years preceding current calendar year	0.98
Nine years through thirty-nine years preceding current calendar year	1.00
Forty years or more preceding current calendar year	1.06

NOTE: A dwelling under construction shall be considered to be completed and occupied during the current calendar year. The Coverage A amount for a dwelling under construction should equal 100% of the completed dwelling replacement cost.

MULTI-PERIL HOMEOWNERS PROGRAM

8. Home Alert Protection (All Forms)
 The following adjustments apply for fire and burglary prevention efforts by the policyholder:

Description	Adjustment
Complete Burglar Alarm	0.98
Smoke/Fire Alarm	0.98
Smoke/Fire Alarm w/ Dead Bolt Locks & Fire Extinguisher	0.97
Burglar Alarm with Smoke/Fire Local Alarm, with Dead Bolt Locks and Fire Extinguisher	0.97
Smoke/Fire Alarm and/or Burglar Alarm reporting to a Central Station, Police or Fire Department w/ Dead Bolt Locks & Fire Extinguisher	0.90

Telephone dialer discounts do not apply in areas where dialers are prohibited by ordinance or law.

Only one discount from the above schedule may be applied per policy. No combination of discounts, other than shown, is permitted.

Attach Endorsement HO 04 16, Premises Alarm and Fire Protection System.

9. Claim Record Rating Plan (All Forms)
 The premium shall be adjusted according to the schedule shown below:

Consecutive Years Insured with FNPAC	Premium Adjustment				
	Number of Qualified Paid Claims in the Last 3 Years				
	0	1	2	3	4+
1 – 2	0.95	1.00	1.30	1.55	1.85
3 – 5	0.95	0.95	1.30	1.55	1.85
6 – 8	0.90	0.90	1.25	1.55	1.85
9+	0.85	0.85	1.10	1.45	1.85

A. Consecutive Years Insured with FNPAC

The years with FNPAC are determined by the number of consecutive years (ending with the current renewal date) the policyholder or spouse has had a FNPAC Homeowners, Manufactured Home or Farm/Ranch policy covering their primary dwelling or contents. Although the number of consecutive years is based on the policy on the primary dwelling or contents, it will also be used for any secondary residence insured by FNPAC.

If a policy is reinstated, the number of consecutive years with FNPAC applying at the time of cancellation or expiration will be used, provided the reinstatement occurs within three years. The period of time away from FNPAC does not apply.

MULTI-PERIL HOMEOWNERS PROGRAM

B. Number of Qualified Paid Claims in the Last 3 Years

The number of claims is determined by the number of qualified paid claims the policyholder has had in the last 3 years, ending 3 months prior to the current renewal effective date. A qualified claim is any claim which results in a paid loss during this 3-year period.

The following losses are not considered qualified claims:

1. catastrophic claims;
2. weather-related claims;
3. losses with payments made under Medical Payments coverage only;
4. losses on a newly purchased home, which occurred prior to being insured with FNPAC; and
5. losses for which subrogation payments have been received.

The number of qualified Section I (Property Coverages) claims may be reduced or eliminated with the selection of a higher deductible. All claims that would not have applied if this higher deductible had been in force at the time of the claim are removed from the total qualified claim count.

The number of qualified Section II (Liability) claims may be reduced or eliminated with the elimination of the exposure which caused the claim.

10. Automatic Sprinkler Discount (All Forms)

The following adjustments apply for automatic sprinkler systems in the dwelling:

Description	Premium Adjustment
Automatic Sprinkler in all areas including bathrooms, attics, closets and attached structures	0.90
Automatic Sprinklers totally or partially omitted in bathrooms, attics, closets and attached structures	0.95

The discount applies in addition to any other discount shown in the manual. Attach Endorsement HO 04 16, Premises Alarm or Fire Protection System.

11. Ordinance or Law Increased Amount of Coverage (HO 00 03 and HO 00 05)

A homeowners policy provides coverage for contingent liability due to the operation of building laws equal to 10% of the Coverage A limit. Loss under Coverage A will be settled on the basis of any ordinance or law regulating the construction, repair or demolition of the building. The amount of coverage provided may be increased by application of the following adjustment:

Percentage of Coverage A Limit	Adjustment	Minimum
25%	1.03	\$ 5
50%	1.08	\$15

Attach Endorsement HO 04 77, Ordinance or Law Increased Amount of Insurance.

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12. Home-Auto Discount (All Forms)

The basic premium shall be adjusted by the following factor if the named insured is also the named insured on a private passenger automobile policy written as voluntary business by Fidelity National Financial, Inc. or its subsidiaries.

Factor
0.85

NOTE:

This discount only applies if the auto policy insures private passenger automobiles. The following vehicles do not qualify as private passenger automobiles:

- Motor homes, Truck or Van Campers (Recreational Use)
- Motorcycles, Motorscooters, and Motorized bicycles
- Antique and Classic Automobiles and Replicas
- Fleets insured under the provisions of the Experience Rating Plan
- All Terrain Vehicles

13. Fidelity National Financial Employee Group Discount (All Forms)

When a named insured is employed by Fidelity National Financial, Inc. or its subsidiaries, the following factor shall apply:

Factor
0.90

14. Newly Acquired Home Discount (HO 00 03, HO 00 05 and HO 00 08)

The following factors shall apply for a dwelling newly purchased by the named insured. To qualify for the discount, the effective date of the FNPAC policy must be within 30 days from the closing date of the insured's purchase of the dwelling. The insured must have qualified for the "First Year" discount at policy inception in order to qualify for subsequent discounts.

Year of Policy	Factor
First Year	0.90
Second Year	0.95
Third and Subsequent Years	1.00

15. Mold, Fungus, and Rot Damage (All Forms except HO 00 08)

The basic policy includes a limit of up to \$2,500 for loss caused by mold.
 Attach Endorsement A6138, Mold, Fungus, Rot Damage (HO 00 03).
 Attach Endorsement A6178, Mold, Fungus, Rot Damage (HO 00 03 with A6155).
 Attach Endorsement A6146, Mold, Fungus, Rot Damage (HO 00 04).
 Attach Endorsement A6176, Mold, Fungus, Rot Damage (HO 00 04 with HO 05 24).
 Attach Endorsement A6179, Mold, Fungus, Rot Damage (HO 00 05).
 Attach Endorsement A6147, Mold, Fungus, Rot Damage (HO 00 06).
 Attach Endorsement A6177, Mold, Fungus, Rot Damage (HO 00 06 with HO 17 31).

MULTI-PERIL HOMEOWNERS PROGRAM

16. Superior Construction Discount (HO 00 03, HO 00 05 and HO 00 08)
 For dwellings with superior construction defined as “Non-Combustible, Masonry Non-Combustible and Fire Resistive in the General Rules section of this manual, the following adjustment applies to the otherwise applicable masonry premium.

Factor
0.85

17. Solid Fuel Burning Device Surcharge (All Forms)
 The policy may be endorsed to provide coverage for the additional exposure presented if a solid fuel burning device exists in a dwelling and the following conditions are met:
 A. It must have been professionally installed; and
 B. It must be the primary source of heat.
 Solid fuel burning devices are considered stoves, furnaces, fireplace inserts, or any similar device that burns wood, coal, pellets or other solid fuels. Built in Fireplaces that have metal or masonry chimneys are not subject to this charge.

Factor
1.05

18. Insurance Bureau Score Adjustment (All Forms)
 The policy premium is subject to modification based on the Insurance Bureau Score developed for the first named insured listed on the policy. The Insurance Bureau Score will be re-evaluated prior to the generation of each subsequent renewal offer. All premiums, including Inland Marine, will be adjusted using the factors shown below.

Insurance Bureau Score	HO 00 03, HO 00 05 & HO 00 08	HO 00 04	HO 00 06
802 & up	0.590	0.590	0.590
763 - 801	0.690	0.690	0.690
735 - 762	0.750	0.750	0.750
711 - 734	0.865	0.865	0.865
688 - 710	0.865	0.865	0.865
664 - 687	0.950	0.950	0.950
No Score	1.000	1.000	1.000
639 - 663	1.060	1.060	1.060
608 - 638	1.150	1.150	1.150
568 - 607	1.350	1.350	1.350
567 & below	1.830	1.830	1.830

MULTI-PERIL HOMEOWNERS PROGRAM

FLAT DOLLAR OPTIONS

19. Inflation Guard (All Forms)

For the additional premium shown below, the basic coverage amounts will automatically be increased pro rata during the policy period for inflation. For HO 00 03 and HO 00 05 policies, the Coverage A must be at least 100% of replacement cost to be eligible for this endorsement.

Premium
\$10

Attach Endorsement HO 04 46, Inflation Guard.

20. Coverage C – Personal Property

a. Coverage C – Increased Limits (HO 00 03, HO 00 05 and HO 00 08)

HO 00 03 and HO 00 05 - The base rates contemplate a Coverage C limit of 50%. The minimum and maximum amount of Coverage C is 50% and 75%, respectively. The Coverage C amount for personal property may be increased or decreased at the following rate:

Rate per \$1,000 of increase or decrease
\$0.45

b. Personal Property at Other Residences – Increased Limit (All Forms)

Coverage for personal property usually located at other residences is limited in the policy form to 10% of Coverage C or \$1,000, whichever is greater. This limit may be increased at the following rate:

For Each Increase of \$1,000 Add:
\$7

Attach Endorsement HO 04 50, Personal Property at Other Residences – Increased Limit.

c. Money (All Forms)

The special limit of liability of \$200 on money, bank notes, bullion, gold other than gold ware or gold-plated ware, silver other than silverware or silver-plated ware, platinum and coins may be increased to \$1,000.

Premium per \$100
\$6

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.

Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability (Form HO 00 04 w/HO 05 25, HO 00 06 w/HO 17 38 and HO 00 05).

d. Securities (All Forms)

The special limit of liability of \$1,500 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets and stamps may be increased to \$3,000.

Premium per \$100
\$4

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.

Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability (Form HO 00 04 w/HO 05 25, HO 00 06 w/HO 17 38 and HO 00 05).

MULTI-PERIL HOMEOWNERS PROGRAM

- e. Jewelry, Watches and Furs (All Forms except HO 00 08)
The special limit of liability of \$1,500 for loss by theft of jewelry, watches, furs, precious and semiprecious stones may be increased to \$6,500, not exceeding \$1,500 for any one article.

Premium per \$1,000
\$8

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.
Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability
(Form HO 00 04 w/HO 05 25, HO 00 06 w/HO 17 38 and HO 00 05).

- f. Firearms and Related Equipment (All Forms except HO 00 08)
The policy provides named peril coverage with a \$2,500 limit on loss by theft of Firearms. Coverage for direct physical loss may be written to provide broader coverage and increase the limit as follows:

Limits for Loss by the Following Perils	Any One Article	Total
1. Theft	\$2,500	\$5,000
2. Coverage C Perils Other than Theft	Cov. C Limit + \$5,000	Cov. C Limit + \$5,000
3. All Other Covered Perils	\$2,500	\$5,000

Premium
\$7

Attach Endorsement A6130, Coverage C-Increased Special Limits of Liability-Firearms and Related Equipment.

- g. Silverware and Goldware (All Forms except HO 00 08)
The policy provides named peril coverage with a \$2,500 limit of loss by theft of Silverware and Goldware. This limit may be increased in increments of \$2,500 for the following additional premiums.

Limit for Loss by Theft		
\$5,000	\$7,500	\$10,000
\$8	\$16	\$24

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.
Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability
(Form HO 00 04 w/HO 05 25, HO 00 06 w/HO 17 38 and HO 00 05).

- h. Electronic Apparatus in or upon a motor vehicle (All Forms)
The special limit of liability of \$1,500 on electronic apparatus and accessories while in or upon a motor vehicle may be increased in increments of \$500 to a maximum of \$6,000.

Premium per \$500
\$9

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.
Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability
(Form HO 00 04 w/HO 05 25, HO 00 06 w/HO 17 38 and HO 00 05).

MULTI-PERIL HOMEOWNERS PROGRAM

- i. Electronic Apparatus used for business (All Forms)
The special limit of liability of \$1,500 on electronic apparatus and accessories used primarily for business while away from the residence premises and not in or upon a motor vehicle may be increased in increments of \$500 to a maximum of \$6,000.

Premium per \$500
\$20

Attach Endorsement HO 04 65, Coverage C Increased Special Limits of Liability.
Attach Endorsement HO 04 66, Coverage C Increased Special Limits of Liability
(Form HO 00 04 w/HO 05 25, HO 00 06 w/HO 17 38 and HO 00 05).

- j. Home Computers (All Forms)
The policy provides \$5,000 coverage on electronic data processing equipment including the recording and storage media used with that equipment. This coverage applies to equipment primarily used on premises regardless of whether it is used in a business. This limit can be increased to \$10,000.

Premium
\$13

Attach Endorsement A6134, Coverage C-Increased Special Limits of Liability-
Electronic Data Processing Equipment.

- 21. Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money Coverage – Increased Limit (All Forms)
The policy may be endorsed to increase the \$500 limit included in the policy. The additional premium shall be developed as follows:

Limit of Liability	Premium
\$ 1,000	\$1
2,500	3
5,000	4
7,500	5
10,000	6

Attach Endorsement HO 04 53, Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money Coverage - Increased Limit.

- 22. Refrigerated Property Coverage (All Forms)
The policy may be endorsed to provide \$500 of coverage, subject to a \$100 deductible, for covered property stored in the freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure.

Premium
\$10

Attach Endorsement HO 04 98, Refrigerated Property Coverage.

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23. **Owned Motorized Golf Cart Physical Loss Coverage (All Forms)**
 The policy may be endorsed to provide Other Than Collision and Collision coverage for a motorized golf cart(s), including permanently installed accessories, equipment and parts, owned by an insured and are:
- A. designed to carry up to four people on a golf course for the purpose of playing golf; and
 - B. not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground.
- Also covered, for an amount equal to 10% of the limit of the highest scheduled cart, are accessories, equipment or parts designed or made solely for the cart that are not permanently installed provided such property is at an insured's residence or in or upon the cart off the insured's residence at the time of loss.
- To develop the premium, multiply the following rate per \$500 of the value. This coverage is subject to a \$500 deductible and a \$15 minimum premium.

Rate per \$500 of Value	
Without Collision	\$7.25
With Collision	\$12.50

Note: The Make, Model and Serial or Motor Number must be included on the application along with the current value of the Golf Cart. The value should be the purchase price of the golf cart or, if not a recent purchase, the current retail value.
 Attach Endorsement HO 05 28, Owned Motorized Golf Cart Physical Loss Coverage.

24. **Water Back-up and Sump Discharge or Overflow (All Forms)**
 Coverage may be provided for loss caused by water which backs up through sewers or drains including sump pumps, sump pump wells or any type system designed to remove subsurface water. The coverage options shown in the chart below are available for property covered under Section I of the policy.
 A \$250 deductible applies to loss under this endorsement. This deductible does not apply to Coverage D – Loss of Use.

Limit	HO 00 03, HO 00 05 & HO 00 08	HO 00 04	HO 00 06
\$5,000	\$ 20	\$ 10	\$ 10
\$10,000	36	18	18
\$15,000	49	25	25
\$20,000	61	30	30
\$30,000	81	40	40
\$40,000	98	49	49
\$50,000	112	56	56

Attach Endorsement FN1472, Water Back-up and Sump Discharge or Overflow.

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25. Other Structures in the Residence Premises-Increased Limits (HO 00 03, HO 00 05 and HO 00 08)

The basic policy provides a limit of liability for other structures equal to 10% of Coverage A. Increased limits can be provided for other structures on the premises. The coverage will be the same as the basic policy and will be rated on the total value of the other structures in excess of 10% of Coverage A.

If Earthquake Coverage is afforded on the policy, it applies to this coverage. Please refer to the Earthquake rates in this manual.

Rate per \$1,000
\$2.40

Attach Endorsement HO 04 48, Other Structures on the Residence Premises-Increased Limits.

26. Loss Assessment Coverage (All Forms except HO 00 04)

The policy automatically provides, under Section I Additional Coverage and Section II Additional Coverage, a limit of \$1,000 each for assessments relating to the residence premises, excluding assessments resulting from the peril of earthquake. The policy may be endorsed to provide a single additional amount of coverage to be applied to one or more assessments arising out of a single loss covered under:

- a. Either Section I Additional Coverage or Section II Additional Coverage; or
- b. Both Section I and Section II Additional Coverages.

Note: This endorsement does not cover loss to property under Section I caused by Earthquake. If Earthquake Coverage is afforded on the policy, it applies to this coverage. Please refer to the Earthquake rates in this manual.

Additional Amount	Rate Per \$1,000
First \$5,000	\$.50
Next \$20,000	.25
Above \$25,000	.20

Attach Endorsement HO 04 35, Loss Assessment Coverage.

27. Unit-Owners – Coverage A (HO 00 06)

A. Increased Limits – The policy automatically provides a basic Coverage A limit of 30% of Coverage C (\$1,000 minimum) on a named peril basis. The basic limit may be increased. To develop the premium for each additional \$1,000, multiply the amount of increase by the following rate:

For Each Increase of \$1,000 Add:
\$4.45

B. Special Coverage – The policy automatically provides Coverage A on a named perils basis. When the policy is extended to insure against all risk of physical loss, the additional premium shall be developed as follows:

- Basic Limit of Liability - \$2 per policy
- Increased Limits of Liability - \$1 per \$1,000 of insurance is to be added to applicable premium for Each Additional \$1,000 of Coverage C shown in the premium tables for this form.

Attach Endorsement HO 17 32, Unit Owners Coverage A – Special Coverage.

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28. Coverage D – Loss of Use (HO 00 06)
 The policy automatically provides 40% of the Coverage C limit for Coverage D – Loss of Use. The limit may be increased in increments of \$1,000. The total amount of coverage, which is the sum of the coverage provided by the base policy and any increase in limit, cannot exceed \$50,000.

Premium per \$1,000
\$4.00

29. Earthquake (All Forms)
 Earthquake damage can be covered by the addition of an endorsement.

A. Earthquake Zones

Zone 1: Counties of –

Clay	Crittenden	Greene	Lee	Poinsett
Craighead	Cross	Jackson	Mississippi	St. Francis

Zone 2: Counties of –

Arkansas	Lawrence	Phillips	Randolph	White
Independence	Monroe	Prairie	Sharp	Woodruff

Zone 3: Counties of –

Baxter	Desha	Izard	Lonoke	Searcy
Cleburne	Faulkner	Jefferson	Marion	Sebastian
Conway	Fulton	Little River	Pulaski	Stone

Zone 4: Remainder of State.

B. Deductible

Deductible options of 5% and 10% are available. The dollar amount of the earthquake deductible is determined as follows:

Form	Deductible
HO 00 03, HO 00 05 & HO 00 08	The selected percentage multiplied by the Coverage A limit of liability, or The selected percentage multiplied by the Coverage C limit of liability, whichever is greater, subject to a \$250 minimum.
HO 00 04	5% or 10% of the Coverage C limit of liability; \$250 minimum.
HO 00 06	The selected percentage multiplied by the Coverage A limit of liability, or The selected percentage multiplied by the Coverage C limit of liability, whichever is greater, subject to a \$250 minimum.

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C. Exterior Masonry Veneer

The applicable charge for Earthquake Coverage (except HO 00 04 and HO 00 06) depends on whether coverage is provided for exterior masonry veneer.

- 1) HO 00 03, HO 00 05 and HO 00 08
 - a) If coverage is not desired for exterior masonry veneer (or if the dwelling has no exterior masonry veneer), use the rates for “excluding exterior masonry veneer.”
 - b) If coverage is is desired for exterior masonry veneer or if the dwelling is of masonry construction, use the rates for “including exterior masonry veneer.”
- 2) HO 00 04 and HO 00 06
Endorsements and rates for these forms are not affected by exterior masonry veneer considerations.

D. Basic Rates (These provide basic package amounts of coverage. Rates shown apply per \$1,000 of Coverage A for HO 00 03, HO 00 05 and HO 00 08 and per \$1,000 of Coverage C for HO 00 04 and HO 00 06.)

Form	Deductible	Excluding Exterior Masonry Veneer (includes dwellings with no ext. masonry veneer)				Including Exterior Masonry Veneer (includes masonry dwellings)			
		Rate per \$1,000				Rate per \$1,000			
		Zone 1	Zone 2	Zone 3	Zone 4	Zone 1	Zone 2	Zone 3	Zone 4
HO 00 03, HO 00 05 & HO 00 08	5% 10%	-- \$0.58	-- \$0.28	\$0.30 \$0.20	\$0.26 \$0.18	-- \$0.71	-- \$0.33	\$0.36 \$0.24	\$0.33 \$0.21

Form	Deductible	Rate per \$1,000			
		Zone 1	Zone 2	Zone 3	Zone 4
HO 00 04	5%	--	--	\$0.22	\$0.19
	10%	\$0.40	\$0.20	\$0.15	\$0.13
HO 00 06	5%	--	--	\$0.22	\$0.19
	10%	\$0.40	\$0.20	\$0.15	\$0.13

E. Dwellings Built Prior to 1950

For Homeowners policies covering masonry or masonry veneer dwellings, apply the following factor to the premium developed from the Basic Rate table above:

<u>Year Built</u>	<u>Factor</u>
1940 – 1949	1.30
Pre-1940	2.00

MULTI-PERIL HOMEOWNERS PROGRAM

F. Increasing Other Coverages

If higher than basic limits are provided for the following types of coverage, additional charges are made according to all applicable rates shown below. These rates apply only to the increased amount of coverage.

Form	Deductible	Excluding Exterior Masonry Veneer (includes dwellings with no ext. masonry veneer)				Including Exterior Masonry Veneer (includes masonry dwellings)			
		Rate per \$1,000				Rate per \$1,000			
		Zone 1	Zone 2	Zone 3	Zone 4	Zone 1	Zone 2	Zone 3	Zone 4
HO 00 03, HO 00 05 & HO 00 08 Coverage B	5% 10%	-- \$0.58	-- \$0.28	\$0.30 \$0.20	\$0.26 \$0.18	-- \$0.71	-- \$0.33	\$0.36 \$0.24	\$0.33 \$0.21
HO 00 03, HO 00 05 & HO 00 08 Coverage C	5% 10%	-- \$0.40	-- \$0.20	\$0.22 \$0.15	\$0.19 \$0.13	-- \$0.40	-- \$0.20	\$0.22 \$0.15	\$0.19 \$0.13
HO 00 03, HO 00 05 & HO 00 08 Loss Assessment	5% 10%	-- \$0.58	-- \$0.28	\$0.30 \$0.20	\$0.26 \$0.18	-- \$0.71	-- \$0.33	\$0.36 \$0.24	\$0.33 \$0.21

Form	Deductible	Rate per \$1,000			
		Zone 1	Zone 2	Zone 3	Zone 4
HO 00 06 Coverage A	5% 10%	-- \$0.58	-- \$0.28	\$0.30 \$0.20	\$0.26 \$0.18

Attach Endorsement HO 04 54, Earthquake.

Attach Endorsement HO 04 36, Loss Assessment for Earthquake.

30. Additional Insured (All Forms)

A. Sections I and II (Co-Owner or Additional Insured)

The interest of a co-owner or another additional insured with an interest only in the residence premises may be covered for no additional premium.

1) Occupant – Co-owner

A Homeowners policy can be issued to the co-owner of a one or two family dwelling if each of the co-owners occupying the building lives in independently separate premises. A separate Homeowners policy can be issued to the other co-owner.

2) Non-Occupant – Co-owner

The interests of a non-occupant, other than a contractor, may be covered in the event of joint ownership in the dwelling.

3) Other Additional Insureds

The interest of an additional insured with an interest only in the residence premises may be covered.

MULTI-PERIL HOMEOWNERS PROGRAM

- B. Section I Only (Contractor)
The interest of a contractor in the building may be covered for no additional premium.
- C. Section I and II (Association)
The interest of a Homeowners/Condominium Association may be covered for no additional premium.
Attach Endorsement HO 04 41, Additional Insured – Residence Premises.

31. Business Property – Increased Limits (All Forms except HO 00 08)
The policy provides \$2,500 on premises coverage and \$250 off premises coverage for personal property intended for use in a business. Coverage for merchandise held as samples or for sale or for delivery is included. Coverage is not provided for electronic data processing equipment or the recording or storage media used with that equipment. On premises coverage can be increased to \$5,000 for the following additional premium.

Limit	Premium
\$5,000	\$17

Attach Endorsement HO 04 12, Business Property-Increased Limits.

32. Section II – Optional Limits (All Forms)
The basic premiums include \$100,000 Liability and \$1,000 Medical Payments. For higher limits, apply the following charges:

A.

Personal Liability Limits	Premium
\$300,000	\$10
\$500,000	17
1,000,000	34

B.

Medical Payments Limits	Premium
\$2,000	\$3
\$3,000	5
\$4,000	7
\$5,000	9
10,000	15

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33. Personal Injury (All Forms)

Coverage for Personal Injury may be provided under Coverage E – Personal Liability. This coverage includes injury arising out of the following offenses subject to the limitations in the endorsement:

- A. False arrest, detention, imprisonment, eviction or malicious prosecution;
- B. Libel, slander or defamation of character; or
- C. Invasion of privacy.

The following charges apply per policy:

Liability Limit*	Premium
\$100,000	\$10
\$300,000	13
\$500,000	16
1,000,000	24

*Selected amount must coincide with the policy Section II limit. Attach Endorsement HO 24 82, Personal Injury.

34. Animal Liability Coverage (All Forms)

The policy excludes liability coverage for bodily injury and property damage caused by any animal. Coverage may be endorsed provided none of the following conditions exist:

- (a) Risks where the following dogs are present either owned or boarded; Rottweilers, German Shepherds, Pitbulls, Chows, Doberman Pinschers, Akitas, Dalmatians or any dog known by breed to be vicious or any risks where previous dog bite history exists. This applies to mixed breeds containing any of the above breeds.
- (b) Risks where the following are present either owned or boarded; horses, cows, sheep, chickens, other farm animals or any exotic or unusual pet.

Limit of Liability*	Premium
\$100,000	\$ 13
300,000	27

*Selected limit must coincide with the Section II limit on the policy up to \$300,000. If the Section II limit is higher than \$300,000, the limit for this coverage shall be \$300,000. Limits of Liability higher than those shown are not available for this coverage. Attach Endorsement A6154, Animal Liability Coverage.

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35. Identity Theft Expense and Resolution Services Coverage (All Forms)
 For the additional premium shown below, the following coverage is available. We will pay up to \$25,000 for expenses incurred by an Insured as the direct result of any one identity theft discovered during the policy period. Additionally, the insured will have access to resolution services from a consumer fraud specialist who will assist in the process of restoring the insureds identity.

Charge
\$30

Attach Endorsement FN1404, Identity Theft Expense and Resolution Services Coverage.

36. Structures Rented to Others – Residence Premises (All Forms)
 The policy may be endorsed to provide coverage when a structure on the residence premises is rented to others for dwelling purposes. This coverage may be provided only when Section I coverage is also afforded.

(a) 1 Family		(b) 2 Family	
Liability Limits*	Premium Charge	Liability Limits*	Premium Charge
\$100,000	\$ 9	\$100,000	\$ 14
300,000	12	300,000	19
500,000	15	500,000	23
1,000,000	157	1,000,000	243

*Selected Limit must coincide with policy Section II Limit.

The above charges apply regardless of the Medical Payments Limit.

Attach Endorsement HO 04 40, Structures Rented to Others-Residence Premises.

37. Builders Risk Coverage (HO 00 03 and HO 00 05)
 When an Insured, who is otherwise eligible for a Homeowners Policy has a home under original construction, such exposure may be covered by endorsement. This endorsement provides limited coverage for damage to specified covered property. To provide coverage, a policy is issued at the applicable rates shown in the rate pages with this endorsement attached at no additional charge. The premium for this endorsement is offset by the credit generated from the provisional Coverage A amount and limited personal property exposure existing during construction. Coverage automatically ceases at the end of a twelve-month period. The period begins from the original inception date of the policy and terminates when the residence premises is occupied or the end of the policy period, whichever occurs first.
 Attach Endorsement A6152, Builders Risk Coverage.

38. Policy Fee (All Forms)
 A policy fee applies to all new and renewal policies.

Policy Fee
\$25

**Fidelity National Property and Casualty
Insurance Company**

**Arkansas Homeowners Insurance Program
Rates and Rules Manual**

Personal Inland Marine Basic Rules

MULTI-PERIL HOMEOWNERS PROGRAM

RULES FOR ALL PERSONAL INLAND MARINE COVERAGE

The rules, rates and premiums in this manual govern the writing of Personal Inland Marine Policies. The rules and rates filed by or on behalf of Fidelity National Property and Casualty Insurance Company (FNPAC) for each coverage shall govern in all cases not specifically provided for in these rules.

The following rules and requirements deal with various sections of the policy but are applicable to all forms that are issued.

1. Eligibility

A Personal Inland Marine Policy may be written on all property listed in the Underwriting Guide as eligible property.

2. Policy Period and Premium Payment

All premiums and rates shown in this manual are on an annual term basis. All policies are initially written for a one year term and are then automatically renewed annually. The rates on renewals will be those in effect at that time.

3. Minimum Premiums

The annual minimum premium is \$30.

4. Rounding of Premiums

Any computation for additional coverages or additional amounts of insurance are to be rounded separately to the nearest dollar. Fifty cents or more is to be considered as a dollar.

5. Mid-Term Changes

A. Permitted Mid-Term Changes

Permitted mid-term changes are those due to a change in coverage or a change in a risk characteristic used as a rating factor for a discount or charge applicable to the policy. Mid-term changes to take advantage of a new discount or charge OR a rate or classification change implemented by the company during the policy term are NOT permitted.

If a different premium is required for the remainder of the current policy term, the additional or return premium is to be computed pro rata unless otherwise provided in this manual.

B. Method Of Calculation

1) Calculate the PRO RATA FACTOR.

a) Compute the number of days left in the annual term until the policy expires. (Example: 122 days)

b) Divide the number of days by 365 (days in a year). This produces the PRO RATA FACTOR. A few examples may help:

Number of Days	Divided By	Pro Rate Factor
360	365	.99
240	365	.66
122	365	.33
73	365	.20
34	365	.09

Each 3.65 days causes a change of .01 in the Pro Rata Factor.

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- 2) Calculate the annual premium based on current rates for insurance presently in force. This premium is subject to the policy minimum premium described in Rule 3.
 - 3) Calculate the annual premium based on current rates for the desired amount of insurance. This premium is subject to the policy minimum premium described in Rule 3.
 - 4) Calculate the difference between the two premiums
 - 5) Apply the PRO RATA FACTOR to the premium difference.
 - 6) The result is the premium charge or return for the policy change.
6. Cancellation
When a policy is cancelled, the annual premium that applies to the current policy period multiplied by the PRO RATA FACTOR is returned to the insured. When coverage is endorsed to another policy the cancellation rules for the underlying policy apply. Coverage must be terminated at the same time as the underlying policy.
7. Restriction Of Coverage
The named insured can request a restriction on an individual policy. The circumstances or exposure must be so unusual without the restriction the policy would not be issued. No reduction from the prescribed rate and minimum premium is allowed. Refer each request to the FNPAC.

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Personal Inland Marine Rates and Factors

MULTI-PERIL HOMEOWNERS PROGRAM

1. Eligibility

A Personal Inland Marine Policy may be written on all classes of property for which rates are shown in this manual.
2. Rules
 - A. Rules – Refer to the Basic Rules Section for rules governing Personal Inland Marine Policies.
 - B. Minimum Premium – The annual minimum premium for Personal Inland Marine is \$30.
3. Coverages

Coverage may be written for eligible personal articles. Newly Acquired coverage is provided for Jewelry, Furs, Fine Arts, Cameras, and Musical Instruments subject to certain conditions.
4. Perils Insured Against

The policy insures against all risk of direct physical loss or damage subject to certain exclusions and conditions.
5. Rating
 - A. Definitions
 - (1) The Basic Schedule Premium for jewelry is defined as the preprinted schedule premium for the appropriate deductible on page P-3. If premiums are not preprinted for the appropriate deductible amount, the Basic Schedule Premium is the Schedule premium for the smallest preprinted deductible shown. The Basic Schedule Premium does not include any credits or charges.
 - (2) The Basic Premium for all other classes is defined to be the base rate, displayed on page P-6, multiplied by the amount of scheduled coverage (in \$100s). The Basic Premium does not include any credits or charges.
 - B. Calculation
 - (1) Home Alert credits apply to the sum of the Personal Articles Basic Schedule Premiums. Each other credit, charge or option applies separately to the Basic Premium for each class of property, and is to be rounded to the nearest dollar before being subtracted from or added to the Basic Premium.
 - (2) Home Alert Example: Assume a 5% Home Alert Credit applies:

Coverage	Premium Before Credit
Jewelry	\$110
Furs	90
Fine Arts	<u>100</u>
Total Personal Articles	\$300
Home Alert Credit	\$ 15 (.05*300 rounded)
 - (3) Refer to the Jewelry Credits and Charges page for a specific rating example.
 - C. Territory Definitions

Territory 1 – Entire State.

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JEWELRY-BASIC PREMIUMS - ENTIRE STATE					
Schedule Amount	Full Coverage	\$100 Deductible	\$250 Deductible	\$500 Deductible	\$1,000 Deductible
\$ 100	\$10	\$--	\$--	\$--	\$--
500	11	10	10	--	--
1,000	12	11	10	9	--
2,000	24	22	20	18	17
3,000	35	33	29	27	25
4,000	46	44	39	36	34
5,000	55	52	46	43	40
6,000	69	65	57	53	50
7,000	80	75	66	62	58
8,000	92	86	76	71	67
9,000	104	98	86	81	75
10,000	115	109	96	90	84
11,000	127	119	105	98	92
12,000	137	129	114	107	100
13,000	148	139	123	115	108
14,000	159	149	132	123	115
15,000	160	151	133	125	116
16,000	170	160	141	132	124
17,000	180	169	149	140	130
18,000	189	178	157	147	137
19,000	198	187	165	154	144
20,000	207	195	172	161	151
21,000	216	203	179	168	157
22,000	224	211	186	175	163
23,000	231	217	192	180	168
24,000	235	221	195	183	171
25,000	239	225	199	186	174
Each Additional \$100	.96	.90	.80	.74	.70

- (1) **Single Items Over \$25,000:** Refer Entire Schedule to FNPAC for Rating.
- (2) **IMPORTANT:** All policies are to be rated in \$100 increments. For rating purposes use the next highest \$100 increment. All interpolations will be in \$100 intervals. EXAMPLE: Rate an \$8,610 schedule as \$8,700.
- (3) **Personal Inland Marine Minimum Premium:** \$30.00

MULTI-PERIL HOMEOWNERS PROGRAM

Jewelry Credits and Charges

I. Gemprint

A credit may be applied to the Basic Premium for diamonds that have been Gemprinted and have a certificate attached to the policy.

- 1) Determine Basic Premium that would be charged if the gemprinted items were the only items insured.
- 2) Credit = 10% times the premium determined in (1) above.

II. Bank Vaults

Jewelry kept in a bank vault may be insured separately. Do not include these items in the schedule amount for rating purposes. Refer these items to FNPAC for rating. See Underwriting Guide.

III. Example

Assume the following schedule to be insured with \$250 deductible.

\$3,000 Diamond that is Gemprinted
 \$7,240 Remaining items in the schedule

A. Schedule Amount

Schedule Amount = \$10,300

Note: \$10,300 is the next highest \$100 increment about \$10,240

B. Basic Schedule Premium

\$11,000 Premium	=	\$125 (assumed)
\$10,000 Premium	=	\$100 (assumed)
Premium	=	$\$100 + (125 - 100) * (.3) = \$100 + \$7.5$
	=	\$108

C. Credits

Gemprint Credit	=	$.10 * \$35$ (assume premium at \$3,000 = \$35)
	=	\$4

D. Final Premium

(Subject to Policy Minimum Premium)

Premium	=	(B) - (C)
	=	\$108 - \$4
	=	\$104

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY

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OTHER PERSONAL ARTICLES – ANNUAL RATES			
Type of Article	Full Coverage Rate Per \$100	Type of Article	Full Coverage Rate Per \$100
<u>Furs (Personal)</u>	\$.60	<u>Golf Equipment</u>	\$1.90
<u>Cameras</u> Non-Professional Professional	1.65 2.40	<u>Fine Arts (excluding breakage)</u> First \$30,000 Excess	.50 .40
		<u>Fine Arts (including breakage)</u> First \$30,000 Excess	.85 .68
<u>Musical Instruments</u> Non-Professional (Full Coverage) <u>Prof. (Full Coverage)</u> First (2,000) Excess <u>Prof. (\$50 Deductible)</u> First \$2,000 Excess	.75 3.50 .65 3.15 .60	<u>Stamp Collections</u>	.85
<u>Silverware</u>	.35	<u>Miscellaneous</u>	\$2.75
<u>Coin Collections</u>	1.90		

BLANKET COVERAGE/

Blanket or unscheduled coverage is available only for Silverware & Golf Equipment.

COIN AND STAMP COLLECTIONS

Apply a credit of 10% if 75% of the value of all items insured is kept in a fireproof safe or vault.

PROFESSIONAL MUSICAL INSTRUMENTS AND CAMERAS

A professional is a person who receives any payment for playing a musical instrument or using a camera insured during the term of this policy.

TOTAL PERSONAL INLAND MARINE MINIMUM PREMIUM: \$30

MULTI-PERIL HOMEOWNERS PROGRAM

NOTES FOR ALL CLASSES:

1. Maximum value for all scheduled items - \$200,000. Underwriting approval is required for schedules over \$200,000.
2. Maximum for any single item - \$50,000. Underwriting approval is required for any item(s) over \$50,000.
3. An appraisal not more than three years old is required for any single item over \$5,000. Bill of sale dated within the past 30 days may be used to confirm appraised value for newly purchased items over \$5,000. A full description of the item is required.
4. A full description is required for any single item over \$1,000.
5. Central alarm and/or photos are required if a single item is over \$25,000 or the total schedule is over \$100,000.
6. Risks with theft or mysterious disappearance losses during the past 3 years are ineligible.
7. Scheduled items with commercial or professional use are ineligible (except Cameras and Musical Instruments).
8. Scheduled Personal Property coverage is not available for Dwelling Fire or tenant-occupied HO 00 06 policies.
9. Scheduled Personal Property coverage is not available for HO 00 04 policies with a Coverage C limit of less than \$25,000.

MULTI-PERIL HOMEOWNERS PROGRAM

HOME ALERT PROTECTION

These credits apply for fire and burglary prevention efforts by the policyholder:

DESCRIPTION	CREDIT
Fire or Smoke Local Alarm	2%
Burglar Alarm System	3%
Fire or Smoke Detectors which also activate either a digital dialer or a voice synthesized (not tape) telephone dialer	4%
Fire or Smoke Local Alarm Burglar Alarm System	5%
Fire or Smoke Local Alarm Dead Bolt Locks Fire Extinguisher	5%
Fire or Smoke Detectors which also activate either a digital dialer or a voice synthesized (not tape) Dead Bolt Locks Fire Extinguisher	7%
Burglar Alarm System Fire or Smoke Local Alarm Dead Bolt Locks Fire Extinguisher	7%
Fire and/or Burglar Alarm Reporting to either Fire Department, Policy Department, or Central Station Dead Bolt Locks Fire Extinguisher	15%

1. Telephone dialer credits do not apply in areas where dialers are prohibited by ordinance or law.
2. Only one credit from the above schedule may be applied per policy. No combination of credits other than shown is permitted. This credit is applied to the Basic Schedule Premium or Basic Premium (which do not include any other credits or charges).
3. These credits do not apply to minimum premiums.