

SERFF Tracking Number: AMMH-126606995 State: Arkansas  
Filing Company: American Family Home Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: 20100111-02  
TOI: 04.0 Homeowners Sub-TOI: 04.0002 Mobile Homeowners  
Product Name: Mobile Home  
Project Name/Number: R/R/F/

## Filing at a Glance

Company: American Family Home Insurance Company

Product Name: Mobile Home

SERFF Tr Num: AMMH-126606995 State: Arkansas

TOI: 04.0 Homeowners

SERFF Status: Closed-Filed

State Tr Num: EFT \$100

Sub-TOI: 04.0002 Mobile Homeowners

Co Tr Num: 20100111-02

State Status: Fees verified and received

Filing Type: Rate/Rule

Reviewer(s): Becky Harrington, Betty Montesi

Authors: Traci Burbage, Kevin Vennefron

Disposition Date: 06/25/2010

Date Submitted: 04/30/2010

Disposition Status: Filed

Effective Date Requested (New): 09/15/2010

Effective Date (New): 09/15/2010

Effective Date Requested (Renewal): 09/15/2010

Effective Date (Renewal): 09/15/2010

State Filing Description:

## General Information

Project Name: R/R/F

Status of Filing in Domicile:

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 06/25/2010

State Status Changed: 05/05/2010

Deemer Date:

Created By: Traci Burbage

Submitted By: Traci Burbage

Corresponding Filing Tracking Number:

Filing Description:

Please see cover letter for details

## Company and Contact

### Filing Contact Information

Traci Burbage, Filing Analyst

tburbage@amig.com

7000 Midland Blvd

800-759-9008 [Phone] 5934 [Ext]

Amelia, OH 45102

SERFF Tracking Number: AMMH-126606995 State: Arkansas  
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 Product Name: Mobile Home  
 Project Name/Number: R/R/F/

**Filing Company Information**

American Family Home Insurance Company CoCode: 23450 State of Domicile: Florida  
 1301 Riverplace Blvd, Ste 1300 Group Code: 361 Company Type: Property and  
 Jacksonville, FL 32207 Group Name: Casualty  
 (800) 759-9008 ext. [Phone] FEIN Number: 31-0711074 State ID Number:  
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**Filing Fees**

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Family Home Insurance Company	\$100.00	04/30/2010	36112663

SERFF Tracking Number: AMMH-126606995 State: Arkansas  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	06/25/2010	06/25/2010

### 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	06/25/2010	06/25/2010	Traci Burbage	06/25/2010	06/25/2010
Pending Industry Response	Becky Harrington	06/23/2010	06/23/2010	Traci Burbage	06/24/2010	06/24/2010
Pending Industry Response	Becky Harrington	05/19/2010	05/19/2010	Traci Burbage	06/22/2010	06/22/2010
Pending Industry Response	Becky Harrington	05/05/2010	05/05/2010	Traci Burbage	05/18/2010	05/18/2010

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Conference call request	Note To Reviewer	Traci Burbage	05/26/2010	05/26/2010

SERFF Tracking Number: AMMH-126606995 State: Arkansas  
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 Project Name/Number: R/R/F/

## Disposition

Disposition Date: 06/25/2010  
 Effective Date (New): 09/15/2010  
 Effective Date (Renewal): 09/15/2010  
 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):
American Family Home Insurance Company	51.700%	11.960%	\$	12,476	\$9,070,849	14.900%	%

SERFF Tracking Number: AMMH-126606995 State: Arkansas  
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 Product Name: Mobile Home  
 Project Name/Number: R/R/F/

Schedule	Schedule Item	Schedule Item Status	Public Access
<b>Supporting Document (revised)</b>	NAIC loss cost data entry document	Filed	Yes
<b>Supporting Document</b>	NAIC loss cost data entry document		Yes
<b>Supporting Document</b>	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
<b>Supporting Document (revised)</b>	cover letter/support	Filed	Yes
<b>Supporting Document</b>	cover letter/support		Yes
<b>Supporting Document (revised)</b>	response support	Filed	Yes
<b>Supporting Document</b>	response support		Yes
<b>Supporting Document</b>	response to objection 2 per conference call	Filed	Yes
<b>Rate (revised)</b>	AR070MH	Filed	Yes
<b>Rate</b>	AR070MH		Yes
<b>Rate</b>	AR070MH		Yes
<b>Rate</b>	AR070MH		Yes

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Product Name: Mobile Home  
Project Name/Number: R/R/F/

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 06/25/2010  
Submitted Date 06/25/2010  
Respond By Date

Dear Traci Burbage,

This will acknowledge receipt of the response dated 6/24/2010.

Please either remove the territory manual page showing the 6 counties in Territory 51 or provide a replacement page.

Please feel free to contact me if you have questions.

Sincerely,

Becky Harrington

SERFF Tracking Number: AMMH-126606995 State: Arkansas  
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Company Tracking Number: 20100111-02  
TOI: 04.0 Homeowners Sub-TOI: 04.0002 Mobile Homeowners  
Product Name: Mobile Home  
Project Name/Number: R/R/F/

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 06/25/2010  
Submitted Date 06/25/2010

Dear Becky Harrington,

### Comments:

In response to your objection dated 6/25,

### Response 1

Comments: please find revised manual attached.

### 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 #
AR070MH	T-1,D-1,U-1,BR-1,PR-1,RR-1,SD-1	Replacement	
<b>Previous Version</b>			
AR070MH	T-1,D-1,U-1,BR-1,PR-1,RR-1,SD-1	Replacement	
AR070MH	T-1,D-1,U-1,BR-1,PR-1,RR-1,SD-1	Replacement	
AR070MH	T-1,D-1,U-1,BR-1,PR-1,RR-1,SD-1	Replacement	

Thank you.

Sincerely,

Kevin Vennefron, Traci Burbage

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Company Tracking Number: 20100111-02  
TOI: 04.0 Homeowners Sub-TOI: 04.0002 Mobile Homeowners  
Product Name: Mobile Home  
Project Name/Number: R/R/F/

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 06/23/2010

Submitted Date 06/23/2010

Respond By Date

Dear Traci Burbage,

This will acknowledge receipt of the response dated 6/22/10.

Thank you for providing evidence of how weather is treated equitably across the state.

Objection 1

No Objections

Comment: I am unable to find the response regarding moving Lincoln County to the higher rated territory given the pure premium exhibit.

Objection 2

- response to objection 2 per conference call (Supporting Document)

Comment: The revised manual pages show the territory factor changing from 1.35 (original requested) to 1.48.

The indicated overall rate need is now 40% instead of 51.7%.

Please confirm the above and explain the increase in territory factor.

Objection 3

- NAIC loss cost data entry document (Supporting Document)

Comment: Provide a revised RF-1 and evidence that individual increases have been capped at 15%.

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

SERFF Tracking Number: AMMH-126606995 State: Arkansas  
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Company Tracking Number: 20100111-02  
TOI: 04.0 Homeowners Sub-TOI: 04.0002 Mobile Homeowners  
Product Name: Mobile Home  
Project Name/Number: R/R/F/

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 06/24/2010  
Submitted Date 06/24/2010

Dear Becky Harrington,

### Comments:

In response to your objection dated 6/23,

### Response 1

Comments: Objection 1: Due to the 15% cap imposed by the Commissioner, we are unable to move counties from one territory to the other. Therefore, we will no longer be moving Lincoln, Monroe, Sharp, Fulton, Iazard, or Stone counties. They will remain in Territory 50 as filed with the DOI today.

#### Related Objection 1

Comment:

I am unable to find the response regarding moving Lincoln County to the higher rated territory given the pure premium exhibit.

#### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Response 2

Comments: Objection 2: Part of moving those previously mentioned 6 counties into the surcharged territory, we attempted to smooth the rate impact for those 6 counties by reducing the overall territory surcharge for Territory 52 to 1.35. We currently have 1.48 filed with the DOI and our intent is to leave that unchanged.

The overall rate need would be 40%, but we are specifically looking at rate in our Mobile Home Package Program which has indications of 49.1%.

#### Related Objection 1

SERFF Tracking Number: AMMH-126606995 State: Arkansas  
Filing Company: American Family Home Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: 20100111-02  
TOI: 04.0 Homeowners Sub-TOI: 04.0002 Mobile Homeowners  
Product Name: Mobile Home  
Project Name/Number: R/R/F/

**Applies To:**

- response to objection 2 per conference call (Supporting Document)

**Comment:**

The revised manual pages show the territory factor changing from 1.35 (original requested) to 1.48.

The indicated overall rate need is now 40% instead of 51.7%.

Please confirm the above and explain the increase in territory factor.

**Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**Response 3**

Comments: Objection 3: Attached is the new RF-1 document confirming impacts have been capped at 15%.

**Related Objection 1**

**Applies To:**

- NAIC loss cost data entry document (Supporting Document)

**Comment:**

Provide a revised RF-1 and evidence that individual increases have been capped at 15%.

**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.

*SERFF Tracking Number:*      *AMMH-126606995*                      *State:*                      *Arkansas*  
*Filing Company:*              *American Family Home Insurance Company*      *State Tracking Number:*      *EFT \$100*  
*Company Tracking Number:*      *20100111-02*  
*TOI:*                      *04.0 Homeowners*                      *Sub-TOI:*                      *04.0002 Mobile Homeowners*  
*Product Name:*              *Mobile Home*  
*Project Name/Number:*      *R/R/F/*

Overall, with the mandated 15% cap on impacts, we had to remove some of the changes originally proposed so as not to go over that cap. The new filing pages sent reflect only the changes from the current, filed version with the DOI.

Thank you for your time and attention to this filing!

Sincerely,  
Kevin Vennefron, Traci Burbage

SERFF Tracking Number: AMMH-126606995 State: Arkansas  
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Company Tracking Number: 20100111-02  
TOI: 04.0 Homeowners Sub-TOI: 04.0002 Mobile Homeowners  
Product Name: Mobile Home  
Project Name/Number: R/R/F/

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 05/19/2010

Submitted Date 05/19/2010

Respond By Date

Dear Traci Burbage,

This will acknowledge receipt of the recent response.

### Objection 1

- response support (Supporting Document)

Comment: Based upon the explanation and the pure premium exhibit, explain why Lincoln Count is being moved. It does not appear to be justified.

Identify the type of loss most responsible for the figures.

### Objection 2

No Objections

Comment: Please cap individual increase at 15%. Please note, this amount may be subject to change, depending upon the Commissioner's approval.

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

SERFF Tracking Number: AMMH-126606995 State: Arkansas  
Filing Company: American Family Home Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: 20100111-02  
TOI: 04.0 Homeowners Sub-TOI: 04.0002 Mobile Homeowners  
Product Name: Mobile Home  
Project Name/Number: R/R/F/

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 06/22/2010  
Submitted Date 06/22/2010

Dear Becky Harrington,

### Comments:

In response to your objection dated 5/19,

### Response 1

Comments: Please find add'l support based upon conference call and changes made to filing

#### Related Objection 1

Applies To:

- response support (Supporting Document)

Comment:

Based upon the explanation and the pure premium exhibit, explain why Lincoln Count is being moved. It does not appear to be justified.

Identify the type of loss most responsible for the figures.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: response support

Comment:

Satisfied -Name: response to objection 2 per conference call

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Response 2

Comments: Please find reived manual attached with revised rates per conference call as well as clarify the rental forms that were added (and approved) to page EC1-2

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Product Name: Mobile Home  
Project Name/Number: R/R/F/

**Related Objection 1**

Comment:

Please cap individual increase at 15%. Please note, this amount may be subject to change, depending upon the Commissioner's approval.

**Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

**Rate/Rule Schedule Item Changes**

<b>Exhibit Name</b>	<b>Rule # or Page #</b>	<b>Rate Action</b>	<b>Previous State Filing #</b>
AR070MH	T-1,D-1,U-1,BR-1,PR-1,RR-1,SD-1	Replacement	
<b>Previous Version</b>			
AR070MH	T-1,D-1,U-1,BR-1,PR-1,RR-1,SD-1	Replacement	
AR070MH	T-1,D-1,U-1,BR-1,PR-1,RR-1,SD-1	Replacement	

Thank you for your time and consideration given to this filing.

Sincerely,

Kevin Vennefron, Traci Burbage

SERFF Tracking Number: AMMH-126606995 State: Arkansas  
Filing Company: American Family Home Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: 20100111-02  
TOI: 04.0 Homeowners Sub-TOI: 04.0002 Mobile Homeowners  
Product Name: Mobile Home  
Project Name/Number: R/R/F/

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 05/05/2010  
Submitted Date 05/05/2010

Respond By Date

Dear Traci Burbage,

This will acknowledge receipt of the captioned filing.

Objection 1

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.

Objection 2

No Objections

Comment: Provide statistical support for moving the selected counties to territory 51.

Objection 3

No Objections

Comment: The maximum rate change of 74% appears excessive. Please provide a disruption chart demonstrating the number of insureds receiving increases greater than 15%.

Identify the specific elements causing the maximum increase.

Objection 4

No Objections

Comment: The Department does not agree that the Association Factor complies with Arkansas Code Annotated § 23-67-208.

This characteristic is not about the risk of the insured but based upon the production risk associated with the agent. In essence a good insured pays more simply because they selected an agent who has a poor track record; completely beyond the control of the insured. It would be unfairly discriminatory as similar risks are not being treated the same. Classifications must be based upon the characteristics of the insured NOT their agents.

The factor also does not comply with Arkansas Code Annotated § 23-67-209(c), which requires a component for the

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Product Name: Mobile Home  
Project Name/Number: R/R/F/

expense experience reflect the operating methods of the insurer and its actual and anticipated expense experience. Simply having a bad agent is a risk of the company, not a predictor of the losses of an individual insured.

#### Objection 5

- AR070MH, T-1,D-1,U-1,BR-1,PR-1,RR-1,SD-1 (Rate)

Comment: Arkansas does not allow mandatory wind/hail deductibles in amounts greater than the all other peril deductible. You may only offer optional separate wind/hail deductibles. Please amend your filing.

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

SERFF Tracking Number: AMMH-126606995 State: Arkansas  
Filing Company: American Family Home Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: 20100111-02  
TOI: 04.0 Homeowners Sub-TOI: 04.0002 Mobile Homeowners  
Product Name: Mobile Home  
Project Name/Number: R/R/F/

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 05/18/2010  
Submitted Date 05/18/2010

Dear Becky Harrington,

### Comments:

In response to your objection dated 05/05,

### Response 1

Comments: See attached Impact Distribution Chart. Those policies receiving an impact greater than 20% are from the 6 counties which are moving to the surcharged territory. As the prior pure premium exhibit shows, these 6 counties have had poor experience for several years and align more appropriately, and contiguously, with the surcharged territory. For those who received an impact of 15-20%, it was largely a result of the increase of the age of home bands from 6-10 (\$382 pure premium 7yr) and 11-15 (\$390 pure premium 7 yr) layered with the base rate increases.

### Related Objection 1

Comment:

The maximum rate change of 74% appears excessive. Please provide a disruption chart demonstrating the number of insureds receiving increases greater than 15%.

Identify the specific elements causing the maximum increase.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: response support

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Response 2

Comments: We have withdrawn the proposed ARF factor. Please see revised manual attached in objection 5

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Product Name: Mobile Home  
Project Name/Number: R/R/F/

### Related Objection 1

Comment:

The Department does not agree that the Association Factor complies with Arkansas Code Annotated § 23-67-208.

This characteristic is not about the risk of the insured but based upon the production risk associated with the agent. In essence a good insured pays more simply because they selected an agent who has a poor track record; completely beyond the control of the insured. It would be unfairly discriminatory as similar risks are not being treated the same. Classifications must be based upon the characteristics of the insured NOT their agents.

The factor also does not comply with Arkansas Code Annotated § 23-67-209(c), which requires a component for the expense experience reflect the operating methods of the insurer and its actual and anticipated expense experience. Simply having a bad agent is a risk of the company, not a predictor of the losses of an individual insured.

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Response 3

Comments: We will make this \$1,000 wind/hail deductible optional. It will be a credit of \$30.00.

### Related Objection 1

Applies To:

- AR070MH, T-1,D-1,U-1,BR-1,PR-1,RR-1,SD-1 (Rate)

Comment:

Arkansas does not allow mandatory wind/hail deductibles in amounts greater than the all other peril deductible. You may only offer optional separate wind/hail deductibles. Please amend your filing.

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

SERFF Tracking Number: AMMH-126606995 State: Arkansas  
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Project Name/Number: R/R/F/

### Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
AR070MH	T-1,D-1,U-1,BR-1,PR-1,RR-1,SD-1	Replacement	
<b>Previous Version</b>			
AR070MH	T-1,D-1,U-1,BR-1,PR-1,RR-1,SD-1	Replacement	

### Response 4

Comments: we have provided support

#### 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.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: cover letter/support

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Response 5

Comments: See attached Pure Premium exhibit. Looking at the seven year pure premiums for these counties relative to the average pure premium for this company and state, these 6 counties have loss costs that do not reflect the current rates being charged and need to be moved into our surcharged territory. We will be moving Van Buren county instead of Sharp county to territory 51. Sharp county will remain in territory 50.

#### Related Objection 1

Comment:

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Project Name/Number: R/R/F/

Provide statistical support for moving the selected counties to territory 51.

**Changed Items:**

**Supporting Document Schedule Item Changes**

Satisfied -Name: response support

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you for your time and consideration.

Sincerely,

Kevin Vennefron, Traci Burbage

*SERFF Tracking Number:*      *AMMH-126606995*                      *State:*                      *Arkansas*  
*Filing Company:*              *American Family Home Insurance Company*      *State Tracking Number:*      *EFT \$100*  
*Company Tracking Number:*      *20100111-02*  
*TOI:*                      *04.0 Homeowners*                      *Sub-TOI:*                      *04.0002 Mobile Homeowners*  
*Product Name:*                      *Mobile Home*  
*Project Name/Number:*              *R/R/F/*

**Note To Reviewer**

**Created By:**

Traci Burbage on 05/26/2010 10:59 AM

**Last Edited By:**

Becky Harrington

**Submitted On:**

06/25/2010 02:27 PM

**Subject:**

Conference call request

**Comments:**

Ms. Harrington,

At this time, we'd like to request a conference call. Please call me at 800-759-9008 x.5934 so we may set up a time.

Thank you.

Traci Burbage

<i>SERFF Tracking Number:</i>	<i>AMMH-126606995</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Family Home Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>20100111-02</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0002 Mobile Homeowners</i>
<i>Product Name:</i>	<i>Mobile Home</i>		
<i>Project Name/Number:</i>	<i>R/R/F/</i>		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	file & use
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	14.300%
<b>Effective Date of Last Rate Revision:</b>	06/01/2009
<b>Filing Method of Last Filing:</b>	file & use

## Company Rate Information

<b>Company Name:</b>	<b>Overall % Indicated Change:</b>	<b>Overall % Rate Impact:</b>	<b>Written Premium Change for this Program:</b>	<b># of Policy Holders Affected for this Program:</b>	<b>Written Premium for this Program:</b>	<b>Maximum % Change (where required):</b>	<b>Minimum % Change (where required):</b>
American Family Home Insurance Company	51.700%	15.660%	\$939,720	12,476	\$9,070,849	74.960%	-9.220%

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## Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Filed 06/25/2010	AR070MH	T-1,D-1,U-1,BR- 1,PR-1,RR- 1,SD-1	Replacement	AR070MH(09-15- 2010).pdf

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**GENERAL RULES**

**1. POLICY TERM**

- a. Policies may be issued for a term not to exceed 84 months, or on a continuous renewal form. If the policy term is other than 12 months, the following rules apply:
- 1) The premium shall be pro rata of the annual premium but not less than the minimum premium for a policy written for less than one year, unless otherwise specified.
  - 2) The premium shall be the applicable premium for each coverage plus the pro rata portion of the succeeding year's premium for a policy written in excess of 12 months and not written in annual multiples.
  - 3) The premium shall be calculated at pro rata of the annual premium for policies written on a continuous renewal basis for a term of less than one year.

**2. MULTI-YEAR POLICIES**

Factors do not apply to the premiums shown in the Liability Section or to the Optional

<b>Policy Term, Months, Up To:</b>	<b>Multi-Year Term Factors</b>
12	1.000
24	2.050
36	3.150
48	4.200
60	5.230
72	6.270
84	7.300

**3. CANCELLATION**

- a. If a policy or form of coverage is cancelled at the request of the insured or by the Company, the return premium shall be calculated pro rata of the premium, subject to any applicable minimum premiums.
- b. The following additional provisions apply to policies exceeding 12 months:
- 1) When the policy has been in force for less than one year, the earned premium shall be computed pro rata in accordance with provision A above for the first year's premium.
  - 2) When the policy has been in force more than 12 months, the earned premium shall be the applicable premium for each full year of coverage plus the pro rata portion, if any, of the next year's premium.

**4. MINIMUM WRITTEN AND EARNED PREMIUM**

- a. No policy shall be written for less than:
- An annual minimum written premium of \$50.00.
  - An annual earned premium of \$50.00.
  - The minimum premium applies to the basic product only.
- b. The minimum earned premium is a minimum charge to be retained in full by the Company except that pro-rata cancellation may be allowed when new insurance is written by the Company within thirty (30) days, covering a different mobile home for the same named insured.
- c. Pro-rata cancellation shall be allowed when the Company or its agent initiates cancellation.

**5. CHANGES**

- a. All changes requiring adjustments of premium shall be computed pro rata.
- b. If a policy is amended and results in a premium adjustment of less than \$5.00, such adjustment may be waived except that the actual return premium shall be allowed if requested by the named insured.

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**ELIGIBILITY AND COVERAGES**

A **Manufactured Home** is a factory fabricated, transportable permanent housing unit, which is at least 8 body feet in width and built on a chassis. Designed to be used as a dwelling with or without a permanent foundation when connected to the required utilities. It may be equipped with one or more room sections that fold, collapse, or telescope into the principal unit when being transported and which can be expanded at the site to provide additional living area; or may be built in two or more sections to be joined at the site.

An owner occupied manufactured home used as the primary residence of the insured for a period of five (5) consecutive months or more annually is eligible for the **Owner Byline Manufactured Home** or **Owner Package Manufactured Home Program**.

An owner occupied manufactured home used as the seasonal, vacation or secondary residence of the insured is eligible for the **Seasonal Byline Manufactured Home Program**.

A manufactured home rented or used commercially for light office, professional or institutional purposes is eligible for the **Rental/Commercial Manufactured Home Program**.

A manufactured home used by a tenant is eligible for the **Tenant Manufactured Home Program**.

Dwelling	Owner Byline	Owner Package	Seasonal Byline	Rental / Commercial	Tenant
Comprehensive Including Flood and Earthquake	X	X	X	X	
Mold and Remediation Coverage Sub-Limit (\$3,500) Combined Section I	X	X	X	X	

Other Structures	Owner Byline	Owner Package	Seasonal Byline	Rental / Commercial	Tenant
Comprehensive Risk Including Flood and Earthquake	X	X	X	X	
Mold and Remediation Coverage Sub-Limit (\$3,500) Combined Section I	X	X	X	X	

Personal Property	Owner Byline	Owner Package	Seasonal Byline	Rental / Commercial	Tenant
Comprehensive Risk Including Flood and Earthquake	X	X	X	X	
Named Perils Including Burglary					X
Includes Theft Coverage	X	X	X		
Mold and Remediation Coverage Sub-Limit (\$3,500) Combined Section I	X	X	X	X	

Liability	Owner Byline	Owner Package	Seasonal Byline	Rental / Commercial	Tenant
Personal Liability	X	X	X		X
Premises Liability				X	
Medical Payments to Others	X	X	X		X

<b>ARKANSAS            AMERICAN FAMILY HOME INSURANCE COMPANY            MANUFACTURED HOME PROGRAM</b>					
Premises Medical Payments				X	
Damage to Property of Others	X	X	X		X
Mold and Remediation Exclusion	X	X	X	X	X
Animal Liability Sub-Limit \$10,000	X	X	X		X

The following Supplemental Coverages are automatically included when coverage on the manufactured home is provided:

Supplemental Coverage	Owner Byline	Owner Package	Seasonal Byline	Rental / Commercial	Tenant
Additional Living Expenses	X	X			X
Antennas and Satellite Dishes	X	X	X	X	X
Collapse	X	X	X	X	
Credit Cards, Fund Transfer Cards, Forgery, and Counterfeit Money	X	X	X		X
Emergency Removal	X	X	X	X	X
Fire Department Service Charge	X	X	X	X	X
Food Spoilage	X	X	X	X	X
Loss of Use				X	
Reasonable Repairs	X	X	X	X	
Trees, Shrubs, Plants and Lawns	X	X	X	X	
Per Occurrence Deductible (For Scheduled Units of 11+)				X	
Total Loss Deductible Waiver				X	

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**ELIGIBILITY AND COVERAGES**

The policy may be written to include the following Optional Coverages:

Optional Coverage	Owner Byline	Owner Package	Seasonal Byline	Rental / Commercial	Tenant
Additional Insured Person - Residence Premises	X	X			
Additional Party at Interest	X	X	X	X	
Animal Liability Exclusion	X	X	X		X
Builders Risk Coverage	X	X			
Building Exclusion	X	X	X	X	
Deletion of Supplemental Coverages	X		X	X	
Equipment Breakdown Coverage \$250 Deductible	X	X	X	X	
Equipment Breakdown Coverage \$500 Deductible	X	X	X	X	
Golf Cart Physical Damage and Liability Extension	X	X	X		
Hobby Farming Coverage	X	X			
Identity Fraud Expense Coverage	X	X			
Occasional Rental			X		
Personal Property Replacement Coverage	X	X			
Replacement Cost for Partial Losses	X	X	X	X	
Scheduled Personal Property	X	X			
Secondary Residence	X	X			
Trip Collision Coverage	X	X	X	X	
Vacancy Permission	X	X			
Water Back Up of Sewers or Drains Coverage	X	X	X	X	
\$1,000 Wind and Hail Deductible	X	X	X		

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

Limits may be increased for the following coverages:

Coverage	Owner Byline	Owner Package	Seasonal Byline	Rental / Commercial	Tenant
Antennas and Satellite Dishes	X	X	X	X	
Additional Living Expense	X	X			
Fire Department Service Charge	X	X	X	X	

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**TERRITORY DEFINITION**

Unless otherwise indicated, the rates and/or premiums apply to the entire state.

Territory 50	Territory 51
Remainder of State	Ashley
	Chicot
	Clay
	Crittenden
	Cross
	Desha
	Greene
	Jackson
	Lawrence
	Lee
	Mississippi
	Phillips
	Poinsett
	Randolph
	St. Francis
	Woodruff

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**DEDUCTIBLES**

**The Deductible is applicable per home, per loss occurrence**

**Owner Byline, Owner Package, and Seasonal Byline Programs**

**Comprehensive Coverage Including Flood and Earthquake**

The rates and/or premium shown herein for all coverage on manufactured homes, personal property and other structures are subject to the following:

- \$500 All Peril Deductible
- Earthquake Deductible which is 10% of the total amount of insurance per coverage with a minimum of \$1,000.

**Optional Deductibles (24)**

The deductible may be changed by applying the following premiums.

The change in deductible does not apply to the Earthquake deductible.

<u>Deductible</u>	<u>Premium</u>
\$250	\$25.00
\$500	Included
\$750	(\$30.00)
\$1,000	(\$40.00)

**\$1,000 Wind/Hail\*** (\$30.00)

**Tenant Program**

The rates and/or premium shown herein for all coverage on manufactured homes, personal property and other structures are subject to the following:

- \$500 Burglary Deductible
- \$250 All Peril Deductible

**Rental Programs**

The rates and/or premium shown herein for all coverage on manufactured homes, personal property and other structures are subject to the following:

- Multiple Deductible options as shown on the rate page
- Earthquake Deductible which is 10% of the total amount of insurance per coverage with a minimum of \$1,000.

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**UVRC RELATIVITY TABLE**

For Dwellings valued in excess of the maximum Dwelling Limit indicated, add the Greater Than Factor for each additional \$1,000 to the maximum relativity listed in each table.

Value	UVRC JL	Value	UVRC JL	Value	UVRC JL
\$5,000 or less	0.685	\$48,000	1.660	\$91,000	2.641
\$6,000	0.731	\$49,000	1.679	\$92,000	2.664
\$7,000	0.777	\$50,000	1.698	\$93,000	2.687
\$8,000	0.824	\$51,000	1.721	\$94,000	2.710
\$9,000	0.866	\$52,000	1.744	\$95,000	2.733
\$10,000	0.893	\$53,000	1.767	\$96,000	2.756
\$11,000	0.920	\$54,000	1.790	\$97,000	2.779
\$12,000	0.946	\$55,000	1.813	\$98,000	2.802
\$13,000	0.972	\$56,000	1.836	\$99,000	2.825
\$14,000	0.987	\$57,000	1.859	\$100,000	2.840
\$15,000	1.000	\$58,000	1.882		
\$16,000	1.014	\$59,000	1.905	GTF:	0.015
\$17,000	1.028	\$60,000	1.928		
\$18,000	1.045	\$61,000	1.951		
\$19,000	1.062	\$62,000	1.974		
\$20,000	1.078	\$63,000	1.997		
\$21,000	1.100	\$64,000	2.020		
\$22,000	1.122	\$65,000	2.043		
\$23,000	1.144	\$66,000	2.066		
\$24,000	1.166	\$67,000	2.089		
\$25,000	1.189	\$68,000	2.112		
\$26,000	1.211	\$69,000	2.135		
\$27,000	1.233	\$70,000	2.158		
\$28,000	1.255	\$71,000	2.181		
\$29,000	1.277	\$72,000	2.204		
\$30,000	1.301	\$73,000	2.227		
\$31,000	1.322	\$74,000	2.250		
\$32,000	1.343	\$75,000	2.273		
\$33,000	1.364	\$76,000	2.296		
\$34,000	1.385	\$77,000	2.319		
\$35,000	1.406	\$78,000	2.342		
\$36,000	1.426	\$79,000	2.365		
\$37,000	1.446	\$80,000	2.388		
\$38,000	1.466	\$81,000	2.411		
\$39,000	1.486	\$82,000	2.434		
\$40,000	1.507	\$83,000	2.457		
\$41,000	1.526	\$84,000	2.480		
\$42,000	1.545	\$85,000	2.503		
\$43,000	1.564	\$86,000	2.526		
\$44,000	1.583	\$87,000	2.549		
\$45,000	1.603	\$88,000	2.572		
\$46,000	1.622	\$89,000	2.595		
\$47,000	1.641	\$90,000	2.618		

<b>ARKANSAS AMERICAN FAMILY HOME INSURANCE COMPANY MANUFACTURED HOME PROGRAM</b>
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**OWNER AND SEASONAL BYLINE RATES**

Comprehensive Including Flood and Earthquake (211/221)

Product Code	Flat Base Rate	Min Rate Value	Min Val Accept	UVRC Code	Cov Relativity
211	\$315.00	\$5,000	\$1,000	JL	1.00
221	\$278.98	\$5,000	\$1,000	JL	1.00

**OWNER AND SEASONAL BYLINE RATING FACTORS**

Territory	Factor
50	1.00
51	1.48

Location	Factor
Protected	1.00
Unprotected	1.23

**Protected:** Located within 5 road miles of a responding fire department.

**Unprotected:** Not otherwise qualifying as protected.

Age of Insured	Factor
18 - 34	1.06
35 - 49	1.02
50 - 64	0.98
65 +	0.95

Age of Home	Factor
New - 1	1.00
2 - 3	1.04
4 - 5	1.07
6 - 10	1.11
11 - 15	1.15
16 - 20	1.30
21 +	1.30

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**OWNER PACKAGE RATES**

**Owner Package Manufactured Home**

Comprehensive Risk Including Flood and Earthquake (041)

<b>Internal Limits for the Package</b>		
<b>Other Structures</b>	<b>Personal Property</b>	<b>Personal Liability</b>
10%	50%	\$50,000

<b>Product Code</b>	<b>Flat Base Rate</b>	<b>Min Rate Value</b>	<b>Min Val Accept</b>	<b>UVRC Code</b>	<b>Cov Relativity</b>
041	\$422.95	\$7,000	\$1,000	JL	1.00

**OWNER AND SEASONAL PAGE RATING FACTORS**

<b>Territory</b>	<b>Factor</b>
50	1.00
51	1.48

<b>Location</b>	<b>Factor</b>
Protected	1.00
Unprotected	1.23

**Protected:** Located within 5 road miles of a responding fire department.

**Unprotected:** Not otherwise qualifying as protected.

<b>Age of Insured</b>	<b>Factor</b>
18 - 34	1.06
35 - 49	1.02
50 - 64	0.98
65 +	0.95

<b>Age of Home</b>	<b>Factor</b>
New - 1	1.00
2 - 3	1.04
4 - 5	1.07
6 - 10	1.11
11 - 15	1.15
16 - 20	1.30
21 +	1.30

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**RENTAL/COMMERCIAL RATES**

Coverage: Comprehensive - Including Flood and Earthquake

Rate: Rates shown are for \$100 of coverage or any part thereof:

<b>Deductible</b>	<b>Coverage For:</b>	<b>Territory 50</b>	<b>Territory 51</b>
\$250	Manufactured Home (3A1)	\$2.00	\$2.79
*Maximum Per Occurrence Deductible \$2,500	Other Structures (6A1)	\$2.00	\$2.79
	Personal Property (5A1)	\$2.00	\$2.79
\$500	Manufactured Home (3B1)	\$1.79	\$2.50
*Maximum Per Occurrence Deductible \$5,000	Other Structures (6B1)	\$1.79	\$2.50
	Personal Property (5B1)	\$1.79	\$2.50
\$1,000	Manufactured Home (3C1)	\$1.47	\$2.06
*Maximum Per Occurrence Deductible \$10,000	Other Structures (6C1)	\$1.47	\$2.06
	Personal Property (5C1)	\$1.47	\$2.06
\$2,500	Manufactured Home (3D1)	\$1.05	\$1.47
*Maximum Per Occurrence Deductible \$25,000	Other Structures (6D1)	\$1.05	\$1.47
	Personal Property (5D1)	\$1.05	\$1.47

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**TENANT RATES**

Personal Property Coverage  
Named Perils including Burglary (415)

<b>Personal Property Coverage Amount</b>	<b>Territory 50</b>	<b>Territory 51</b>
\$5,000	\$150.00	\$150.00
For each additional \$1,000 or any part thereof, add:	\$12.00	\$12.00

\* \$25,000 maximum Personal Property Coverage

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**OTHER STRUCTURES  
&  
PERSONAL PROPERTY**

**NOTE:** The increased limit rates provided for the Owner Package Program are for increased limits greater than those included in the program.

**Other Structures Rates**

**Comprehensive Including Flood and Earthquake**

For each \$100 of Other Structures Coverage or any part thereof, add the following:

Territory	Owner Byline	Owner Package	Seasonal Byline
	(611)	(611)	(641)
50	\$1.40	\$1.40	\$1.40
51	\$1.60	\$1.60	\$1.60

**Personal Property Rates**

**Comprehensive Including Flood and Earthquake**

For each \$100 of Personal Property Coverage or any part thereof, add the following:

Territory	Owner Byline	Owner Package	Seasonal Byline
	(511)	(511)	(521)
50	\$1.10	\$1.10	\$1.10
51	\$1.40	\$1.40	\$1.40

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**LIABILITY COVERAGES**

**NOTE:** The increased limit rates provided for the Owner Package Program are for increased limits greater than those included in the program.

**Personal Liability Coverage\* Rates (01)**

Coverage Amount	Owner Byline	Owner Package	Seasonal Byline	Tenant
\$25,000	\$20.00	N/A	\$20.00	\$20.00
\$50,000	\$35.00	Included	\$35.00	\$35.00
\$100,000	\$45.00	\$10.00	\$45.00	\$45.00
\$200,000	\$60.00	\$25.00	\$60.00	\$60.00
\$300,000	\$70.00	\$35.00	\$70.00	\$70.00

**\*Includes the following:**

Medical Payments to Others: \$500 each person/\$25,000 per occurrence  
 Damage to Property of Others: \$500 each occurrence  
 Animal Liability Limit: \$10,000

**Premises Liability Coverage\* & Rates (12)**

Coverage Amount	Rental / Commercial
\$25,000	\$20.00
\$50,000	\$35.00
\$100,000	\$45.00
\$200,000	\$60.00
\$300,000	\$70.00

**\*Includes the following:**

Medical Payments to Others: \$500 each person/\$10,000 per occurrence

**Medical Payments to Others Rates (02)**

Coverage Amount	Owner Byline	Owner Package	Seasonal Byline	Tenant
\$1,000/ \$25,000	\$5.00	\$5.00	\$5.00	\$5.00
\$2,000/ \$25,000	\$7.00	\$7.00	\$7.00	\$7.00

**Secondary Residence Liability Coverage Rates for EACH Secondary Residence (08)**

Personal Liability Coverage Amount	Medical Payments to Others		
	\$500 / \$25,000	\$1,000 / \$25,000	\$2,000 / \$25,000
\$25,000	\$8.00	\$9.00	\$10.00
\$50,000	\$9.00	\$10.00	\$12.00
\$100,000	\$10.00	\$11.00	\$14.00
\$200,000	\$12.00	\$12.00	\$16.00
\$300,000	\$14.00	\$14.00	\$18.00

Only available for Owner Occupancy.

Selected limits must equal Personal Liability and Medical Payments limits.

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**Animal Liability Exclusion (32)**

Only available on policies with Personal Liability Coverage.

The policy may be endorsed to remove coverage for bodily injury or property damage caused by any animal owned by, or in care or custody of any insured person.

\$3.00 credit per home, per year.

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**OPTIONAL COVERAGES**

The following reflects annual rates unless otherwise noted.

Optional Coverage			Rate
Additional Living Expenses	25	Removes \$30 per day limit and increases to 20% Dwelling Limit	\$15.00 per home, per year
Antennas and Satellite Dishes	78	May be increased to provide additional coverage on Antennas, including but not limited to Satellite Dishes.	\$5.00 for each additional \$100 of coverage
Builders Risk Coverage	DY	Personal liability, theft of building materials/supplies, and vandalism/malicious mischief coverages are provided from the time of the construction or permanent loan closing until the home has been delivered to the address where the insured will reside.	N/A
Building Exclusion	R-P5	Removes property and liability coverage for the building described on the endorsement.	N/A
Deletion of Supplementary Coverages	Q4	The policy may be endorsed to remove the Supplemental Coverages Section of the Policy in its entirety.	\$5.00 credit per home, per year
Equipment Breakdown Coverage \$250 Deductible	M0	Provides mechanical breakdown protection for systems & appliances in the home.  A deductible of \$250 applies to each occurrence.	\$30.00
Equipment Breakdown Coverage \$500 Deductible	MR	Provides mechanical breakdown protection for systems & appliances in the home.  A deductible of \$500 applies to each occurrence.	\$15.00
Fire Department Service Charge	53	Provides additional coverage for Fire Department Service Charge.	\$5.00 for each additional \$250 of coverage
Golf Cart Physical Damage and Liability Extension	T1	Provides for loss or physical damage to golf carts and extends liability coverage to apply to non-commercial use of golf carts.  Not available for policies without Personal Liability coverage.	\$35.00 per cart
Hobby Farming Coverage	50	Extends other structures, personal property & liability coverage to private, not-for-profit farming operations conducted on the residence premises by the insured.	\$40.00 per year

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**OPTIONAL COVERAGES**

The following reflects annual rates unless otherwise noted.

Optional Coverage			Rate
Identity Fraud Expense Coverage	6P	Provide for expenses incurred by an insured as the direct result of any one identity fraud first discovered or learned of during the policy period.	\$5,000 Coverage - \$25.00 \$10,000 Coverage - \$40.00
Occasional Rental	75	Gives permission to rent the manufactured home for residential purposes.	\$25.00 per unit, per year
Personal Property Replacement Cost	20	Provides replacement cost coverage for personal property.  The limit of liability for this coverage must be the same as the personal property limit.	\$10.00 per home plus \$.10 per \$100 of coverage
Replacement Cost for Partial Losses	54	Provides replacement cost for partial losses to the Manufactured home and other structures.	\$15.00 per home
Trip Collision	71	Provides for loss caused by collision to the manufactured home while it is being moved or in transit.  \$100 Deductible applies.  A trip is limited to 30 days.  Each section of a multi-sectional manufactured home is considered a unit.  Premium is fully earned.	\$25.00 per unit, per trip
Vacancy Permission	59	Permits the home to be vacant during the remainder of the policy year.  Premium is fully earned.	\$30.00 for the remainder of the policy year
Water Back Up of Sewers or Drains	74	Provides coverage for losses caused by water which backs up through sewers or drains.	\$20.00 per home

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**SCHEDULED PERSONAL PROPERTY**

Category		Annual rate per \$100
Art, ceramics, china, antiques and heirlooms	43	\$0.35
Books, tickets, photographs, stamp, card and comic book collections	22	\$0.45
Cameras, audio or video recording devices, records, tapes, discs	13	\$1.85
Coin collections	27	\$1.90
Computers, computer software, discs, equipment and accessories	AP	\$2.00
Furs	05	\$0.50
Golfers equipment meaning golf clubs, shoes and bags	14	\$1.00
Guns, ammunition, equipment and its accessories	28	\$2.00
Jewelry, watches, precious and semi-precious stones	04	\$1.50
Musical Instruments, their equipment and accessories	44	\$0.55
Silverware, goldware, pewter and precious metals	AL	\$0.35
Tools, building materials and supplies	AN	\$2.00
All Other	18	\$3.00

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**SURCHARGES & DISCOUNTS**

Surcharge		Rate	Owner Byline	Owner Package	Seasonal Byline	Rental / Commercial	Tenant
Supplemental Heating Device	89	\$35.00 per year, per home	X	X	X	X	

Mandatory for all manufactured homes equipped with a supplemental heating device.

SERFF Tracking Number: AMMH-126606995 State: Arkansas  
 Filing Company: American Family Home Insurance Company State Tracking Number: EFT \$100  
 Company Tracking Number: 20100111-02  
 TOI: 04.0 Homeowners Sub-TOI: 04.0002 Mobile Homeowners  
 Product Name: Mobile Home  
 Project Name/Number: R/R/F/

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> NAIC loss cost data entry document	Filed	06/25/2010
<b>Comments:</b>		
<b>Attachment:</b> FORM RF-1 Rate Filing Abstract 070 (2).pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	06/25/2010
<b>Bypass Reason:</b> n/a		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> cover letter/support	Filed	06/25/2010
<b>Comments:</b>		
<b>Attachments:</b> Cover Letter.pdf MH_070_AR_4Q09.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> response support	Filed	06/25/2010
<b>Comments:</b>		
<b>Attachments:</b> AR 070 7yr Pure Premium.pdf Impact Distribution Chart Exh 2.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>

SERFF Tracking Number: AMMH-126606995 State: Arkansas  
Filing Company: American Family Home Insurance Company State Tracking Number: EFT \$100  
Company Tracking Number: 20100111-02  
TOI: 04.0 Homeowners Sub-TOI: 04.0002 Mobile Homeowners  
Product Name: Mobile Home  
Project Name/Number: R/R/  
**Satisfied - Item:** response to objection 2 per Filed 06/25/2010  
conference call

**Comments:**

**Attachment:**

Rate Support for 070 PP.pdf

### NAIC LOSS COST DATA ENTRY DOCUMENT

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>20100111-02</b>
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<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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Company Name		Company NAIC Number		
<b>3.</b>	<b>A.</b>	<b>American Family Home Insurance Company</b>	<b>B.</b>	<b>23450</b>

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)		
<b>4.</b>	<b>A.</b>	<b>Property</b>	<b>B.</b>	<b>Mobile Home</b>

<b>5.</b>			<b>FOR LOSS COSTS ONLY</b>				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(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
<b>Mobile Home</b>	<b>51.7</b>	<b>11.96</b>					
TOTAL OVERALL EFFECT							

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
<b>2005</b>	<b>13559</b>	<b>N/A</b>		<b>\$7,589,953</b>	<b>\$3,569,517</b>	<b>47.0%</b>	<b>78.4</b>
<b>2006</b>	<b>13281</b>	<b>N/A</b>		<b>\$7,893,012</b>	<b>\$5,281,440</b>	<b>66.9%</b>	<b>42.3</b>
<b>2007</b>	<b>13662</b>	<b>+4.0</b>	<b>9/1/2007</b>	<b>\$8,217,963</b>	<b>\$4,271,703</b>	<b>52.0%</b>	<b>40.4</b>
<b>2008</b>	<b>13887</b>	<b>-2.15</b>	<b>4/1/2008</b>	<b>\$8,916,022</b>	<b>\$8,136,768</b>	<b>91.3%</b>	<b>78.8</b>
<b>2009</b>	<b>13431</b>	<b>14.3</b>	<b>6/1/2009</b>	<b>\$9,202,631</b>	<b>\$7,667,539</b>	<b>83.3%</b>	<b>53.6</b>

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	<b>31.0%</b>
B. General Expense	<b>9.2%</b>
C. Taxes, License & Fees	<b>4.0%</b>
D. Underwriting Profit & Contingencies	<b>7.6%</b>
E. Other (explain) Reinsurance Expense	<b>2.4%</b>
F. TOTAL	<b>54.2%</b>

- 8.**   N   Apply Lost Cost Factors to Future filings? (Y or N)
- 9.**   14.9%   Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
- 10.**   0%   Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_





**AMERICAN FAMILY HOME  
INSURANCE COMPANY**

April 30, 2010

ARKANSAS INSURANCE DEPARTMENT  
PROPERTY & CASUALTY DIVISION  
1200 W 3RD ST  
LITTLE ROCK AR 72201-1904

RE: American Family Home Insurance Company  
Mobile Home Program  
Rate/Rule Filing  
Company File number: 20100111-02  
Corresponds with Form Filing: 20100429-03  
NAIC: 23450/FEIN: 31-0711074

Dear Reviewer:

On behalf of American Family Home Insurance Company, I would like to present a change to our Mobile Home Program. At this time we submit the following changes for your review:

Rate/Rule

- We added Lincoln, Monroe, Sharp, Fulton, Izard and Stone counties to territory 51
- We have added a \$1,000 Wind/Hail Deductible to the Byline, Package, Seasonal and Rental/Commercial programs
- We revised the relativity for 99K to 2.825
- We increased base rates in the byline and package programs, adjusted the Age of Home factors and reduced the relativity in T51 in these programs, as well
- We are introducing an Association Factor which upon state approval, an association factor of 15% will be charged to a specific producer for two reasons: First, this producer has higher than average commission levels. Our average commission level for most distribution partners is between 18% and 24%. The account whose new and renewal business will be assessed the association factor is earning nearly 30%. Therefore, this surcharge should help cover the increased commission costs associated with this producer as well as some information technology costs as this account uses a different processing system than the rest of our distribution partners. Second, the risks associated with this account have produced less than favorable loss experience relative to the rest of our book of business. The underwriting loss ratio consistently exceeds our permissible loss ratio so this surcharge should also help alleviate some of the negative experience associated with these risks. Therefore, in compliance with AR Regulation 23-67-208, this association factor does indeed bear a reasonable rate with relationship to the expected losses and expenses associated with the producer. The resulting rate for this group of exposures is equitable to the differences in expected losses and expenses relative to the rest of our book of business in our Arkansas American Family Home Company. For your convenience, we have attached our actuarial rate indication for this association factor as Exhibit 1.

The overall rate impact of this filing is 15.66%. We feel the proposed rates are neither excessive, inadequate nor unfairly discriminatory. We propose an effective date for all policies new or renewed on or after 09/15/10.

Sincerely,  
Traci Burbage  
State Relations Analyst  
tburbage@amig.com  
1-800-759-9008 Extension 5934

EXECUTIVE OFFICES / 7000 MIDLAND BOULEVARD / AMELIA, OHIO 45102-2607  
MAILING ADDRESS / P.O. BOX 5323 / CINCINNATI, OHIO 45201-5323 / TEL. (513) 943-7200

**American Family Home Insurance Company**  
**Arkansas**  
**Mobile Home Standard**

**Exhibit 1**  
**Page 1**

Proposed Effective Date: 7/1/2010

<u>Class</u>	<u>Premium in Force at 12/31/2009</u>	<u>Premium in Force Distribution</u>	<u>Indication</u>	<u>Balanced Indication</u>
Mobile Home-Byline	\$1,145,381	12.4%	16.2%	16.3%
Mobile Home-Package	\$7,804,957	84.2%	58.5%	58.7%
Rental	\$249,859	2.7%	4.6%	4.7%
Seasonal-Byline	\$65,032	0.7%	23.4%	23.5%
Tenant	\$557	0.0%	5.5%	5.6%
All Classes	\$9,265,786	100.0%	51.7%	51.7%
		Weighted Experience Indication:	51.6%	

**Rate Level Indications**

	<b>Accident Year Ending</b>				
	<b>12/31/2005</b>	<b>12/31/2006</b>	<b>12/31/2007</b>	<b>12/31/2008</b>	<b>12/31/2009</b>
(1) Earned Exposures	12,186	12,549	12,902	13,421	13,278
(2) Earned Premium	7,020,987	7,470,290	7,936,278	8,712,841	8,956,335
(3) Rate Level Adjustment Factor	1.199	1.181	1.181	1.144	1.112
(4) Current Level Earned Premium	8,415,553	8,823,361	9,369,100	9,967,528	9,961,555
(5) Premium Trend Factor	1.123	1.099	1.075	1.052	1.030
(6) Trended Current Level Earned Premium	9,450,666	9,696,873	10,071,782	10,485,840	10,260,402
(7) Total Incurred Losses & ALAE	3,282,230	5,134,749	4,168,616	7,984,933	7,379,715
(8) Catastrophe Incurred Losses and ALAE	126,253	1,375,742	192,063	3,217,280	1,395,485
(9) IL & ALAE Excl Cat	3,155,976	3,759,007	3,976,552	4,767,654	5,984,230
(10) Incurred Loss & ALAE Trend Factor	1.485	1.388	1.297	1.213	1.133
(11) Incurred Loss & ALAE Development Factor	0.999	0.998	0.995	0.995	1.026
(12) ULAE Factor (to IL & ALAE)	1.036	1.036	1.036	1.036	1.036
(13) Trended Adj IL & ALAE Excl Cat	4,850,488	5,394,521	5,316,545	5,961,401	7,206,847
(14) Catastrophe Factor	0.172	0.172	0.172	0.172	0.172
(15) Trended Adjusted Cat Incurred Loss & LAE	834,284	927,858	914,446	1,025,361	1,239,578
(16) Total Trended Adjusted Incurred Loss & LAE	5,684,772	6,322,379	6,230,991	6,986,762	8,446,425
(17) Adjusted Loss & LAE Ratio *	0.602	0.652	0.619	0.666	0.823
(18) Accident Year Weights	0.10	0.15	0.20	0.25	0.30
(19) Non-Catastrophe Reported Claim Counts	993	1,002	950	1,317	1,556
(20) Weighted Experience Loss & LAE Ratio					0.695
(21) Permissible Loss & LAE Ratio					0.458
(24) Complement of Credibility - Trended Permissible					0.482
(25) Credibility (Square Root Rule, Full Credibility = 40000 Earned Exposures)					1.000
(26) Credibility Weighted Loss & LAE Ratio					0.695
(27) <b>Credibility Weighted Indicated Rate Level Change</b>					<b>51.7%</b>

Rate Level Indications

	Accident Year Ending				
	12/31/2005	12/31/2006	12/31/2007	12/31/2008	12/31/2009
(1) Earned Exposures	3,029	2,637	2,322	2,269	1,901
(2) Earned Premium	1,730,416	1,538,210	1,396,219	1,401,788	1,232,196
(3) Rate Level Adjustment Factor	1.121	1.100	1.098	1.067	1.045
(4) Current Level Earned Premium	1,939,168	1,691,658	1,532,450	1,495,051	1,287,756
(5) Premium Trend Factor	1.094	1.082	1.070	1.058	1.047
(6) Trended Current Level Earned Premium	2,121,450	1,830,374	1,639,721	1,581,764	1,348,281
(7) Total Incurred Losses & ALAE	718,722	652,804	714,121	1,088,073	674,649
(8) Catastrophe Incurred Losses and ALAE	27,267	241,528	2,660	406,182	142,478
(9) IL & ALAE Excl Cat	691,455	411,276	711,461	681,891	532,171
(10) Incurred Loss & ALAE Trend Factor	1.485	1.388	1.297	1.213	1.133
(11) Incurred Loss & ALAE Development Factor	0.999	0.998	0.995	0.995	1.026
(12) ULAE Factor (to IL & ALAE)	1.036	1.036	1.036	1.036	1.036
(13) Trended Adj IL & ALAE Excl Cat	1,062,712	590,219	951,205	852,626	640,897
(14) Catastrophe Factor	0.172	0.172	0.172	0.172	0.172
(15) Trended Adjusted Cat Incurred Loss & LAE	182,786	101,518	163,607	146,652	110,234
(16) Total Trended Adjusted Incurred Loss & LAE	1,245,498	691,737	1,114,812	999,278	751,131
(17) Adjusted Loss & LAE Ratio *	0.587	0.378	0.680	0.632	0.557
(18) Accident Year Weights	0.10	0.15	0.20	0.25	0.30
(19) Non-Catastrophe Reported Claim Counts	253	172	141	193	161
(20) Weighted Experience Loss & LAE Ratio					0.577
(21) Permissible Loss & LAE Ratio					0.458
(24) Complement of Credibility - Trended Permissible					0.476
(25) Credibility (Square Root Rule, Full Credibility = 40000 Earned Exposures)					0.551
(26) Credibility Weighted Loss & LAE Ratio					0.532
(27) <b>Credibility Weighted Indicated Rate Level Change</b>					<b>16.2%</b>

Rate Level Indications

	Accident Year Ending				
	12/31/2005	12/31/2006	12/31/2007	12/31/2008	12/31/2009
(1) Earned Exposures	8,713	9,405	10,016	10,562	10,727
(2) Earned Premium	5,114,652	5,723,970	6,292,662	7,024,258	7,409,087
(3) Rate Level Adjustment Factor	1.230	1.209	1.205	1.165	1.128
(4) Current Level Earned Premium	6,292,422	6,918,543	7,582,776	8,181,260	8,355,891
(5) Premium Trend Factor	1.106	1.084	1.063	1.042	1.021
(6) Trended Current Level Earned Premium	6,959,419	7,499,701	8,060,490	8,524,872	8,531,365
(7) Total Incurred Losses & ALAE	2,483,168	4,389,740	3,369,924	6,580,930	6,550,229
(8) Catastrophe Incurred Losses and ALAE	97,969	1,106,549	188,951	2,724,958	1,212,501
(9) IL & ALAE Excl Cat	2,385,199	3,283,191	3,180,974	3,855,972	5,337,727
(10) Incurred Loss & ALAE Trend Factor	1.485	1.388	1.297	1.213	1.133
(11) Incurred Loss & ALAE Development Factor	0.999	0.998	0.995	0.995	1.026
(12) ULAE Factor (to IL & ALAE)	1.036	1.036	1.036	1.036	1.036
(13) Trended Adj IL & ALAE Excl Cat	3,665,864	4,711,682	4,252,878	4,821,449	6,428,260
(14) Catastrophe Factor	0.172	0.172	0.172	0.172	0.172
(15) Trended Adjusted Cat Incurred Loss & LAE	630,529	810,409	731,495	829,289	1,105,661
(16) Total Trended Adjusted Incurred Loss & LAE	4,296,393	5,522,091	4,984,373	5,650,738	7,533,921
(17) Adjusted Loss & LAE Ratio *	0.617	0.736	0.618	0.663	0.883
(18) Accident Year Weights	0.10	0.15	0.20	0.25	0.30
(19) Non-Catastrophe Reported Claim Counts	723	804	788	1,088	1,355
(20) Weighted Experience Loss & LAE Ratio					0.726
(21) Permissible Loss & LAE Ratio					0.458
(24) Complement of Credibility - Trended Permissible					0.485
(25) Credibility (Square Root Rule, Full Credibility = 40000 Earned Exposures)					1.000
(26) Credibility Weighted Loss & LAE Ratio					0.726
(27) <b>Credibility Weighted Indicated Rate Level Change</b>					<b>58.5%</b>

Rate Level Indications

	Accident Year Ending				
	12/31/2005	12/31/2006	12/31/2007	12/31/2008	12/31/2009
(1) Earned Exposures	369	421	456	480	539
(2) Earned Premium	139,665	165,073	190,484	223,431	249,190
(3) Rate Level Adjustment Factor	1.022	1.000	1.000	1.000	1.000
(4) Current Level Earned Premium	142,704	165,073	190,484	223,431	249,190
(5) Premium Trend Factor	1.298	1.226	1.159	1.096	1.035
(6) Trended Current Level Earned Premium	185,230	202,380	220,771	244,880	257,911
(7) Total Incurred Losses & ALAE	80,075	81,084	34,026	107,235	137,479
(8) Catastrophe Incurred Losses and ALAE	1,017	27,103	452	36,916	38,065
(9) IL & ALAE Excl Cat	79,057	53,982	33,574	70,319	99,414
(10) Incurred Loss & ALAE Trend Factor	1.485	1.388	1.297	1.213	1.133
(11) Incurred Loss & ALAE Development Factor	0.999	0.998	0.995	0.995	1.026
(12) ULAE Factor (to IL & ALAE)	1.036	1.036	1.036	1.036	1.036
(13) Trended Adj IL & ALAE Excl Cat	121,505	77,469	44,887	87,925	119,725
(14) Catastrophe Factor	0.172	0.172	0.172	0.172	0.172
(15) Trended Adjusted Cat Incurred Loss & LAE	20,899	13,325	7,721	15,123	20,593
(16) Total Trended Adjusted Incurred Loss & LAE	142,404	90,794	52,608	103,048	140,318
(17) Adjusted Loss & LAE Ratio *	0.769	0.449	0.238	0.421	0.544
(18) Accident Year Weights	0.10	0.15	0.20	0.25	0.30
(19) Non-Catastrophe Reported Claim Counts	16	22	16	23	30
(20) Weighted Experience Loss & LAE Ratio					0.460
(21) Permissible Loss & LAE Ratio					0.458
(24) Complement of Credibility - Trended Permissible					0.485
(25) Credibility (Square Root Rule, Full Credibility = 40000 Earned Exposures)					0.238
(26) Credibility Weighted Loss & LAE Ratio					0.479
(27) <b>Credibility Weighted Indicated Rate Level Change</b>					<b>4.6%</b>

Rate Level Indications

	Accident Year Ending				
	12/31/2005	12/31/2006	12/31/2007	12/31/2008	12/31/2009
(1) Earned Exposures	75	86	106	108	108
(2) Earned Premium	36,253	43,037	56,867	62,799	65,381
(3) Rate Level Adjustment Factor	1.138	1.117	1.114	1.070	1.044
(4) Current Level Earned Premium	41,260	48,086	63,344	67,222	68,237
(5) Premium Trend Factor	1.201	1.152	1.105	1.059	1.016
(6) Trended Current Level Earned Premium	49,553	55,395	69,995	71,188	69,329
(7) Total Incurred Losses & ALAE	265	11,121	50,544	208,695	17,359
(8) Catastrophe Incurred Losses and ALAE	-	563	-	49,223	2,441
(9) IL & ALAE Excl Cat	265	10,558	50,544	159,472	14,918
(10) Incurred Loss & ALAE Trend Factor	1.485	1.388	1.297	1.213	1.133
(11) Incurred Loss & ALAE Development Factor	0.999	0.998	0.995	0.995	1.026
(12) ULAE Factor (to IL & ALAE)	1.036	1.036	1.036	1.036	1.036
(13) Trended Adj IL & ALAE Excl Cat	407	15,152	67,576	199,401	17,966
(14) Catastrophe Factor	0.172	0.172	0.172	0.172	0.172
(15) Trended Adjusted Cat Incurred Loss & LAE	70	2,606	11,623	34,297	3,090
(16) Total Trended Adjusted Incurred Loss & LAE	477	17,758	79,199	233,698	21,056
(17) Adjusted Loss & LAE Ratio *	0.010	0.321	1.131	3.283	0.304
(18) Accident Year Weights	0.10	0.15	0.20	0.25	0.30
(19) Non-Catastrophe Reported Claim Counts	1	4	5	13	10
(20) Weighted Experience Loss & LAE Ratio					1.187
(21) Permissible Loss & LAE Ratio					0.458
(24) Complement of Credibility - Trended Permissible					0.488
(25) Credibility (Square Root Rule, Full Credibility = 40000 Earned Exposures)					0.110
(26) Credibility Weighted Loss & LAE Ratio					0.565
(27) <b>Credibility Weighted Indicated Rate Level Change</b>					<b>23.4%</b>

Rate Level Indications

	Accident Year Ending				
	12/31/2005	12/31/2006	12/31/2007	12/31/2008	12/31/2009
(1) Earned Exposures	-	-	0	2	2
(2) Earned Premium	-	-	46	564	481
(3) Rate Level Adjustment Factor	-	-	1.000	1.000	1.000
(4) Current Level Earned Premium	-	-	46	564	481
(5) Premium Trend Factor	0.836	0.871	0.908	0.945	0.985
(6) Trended Current Level Earned Premium	-	-	42	533	473
(7) Total Incurred Losses & ALAE	-	-	-	-	-
(8) Catastrophe Incurred Losses and ALAE	-	-	-	-	-
(9) IL & ALAE Excl Cat	-	-	-	-	-
(10) Incurred Loss & ALAE Trend Factor	1.485	1.388	1.297	1.213	1.133
(11) Incurred Loss & ALAE Development Factor	0.999	0.998	0.995	0.995	1.026
(12) ULAE Factor (to IL & ALAE)	1.036	1.036	1.036	1.036	1.036
(13) Trended Adj IL & ALAE Excl Cat	-	-	-	-	-
(14) Catastrophe Factor	0.172	0.172	0.172	0.172	0.172
(15) Trended Adjusted Cat Incurred Loss & LAE	-	-	-	-	-
(16) Total Trended Adjusted Incurred Loss & LAE	-	-	-	-	-
(17) Adjusted Loss & LAE Ratio *	-	-	-	-	-
(18) Accident Year Weights	0.10	0.15	0.20	0.25	0.30
(19) Non-Catastrophe Reported Claim Counts	-	-	-	-	-
(20) Weighted Experience Loss & LAE Ratio					-
(21) Permissible Loss & LAE Ratio					0.458
(24) Complement of Credibility - Trended Permissible					0.488
(25) Credibility (Square Root Rule, Full Credibility = 40000 Earned Exposures)					0.011
(26) Credibility Weighted Loss & LAE Ratio					0.483
(27) <b>Credibility Weighted Indicated Rate Level Change</b>					<b>5.5%</b>

**American Family Home Insurance Company**  
**Arkansas**  
**Mobile Home Standard**  
**All Classes**

**Exhibit 3**

**Rate History**

**Rates Changes by Class**

<b>Effective Date</b>	<b>All Classes</b>	<b>Mobile Home- Byline</b>	<b>Mobile Home- Package</b>	<b>Rental</b>	<b>Seasonal- Byline</b>	<b>Tenant</b>
6/1/2009	14.3%	5.2%	8.5%	0.0%	5.1%	0.0%
4/1/2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
9/1/2007		4.5%	4.5%		6.3%	
7/1/2004	10.2%	9.8%	9.5%	12.4%	10.6%	

**Rate Level Adjustment Factor**

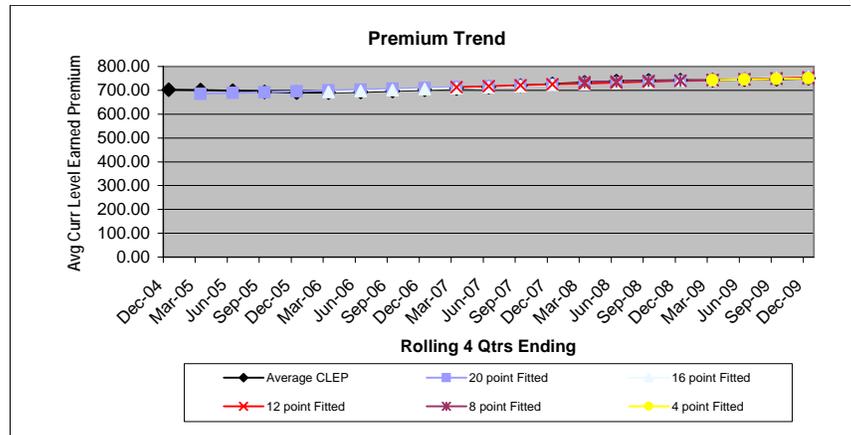
<b>Accident Year Ending</b>	<b>All Classes</b>	<b>Mobile Home- Byline</b>	<b>Mobile Home- Package</b>	<b>Rental</b>	<b>Seasonal- Byline</b>	<b>Tenant</b>
12/31/2005	1.199	1.121	1.230	1.022	1.138	0.000
12/31/2006	1.181	1.100	1.209	1.000	1.117	0.000
12/31/2007	1.181	1.098	1.205	1.000	1.114	1.000
12/31/2008	1.144	1.067	1.165	1.000	1.070	1.000
12/31/2009	1.112	1.045	1.128	1.000	1.044	1.000

**American Family Home Insurance Company**  
**Arkansas**  
**Mobile Home Standard**  
**All Classes**

**Premium Trend**

4 Qtrs Ending	Current Level Earned Premium	Earned Exposures	Average CLEP	20 point Fitted	16 point Fitted	12 point Fitted	8 point Fitted	4 point Fitted
12/31/2004	8,460,538	12,046	702.36					
3/31/2005	8,430,256	12,022	701.22	685.62				
6/30/2005	8,392,194	12,025	697.91	689.00				
9/30/2005	8,381,085	12,084	693.59	692.40				
12/31/2005	8,415,553	12,186	690.58	695.82				
3/31/2006	8,484,787	12,285	690.68	699.26	692.67			
6/30/2006	8,586,802	12,393	692.90	702.71	696.80			
9/30/2006	8,700,206	12,471	697.65	706.18	700.95			
12/31/2006	8,823,361	12,549	703.10	709.66	705.13			
3/31/2007	8,950,054	12,634	708.42	713.17	709.33	713.81		
6/30/2007	9,074,328	12,712	713.85	716.69	713.55	717.42		
9/30/2007	9,216,234	12,810	719.45	720.23	717.81	721.04		
12/31/2007	9,369,100	12,902	726.19	723.78	722.08	724.68		
3/31/2008	9,517,236	12,986	732.89	727.36	726.39	728.34	735.13	
6/30/2008	9,677,586	13,112	738.09	730.95	730.71	732.02	737.22	
9/30/2008	9,842,002	13,276	741.33	734.55	735.07	735.72	739.32	
12/31/2008	9,967,528	13,421	742.68	738.18	739.45	739.44	741.43	
3/31/2009	10,068,480	13,552	742.93	741.82	743.85	743.17	743.54	742.56
6/30/2009	10,102,927	13,569	744.58	745.49	748.29	746.93	745.65	745.01
9/30/2009	10,049,574	13,449	747.23	749.17	752.74	750.70	747.78	747.47
12/31/2009	9,961,555	13,278	750.25	752.87	757.23	754.49	749.91	749.94

Annual Premium Trend	
20 point fit	2.0%
16 point fit	2.4%
12 point fit	2.0%
8 point fit	1.1%
4 point fit	1.3%
<b>Historical Selected</b>	<b>2.2%</b>
<b>Prospective Selected</b>	<b>1.2%</b>



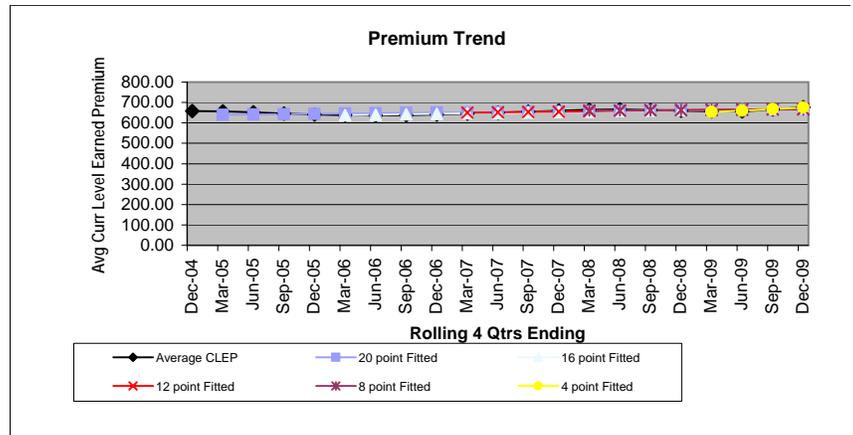
Accident Year Ending	Trend Period						Trend Factor
	Historical			Prospective			
	Beginning	End	Time(Yrs)	Beginning	End	Time(Yrs)	
12/31/2005	6/30/2005	11/15/2009	4.375	11/15/2009	8/4/2011	1.719	<b>1.123</b>
12/31/2006	6/30/2006	11/15/2009	3.375	11/15/2009	8/4/2011	1.719	<b>1.099</b>
12/31/2007	6/30/2007	11/15/2009	2.375	11/15/2009	8/4/2011	1.719	<b>1.075</b>
12/31/2008	6/30/2008	11/15/2009	1.375	11/15/2009	8/4/2011	1.719	<b>1.052</b>
12/31/2009	6/30/2009	11/15/2009	0.375	11/15/2009	8/4/2011	1.719	<b>1.030</b>

**American Family Home Insurance Company**  
**Arkansas**  
**Mobile Home Standard**  
**Mobile Home-Byline**

**Premium Trend**

4 Qtrs Ending	Current Level Earned Premium	Earned Exposures	Average CLEP	20 point Fitted	16 point Fitted	12 point Fitted	8 point Fitted	4 point Fitted
12/31/2004	2,291,275	3,483	657.76					
3/31/2005	2,204,176	3,360	655.91	640.04				
6/30/2005	2,112,967	3,244	651.43	641.40				
9/30/2005	2,024,349	3,137	645.36	642.77				
12/31/2005	1,939,168	3,029	640.29	644.14				
3/31/2006	1,863,522	2,923	637.46	645.52	637.88			
6/30/2006	1,797,851	2,825	636.51	646.90	640.06			
9/30/2006	1,739,419	2,725	638.36	648.28	642.24			
12/31/2006	1,691,658	2,637	641.54	649.66	644.43			
3/31/2007	1,649,109	2,554	645.59	651.05	646.62	650.73		
6/30/2007	1,607,347	2,474	649.63	652.44	648.83	652.36		
9/30/2007	1,568,501	2,398	654.20	653.83	651.04	654.00		
12/31/2007	1,532,450	2,322	659.84	655.23	653.26	655.64		
3/31/2008	1,502,759	2,263	664.06	656.63	655.48	657.28	660.82	
6/30/2008	1,489,587	2,236	666.13	658.03	657.72	658.93	661.59	
9/30/2008	1,494,468	2,252	663.51	659.43	659.96	660.59	662.36	
12/31/2008	1,495,051	2,269	659.01	660.84	662.21	662.24	663.14	
3/31/2009	1,478,369	2,253	656.25	662.25	664.47	663.91	663.91	653.22
6/30/2009	1,432,760	2,181	656.90	663.67	666.73	665.57	664.69	660.31
9/30/2009	1,359,255	2,044	665.12	665.08	669.00	667.24	665.46	667.47
12/31/2009	1,287,756	1,901	677.45	666.50	671.28	668.91	666.24	674.70

Annual Premium Trend	
20 point fit	0.9%
16 point fit	1.4%
12 point fit	1.0%
8 point fit	0.5%
4 point fit	4.4%
<b>Historical Selected</b>	<b>1.1%</b>
<b>Prospective Selected</b>	<b>2.4%</b>



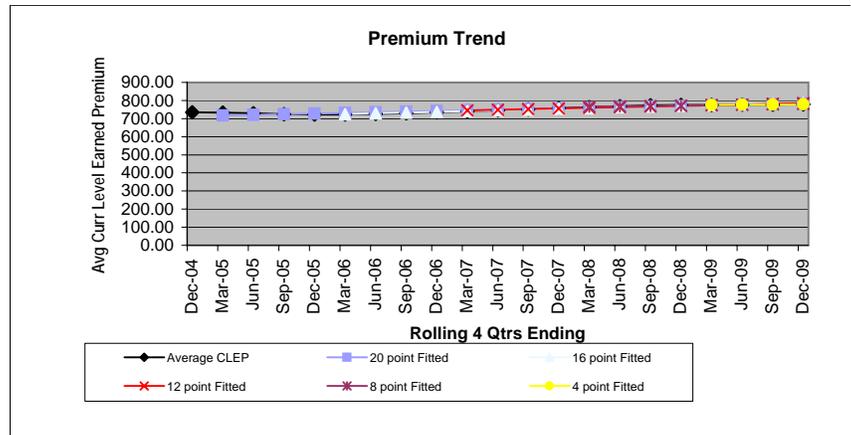
Accident Year Ending	Trend Period						Trend Factor
	Historical			Prospective			
	Beginning	End	Time(Yrs)	Beginning	End	Time(Yrs)	
12/31/2005	6/30/2005	11/15/2009	4.375	11/15/2009	8/4/2011	1.719	<b>1.094</b>
12/31/2006	6/30/2006	11/15/2009	3.375	11/15/2009	8/4/2011	1.719	<b>1.082</b>
12/31/2007	6/30/2007	11/15/2009	2.375	11/15/2009	8/4/2011	1.719	<b>1.070</b>
12/31/2008	6/30/2008	11/15/2009	1.375	11/15/2009	8/4/2011	1.719	<b>1.058</b>
12/31/2009	6/30/2009	11/15/2009	0.375	11/15/2009	8/4/2011	1.719	<b>1.047</b>

**American Family Home Insurance Company**  
**Arkansas**  
**Mobile Home Standard**  
**Mobile Home-Package**

**Premium Trend**

4 Qtrs Ending	Current Level Earned Premium	Earned Exposures	Average CLEP	20 point Fitted	16 point Fitted	12 point Fitted	8 point Fitted	4 point Fitted
12/31/2004	6,019,120	8,193	734.62					
3/31/2005	6,067,007	8,278	732.89	717.62				
6/30/2005	6,112,931	8,382	729.26	720.96				
9/30/2005	6,180,643	8,530	724.61	724.31				
12/31/2005	6,292,422	8,713	722.18	727.68				
3/31/2006	6,431,985	8,899	722.75	731.07	725.07			
6/30/2006	6,592,143	9,090	725.22	734.47	729.09			
9/30/2006	6,756,502	9,255	730.05	737.88	733.13			
12/31/2006	6,918,543	9,405	735.64	741.32	737.20			
3/31/2007	7,077,558	9,556	740.67	744.76	741.28	745.67		
6/30/2007	7,234,009	9,700	745.80	748.23	745.39	749.17		
9/30/2007	7,404,267	9,860	750.96	751.71	749.52	752.68		
12/31/2007	7,582,776	10,016	757.03	755.20	753.68	756.21		
3/31/2008	7,751,786	10,158	763.12	758.72	757.85	759.76	766.50	
6/30/2008	7,916,387	10,302	768.43	762.24	762.05	763.32	768.49	
9/30/2008	8,066,731	10,434	773.13	765.79	766.28	766.90	770.49	
12/31/2008	8,181,260	10,562	774.58	769.35	770.52	770.50	772.50	
3/31/2009	8,286,425	10,686	775.48	772.93	774.79	774.11	774.51	775.59
6/30/2009	8,357,554	10,756	777.00	776.52	779.09	777.74	776.53	776.68
9/30/2009	8,373,285	10,770	777.48	780.13	783.40	781.39	778.55	777.77
12/31/2009	8,355,891	10,727	778.94	783.76	787.75	785.06	780.57	778.86

Annual Premium Trend	
20 point fit	1.9%
16 point fit	2.2%
12 point fit	1.9%
8 point fit	1.0%
4 point fit	0.6%
<b>Historical Selected</b>	<b>2.0%</b>
<b>Prospective Selected</b>	<b>0.8%</b>



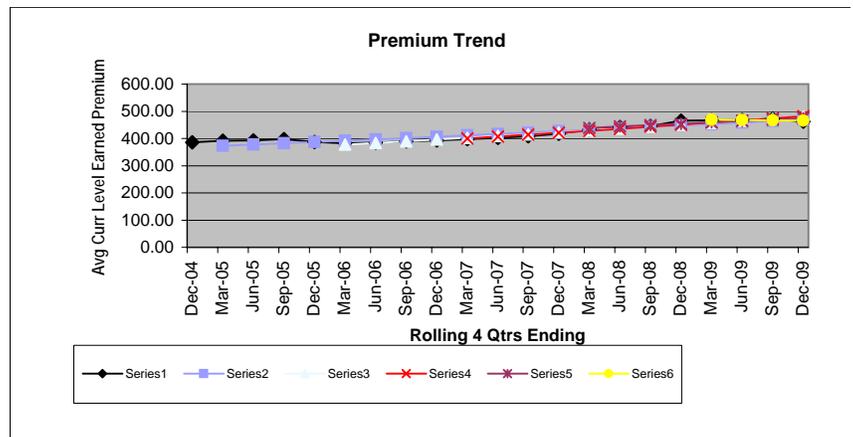
Accident Year Ending	Trend Period						Trend Factor
	Historical			Prospective			
	Beginning	End	Time(Yrs)	Beginning	End	Time(Yrs)	
12/31/2005	6/30/2005	11/15/2009	4.375	11/15/2009	8/4/2011	1.719	<b>1.106</b>
12/31/2006	6/30/2006	11/15/2009	3.375	11/15/2009	8/4/2011	1.719	<b>1.084</b>
12/31/2007	6/30/2007	11/15/2009	2.375	11/15/2009	8/4/2011	1.719	<b>1.063</b>
12/31/2008	6/30/2008	11/15/2009	1.375	11/15/2009	8/4/2011	1.719	<b>1.042</b>
12/31/2009	6/30/2009	11/15/2009	0.375	11/15/2009	8/4/2011	1.719	<b>1.021</b>

**American Family Home Insurance Company**  
**Arkansas**  
**Mobile Home Standard**  
**Rental**

**Premium Trend**

4 Qtrs Ending	Current Level Earned Premium	Earned Exposures	Average CLEP	20 point Fitted	16 point Fitted	12 point Fitted	8 point Fitted	4 point Fitted
12/31/2004	118,712	308	385.64					
3/31/2005	125,221	319	391.94	373.15				
6/30/2005	130,203	332	392.63	377.71				
9/30/2005	137,358	346	397.09	382.33				
12/31/2005	142,704	369	387.01	387.00				
3/31/2006	146,615	383	382.98	391.72	377.40			
6/30/2006	152,889	397	385.14	396.51	383.51			
9/30/2006	158,802	408	389.28	401.35	389.72			
12/31/2006	165,073	421	392.47	406.25	396.03			
3/31/2007	171,825	432	397.77	411.22	402.44	400.48		
6/30/2007	177,213	440	402.89	416.24	408.96	407.27		
9/30/2007	183,187	449	408.16	421.33	415.58	414.18		
12/31/2007	190,484	456	418.10	426.47	422.31	421.20		
3/31/2008	197,157	456	432.62	431.68	429.14	428.34	438.98	
6/30/2008	204,955	464	442.01	436.96	436.09	435.61	443.93	
9/30/2008	213,614	480	445.09	442.29	443.15	442.99	448.94	
12/31/2008	223,431	480	465.69	447.70	450.32	450.51	454.01	
3/31/2009	235,059	503	466.89	453.17	457.61	458.15	459.13	468.61
6/30/2009	242,999	520	467.48	458.70	465.02	465.92	464.32	467.66
9/30/2009	247,679	524	472.24	464.31	472.55	473.82	469.56	466.70
12/31/2009	249,190	539	462.16	469.98	480.20	481.85	474.86	465.75

Annual Premium Trend	
20 point fit	5.0%
16 point fit	6.6%
12 point fit	7.0%
8 point fit	4.6%
4 point fit	-0.8%
<b>Historical Selected</b>	<b>5.8%</b>
<b>Prospective Selected</b>	<b>0.8%</b>



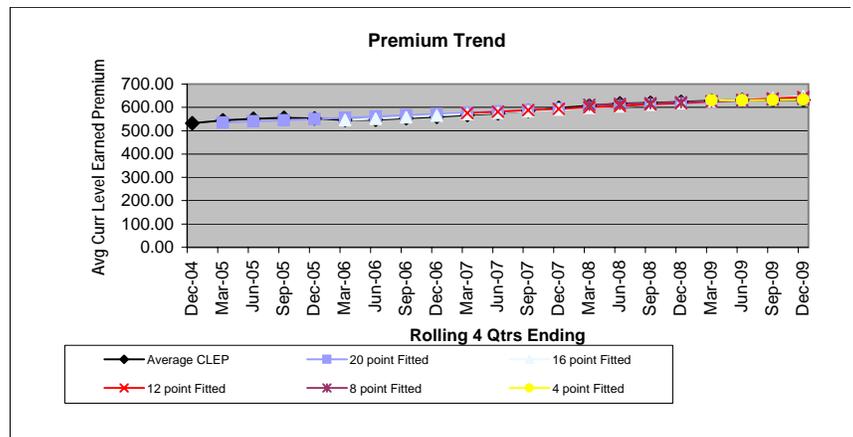
Accident Year Ending	Trend Period						Trend Factor
	Historical			Prospective			
	Beginning	End	Time(Yrs)	Beginning	End	Time(Yrs)	
12/31/2005	6/30/2005	11/15/2009	4.375	11/15/2009	8/4/2011	1.719	<b>1.298</b>
12/31/2006	6/30/2006	11/15/2009	3.375	11/15/2009	8/4/2011	1.719	<b>1.226</b>
12/31/2007	6/30/2007	11/15/2009	2.375	11/15/2009	8/4/2011	1.719	<b>1.159</b>
12/31/2008	6/30/2008	11/15/2009	1.375	11/15/2009	8/4/2011	1.719	<b>1.096</b>
12/31/2009	6/30/2009	11/15/2009	0.375	11/15/2009	8/4/2011	1.719	<b>1.035</b>

**American Family Home Insurance Company**  
**Arkansas**  
**Mobile Home Standard**  
**Seasonal-Byline**

**Premium Trend**

4 Qtrs Ending	Current Level Earned Premium	Earned Exposures	Average CLEP	20 point Fitted	16 point Fitted	12 point Fitted	8 point Fitted	4 point Fitted
12/31/2004	31,431	59	531.98					
3/31/2005	33,853	62	544.56	534.67				
6/30/2005	36,092	65	551.06	539.79				
9/30/2005	38,735	70	555.01	544.97				
12/31/2005	41,260	75	552.76	550.20				
3/31/2006	42,665	78	546.13	555.47	545.56			
6/30/2006	43,919	80	547.40	560.80	551.83			
9/30/2006	45,483	82	554.23	566.17	558.17			
12/31/2006	48,086	86	559.90	571.60	564.59			
3/31/2007	51,561	91	567.16	577.08	571.08	575.81		
6/30/2007	55,759	97	573.80	582.62	577.64	581.76		
9/30/2007	60,279	103	585.15	588.20	584.28	587.76		
12/31/2007	63,344	106	597.99	593.84	590.99	593.82		
3/31/2008	65,386	108	607.85	599.54	597.79	599.95	611.85	
6/30/2008	66,321	108	616.26	605.29	604.66	606.14	615.29	
9/30/2008	66,679	108	619.69	611.09	611.61	612.40	618.74	
12/31/2008	67,222	108	623.02	616.95	618.64	618.72	622.21	
3/31/2009	68,063	108	628.85	622.87	625.75	625.10	625.70	629.85
6/30/2009	69,129	109	632.36	628.84	632.94	631.55	629.21	630.82
9/30/2009	68,912	109	631.75	634.87	640.21	638.07	632.74	631.80
12/31/2009	68,237	108	632.30	640.96	647.57	644.65	636.29	632.78

Annual Premium Trend	
20 point fit	3.9%
16 point fit	4.7%
12 point fit	4.2%
8 point fit	2.3%
4 point fit	0.6%
<b>Historical Selected</b>	<b>4.3%</b>
<b>Prospective Selected</b>	<b>0.0%</b>



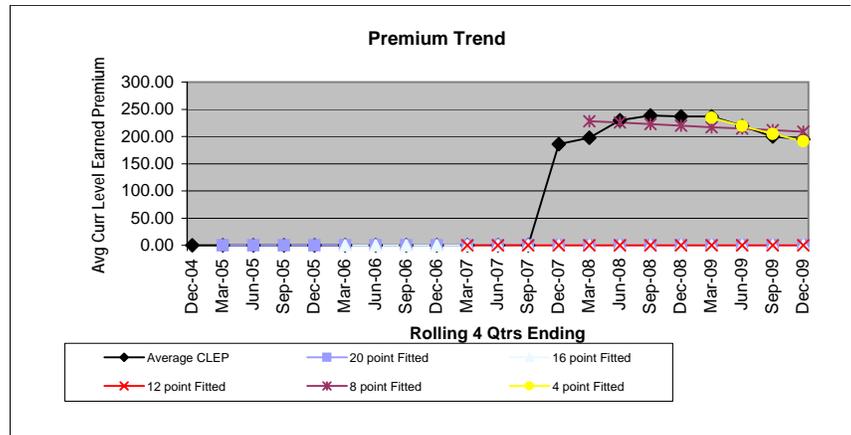
Accident Year Ending	Trend Period						Trend Factor
	Historical			Prospective			
	Beginning	End	Time(Yrs)	Beginning	End	Time(Yrs)	
12/31/2005	6/30/2005	11/15/2009	4.375	11/15/2009	8/4/2011	1.719	<b>1.201</b>
12/31/2006	6/30/2006	11/15/2009	3.375	11/15/2009	8/4/2011	1.719	<b>1.152</b>
12/31/2007	6/30/2007	11/15/2009	2.375	11/15/2009	8/4/2011	1.719	<b>1.105</b>
12/31/2008	6/30/2008	11/15/2009	1.375	11/15/2009	8/4/2011	1.719	<b>1.059</b>
12/31/2009	6/30/2009	11/15/2009	0.375	11/15/2009	8/4/2011	1.719	<b>1.016</b>

**American Family Home Insurance Company**  
**Arkansas**  
**Mobile Home Standard**  
**Tenant**

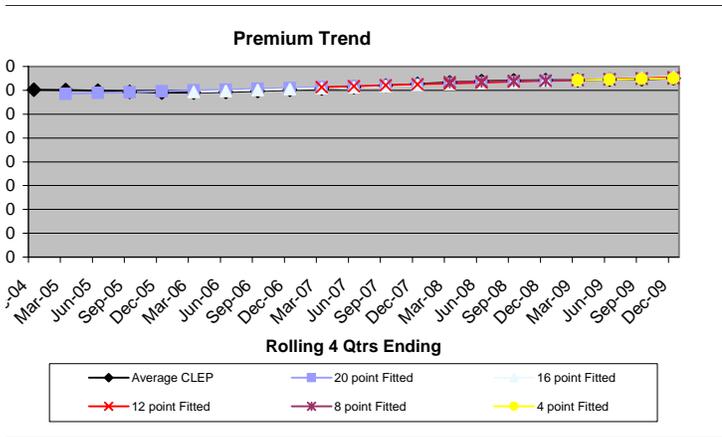
**Premium Trend**

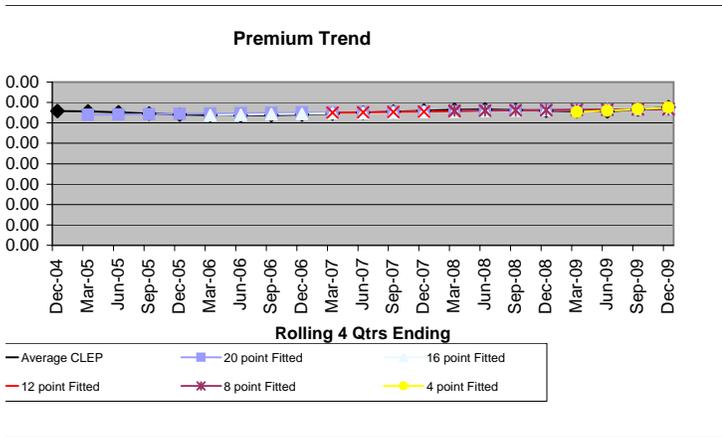
4 Qtrs Ending	Current Level Earned Premium	Earned Exposures	Average CLEP	20 point Fitted	16 point Fitted	12 point Fitted	8 point Fitted	4 point Fitted
12/31/2004	0	0	0.00					
3/31/2005	0	0	0.00					
6/30/2005	0	0	0.00					
9/30/2005	0	0	0.00					
12/31/2005	0	0	0.00					
3/31/2006	0	0	0.00					
6/30/2006	0	0	0.00					
9/30/2006	0	0	0.00					
12/31/2006	0	0	0.00					
3/31/2007	0	0	0.00					
6/30/2007	0	0	0.00					
9/30/2007	0	0	0.00					
12/31/2007	46	0	185.84					
3/31/2008	148	1	197.61				228.32	
6/30/2008	335	1	229.98				225.46	
9/30/2008	509	2	238.64				222.64	
12/31/2008	564	2	236.81				219.85	
3/31/2009	564	2	236.81				217.10	234.76
6/30/2009	486	2	219.27				214.38	219.35
9/30/2009	443	2	199.82				211.70	204.94
12/31/2009	481	2	194.77				209.05	191.49

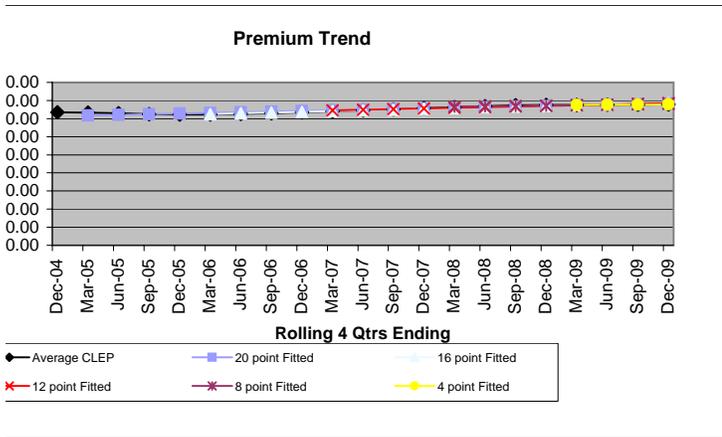
Annual Premium Trend	
20 point fit	N/A
16 point fit	N/A
12 point fit	N/A
8 point fit	-4.9%
4 point fit	-23.8%
<b>Historical Selected</b>	<b>-4.0%</b>
<b>Prospective Selected</b>	<b>0.0%</b>

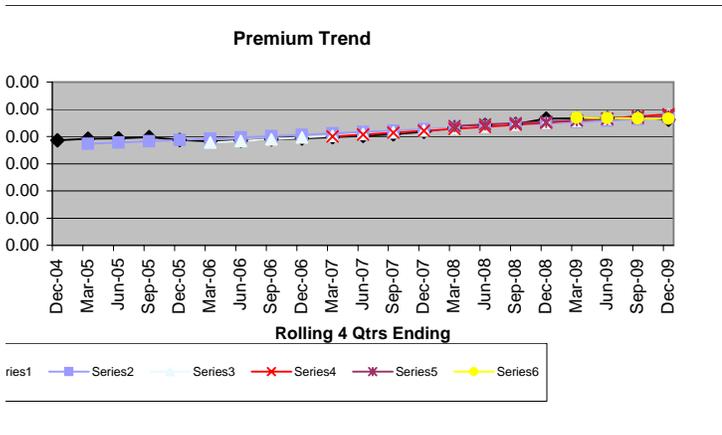


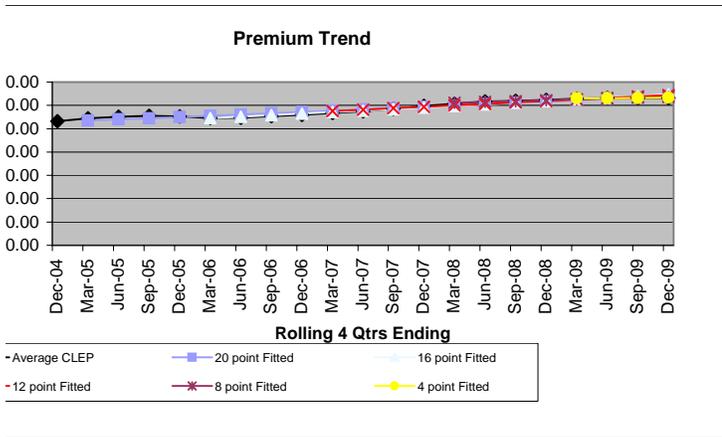
Accident Year Ending	Trend Period						Trend Factor
	Historical			Prospective			
	Beginning	End	Time(Yrs)	Beginning	End	Time(Yrs)	
12/31/2005	6/30/2005	11/15/2009	4.375	11/15/2009	8/4/2011	1.719	<b>0.836</b>
12/31/2006	6/30/2006	11/15/2009	3.375	11/15/2009	8/4/2011	1.719	<b>0.871</b>
12/31/2007	6/30/2007	11/15/2009	2.375	11/15/2009	8/4/2011	1.719	<b>0.908</b>
12/31/2008	6/30/2008	11/15/2009	1.375	11/15/2009	8/4/2011	1.719	<b>0.945</b>
12/31/2009	6/30/2009	11/15/2009	0.375	11/15/2009	8/4/2011	1.719	<b>0.985</b>

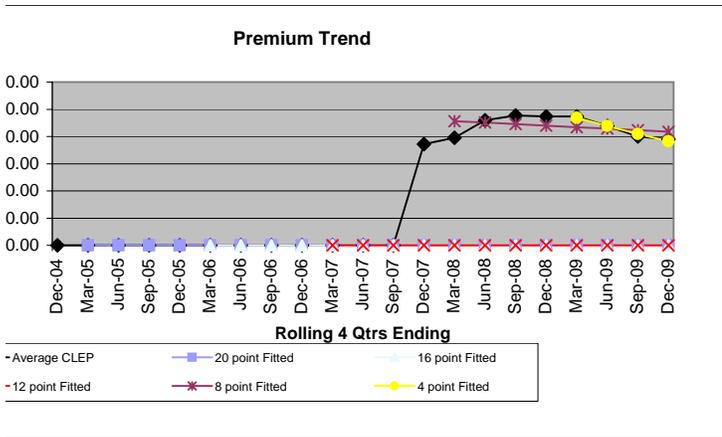












Loss Trend

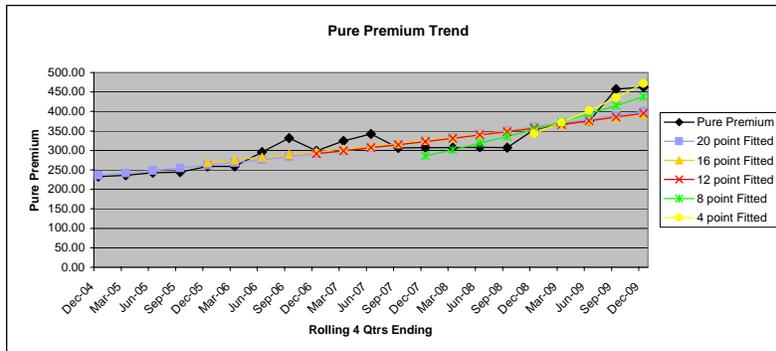
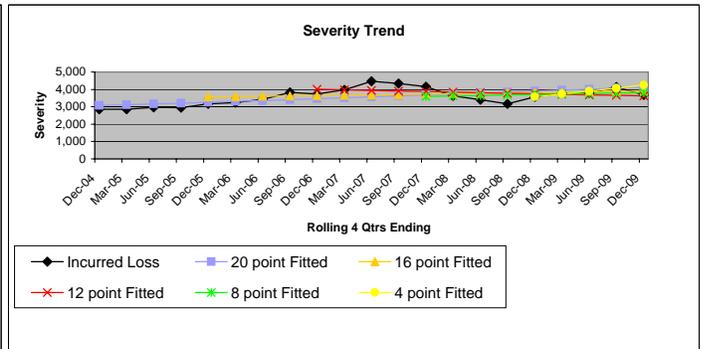
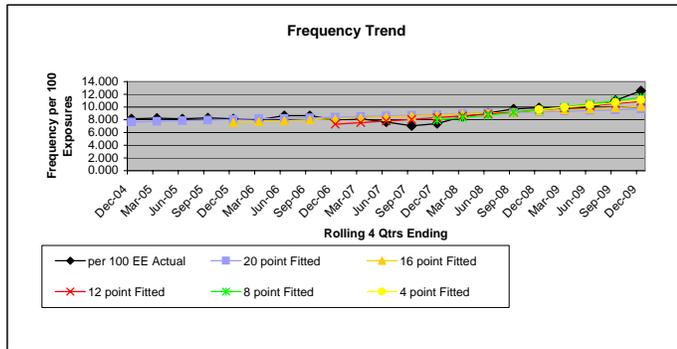
Loss Trend Based on Arkansas - American Family Home Insurance Company Data Excluding Catastrophe Losses

Accident Period 4 Qtrs Ending	Ultimate Reported Claim Counts	Ultimate Non-Cat Incurred Loss & ALAE	Earned Exposures	Frequency					Severity						
				Frequency per 100 EE Actual	20 point Fitted	16 point Fitted	12 point Fitted	8 point Fitted	4 point Fitted	Average Incurred Loss	20 point Fitted	16 point Fitted	12 point Fitted	8 point Fitted	4 point Fitted
12/31/2004	981	2,802,919	12,046	8.145	7.667						2,857	3,074			
3/31/2005	992	2,834,238	12,022	8.253	7.758						2,857	3,120			
6/30/2005	982	2,915,154	12,025	8.168	7.849						2,968	3,167			
9/30/2005	1,001	2,948,449	12,084	8.286	7.941						2,945	3,214			
12/31/2005	993	3,153,993	12,186	8.151	8.034	7.576					3,175	3,262	3,564		
3/31/2006	984	3,185,645	12,285	8.014	8.129	7.712					3,236	3,311	3,584		
6/30/2006	1,070	3,661,385	12,393	8.631	8.225	7.851					3,423	3,360	3,604		
9/30/2006	1,081	4,139,812	12,471	8.667	8.321	7.992					3,830	3,410	3,625		
12/31/2006	1,003	3,749,973	12,549	7.992	8.419	8.136	7.282				3,739	3,461	3,645	4,007	
3/31/2007	1,028	4,095,330	12,634	8.139	8.518	8.282	7.531				3,983	3,513	3,666	3,974	
6/30/2007	974	4,347,444	12,712	7.659	8.618	8.431	7.788				4,465	3,565	3,687	3,941	
9/30/2007	905	3,925,504	12,810	7.064	8.720	8.582	8.055				4,338	3,619	3,707	3,908	
12/31/2007	952	3,958,088	12,902	7.382	8.822	8.737	8.330	7.954			4,156	3,673	3,728	3,876	3,597
3/31/2008	1,101	3,992,750	12,986	8.477	8.926	8.894	8.615	8.328			3,627	3,728	3,749	3,844	3,623
6/30/2008	1,184	4,034,311	13,112	9.033	9.031	9.054	8.909	8.721			3,406	3,783	3,770	3,812	3,649
9/30/2008	1,290	4,081,821	13,276	9.717	9.137	9.216	9.214	9.131			3,164	3,840	3,792	3,780	3,676
12/31/2008	1,326	4,744,870	13,421	9.878	9.244	9.382	9.529	9.561	9.614		3,579	3,897	3,813	3,749	3,702
3/31/2009	1,324	4,982,999	13,552	9.767	9.353	9.551	9.855	10.011	9.962		3,765	3,955	3,835	3,718	3,729
6/30/2009	1,344	5,092,339	13,569	9.903	9.463	9.723	10.192	10.483	10.323		3,790	4,014	3,856	3,687	3,756
9/30/2009	1,489	6,153,050	13,449	11.070	9.574	9.897	10.541	10.976	10.697		4,133	4,074	3,878	3,656	4,070
12/31/2009	1,669	6,143,127	13,278	12.569	9.687	10.075	10.901	11.493	11.084		3,681	4,135	3,900	3,626	4,253

Accident Period 4 Qtrs Ending	Pure Premium					
	Pure Premium	20 point Fitted	16 point Fitted	12 point Fitted	8 point Fitted	4 point Fitted
12/31/2004	232.69	235.71				
3/31/2005	235.75	242.04				
6/30/2005	242.43	248.54				
9/30/2005	244.01	255.22				
12/31/2005	258.82	262.08	270.01			
3/31/2006	259.32	269.12	276.42			
6/30/2006	295.45	276.35	282.98			
9/30/2006	331.96	283.78	289.69			
12/31/2006	298.82	291.40	296.56	291.79		
3/31/2007	324.15	299.23	303.60	299.26		
6/30/2007	342.00	307.27	310.80	306.93		
9/30/2007	306.44	315.53	318.18	314.79		
12/31/2007	306.79	324.01	325.73	322.85	286.12	
3/31/2008	307.47	332.72	333.45	331.12	301.75	
6/30/2008	307.69	341.66	341.36	339.60	318.24	
9/30/2008	307.46	350.84	349.46	348.30	335.62	
12/31/2008	353.54	360.26	357.75	357.22	353.96	343.13
3/31/2009	367.68	369.94	366.24	366.37	373.30	371.48
6/30/2009	375.30	379.88	374.93	375.76	393.69	402.17
9/30/2009	457.50	390.09	383.82	385.38	415.20	435.40
12/31/2009	462.67	400.57	392.93	395.25	437.89	471.37

Annual Loss Trend			
	Frequency	Severity	Pure Premium
20 point fit	4.8%	6.1%	11.2%
16 point fit	7.4%	2.3%	9.8%
12 point fit	14.4%	-3.3%	10.6%
8 point fit	20.2%	2.9%	23.7%
4 point fit	15.3%	19.2%	37.4%
<b>Historical Selected</b>	<b>-0.9%</b>	<b>8.0%</b>	<b>7.0%</b>
<b>Prospective Selected</b>	<b>3.0%</b>	<b>3.0%</b>	<b>6.1%</b>

Accident Year Ending	Trend Period						Trend Factor
	Historical			Prospective			
	Beginning	End	Time(Yrs)	Beginning	End	Time(Yrs)	
12/31/2005	6/30/2005	8/15/2009	4.125	8/15/2009	8/4/2011	1.969	<b>1.485</b>
12/31/2006	6/30/2006	8/15/2009	3.125	8/15/2009	8/4/2011	1.969	<b>1.388</b>
12/31/2007	6/30/2007	8/15/2009	2.125	8/15/2009	8/4/2011	1.969	<b>1.297</b>
12/31/2008	6/30/2008	8/15/2009	1.125	8/15/2009	8/4/2011	1.969	<b>1.213</b>
12/31/2009	6/30/2009	8/15/2009	0.125	8/15/2009	8/4/2011	1.969	<b>1.133</b>



Loss & ALAE Development

Data shown is Countrywide Consolidated American Modern Insurance Group MH Standard

Cumulative Incurred Loss and ALAE Development

Accident Qtr Ending	Development Age																					
	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66
Mar-04	26,388,559	26,437,832	25,938,888	25,873,582	25,992,862	26,104,227	26,099,558	26,103,027	25,967,160	25,956,704	26,008,348	26,087,907	26,082,481	26,081,282	26,012,021	26,005,960	26,007,225	26,007,632	26,017,602	26,010,427	25,976,818	25,970,337
Jun-04	28,274,164	29,054,446	29,097,480	28,824,730	28,980,369	28,520,843	28,404,808	28,420,066	28,294,149	28,118,733	28,039,602	27,985,977	27,970,324	27,997,371	27,985,207	27,985,684	27,948,936	27,947,514	27,944,643	27,938,336	27,938,336	27,938,336
Sep-04	27,334,122	28,475,776	28,503,349	28,634,552	28,808,327	28,878,501	28,790,553	28,814,680	28,911,616	28,866,680	28,544,547	28,515,236	28,512,594	28,509,267	28,509,940	28,480,277	28,476,332	28,484,838	28,476,253	28,474,576	28,481,938	28,479,805
Dec-04	24,358,932	25,763,331	25,834,638	25,543,805	25,487,505	25,480,932	25,453,322	25,418,057	25,208,819	25,236,753	25,230,035	25,214,945	25,178,373	25,171,961	25,173,227	25,148,878	25,150,378	25,165,471	25,165,221	25,166,289	25,166,289	25,166,289
Mar-05	23,262,763	24,449,458	24,109,210	23,989,992	24,030,203	23,855,570	23,885,384	23,754,852	23,683,389	23,615,890	23,616,452	23,591,341	23,540,922	23,423,378	23,375,168	23,368,041	23,371,375	23,371,651	23,371,927	23,372,763		
Jun-05	23,411,722	24,213,466	24,075,946	23,866,270	23,920,816	24,104,273	24,279,275	24,230,255	24,349,640	24,492,865	24,484,118	24,466,008	24,556,474	24,514,445	24,607,509	24,587,399	24,588,997	24,569,135	24,432,520			
Sep-05	27,518,765	28,212,369	28,507,524	28,235,728	28,601,067	28,616,185	28,667,877	28,584,036	28,607,962	28,811,455	28,746,296	28,689,772	28,669,971	28,600,451	28,600,284	28,582,945	28,593,970	28,574,180				
Dec-05	24,849,375	25,823,760	25,725,490	25,787,848	25,671,658	25,881,589	25,762,745	25,702,328	25,792,049	26,045,163	26,044,024	26,130,950	26,028,324	26,020,770	25,905,441	25,856,109	25,863,160					
Mar-06	21,398,706	21,826,679	22,085,703	22,289,848	22,686,960	22,659,319	22,668,724	22,569,615	22,877,952	22,828,263	22,642,412	22,635,626	22,660,410	22,665,491	22,656,789	22,651,113						
Jun-06	27,081,178	27,523,502	27,547,726	27,510,665	27,877,539	28,230,353	28,121,864	28,160,114	28,241,697	27,969,397	27,889,664	27,879,663	27,871,310	27,897,385	27,908,206							
Sep-06	25,032,206	25,926,893	26,247,549	26,610,753	26,555,970	26,641,594	26,748,463	26,720,176	26,683,668	26,460,407	26,461,363	26,324,350	26,462,104	26,459,682								
Dec-06	23,379,899	24,815,746	24,798,660	24,672,170	24,668,726	24,808,982	24,734,512	24,726,192	24,763,635	24,729,302	24,746,157	24,713,829	24,695,999									
Mar-07	22,797,232	24,210,971	24,664,602	24,670,214	24,891,386	25,086,492	24,992,899	24,918,515	24,880,428	24,789,225	24,818,837	24,809,690										
Jun-07	27,472,007	29,351,668	29,345,398	29,613,383	30,073,987	30,125,805	29,815,921	29,784,025	29,860,945	29,902,980	29,804,649											
Sep-07	26,816,792	28,278,505	28,376,346	28,451,881	28,331,283	27,957,703	27,872,764	27,912,335	28,696,599	28,777,526												
Dec-07	21,785,020	23,779,923	24,086,327	24,059,077	24,067,903	24,363,354	24,344,460	24,355,266	24,283,722													
Mar-08	29,294,492	31,959,312	31,895,617	31,838,015	32,330,472	32,276,907	32,346,769	32,368,568														
Jun-08	32,881,325	34,577,538	34,699,481	34,904,401	35,227,978	35,265,356	35,286,620															
Sep-08	30,337,179	32,164,388	32,155,268	32,052,253	32,686,975	32,738,209																
Dec-08	31,785,463	33,778,934	34,158,409	34,447,936	34,551,578																	
Mar-09	30,980,247	33,258,146	33,592,418	33,958,617																		
Jun-09	33,509,264	35,727,723	35,967,026																			
Sep-09	33,535,244	35,338,919																				
Dec-09	31,235,850																					

Historical Development Factors

Accident Qtr Ending	Development Age																					
	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	
Mar-04	1.002	0.981	0.997	1.005	1.004	1.000	1.000	0.995	1.000	1.002	1.003	1.000	1.000	0.997	1.000	1.000	1.000	1.000	1.000	0.999	1.000	
Jun-04	1.028	1.001	0.991	1.005	0.984	0.996	1.001	0.996	0.994	0.997	0.998	0.999	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
Sep-04	1.042	1.001	1.005	1.006	1.002	0.997	1.001	1.003	0.998	0.989	0.999	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
Dec-04	1.058	1.003	0.989	0.998	1.000	0.999	0.999	0.995	0.998	1.000	0.999	0.999	1.000	1.000	0.999	1.000	1.001	1.000	1.000	1.000	1.000	
Mar-05	1.051	0.986	0.995	1.002	0.993	1.001	0.995	0.997	0.997	1.000	0.999	0.998	0.995	0.998	1.000	1.000	1.000	1.000	1.000			
Jun-05	1.034	0.994	0.991	1.002	1.008	1.007	0.998	1.005	1.006	1.000	0.999	1.004	0.998	1.004	0.999	0.999	1.000	0.994				
Sep-05	1.025	1.010	0.990	1.013	1.001	1.002	0.997	1.001	1.007	0.998	0.998	0.999	0.998	1.000	0.999	1.000	0.999					
Dec-05	1.039	0.996	1.002	0.995	1.008	0.995	0.998	1.003	1.010	1.000	1.003	0.996	1.000	0.996	0.998	1.000						
Mar-06	1.020	1.012	1.009	1.018	0.999	1.000	0.996	1.014	0.998	0.992	1.000	1.001	1.000	1.000	1.000							
Jun-06	1.016	1.001	0.999	1.013	1.013	0.996	1.001	1.003	0.990	0.997	1.000	1.000	1.001	1.000								
Sep-06	1.036	1.012	1.014	0.998	1.003	1.004	0.999	0.999	0.992	1.000	0.995	1.005	1.000									
Dec-06	1.061	0.999	0.995	1.000	1.006	0.997	1.000	1.002	0.999	1.001	0.999	0.999										
Mar-07	1.062	1.019	1.000	1.009	1.008	0.996	0.997	0.990	1.004	1.001	1.000											
Jun-07	1.068	1.000	1.009	1.016	1.002	0.990	0.999	1.003	1.001	0.997												
Sep-07	1.055	1.003	1.003	0.996	0.987	0.997	1.001	1.028	1.003													
Dec-07	1.092	1.013	0.999	1.000	1.012	0.999	1.000	0.997														
Mar-08	1.091	0.998	0.998	1.015	0.998	1.002	0.998															
Jun-08	1.052	1.004	1.006	1.009	1.001	1.001																
Sep-08	1.060	1.000	0.997	1.020	1.002																	
Dec-08	1.063	1.011	1.008	1.003																		
Mar-09	1.074	1.010	1.011																			
Jun-09	1.066	1.007																				
Sep-09	1.054																					

Averages	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39	39 to 42	42 to 45	45 to 48	48 to 51	51 to 54	54 to 57	57 to 60	60 to 63	63 to 66	66 to Ult
4 Qtrs Average	1.064	1.007	1.006	1.012	1.003	1.000	1.000	1.005	1.002	1.000	0.999	1.001	1.000	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	
8 Qtrs Average	1.069	1.006	1.004	1.009	1.002	0.998	0.999	1.005	1.000	0.998	0.999	1.000	0.999	1.000	0.999	1.000						
12 Qtrs Average	1.067	1.006	1.003	1.008	1.003	0.998	0.999	1.004	1.000	0.998	0.999	1.000										
8 Qtrs Average ex H/L	1.068	1.006	1.004	1.009	1.003	0.999	1.000	1.003	1.000	0.999	0.999	1.000	0.999	1.000	0.999	1.000						
8 Qtrs Vol Weighted	1.067	1.006	1.004	1.009	1.001	0.998	0.999	1.005	1.000	0.998	0.999	1.000	0.999	1.000	0.999	1.000						
12 Qtrs Vol Weighted	1.066	1.006	1.003	1.008	1.003	0.998	0.999	1.004	1.000	0.998	0.999	1.000										
12 Qtr Avg ex H/L	1.065	1.006	1.003	1.008	1.004	0.999	0.999	1.002	1.001	0.999	0.999	1.000										

Selected Factors	3 to 6	6 to 9	9 to 12	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 30	30 to 33	33 to 36	36 to 39	39 to 42	42 to 45	45 to 48	
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**Catastrophe Factor**

Data shown is Arkansas American Modern Insurance Group - Mobile Home Standard

	(1)	(2)	(3) = (2)-(1)	(4) = (1)/(3)	(5) = min((4), 0.566)	(6) = (4) - (5)
<b>Accident Year Ending</b>	<b>Catastrophe Losses *</b>	<b>All Losses *</b>	<b>All Losses * Less Catastrophe</b>	<b>Catastrophe Ratio</b>	<b>Capped Catastrophe Ratio **</b>	<b>Excess Spread to 50 Years</b>
12/31/1990	316,029	3,022,465	2,706,435	0.117	0.117	0.000
12/31/1991	263,340	2,765,874	2,502,534	0.105	0.105	0.000
12/31/1992	73,184	1,987,250	1,914,066	0.038	0.038	0.000
12/31/1993	15,026	1,703,198	1,688,172	0.009	0.009	0.000
12/31/1994	134,566	1,736,493	1,601,927	0.084	0.084	0.000
12/31/1995	47,442	2,147,275	2,099,833	0.023	0.023	0.000
12/31/1996	391,552	2,845,798	2,454,246	0.160	0.160	0.000
12/31/1997	1,406,349	3,856,676	2,450,327	0.574	0.566	0.008
12/31/1998	169,290	3,767,926	3,598,637	0.047	0.047	0.000
12/31/1999	880,313	4,412,794	3,532,481	0.249	0.249	0.000
12/31/2000	794,995	6,299,989	5,504,994	0.144	0.144	0.000
12/31/2001	602,710	7,155,764	6,553,054	0.092	0.092	0.000
12/31/2002	213,100	6,464,992	6,251,892	0.034	0.034	0.000
12/31/2003	972,460	7,248,861	6,276,402	0.155	0.155	0.000
12/31/2004	475,653	6,789,868	6,314,215	0.075	0.075	0.000
12/31/2005	292,541	6,781,604	6,489,063	0.045	0.045	0.000
12/31/2006	2,240,038	8,770,014	6,529,976	0.343	0.343	0.000
12/31/2007	366,505	7,459,713	7,093,208	0.052	0.052	0.000
12/31/2008	6,471,967	14,586,459	8,114,492	0.798	0.566	0.232
12/31/2009	3,159,778	13,899,484	10,739,706	0.294	0.294	0.000
			<b>Average</b>	<b>0.172</b>		
			<b>Selected Cat Factor:</b>	<b>0.172</b>		

\* Losses shown are Undeveloped Accident Year Incurred Losses and ALAE.

**Unallocated Loss Adjustment Expense**

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The ULAE Factor is calculated as a ratio to Incurred Loss and ALAE and is considered in the "loss" side of the indication.

**Consolidated American Modern Insurance Group Data**

<b>Calendar Year</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>
<b>ULAE Incurred</b>	15,194,970	14,037,802	11,747,762
<b>Adjusted Loss and ALAE Incurred</b>	307,266,292	358,439,989	584,440,974
<b>Ratio of ULAE to Incurred Loss &amp; ALAE</b>	4.9%	3.9%	2.0%
<b>5 Year Average</b>			3.6%
<b>3 Year Average</b>			3.6%
<b>Selected ULAE Factor</b>			<b>1.036</b>

**Determination of Permissible Loss Ratio**

				Budget	Selected
	2006	2007	2008	2009	
(1) Pre-Paid Commissions	24.5%	24.9%	25.2%		25.2%
(2) Contingent Commissions	8.7%	6.8%	4.0%	1.6%	1.6%
(3) Other Acquisition Expense	3.9%	3.8%	4.1%	4.4%	4.2%
(4) General Expense	8.9%	9.0%	9.0%	9.4%	9.2%
(5) Taxes, Licenses and Fees	4.1%	3.8%	4.1%		4.0%
(6) Reinsurance Expense (Consolidated AMIG)	2.0%	2.0%	1.5%	2.4%	2.4%
(7) Total Expense					46.6%

<b>Profit Loading Provision</b>		
(8a) After Tax Return on Equity Goal		15.0%
(8b) Target Premium to Surplus Ratio		2.3:1
(8c) After Tax Return on Premium [(a)/(b)]		6.5%
(8d) After Tax Return Generated by Inv Income		1.6%
(8e) After Tax Return Needed From Underwriting Profit [(c) - (d)]		4.9%
(8f) Before Tax Return Needed from Underwriting Profit [(e)/(1.00 - .35)]		7.6%
(8g) Selected Profit Provision		7.6%

(9) Total Expenses and Profit Provision [(7) + (8)]	54.2%
(10) Permissible Loss & LAE Ratio [(1.000 - (9))]	45.8%

Data applied to calculate commission ratio:

	2006	2007	2008
AFH Arkansas Mobile Home Standard Written Premium	8,024,525	8,288,167	8,981,000
AFH Arkansas Mobile Home Standard Paid Commission	1,963,993	2,061,914	2,265,278

Data applied to calculate Taxes, Licenses and Fees:

	2006	2007	2008
AFH Arkansas Earned Premium from all AS Lines	8,792,179	8,925,342	9,409,637
AFH Arkansas Taxes, Licenses and Fees from all AS Lines	360,628	339,124	385,795

## Investment Income Calculation

### Estimated Investment Earnings on Unearned Premium and Loss Reserves

<b>A. Unearned Premium Reserve</b>		
(1)	Direct Earned Premium for 2008	\$ 447,409,823
(2)	Mean Unearned Premium Reserve Ratio	54.2%
(3)	Mean Unearned Premium Reserve (1) x (2)	\$ 242,674,949
(4)	Deduction for Prepaid Expenses and Federal Taxes Payable	
(a)	Commission	26.8%
(b)	50% of Other Acquisition	2.1%
(c)	50% of General Expenses	4.6%
(d)	Taxes, Licenses, and Fees	4.0%
(e)	Reinsurance Expense	2.4%
(f)	Subtotal	39.9%
(g)	Federal Taxes Payable	7.0%
(4T)	Total Deductions	46.9%
(5)	Unearned Premium Reserve Subject to Investment (3) x [1.0 - (4T)]	\$ 128,860,398
<b>B. Delayed Remission of Premium (Agent's Balances)</b>		
(1)	Agent's Balance or Uncollected Premium to Unearned Premium	
(a)	Average Agent's Balance	\$ 146,100,977
(b)	Direct Unearned Premium 2008 (All Lines)	\$ 492,239,510
(c)	Ratio (a) / (b)	29.7%
(d)	Direct Unearned Premium 2008 (ASLOB 89 Mobile Home: Pre-2008= 21.1, :	\$ 251,340,909
(2)	Delayed Remission (1c) x (1d)	\$ 74,600,172
<b>C. Loss and Loss Adjustment Expense Reserve</b>		
(1)	Expected Loss and Loss Adjustment Expense Ratio	45.8%
(2)	Expected Losses and Loss Adjustment Expenses (A.1) x (C.1)	\$ 204,913,699
(3)	Percent of Mean Loss & ALAE Reserves to Incurred Loss & ALAE	
(a)	2008 Mean Loss & ALAE Reserve to Incurred Loss & ALAE Ratio	18.7%
(b)	2007 Mean Loss & ALAE Reserve to Incurred Loss & ALAE Ratio	28.4%
(c)	Average of Mean Loss Reserve to Incurred Loss Ratios $1/2 \times [(a) + (b)]$	23.6%
(4)	Expected Mean Loss Reserves (2) x (3c) x .958	\$ 46,268,593
<b>D. Net Subject to Investment</b>		\$ 100,528,818
	(A.5) - (B.2) + (C.4)	
<b>E. Before Tax Rate of Return</b>		3.0%
	[Exhibit 10, Page 2]	
<b>F. Average Rate of Return as a % of Direct Earned Premium</b>		0.7%
	[(D) x (E)] / (A.1)]	
<b>G. Before Tax Investment Income Return (Including Surplus)</b>		2.0%
	(F) + [(E) x (1.0/Premium to Surplus Ratio)]	
<b>H. After Tax Average Rate of Return as a Percent of Direct Earned Premium</b>		
(1)	Average Federal Tax Rate on Inv. Inc. (Exhibit 10, Page 2)	19.7%
(2)	After Tax Return Generated by Investment Income (G) x [1.0 - (H.1)]	1.6%

**Investment Income Calculation**

**Average Federal Tax Rate on Investment Income**

	(1) Investment Income 2006 - 2008 (A)	(2) Allocation	(3) Current Tax Rate (B)	(4) Total Tax (2)x(3)
<b>Bonds</b>				
- Taxable	\$47,247,346	38.5%	35.0%	13.5%
- Tax Exempt Municipal	\$48,752,891	39.8%	5.3%	2.1%
<b>Stocks</b>				
- Acquired Prior to 1987	\$0	0.0%	10.5%	0.0%
- Acquired After 1987	\$20,201,322	16.5%	14.2%	2.3%
<b>Short Term Investments</b>	\$6,415,078	5.2%	35.0%	1.8%
<b>Total</b>	<b>\$122,616,637</b>	<b>100.0%</b>		<b>19.7%</b>

Notes:

- (A) From AMIG Annual Statement, Part 1
- (B) Under the 1986 Tax Reform Act, 15% of formerly tax-exempt income from securities purchased after August 7, 1986 is now taxable. Thus the estimated effective tax rates in 2009 will be:

Ordinary Income =	35.0%
Tax Exempt Municipal - 35.0% x 15.0% =	5.3%
Stock Dividends (Acquired after 1987) - 40.5% x 35.0% =	14.2%
Stock Dividends (Acquired before 1987) - 30.0% x 35.0% =	10.5%

**Investment Income as a Percentage of Invested Assets**

1997	5.1%
1998	4.7%
1999	4.5%
2000	5.0%
2001	5.2%
2002	5.2%
2003	4.5%
2004	4.3%
2005	4.4%
2006	4.5%
2007	4.6%
2008	4.4%
Twelve Year Average	4.7%
Latest Six Year Average	4.4%
Latest Year	4.4%
Projected 2009 (12 Year Trend)	4.3%
Projected 2009 ( 6 Year Trend)	4.5%

**Selected 2009 Rate of Return**

Before Tax	3.0% *
After Tax [(1-0.197) x 3%]	2.4%

\* 3% selected based on change in investment philosophy due to the purchase of the American Modern Insurance Group by Munich Re. Specifically, Munich Re requires that investments for companies owned should not have "risk". This leads to a lower rate of return than we've seen in the past.

## By Line Explanation of Investment Income Calculation

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### Line A-1

Direct Earned Premium is total limits earned premium for the captioned program written by the American Modern Insurance Group for the latest accident year.

### Line A-2, A-3

The mean unearned premium reserve is determined by the average of the latest two years unearned premiums for the American Modern Insurance Group.

### Line A-4

Deductions for prepaid expenses:

Production costs and a large portion of other company expenses connected with the writing and handling of insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before premium is paid. Therefore, the deduction of these expenses is determined by use of provisions for expenses used in our ratemaking procedures as shown. These provisions are based on the above referenced company's data as shown in Exhibit 9.

### Line A-4 Federal Taxes Payable

The Tax Reform Act of 1986 taxes 20% of the unearned premium reserve. At a corporate tax rate of 35%, this tax equals 7.0% ( $.20 \times .35 = .070$ ) of the unearned premium reserve.

### Line B-1

Delayed remission of premium:

This deduction is necessary due to the delay in collection and remission of premium to the company beyond the effective dates of the policies. Funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus, and are not available for investment.

### Line B-1(c)

Average agent's balances as a percentage of 2008 Direct Unearned Premium (All Lines)

### Line C-1

The expected loss and loss adjustment ratio reflects the expense provisions used in the filing. See Exhibit 9.

### Line C-3

Mean loss reserve are determined by averaging the reserves at the beginning and ending of the year in question, and dividing by that year's loss and loss adjustment expenses. This ratio is based on countrywide data for the American Modern Insurance Group countrywide data for the American Modern Insurance Group.

### Line C-4

The expected mean loss reserve is determined by multiplying the expected incurred losses in Line C-2 by the average ratio of the mean loss & loss adjustment reserves to the incurred losses & loss adjustment expenses from Line C-4. Then an adjustment for the estimated Federal Income Taxes payable due to discounting of loss reserves is added. The estimated reserve discount is 12% (based on all company data provided by the A.M. Best Company), the federal taxes payable (expressed as a % of reserves) is 4.2% ( $.12 \times .35 = .042$ ), and the appropriate adjustment is .958 ( $1.000 - .042 = .958$ ).

### Line E

This rate of return in the ratio of net investment income earned and net realized capital gains (or losses) to mean cash and invested assets (including interest, dividends and real estate income due and accrued) for the American Modern Insurance Group.

### Line H-1

The average rate of Federal Tax was determined by applying the appropriate tax rates to the distribution of investment income earned for 2006 - 2008 for the American Modern Insurance Group. See Page 2 of this exhibit.

**Complement of Credibility Calculation**

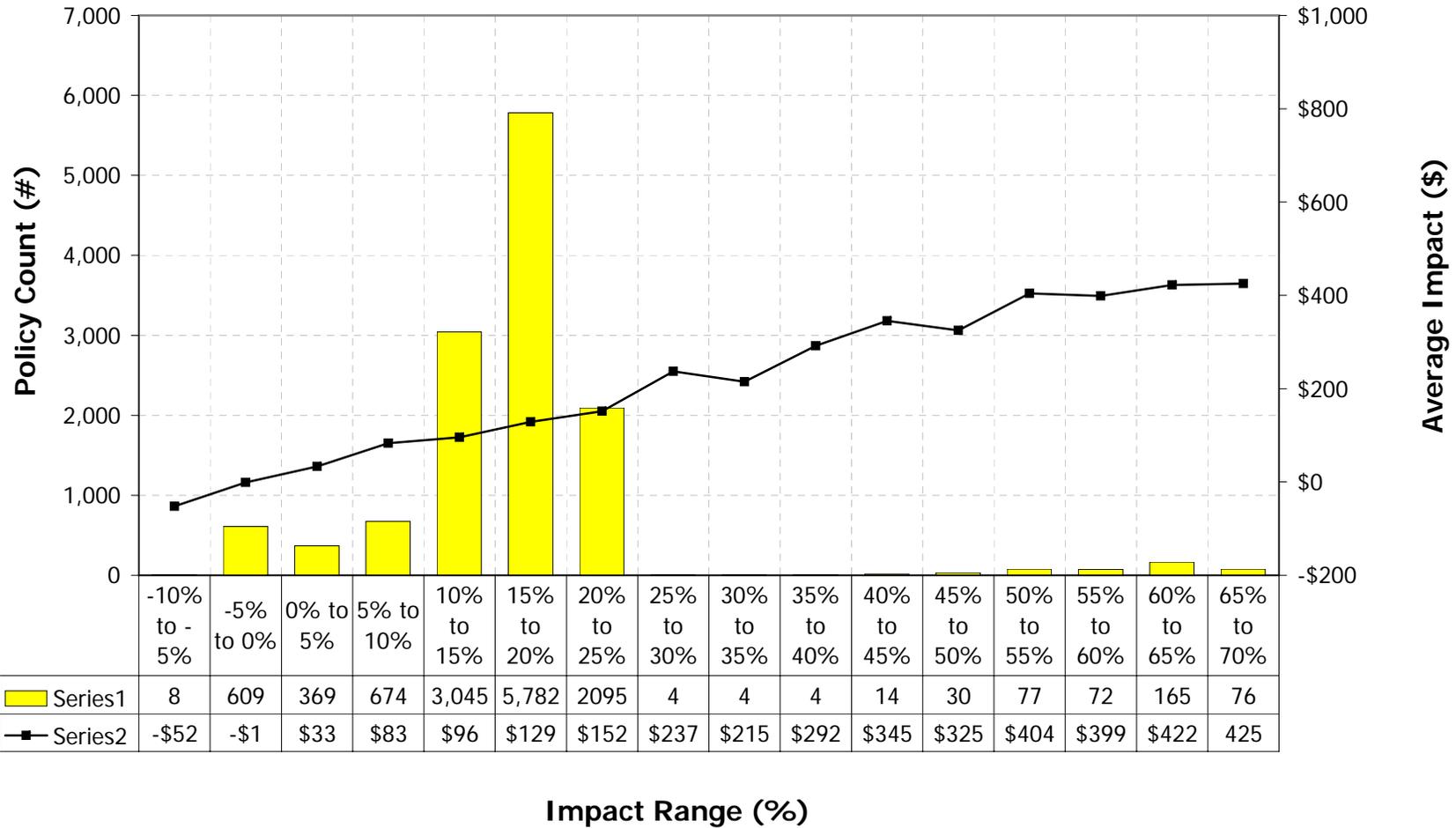
	All Classes	Mobile Home-Byline	Mobile Home- Package	Rental	Seasonal- Byline
(1) Permissible Loss & LAE Ratio	0.458	0.458	0.458	0.458	0.458
(2) Proposed Renewal Effective Date	7/1/2010	7/1/2010	7/1/2010	7/1/2010	7/1/2010
(3) Effective Date of Current Rates	6/1/2009	6/1/2009	6/1/2009	6/1/2009	6/1/2009
(4) Time Period in Years $\{[(2) - (3)] / 365\}$ **	1.083	1.083	1.083	1.083	1.083
(5) Annual Premium Trend	1.2%	2.4%	0.8%	0.8%	0.0%
(6) Annual Loss Trend	6.1%	6.1%	6.1%	6.1%	6.1%
(7) Ann Loss Ratio Trend $\{[1 + (6)] / [1 + (5)] - 1\}$	4.8%	3.6%	5.3%	5.3%	6.1%
(8) Selected Trend Factor $\{[1 + (7)] ^ (4)\}$	1.052	1.039	1.058	1.058	1.066
(9) Complement of Credibility = $\{(1) * (8)\}$	0.482	0.476	0.485	0.485	0.488

	Tenant
(1) Permissible Loss & LAE Ratio	0.458
(2) Proposed Renewal Effective Date	7/1/2010
(3) Effective Date of Current Rates	6/1/2009
(4) Time Period in Years $\{[(2) - (3)] / 365\}$ **	1.083
(5) Annual Premium Trend	0.0%
(6) Annual Loss Trend	6.1%
(7) Ann Loss Ratio Trend $\{[1 + (6)] / [1 + (5)] - 1\}$	6.1%
(8) Selected Trend Factor $\{[1 + (7)] ^ (4)\}$	1.066
(9) Complement of Credibility = $\{(1) * (8)\}$	0.488

\*\* Capped at a minimum of 0.5 and a maximum of 2 year(s)

Pure Premium 070	7 YR
FULTON	\$719.81
IZARD	\$969.52
LINCOLN	\$242.76
MONROE	\$647.87
STONE	\$916.94
VAN BUREN	\$781.42
ARKANSAS 070 AVG	\$379.05

### Arkansas 070 Impact Summary



**Arkansas  
American Family Home Insurance Company  
Mobile Home Program**

Support for Package (041) Rates  
Weather vs. Non Weather

PLR: 0.458

Territory 50 (\$372.63) - 1.00	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>5 YR</u>
Weather PP	\$78.53	\$148.82	\$49.41	\$343.95	\$282.14	\$186.88
Non Weather PP	\$192.20	\$213.59	\$248.92	\$261.00	\$314.63	\$249.02
Total	<u>\$270.73</u>	<u>\$362.41</u>	<u>\$298.33</u>	<u>\$604.95</u>	<u>\$596.77</u>	<u>\$435.90</u>
Needed Premium	\$591.12	\$791.29	\$651.38	\$1,320.85	\$1,302.99	\$951.75

Territory 51 (\$551.49) - 1.48							<u>Indicated Non- Weather Relativity</u>
Weather PP	\$85.63	\$562.68	\$163.22	\$456.61	\$285.11	\$315.14	5YR: \$536.48/\$249.01
Non Weather PP	\$332.47	\$906.81	\$535.66	\$315.00	\$597.47	\$536.48	
Total	<u>\$418.11</u>	<u>\$1,469.49</u>	<u>\$698.88</u>	<u>\$771.61</u>	<u>\$882.58</u>	<u>\$851.62</u>	2.154365
Needed Premium	\$912.89	\$3,208.49	\$1,525.94	\$1,684.73	\$1,927.03	\$1,859.43	

Summary: As seen above, our territory 51 base rate has a relativity of 1.48 compared to a 1.00 for our territory 50. The Pure Premiums listed by year (and totaled for the 5 year) show that our Non-Weather experience is the driver for the difference in our territory rates. To the right, you'll see a 5 yr indicated relativity for territory 51 compared to Territory 50 in which it is actually much greater than the 1.48 filed. On Exhibit A, you can see our total weather losses and our developed weather factor to be applied across both territories. Exhibit B goes on to show this weather factor (line 14) and the resulting indication to support our rate filing. To summarize, the pricing for weather is spread across both territories in the state while the difference in our base rates for each territory is driven by our Non-Weather losses.

**American Family Home Insurance Company**  
**Arkansas**  
**Mobile Home Standard**  
**All Classes**

**Weather Factor**

Data shown is Arkansas American Family Insurance Group - Mobile Home Standard

	(1)	(2)	(3) = (2)-(1)	(4) = (1)/(3)	(5) = min((4), 1.168)	(6) = (4) - (5)
<b>Accident Year Ending</b>	<b>Weather Losses *</b>	<b>All Losses *</b>	<b>All Losses * Less Weather</b>	<b>Weather Ratio</b>	<b>Capped Weather Ratio **</b>	<b>Excess Spread to 50 Years</b>
12/31/1990	615,023	3,022,465	2,407,442	0.255	0.255	0.000
12/31/1991	510,393	2,765,874	2,255,481	0.226	0.226	0.000
12/31/1992	252,023	1,987,250	1,735,227	0.145	0.145	0.000
12/31/1993	282,890	1,703,198	1,420,308	0.199	0.199	0.000
12/31/1994	553,616	1,736,493	1,182,877	0.468	0.468	0.000
12/31/1995	361,430	2,147,275	1,785,845	0.202	0.202	0.000
12/31/1996	918,025	2,845,798	1,927,773	0.476	0.476	0.000
12/31/1997	1,863,196	3,856,676	1,993,480	0.935	0.935	0.000
12/31/1998	649,748	3,767,926	3,118,178	0.208	0.208	0.000
12/31/1999	1,447,626	4,412,794	2,965,168	0.488	0.488	0.000
12/31/2000	2,516,329	6,299,989	3,783,660	0.665	0.665	0.000
12/31/2001	1,819,473	7,155,764	5,336,291	0.341	0.341	0.000
12/31/2002	1,254,874	6,464,992	5,210,118	0.241	0.241	0.000
12/31/2003	2,349,734	7,248,861	4,899,128	0.480	0.480	0.000
12/31/2004	1,703,930	6,789,868	5,085,938	0.335	0.335	0.000
12/31/2005	2,008,815	6,781,604	4,772,789	0.421	0.421	0.000
12/31/2006	3,632,454	8,770,014	5,137,560	0.707	0.707	0.000
12/31/2007	1,378,738	7,459,713	6,080,975	0.227	0.227	0.000
12/31/2008	8,904,354	14,586,459	5,682,106	1.567	1.168	0.399
12/31/2009	6,893,778	13,899,484	7,005,707	0.984	0.984	0.000
			<b>Average</b>	<b>0.479</b>		
			<b>Selected Weather Factor:</b>	<b>0.479</b>		

\* Losses shown are Undeveloped Accident Year Incurred Losses and ALAE.

**American Family Home Insurance Company**  
**Arkansas**  
**Mobile Home Standard**  
**All Classes**

Exhibit 2

Page 1

**Rate Level Indications**

	<b>Accident Year Ending</b>				
	<b>12/31/2005</b>	<b>12/31/2006</b>	<b>12/31/2007</b>	<b>12/31/2008</b>	<b>12/31/2009</b>
(1) Earned Exposures	12,186	12,549	12,902	13,421	13,278
(2) Earned Premium	7,020,987	7,470,290	7,936,278	8,712,841	8,956,335
(3) Rate Level Adjustment Factor	1.199	1.181	1.181	1.144	1.112
(4) Current Level Earned Premium	8,415,553	8,823,361	9,369,100	9,967,528	9,961,555
(5) Premium Trend Factor	1.123	1.099	1.075	1.052	1.030
(6) Trended Current Level Earned Premium	9,450,666	9,696,873	10,071,782	10,485,840	10,260,402
(7) Total Incurred Losses & ALAE	3,282,230	5,134,749	4,168,616	7,984,933	7,379,715
(8) Weather Incurred Losses & ALAE	896,122	2,145,931	737,370	4,567,244	3,549,883
(9) IL & ALAE Excl Wea losses	2,386,108	2,988,818	3,431,246	3,417,690	3,829,832
(10) Incurred Loss & ALAE Trend Factor	1.485	1.388	1.297	1.213	1.133
(11) Incurred Loss & ALAE Development Factor	0.999	0.998	0.995	0.995	1.026
(12) ULAE Factor (to IL & ALAE)	1.036	1.036	1.036	1.036	1.036
(13) Trended Adj IL & ALAE Excl Wea losses	3,667,260	4,289,230	4,587,485	4,273,427	4,612,291
(14) Weather Factor	0.479	0.479	0.479	0.479	0.479
(15) Trended Adjusted Wea Incurred Loss & LAE	1,756,618	2,054,541	2,197,405	2,046,972	2,209,287
(16) Total Trended Adjusted Incurred Loss & LAE	5,423,878	6,343,771	6,784,890	6,320,399	6,821,578
(17) Adjusted Loss & LAE Ratio *	0.574	0.654	0.674	0.603	0.665
(18) Accident Year Weights	0.10	0.15	0.20	0.25	0.30
(19) Non-Catastrophe Reported Claim Counts	993	1,002	950	1,317	1,556
(20) Weighted Experience Loss & LAE Ratio					0.641
(21) Permissible Loss & LAE Ratio					0.458
(24) Complement of Credibility - Trended Permissible					0.482
(25) Credibility (Square Root Rule, Full Credibility = 40000 Earned Exposures)					1.000
(26) Credibility Weighted Loss & LAE Ratio					0.641
(27) <b>Credibility Weighted Indicated Rate Level Change</b>					<b>40.0%</b>

**Rate Level Indications**

	<b>Accident Year Ending</b>				
	<b>12/31/2005</b>	<b>12/31/2006</b>	<b>12/31/2007</b>	<b>12/31/2008</b>	<b>12/31/2009</b>
(1) Earned Exposures	3,029	2,637	2,322	2,269	1,901
(2) Earned Premium	1,730,416	1,538,210	1,396,219	1,401,788	1,232,196
(3) Rate Level Adjustment Factor	1.121	1.100	1.098	1.067	1.045
(4) Current Level Earned Premium	1,939,168	1,691,658	1,532,450	1,495,051	1,287,756
(5) Premium Trend Factor	1.094	1.082	1.070	1.058	1.047
(6) Trended Current Level Earned Premium	2,121,450	1,830,374	1,639,721	1,581,764	1,348,281
(7) Total Incurred Losses & ALAE	718,722	652,804	714,121	1,088,073	674,649
(10) Incurred Loss & ALAE Trend Factor	1.485	1.388	1.297	1.213	1.133
(11) Incurred Loss & ALAE Development Factor	0.999	0.998	0.995	0.995	1.026
(12) ULAE Factor (to IL & ALAE)	1.036	1.036	1.036	1.036	1.036
(13) Trended Adj IL & ALAE Excl Wea losses	796,880	444,077	778,785	543,746	250,098
(14) WeatherFactor	0.479	0.479	0.479	0.479	0.479
(15) Trended Adjusted Wea Incurred Loss & LAE	381,706	212,713	373,038	260,454	119,797
(16) Total Trended Adjusted Incurred Loss & LAE	1,178,586	656,790	1,151,823	804,200	369,895
(17) Adjusted Loss & LAE Ratio *	0.556	0.359	0.702	0.508	0.274
(18) Accident Year Weights	0.10	0.15	0.20	0.25	0.30
(19) Non-Catastrophe Reported Claim Counts	253	172	141	193	161
(20) Weighted Experience Loss & LAE Ratio					0.459
(21) Permissible Loss & LAE Ratio					0.458
(24) Complement of Credibility - Trended Permissible					0.476
(25) Credibility (Square Root Rule, Full Credibility = 40000 Earned Exposures)					0.551
(26) Credibility Weighted Loss & LAE Ratio					0.467
(27) <b>Credibility Weighted Indicated Rate Level Change</b>					<b>2.0%</b>

Rate Level Indications

	Accident Year Ending				
	12/31/2005	12/31/2006	12/31/2007	12/31/2008	12/31/2009
(1) Earned Exposures	8,713	9,405	10,016	10,562	10,727
(2) Earned Premium	5,114,652	5,723,970	6,292,662	7,024,258	7,409,087
(3) Rate Level Adjustment Factor	1.230	1.209	1.205	1.165	1.128
(4) Current Level Earned Premium	6,292,422	6,918,543	7,582,776	8,181,260	8,355,891
(5) Premium Trend Factor	1.106	1.084	1.063	1.042	1.021
(6) Trended Current Level Earned Premium	6,959,419	7,499,701	8,060,490	8,524,872	8,531,365
(7) Total Incurred Losses & ALAE	2,483,168	4,389,740	3,369,924	6,580,930	6,550,229
(8) Weather Incurred Losses & ALAE	690,954	1,766,861	603,117	3,739,493	2,978,116
(9) IL & ALAE Excl Wea losses	1,792,214	2,622,879	2,766,807	2,841,438	3,572,112
(10) Incurred Loss & ALAE Trend Factor	1.485	1.388	1.297	1.213	1.133
(11) Incurred Loss & ALAE Development Factor	0.999	0.998	0.995	0.995	1.026
(12) ULAE Factor (to IL & ALAE)	1.036	1.036	1.036	1.036	1.036
(13) Trended Adj IL & ALAE Excl Wea losses	2,754,492	3,764,073	3,699,148	3,552,890	4,301,918
(14) WeatherFactor	0.479	0.479	0.479	0.479	0.479
(15) Trended Adjusted Wea Incurred Loss & LAE	1,319,402	1,802,991	1,771,892	1,701,834	2,060,619
(16) Total Trended Adjusted Incurred Loss & LAE	4,073,894	5,567,064	5,471,040	5,254,724	6,362,537
(17) Adjusted Loss & LAE Ratio *	0.585	0.742	0.679	0.616	0.746
(18) Accident Year Weights	0.10	0.15	0.20	0.25	0.30
(19) Non-Catastrophe Reported Claim Counts	723	804	788	1,088	1,355
(20) Weighted Experience Loss & LAE Ratio					0.683
(21) Permissible Loss & LAE Ratio					0.458
(24) Complement of Credibility - Trended Permissible					0.485
(25) Credibility (Square Root Rule, Full Credibility = 40000 Earned Exposures)					1.000
(26) Credibility Weighted Loss & LAE Ratio					0.683
(27) <b>Credibility Weighted Indicated Rate Level Change</b>					<b>49.1%</b>

**Rate Level Indications**

	<b>Accident Year Ending</b>				
	<b>12/31/2005</b>	<b>12/31/2006</b>	<b>12/31/2007</b>	<b>12/31/2008</b>	<b>12/31/2009</b>
(1) Earned Exposures	369	421	456	480	539
(2) Earned Premium	139,665	165,073	190,484	223,431	249,190
(3) Rate Level Adjustment Factor	1.022	1.000	1.000	1.000	1.000
(4) Current Level Earned Premium	142,704	165,073	190,484	223,431	249,190
(5) Premium Trend Factor	1.298	1.226	1.159	1.096	1.035
(6) Trended Current Level Earned Premium	185,230	202,380	220,771	244,880	257,911
(7) Total Incurred Losses & ALAE	80,075	81,084	34,026	107,235	137,479
(8) Weather Incurred Losses & ALAE	4,672	35,144	2,630	50,837	93,119
(9) IL & ALAE Excl Wea losses	75,403	45,940	31,396	56,398	44,360
(10) Incurred Loss & ALAE Trend Factor	1.485	1.388	1.297	1.213	1.133
(11) Incurred Loss & ALAE Development Factor	0.999	0.998	0.995	0.995	1.026
(12) ULAE Factor (to IL & ALAE)	1.036	1.036	1.036	1.036	1.036
(13) Trended Adj IL & ALAE Excl Wea losses	115,888	65,928	41,976	70,519	53,423
(14) WeatherFactor	0.479	0.479	0.479	0.479	0.479
(15) Trended Adjusted Wea Incurred Loss & LAE	55,510	31,580	20,107	33,779	25,590
(16) Total Trended Adjusted Incurred Loss & LAE	171,398	97,508	62,083	104,298	79,013
(17) Adjusted Loss & LAE Ratio *	0.925	0.482	0.281	0.426	0.306
(18) Accident Year Weights	0.10	0.15	0.20	0.25	0.30
(19) Non-Catastrophe Reported Claim Counts	16	22	16	23	30
(20) Weighted Experience Loss & LAE Ratio					0.419
(21) Permissible Loss & LAE Ratio					0.458
(24) Complement of Credibility - Trended Permissible					0.485
(25) Credibility (Square Root Rule, Full Credibility = 40000 Earned Exposures)					0.238
(26) Credibility Weighted Loss & LAE Ratio					0.469
(27) <b>Credibility Weighted Indicated Rate Level Change</b>					<b>2.4%</b>

**Rate Level Indications**

	<b>Accident Year Ending</b>				
	<b>12/31/2005</b>	<b>12/31/2006</b>	<b>12/31/2007</b>	<b>12/31/2008</b>	<b>12/31/2009</b>
(1) Earned Exposures	75	86	106	108	108
(2) Earned Premium	36,253	43,037	56,867	62,799	65,381
(3) Rate Level Adjustment Factor	1.138	1.117	1.114	1.070	1.044
(4) Current Level Earned Premium	41,260	48,086	63,344	67,222	68,237
(5) Premium Trend Factor	1.201	1.152	1.105	1.059	1.016
(6) Trended Current Level Earned Premium	49,553	55,395	69,995	71,188	69,329
(7) Total Incurred Losses & ALAE	265	11,121	50,544	208,695	17,359
(8) Weather Incurred Losses & ALAE	265	563	-	123,705	11,669
(9) IL & ALAE Excl Wea losses	-	10,558	50,544	84,991	5,690
(10) Incurred Loss & ALAE Trend Factor	1.485	1.388	1.297	1.213	1.133
(11) Incurred Loss & ALAE Development Factor	0.999	0.998	0.995	0.995	1.026
(12) ULAE Factor (to IL & ALAE)	1.036	1.036	1.036	1.036	1.036
(13) Trended Adj IL & ALAE Excl Wea losses	-	15,152	67,576	106,271	6,852
(14) WeatherFactor	0.479	0.479	0.479	0.479	0.479
(15) Trended Adjusted Wea Incurred Loss & LAE	-	7,258	32,369	50,904	3,282
(16) Total Trended Adjusted Incurred Loss & LAE	-	22,410	99,945	157,175	10,134
(17) Adjusted Loss & LAE Ratio *	-	0.405	1.428	2.208	0.146
(18) Accident Year Weights	0.10	0.15	0.20	0.25	0.30
(19) Non-Catastrophe Reported Claim Counts	1	4	5	13	10
(20) Weighted Experience Loss & LAE Ratio					0.942
(21) Permissible Loss & LAE Ratio					0.458
(24) Complement of Credibility - Trended Permissible					0.488
(25) Credibility (Square Root Rule, Full Credibility = 40000 Earned Exposures)					0.110
(26) Credibility Weighted Loss & LAE Ratio					0.538
(27) <b>Credibility Weighted Indicated Rate Level Change</b>					<b>17.5%</b>

**Rate Level Indications**

	<b>Accident Year Ending</b>				
	<b>12/31/2005</b>	<b>12/31/2006</b>	<b>12/31/2007</b>	<b>12/31/2008</b>	<b>12/31/2009</b>
(1) Earned Exposures	-	-	0	2	2
(2) Earned Premium	-	-	46	564	481
(3) Rate Level Adjustment Factor	-	-	1.000	1.000	1.000
(4) Current Level Earned Premium	-	-	46	564	481
(5) Premium Trend Factor	0.836	0.871	0.908	0.945	0.985
(6) Trended Current Level Earned Premium	-	-	42	533	473
(7) Total Incurred Losses & ALAE	-	-	-	-	-
(8) Weather Incurred Losses & ALAE	-	-	-	-	-
(9) IL & ALAE Excl Wea losses	-	-	-	-	-
(10) Incurred Loss & ALAE Trend Factor	1.485	1.388	1.297	1.213	1.133
(11) Incurred Loss & ALAE Development Factor	0.999	0.998	0.995	0.995	1.026
(12) ULAE Factor (to IL & ALAE)	1.036	1.036	1.036	1.036	1.036
(13) Trended Adj IL & ALAE Excl Wea losses	-	-	-	-	-
(14) WeatherFactor	0.479	0.479	0.479	0.479	0.479
(15) Trended Adjusted Wea Incurred Loss & LAE	-	-	-	-	-
(16) Total Trended Adjusted Incurred Loss & LAE	-	-	-	-	-
(17) Adjusted Loss & LAE Ratio *	-	-	-	-	-
(18) Accident Year Weights	0.10	0.15	0.20	0.25	0.30
(19) Non-Catastrophe Reported Claim Counts	-	-	-	-	-
(20) Weighted Experience Loss & LAE Ratio					-
(21) Permissible Loss & LAE Ratio					0.458
(24) Complement of Credibility - Trended Permissible					0.488
(25) Credibility (Square Root Rule, Full Credibility = 40000 Earned Exposures)					0.011
(26) Credibility Weighted Loss & LAE Ratio					0.483
(27) <b>Credibility Weighted Indicated Rate Level Change</b>					<b>5.5%</b>

SERFF Tracking Number: AMMH-126606995 State: Arkansas  
 Filing Company: American Family Home Insurance Company State Tracking Number: EFT \$100  
 Company Tracking Number: 20100111-02  
 TOI: 04.0 Homeowners Sub-TOI: 04.0002 Mobile Homeowners  
 Product Name: Mobile Home  
 Project Name/Number: R/R/F/

## 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)
06/22/2010	Rate and Rule	AR070MH	06/25/2010	AR070MH(09-15-2010).pdf (Superseded)
05/18/2010	Rate and Rule	AR070MH	06/22/2010	AR070MH(09-15-2010).pdf (Superseded)
04/30/2010	Rate and Rule	AR070MH	05/18/2010	AR070MH(09-15-2010).pdf (Superseded)
04/29/2010	Supporting Document	NAIC loss cost data entry document	06/24/2010	FORM RF-1 Rate Filing Abstract 070.pdf (Superseded)
04/30/2010	Supporting Document	cover letter/support	05/18/2010	Cover Letter.pdf Association Factor Support.pdf (Superseded)
05/18/2010	Supporting Document	response support	06/22/2010	AR 070 7yr Pure Premium.pdf Impact Distribution Chart Exh 2.pdf

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**GENERAL RULES**

**1. POLICY TERM**

- a. Policies may be issued for a term not to exceed 84 months, or on a continuous renewal form. If the policy term is other than 12 months, the following rules apply:
- 1) The premium shall be pro rata of the annual premium but not less than the minimum premium for a policy written for less than one year, unless otherwise specified.
  - 2) The premium shall be the applicable premium for each coverage plus the pro rata portion of the succeeding year's premium for a policy written in excess of 12 months and not written in annual multiples.
  - 3) The premium shall be calculated at pro rata of the annual premium for policies written on a continuous renewal basis for a term of less than one year.

**2. MULTI-YEAR POLICIES**

Factors do not apply to the premiums shown in the Liability Section or to the Optional

<b>Policy Term, Months, Up To:</b>	<b>Multi-Year Term Factors</b>
12	1.000
24	2.050
36	3.150
48	4.200
60	5.230
72	6.270
84	7.300

**3. CANCELLATION**

- a. If a policy or form of coverage is cancelled at the request of the insured or by the Company, the return premium shall be calculated pro rata of the premium, subject to any applicable minimum premiums.
- b. The following additional provisions apply to policies exceeding 12 months:
- 1) When the policy has been in force for less than one year, the earned premium shall be computed pro rata in accordance with provision A above for the first year's premium.
  - 2) When the policy has been in force more than 12 months, the earned premium shall be the applicable premium for each full year of coverage plus the pro rata portion, if any, of the next year's premium.

**4. MINIMUM WRITTEN AND EARNED PREMIUM**

- a. No policy shall be written for less than:
- An annual minimum written premium of \$50.00.
  - An annual earned premium of \$50.00.
  - The minimum premium applies to the basic product only.
- b. The minimum earned premium is a minimum charge to be retained in full by the Company except that pro-rata cancellation may be allowed when new insurance is written by the Company within thirty (30) days, covering a different mobile home for the same named insured.
- c. Pro-rata cancellation shall be allowed when the Company or its agent initiates cancellation.

**5. CHANGES**

- a. All changes requiring adjustments of premium shall be computed pro rata.
- b. If a policy is amended and results in a premium adjustment of less than \$5.00, such adjustment may be waived except that the actual return premium shall be allowed if requested by the named insured.

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**ELIGIBILITY AND COVERAGES**

A **Manufactured Home** is a factory fabricated, transportable permanent housing unit, which is at least 8 body feet in width and built on a chassis. Designed to be used as a dwelling with or without a permanent foundation when connected to the required utilities. It may be equipped with one or more room sections that fold, collapse, or telescope into the principal unit when being transported and which can be expanded at the site to provide additional living area; or may be built in two or more sections to be joined at the site.

An owner occupied manufactured home used as the primary residence of the insured for a period of five (5) consecutive months or more annually is eligible for the **Owner Byline Manufactured Home** or **Owner Package Manufactured Home Program**.

An owner occupied manufactured home used as the seasonal, vacation or secondary residence of the insured is eligible for the **Seasonal Byline Manufactured Home Program**.

A manufactured home rented or used commercially for light office, professional or institutional purposes is eligible for the **Rental/Commercial Manufactured Home Program**.

A manufactured home used by a tenant is eligible for the **Tenant Manufactured Home Program**.

Dwelling	Owner Byline	Owner Package	Seasonal Byline	Rental / Commercial	Tenant
Comprehensive Including Flood and Earthquake	X	X	X	X	
Mold and Remediation Coverage Sub-Limit (\$3,500) Combined Section I	X	X	X	X	

Other Structures	Owner Byline	Owner Package	Seasonal Byline	Rental / Commercial	Tenant
Comprehensive Risk Including Flood and Earthquake	X	X	X	X	
Mold and Remediation Coverage Sub-Limit (\$3,500) Combined Section I	X	X	X	X	

Personal Property	Owner Byline	Owner Package	Seasonal Byline	Rental / Commercial	Tenant
Comprehensive Risk Including Flood and Earthquake	X	X	X	X	
Named Perils Including Burglary					X
Includes Theft Coverage	X	X	X		
Mold and Remediation Coverage Sub-Limit (\$3,500) Combined Section I	X	X	X	X	

Liability	Owner Byline	Owner Package	Seasonal Byline	Rental / Commercial	Tenant
Personal Liability	X	X	X		X
Premises Liability				X	
Medical Payments to Others	X	X	X		X

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

Premises Medical Payments				X	
Damage to Property of Others	X	X	X		X
Mold and Remediation Exclusion	X	X	X	X	X
Animal Liability Sub-Limit \$10,000	X	X	X		X

**The following Supplemental Coverages are automatically included when coverage on the manufactured home is provided:**

Supplemental Coverage	Owner Byline	Owner Package	Seasonal Byline	Rental / Commercial	Tenant
Additional Living Expenses	X	X			X
Antennas and Satellite Dishes	X	X	X	X	X
Collapse	X	X	X	X	
Credit Cards, Fund Transfer Cards, Forgery, and Counterfeit Money	X	X	X		X
Emergency Removal	X	X	X	X	X
Fire Department Service Charge	X	X	X	X	X
Food Spoilage	X	X	X	X	X
Loss of Use				X	
Reasonable Repairs	X	X	X	X	
Trees, Shrubs, Plants and Lawns	X	X	X	X	
Per Occurrence Deductible (For Scheduled Units of 11+)				X	
Total Loss Deductible Waiver				X	

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**ELIGIBILITY AND COVERAGES**

The policy may be written to include the following Optional Coverages:

<b>Optional Coverage</b>	<b>Owner Byline</b>	<b>Owner Package</b>	<b>Seasonal Byline</b>	<b>Rental / Commercial</b>	<b>Tenant</b>
Additional Insured Person - Residence Premises	X	X			
Additional Party at Interest	X	X	X	X	
Animal Liability Exclusion	X	X	X		X
Builders Risk Coverage	X	X			
Building Exclusion	X	X	X	X	
Deletion of Supplemental Coverages	X		X	X	
Equipment Breakdown Coverage \$250 Deductible	X	X	X	X	
Equipment Breakdown Coverage \$500 Deductible	X	X	X	X	
Golf Cart Physical Damage and Liability Extension	X	X	X		
Hobby Farming Coverage	X	X			
Identity Fraud Expense Coverage	X	X			
Occasional Rental			X		
Personal Property Replacement Coverage	X	X			
Replacement Cost for Partial Losses	X	X	X	X	
Scheduled Personal Property	X	X			
Secondary Residence	X	X			
Trip Collision Coverage	X	X	X	X	
Vacancy Permission	X	X			
Water Back Up of Sewers or Drains Coverage	X	X	X	X	
<b>\$1,000 Wind and Hail Deductible</b>	<b>X</b>	<b>X</b>	<b>X</b>		

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

Limits may be increased for the following coverages:

Coverage	Owner Byline	Owner Package	Seasonal Byline	Rental / Commercial	Tenant
Antennas and Satellite Dishes	X	X	X	X	
Additional Living Expense	X	X			
Fire Department Service Charge	X	X	X	X	

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**TERRITORY DEFINITION**

Unless otherwise indicated, the rates and/or premiums apply to the entire state.

Territory 50	Territory 51
Remainder of State	Ashley
	Chicot
	Clay
	Crittenden
	Cross
	Desha
	Greene
	Jackson
	Lawrence
	Lee
	Mississippi
	Phillips
	Poinsett
	Randolph
	St. Francis
	Woodruff
	Lincoln
	Monroe
	Van Buren
	Fulton
	Izard
	Stone

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**DEDUCTIBLES**

**The Deductible is applicable per home, per loss occurrence**

**Owner Byline, Owner Package, and Seasonal Byline Programs**

**Comprehensive Coverage Including Flood and Earthquake**

The rates and/or premium shown herein for all coverage on manufactured homes, personal property and other structures are subject to the following:

- \$500 All Peril Deductible
- Earthquake Deductible which is 10% of the total amount of insurance per coverage with a minimum of \$1,000.

**Optional Deductibles (24)**

The deductible may be changed by applying the following premiums.

The change in deductible does not apply to the Earthquake deductible.

<u>Deductible</u>	<u>Premium</u>
\$250	\$25.00
\$500	Included
\$750	(\$30.00)
\$1,000	(\$40.00)

**\$1,000 Wind/Hail\*** (\$30.00)

**Tenant Program**

The rates and/or premium shown herein for all coverage on manufactured homes, personal property and other structures are subject to the following:

- \$500 Burglary Deductible
- \$250 All Peril Deductible

**Rental Programs**

The rates and/or premium shown herein for all coverage on manufactured homes, personal property and other structures are subject to the following:

- Multiple Deductible options as shown on the rate page
- Earthquake Deductible which is 10% of the total amount of insurance per coverage with a minimum of \$1,000.

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**UVRC RELATIVITY TABLE**

For Dwellings valued in excess of the maximum Dwelling Limit indicated, add the Greater Than Factor for each additional \$1,000 to the maximum relativity listed in each table.

Value	UVRC JL	Value	UVRC JL	Value	UVRC JL
\$5,000 or less	0.685	\$48,000	1.660	\$91,000	2.641
\$6,000	0.731	\$49,000	1.679	\$92,000	2.664
\$7,000	0.777	\$50,000	1.698	\$93,000	2.687
\$8,000	0.824	\$51,000	1.721	\$94,000	2.710
\$9,000	0.866	\$52,000	1.744	\$95,000	2.733
\$10,000	0.893	\$53,000	1.767	\$96,000	2.756
\$11,000	0.920	\$54,000	1.790	\$97,000	2.779
\$12,000	0.946	\$55,000	1.813	\$98,000	2.802
\$13,000	0.972	\$56,000	1.836	\$99,000	2.825
\$14,000	0.987	\$57,000	1.859	\$100,000	2.840
\$15,000	1.000	\$58,000	1.882		
\$16,000	1.014	\$59,000	1.905	GTF:	0.015
\$17,000	1.028	\$60,000	1.928		
\$18,000	1.045	\$61,000	1.951		
\$19,000	1.062	\$62,000	1.974		
\$20,000	1.078	\$63,000	1.997		
\$21,000	1.100	\$64,000	2.020		
\$22,000	1.122	\$65,000	2.043		
\$23,000	1.144	\$66,000	2.066		
\$24,000	1.166	\$67,000	2.089		
\$25,000	1.189	\$68,000	2.112		
\$26,000	1.211	\$69,000	2.135		
\$27,000	1.233	\$70,000	2.158		
\$28,000	1.255	\$71,000	2.181		
\$29,000	1.277	\$72,000	2.204		
\$30,000	1.301	\$73,000	2.227		
\$31,000	1.322	\$74,000	2.250		
\$32,000	1.343	\$75,000	2.273		
\$33,000	1.364	\$76,000	2.296		
\$34,000	1.385	\$77,000	2.319		
\$35,000	1.406	\$78,000	2.342		
\$36,000	1.426	\$79,000	2.365		
\$37,000	1.446	\$80,000	2.388		
\$38,000	1.466	\$81,000	2.411		
\$39,000	1.486	\$82,000	2.434		
\$40,000	1.507	\$83,000	2.457		
\$41,000	1.526	\$84,000	2.480		
\$42,000	1.545	\$85,000	2.503		
\$43,000	1.564	\$86,000	2.526		
\$44,000	1.583	\$87,000	2.549		
\$45,000	1.603	\$88,000	2.572		
\$46,000	1.622	\$89,000	2.595		
\$47,000	1.641	\$90,000	2.618		

<b>ARKANSAS AMERICAN FAMILY HOME INSURANCE COMPANY MANUFACTURED HOME PROGRAM</b>
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**OWNER AND SEASONAL BYLINE RATES**

Comprehensive Including Flood and Earthquake (211/221)

Product Code	Flat Base Rate	Min Rate Value	Min Val Accept	UVRC Code	Cov Relativity
211	\$315.00	\$5,000	\$1,000	JL	1.00
221	\$278.98	\$5,000	\$1,000	JL	1.00

**OWNER AND SEASONAL BYLINE RATING FACTORS**

Territory	Factor
50	1.00
51	1.48

Location	Factor
Protected	1.00
Unprotected	1.23

**Protected:** Located within 5 road miles of a responding fire department.

**Unprotected:** Not otherwise qualifying as protected.

Age of Insured	Factor
18 - 34	1.06
35 - 49	1.02
50 - 64	0.98
65 +	0.95

Age of Home	Factor
New - 1	1.00
2 - 3	1.04
4 - 5	1.07
6 - 10	1.11
11 - 15	1.15
16 - 20	1.30
21 +	1.30

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**OWNER PACKAGE RATES**

**Owner Package Manufactured Home**

Comprehensive Risk Including Flood and Earthquake (041)

<b>Internal Limits for the Package</b>		
<b>Other Structures</b>	<b>Personal Property</b>	<b>Personal Liability</b>
10%	50%	\$50,000

<b>Product Code</b>	<b>Flat Base Rate</b>	<b>Min Rate Value</b>	<b>Min Val Accept</b>	<b>UVRC Code</b>	<b>Cov Relativity</b>
041	\$422.95	\$7,000	\$1,000	JL	1.00

**OWNER AND SEASONAL PAGE RATING FACTORS**

<b>Territory</b>	<b>Factor</b>
50	1.00
51	1.48

<b>Location</b>	<b>Factor</b>
Protected	1.00
Unprotected	1.23

**Protected:** Located within 5 road miles of a responding fire department.

**Unprotected:** Not otherwise qualifying as protected.

<b>Age of Insured</b>	<b>Factor</b>
18 - 34	1.06
35 - 49	1.02
50 - 64	0.98
65 +	0.95

<b>Age of Home</b>	<b>Factor</b>
New - 1	1.00
2 - 3	1.04
4 - 5	1.07
6 - 10	1.11
11 - 15	1.15
16 - 20	1.30
21 +	1.30

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**RENTAL/COMMERCIAL RATES**

Coverage: Comprehensive - Including Flood and Earthquake

Rate: Rates shown are for \$100 of coverage or any part thereof:

<b>Deductible</b>	<b>Coverage For:</b>	<b>Territory 50</b>	<b>Territory 51</b>
\$250	Manufactured Home (3A1)	\$2.00	\$2.79
*Maximum Per Occurrence Deductible \$2,500	Other Structures (6A1)	\$2.00	\$2.79
	Personal Property (5A1)	\$2.00	\$2.79
\$500	Manufactured Home (3B1)	\$1.79	\$2.50
*Maximum Per Occurrence Deductible \$5,000	Other Structures (6B1)	\$1.79	\$2.50
	Personal Property (5B1)	\$1.79	\$2.50
\$1,000	Manufactured Home (3C1)	\$1.47	\$2.06
*Maximum Per Occurrence Deductible \$10,000	Other Structures (6C1)	\$1.47	\$2.06
	Personal Property (5C1)	\$1.47	\$2.06
\$2,500	Manufactured Home (3D1)	\$1.05	\$1.47
*Maximum Per Occurrence Deductible \$25,000	Other Structures (6D1)	\$1.05	\$1.47
	Personal Property (5D1)	\$1.05	\$1.47

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**TENANT RATES**

Personal Property Coverage  
Named Perils including Burglary (415)

<b>Personal Property Coverage Amount</b>	<b>Territory 50</b>	<b>Territory 51</b>
\$5,000	\$150.00	\$150.00
For each additional \$1,000 or any part thereof, add:	\$12.00	\$12.00

\* \$25,000 maximum Personal Property Coverage

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**OTHER STRUCTURES  
&  
PERSONAL PROPERTY**

**NOTE:** The increased limit rates provided for the Owner Package Program are for increased limits greater than those included in the program.

**Other Structures Rates**

**Comprehensive Including Flood and Earthquake**

For each \$100 of Other Structures Coverage or any part thereof, add the following:

Territory	Owner Byline	Owner Package	Seasonal Byline
	(611)	(611)	(641)
50	\$1.40	\$1.40	\$1.40
51	\$1.60	\$1.60	\$1.60

**Personal Property Rates**

**Comprehensive Including Flood and Earthquake**

For each \$100 of Personal Property Coverage or any part thereof, add the following:

Territory	Owner Byline	Owner Package	Seasonal Byline
	(511)	(511)	(521)
50	\$1.10	\$1.10	\$1.10
51	\$1.40	\$1.40	\$1.40

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**LIABILITY COVERAGES**

**NOTE:** The increased limit rates provided for the Owner Package Program are for increased limits greater than those included in the program.

**Personal Liability Coverage\* Rates (01)**

Coverage Amount	Owner Byline	Owner Package	Seasonal Byline	Tenant
\$25,000	\$20.00	N/A	\$20.00	\$20.00
\$50,000	\$35.00	Included	\$35.00	\$35.00
\$100,000	\$45.00	\$10.00	\$45.00	\$45.00
\$200,000	\$60.00	\$25.00	\$60.00	\$60.00
\$300,000	\$70.00	\$35.00	\$70.00	\$70.00

**\*Includes the following:**

Medical Payments to Others: \$500 each person/\$25,000 per occurrence  
 Damage to Property of Others: \$500 each occurrence  
 Animal Liability Limit: \$10,000

**Premises Liability Coverage\* & Rates (12)**

Coverage Amount	Rental / Commercial
\$25,000	\$20.00
\$50,000	\$35.00
\$100,000	\$45.00
\$200,000	\$60.00
\$300,000	\$70.00

**\*Includes the following:**

Medical Payments to Others: \$500 each person/\$10,000 per occurrence

**Medical Payments to Others Rates (02)**

Coverage Amount	Owner Byline	Owner Package	Seasonal Byline	Tenant
\$1,000/ \$25,000	\$5.00	\$5.00	\$5.00	\$5.00
\$2,000/ \$25,000	\$7.00	\$7.00	\$7.00	\$7.00

**Secondary Residence Liability Coverage Rates for EACH Secondary Residence (08)**

Personal Liability Coverage Amount	Medical Payments to Others		
	\$500 / \$25,000	\$1,000 / \$25,000	\$2,000 / \$25,000
\$25,000	\$8.00	\$9.00	\$10.00
\$50,000	\$9.00	\$10.00	\$12.00
\$100,000	\$10.00	\$11.00	\$14.00
\$200,000	\$12.00	\$12.00	\$16.00
\$300,000	\$14.00	\$14.00	\$18.00

Only available for Owner Occupancy.

Selected limits must equal Personal Liability and Medical Payments limits.

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**Animal Liability Exclusion (32)**

Only available on policies with Personal Liability Coverage.

The policy may be endorsed to remove coverage for bodily injury or property damage caused by any animal owned by, or in care or custody of any insured person.

\$3.00 credit per home, per year.

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**OPTIONAL COVERAGES**

The following reflects annual rates unless otherwise noted.

Optional Coverage			Rate
Additional Living Expenses	25	Removes \$30 per day limit and increases to 20% Dwelling Limit	\$15.00 per home, per year
Antennas and Satellite Dishes	78	May be increased to provide additional coverage on Antennas, including but not limited to Satellite Dishes.	\$5.00 for each additional \$100 of coverage
Builders Risk Coverage	DY	Personal liability, theft of building materials/supplies, and vandalism/malicious mischief coverages are provided from the time of the construction or permanent loan closing until the home has been delivered to the address where the insured will reside.	N/A
Building Exclusion	R-P5	Removes property and liability coverage for the building described on the endorsement.	N/A
Deletion of Supplementary Coverages	Q4	The policy may be endorsed to remove the Supplemental Coverages Section of the Policy in its entirety.	\$5.00 credit per home, per year
Equipment Breakdown Coverage \$250 Deductible	M0	Provides mechanical breakdown protection for systems & appliances in the home.  A deductible of \$250 applies to each occurrence.	\$30.00
Equipment Breakdown Coverage \$500 Deductible	MR	Provides mechanical breakdown protection for systems & appliances in the home.  A deductible of \$500 applies to each occurrence.	\$15.00
Fire Department Service Charge	53	Provides additional coverage for Fire Department Service Charge.	\$5.00 for each additional \$250 of coverage
Golf Cart Physical Damage and Liability Extension	T1	Provides for loss or physical damage to golf carts and extends liability coverage to apply to non-commercial use of golf carts.  Not available for policies without Personal Liability coverage.	\$35.00 per cart
Hobby Farming Coverage	50	Extends other structures, personal property & liability coverage to private, not-for-profit farming operations conducted on the residence premises by the insured.	\$40.00 per year

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**OPTIONAL COVERAGES**

The following reflects annual rates unless otherwise noted.

Optional Coverage			Rate
Identity Fraud Expense Coverage	6P	Provide for expenses incurred by an insured as the direct result of any one identity fraud first discovered or learned of during the policy period.	\$5,000 Coverage - \$25.00 \$10,000 Coverage - \$40.00
Occasional Rental	75	Gives permission to rent the manufactured home for residential purposes.	\$25.00 per unit, per year
Personal Property Replacement Cost	20	Provides replacement cost coverage for personal property.  The limit of liability for this coverage must be the same as the personal property limit.	\$10.00 per home plus \$.10 per \$100 of coverage
Replacement Cost for Partial Losses	54	Provides replacement cost for partial losses to the Manufactured home and other structures.	\$15.00 per home
Trip Collision	71	Provides for loss caused by collision to the manufactured home while it is being moved or in transit.  \$100 Deductible applies.  A trip is limited to 30 days.  Each section of a multi-sectional manufactured home is considered a unit.  Premium is fully earned.	\$25.00 per unit, per trip
Vacancy Permission	59	Permits the home to be vacant during the remainder of the policy year.  Premium is fully earned.	\$30.00 for the remainder of the policy year
Water Back Up of Sewers or Drains	74	Provides coverage for losses caused by water which backs up through sewers or drains.	\$20.00 per home

**ARKANSAS  
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**SCHEDULED PERSONAL PROPERTY**

Category		Annual rate per \$100
Art, ceramics, china, antiques and heirlooms	43	\$0.35
Books, tickets, photographs, stamp, card and comic book collections	22	\$0.45
Cameras, audio or video recording devices, records, tapes, discs	13	\$1.85
Coin collections	27	\$1.90
Computers, computer software, discs, equipment and accessories	AP	\$2.00
Furs	05	\$0.50
Golfers equipment meaning golf clubs, shoes and bags	14	\$1.00
Guns, ammunition, equipment and its accessories	28	\$2.00
Jewelry, watches, precious and semi-precious stones	04	\$1.50
Musical Instruments, their equipment and accessories	44	\$0.55
Silverware, goldware, pewter and precious metals	AL	\$0.35
Tools, building materials and supplies	AN	\$2.00
All Other	18	\$3.00

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**SURCHARGES & DISCOUNTS**

Surcharge		Rate	Owner Byline	Owner Package	Seasonal Byline	Rental / Commercial	Tenant
Supplemental Heating Device	89	\$35.00 per year, per home	X	X	X	X	

Mandatory for all manufactured homes equipped with a supplemental heating device.

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**GENERAL RULES**

**1. POLICY TERM**

- a. Policies may be issued for a term not to exceed 84 months, or on a continuous renewal form. If the policy term is other than 12 months, the following rules apply:
- 1) The premium shall be pro rata of the annual premium but not less than the minimum premium for a policy written for less than one year, unless otherwise specified.
  - 2) The premium shall be the applicable premium for each coverage plus the pro rata portion of the succeeding year's premium for a policy written in excess of 12 months and not written in annual multiples.
  - 3) The premium shall be calculated at pro rata of the annual premium for policies written on a continuous renewal basis for a term of less than one year.

**2. MULTI-YEAR POLICIES**

Factors do not apply to the premiums shown in the Liability Section or to the Optional

<b>Policy Term, Months, Up To:</b>	<b>Multi-Year Term Factors</b>
12	1.000
24	2.050
36	3.150
48	4.200
60	5.230
72	6.270
84	7.300

**3. CANCELLATION**

- a. If a policy or form of coverage is cancelled at the request of the insured or by the Company, the return premium shall be calculated pro rata of the premium, subject to any applicable minimum premiums.
- b. The following additional provisions apply to policies exceeding 12 months:
- 1) When the policy has been in force for less than one year, the earned premium shall be computed pro rata in accordance with provision A above for the first year's premium.
  - 2) When the policy has been in force more than 12 months, the earned premium shall be the applicable premium for each full year of coverage plus the pro rata portion, if any, of the next year's premium.

**4. MINIMUM WRITTEN AND EARNED PREMIUM**

- a. No policy shall be written for less than:
- An annual minimum written premium of \$50.00.
  - An annual earned premium of \$50.00.
  - The minimum premium applies to the basic product only.
- b. The minimum earned premium is a minimum charge to be retained in full by the Company except that pro-rata cancellation may be allowed when new insurance is written by the Company within thirty (30) days, covering a different mobile home for the same named insured.
- c. Pro-rata cancellation shall be allowed when the Company or its agent initiates cancellation.

**5. CHANGES**

- a. All changes requiring adjustments of premium shall be computed pro rata.
- b. If a policy is amended and results in a premium adjustment of less than \$5.00, such adjustment may be waived except that the actual return premium shall be allowed if requested by the named insured.

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**ELIGIBILITY AND COVERAGES**

A **Manufactured Home** is a factory fabricated, transportable permanent housing unit, which is at least 8 body feet in width and built on a chassis. Designed to be used as a dwelling with or without a permanent foundation when connected to the required utilities. It may be equipped with one or more room sections that fold, collapse, or telescope into the principal unit when being transported and which can be expanded at the site to provide additional living area; or may be built in two or more sections to be joined at the site.

An owner occupied manufactured home used as the primary residence of the insured for a period of five (5) consecutive months or more annually is eligible for the **Owner Byline Manufactured Home** or **Owner Package Manufactured Home Program**.

An owner occupied manufactured home used as the seasonal, vacation or secondary residence of the insured is eligible for the **Seasonal Byline Manufactured Home Program**.

A manufactured home rented or used commercially for light office, professional or institutional purposes is eligible for the **Rental/Commercial Manufactured Home Program**.

A manufactured home used by a tenant is eligible for the **Tenant Manufactured Home Program**.

Dwelling	Owner Byline	Owner Package	Seasonal Byline	Rental / Commercial	Tenant
Comprehensive Including Flood and Earthquake	X	X	X	X	
Mold and Remediation Coverage Sub-Limit (\$3,500) Combined Section I	X	X	X	X	

Other Structures	Owner Byline	Owner Package	Seasonal Byline	Rental / Commercial	Tenant
Comprehensive Risk Including Flood and Earthquake	X	X	X	X	
Mold and Remediation Coverage Sub-Limit (\$3,500) Combined Section I	X	X	X	X	

Personal Property	Owner Byline	Owner Package	Seasonal Byline	Rental / Commercial	Tenant
Comprehensive Risk Including Flood and Earthquake	X	X	X	X	
Named Perils Including Burglary					X
Includes Theft Coverage	X	X	X		
Mold and Remediation Coverage Sub-Limit (\$3,500) Combined Section I	X	X	X	X	

Liability	Owner Byline	Owner Package	Seasonal Byline	Rental / Commercial	Tenant
Personal Liability	X	X	X		X
Premises Liability				X	
Medical Payments to Others	X	X	X		X

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

Premises Medical Payments				X	
Damage to Property of Others	X	X	X		X
Mold and Remediation Exclusion	X	X	X	X	X
Animal Liability Sub-Limit \$10,000	X	X	X		X

**The following Supplemental Coverages are automatically included when coverage on the manufactured home is provided:**

<b>Supplemental Coverage</b>	<b>Owner Byline</b>	<b>Owner Package</b>	<b>Seasonal Byline</b>	<b>Rental / Commercial</b>	<b>Tenant</b>
Additional Living Expenses	X	X			X
Antennas and Satellite Dishes	X	X	X	X	X
Collapse	X	X	X	X	
Credit Cards, Fund Transfer Cards, Forgery, and Counterfeit Money	X	X	X		X
Emergency Removal	X	X	X	X	X
Fire Department Service Charge	X	X	X	X	X
Food Spoilage	X	X	X	X	X
Loss of Use				X	
Reasonable Repairs	X	X	X	X	
Trees, Shrubs, Plants and Lawns	X	X	X	X	

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**ELIGIBILITY AND COVERAGES**

The policy may be written to include the following Optional Coverages:

<b>Optional Coverage</b>	<b>Owner Byline</b>	<b>Owner Package</b>	<b>Seasonal Byline</b>	<b>Rental / Commercial</b>	<b>Tenant</b>
Additional Insured Person - Residence Premises	X	X			
Additional Party at Interest	X	X	X	X	
Animal Liability Exclusion	X	X	X		X
Builders Risk Coverage	X	X			
Building Exclusion	X	X	X	X	
Deletion of Supplemental Coverages	X		X	X	
Equipment Breakdown Coverage \$250 Deductible	X	X	X	X	
Equipment Breakdown Coverage \$500 Deductible	X	X	X	X	
Golf Cart Physical Damage and Liability Extension	X	X	X		
Hobby Farming Coverage	X	X			
Identity Fraud Expense Coverage	X	X			
Occasional Rental			X		
Personal Property Replacement Coverage	X	X			
Replacement Cost for Partial Losses	X	X	X	X	
Scheduled Personal Property	X	X			
Secondary Residence	X	X			
Trip Collision Coverage	X	X	X	X	
Vacancy Permission	X	X			
Water Back Up of Sewers or Drains Coverage	X	X	X	X	

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

Limits may be increased for the following coverages:

Coverage	Owner Byline	Owner Package	Seasonal Byline	Rental / Commercial	Tenant
Antennas and Satellite Dishes	X	X	X	X	
Additional Living Expense	X	X			
Fire Department Service Charge	X	X	X	X	

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**TERRITORY DEFINITION**

Unless otherwise indicated, the rates and/or premiums apply to the entire state.

Territory 50	Territory 51
Remainder of State	Ashley
	Chicot
	Clay
	Crittenden
	Cross
	Desha
	Greene
	Jackson
	Lawrence
	Lee
	Mississippi
	Phillips
	Poinsett
	Randolph
	St. Francis
	Woodruff
	Lincoln
	Monroe
	Van Buren
	Fulton
	Izard
	Stone

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**DEDUCTIBLES**

**The Deductible is applicable per home, per loss occurrence**

**Owner Byline, Owner Package, and Seasonal Byline Programs**

**Comprehensive Coverage Including Flood and Earthquake**

The rates and/or premium shown herein for all coverage on manufactured homes, personal property and other structures are subject to the following:

- \$500 All Peril Deductible
- Earthquake Deductible which is 10% of the total amount of insurance per coverage with a minimum of \$1,000.

**Optional Deductibles (24)**

The deductible may be changed by applying the following premiums.

The change in deductible does not apply to the Earthquake deductible.

<u>Deductible</u>	<u>Premium</u>
\$250	\$25.00
\$500	Included
\$750	(\$30.00)
\$1,000	(\$40.00)

**\$1,000 Wind/Hail\* (\$30.00)**

**\*May not be selected when the \$1,000 All Peril Deductible is also selected**

**Tenant Program**

The rates and/or premium shown herein for all coverage on manufactured homes, personal property and other structures are subject to the following:

- \$500 Burglary Deductible
- \$250 All Peril Deductible

**Rental Programs**

The rates and/or premium shown herein for all coverage on manufactured homes, personal property and other structures are subject to the following:

- Multiple Deductible options as shown on the rate page
- Earthquake Deductible which is 10% of the total amount of insurance per coverage with a minimum of \$1,000.

**\$1,000 Wind/Hail Deductible is optional**

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**UVRC RELATIVITY TABLE**

For Dwellings valued in excess of the maximum Dwelling Limit indicated, add the Greater Than Factor for each additional \$1,000 to the maximum relativity listed in each table.

Value	UVRC JL	Value	UVRC JL	Value	UVRC JL
\$5,000 or less	0.777	\$48,000	1.660	\$91,000	2.641
\$6,000	0.777	\$49,000	1.679	\$92,000	2.664
\$7,000	0.777	\$50,000	1.698	\$93,000	2.687
\$8,000	0.824	\$51,000	1.721	\$94,000	2.710
\$9,000	0.866	\$52,000	1.744	\$95,000	2.733
\$10,000	0.893	\$53,000	1.767	\$96,000	2.756
\$11,000	0.920	\$54,000	1.790	\$97,000	2.779
\$12,000	0.946	\$55,000	1.813	\$98,000	2.802
\$13,000	0.972	\$56,000	1.836	\$99,000	2.825
\$14,000	0.987	\$57,000	1.859	\$100,000	2.840
\$15,000	1.000	\$58,000	1.882		
\$16,000	1.014	\$59,000	1.905	GTF:	0.015
\$17,000	1.028	\$60,000	1.928		
\$18,000	1.045	\$61,000	1.951		
\$19,000	1.062	\$62,000	1.974		
\$20,000	1.078	\$63,000	1.997		
\$21,000	1.100	\$64,000	2.020		
\$22,000	1.122	\$65,000	2.043		
\$23,000	1.144	\$66,000	2.066		
\$24,000	1.166	\$67,000	2.089		
\$25,000	1.189	\$68,000	2.112		
\$26,000	1.211	\$69,000	2.135		
\$27,000	1.233	\$70,000	2.158		
\$28,000	1.255	\$71,000	2.181		
\$29,000	1.277	\$72,000	2.204		
\$30,000	1.301	\$73,000	2.227		
\$31,000	1.322	\$74,000	2.250		
\$32,000	1.343	\$75,000	2.273		
\$33,000	1.364	\$76,000	2.296		
\$34,000	1.385	\$77,000	2.319		
\$35,000	1.406	\$78,000	2.342		
\$36,000	1.426	\$79,000	2.365		
\$37,000	1.446	\$80,000	2.388		
\$38,000	1.466	\$81,000	2.411		
\$39,000	1.486	\$82,000	2.434		
\$40,000	1.507	\$83,000	2.457		
\$41,000	1.526	\$84,000	2.480		
\$42,000	1.545	\$85,000	2.503		
\$43,000	1.564	\$86,000	2.526		
\$44,000	1.583	\$87,000	2.549		
\$45,000	1.603	\$88,000	2.572		
\$46,000	1.622	\$89,000	2.595		
\$47,000	1.641	\$90,000	2.618		

<b>ARKANSAS AMERICAN FAMILY HOME INSURANCE COMPANY MANUFACTURED HOME PROGRAM</b>
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**OWNER AND SEASONAL BYLINE RATES**

Comprehensive Including Flood and Earthquake (211/221)

Product Code	Flat Base Rate	Min Rate Value	Min Val Accept	UVRC Code	Cov Relativity
211	\$317.96	\$5,000	\$1,000	JL	1.00
221	\$278.98	\$5,000	\$1,000	JL	1.00

**OWNER AND SEASONAL BYLINE RATING FACTORS**

Territory	Factor
50	1.00
51	1.35

Location	Factor
Protected	1.00
Unprotected	1.23

**Protected:** Located within 5 road miles of a responding fire department.

**Unprotected:** Not otherwise qualifying as protected.

Age of Insured	Factor
18 - 34	1.06
35 - 49	1.02
50 - 64	0.98
65 +	0.95

Age of Home	Factor
New - 1	0.95
2 - 3	1.00
4 - 5	1.05
6 - 10	1.13
11 - 15	1.20
16 - 20	1.30
21 +	1.30

<b>ARKANSAS AMERICAN FAMILY HOME INSURANCE COMPANY MANUFACTURED HOME PROGRAM</b>
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**OWNER PACKAGE RATES**

**Owner Package Manufactured Home**

Comprehensive Risk Including Flood and Earthquake (041)

Internal Limits for the Package		
Other Structures	Personal Property	Personal Liability
10%	50%	\$50,000

Product Code	Flat Base Rate	Min Rate Value	Min Val Accept	UVRC Code	Cov Relativity
041	\$437.09	\$7,000	\$1,000	JL	1.00

**OWNER AND SEASONAL PAGE RATING FACTORS**

Territory	Factor
50	1.00
51	1.35

Location	Factor
Protected	1.00
Unprotected	1.23

**Protected:** Located within 5 road miles of a responding fire department.

**Unprotected:** Not otherwise qualifying as protected.

Age of Insured	Factor
18 - 34	1.06
35 - 49	1.02
50 - 64	0.98
65 +	0.95

Age of Home	Factor
New - 1	0.95
2 - 3	1.00
4 - 5	1.05
6 - 10	1.13
11 - 15	1.20
16 - 20	1.30
21 +	1.30

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**RENTAL/COMMERCIAL RATES**

Coverage: Comprehensive - Including Flood and Earthquake  
 Rate: Rates shown are for \$100 of coverage or any part thereof:

<b>Deductible</b>	<b>Coverage For:</b>	<b>Territory 50</b>	<b>Territory 51</b>
\$250	Manufactured Home (3A1)	\$2.00	\$2.79
	Other Structures (6A1)	\$2.00	\$2.79
	Personal Property (5A1)	\$2.00	\$2.79
\$500	Manufactured Home (3B1)	\$1.79	\$2.50
	Other Structures (6B1)	\$1.79	\$2.50
	Personal Property (5B1)	\$1.79	\$2.50
\$1,000	Manufactured Home (3C1)	\$1.47	\$2.06
	Other Structures (6C1)	\$1.47	\$2.06
	Personal Property (5C1)	\$1.47	\$2.06
\$2,500	Manufactured Home (3D1)	\$1.05	\$1.47
	Other Structures (6D1)	\$1.05	\$1.47
	Personal Property (5D1)	\$1.05	\$1.47

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**TENANT RATES**

Personal Property Coverage  
Named Perils including Burglary (415)

<b>Personal Property Coverage Amount</b>	<b>Territory 50</b>	<b>Territory 51</b>
\$5,000	\$150.00	\$150.00
For each additional \$1,000 or any part thereof, add:	\$12.00	\$12.00

\* \$25,000 maximum Personal Property Coverage

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**OTHER STRUCTURES  
&  
PERSONAL PROPERTY**

**NOTE:** The increased limit rates provided for the Owner Package Program are for increased limits greater than those included in the program.

**Other Structures Rates**

**Comprehensive Including Flood and Earthquake**

For each \$100 of Other Structures Coverage or any part thereof, add the following:

Territory	Owner Byline	Owner Package	Seasonal Byline
	(611)	(611)	(641)
50	\$1.40	\$1.40	\$1.40
51	\$1.60	\$1.60	\$1.60

**Personal Property Rates**

**Comprehensive Including Flood and Earthquake**

For each \$100 of Personal Property Coverage or any part thereof, add the following:

Territory	Owner Byline	Owner Package	Seasonal Byline
	(511)	(511)	(521)
50	\$1.10	\$1.10	\$1.10
51	\$1.40	\$1.40	\$1.40

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**LIABILITY COVERAGES**

**NOTE:** The increased limit rates provided for the Owner Package Program are for increased limits greater than those included in the program.

**Personal Liability Coverage\* Rates (01)**

Coverage Amount	Owner Byline	Owner Package	Seasonal Byline	Tenant
\$25,000	\$20.00	N/A	\$20.00	\$20.00
\$50,000	\$35.00	Included	\$35.00	\$35.00
\$100,000	\$45.00	\$10.00	\$45.00	\$45.00
\$200,000	\$60.00	\$25.00	\$60.00	\$60.00
\$300,000	\$70.00	\$35.00	\$70.00	\$70.00

**\*Includes the following:**

Medical Payments to Others: \$500 each person/\$25,000 per occurrence  
 Damage to Property of Others: \$500 each occurrence  
 Animal Liability Limit: \$10,000

**Premises Liability Coverage\* & Rates (12)**

Coverage Amount	Rental / Commercial
\$25,000	\$20.00
\$50,000	\$35.00
\$100,000	\$45.00
\$200,000	\$60.00
\$300,000	\$70.00

**\*Includes the following:**

Medical Payments to Others: \$500 each person/\$10,000 per occurrence

**Medical Payments to Others Rates (02)**

Coverage Amount	Owner Byline	Owner Package	Seasonal Byline	Tenant
\$1,000/ \$25,000	\$5.00	\$5.00	\$5.00	\$5.00
\$2,000/ \$25,000	\$7.00	\$7.00	\$7.00	\$7.00

**Secondary Residence Liability Coverage Rates for EACH Secondary Residence (08)**

Personal Liability Coverage Amount	Medical Payments to Others		
	\$500 / \$25,000	\$1,000 / \$25,000	\$2,000 / \$25,000
\$25,000	\$8.00	\$9.00	\$10.00
\$50,000	\$9.00	\$10.00	\$12.00
\$100,000	\$10.00	\$11.00	\$14.00
\$200,000	\$12.00	\$12.00	\$16.00
\$300,000	\$14.00	\$14.00	\$18.00

Only available for Owner Occupancy.

Selected limits must equal Personal Liability and Medical Payments limits.

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**Animal Liability Exclusion (32)**

Only available on policies with Personal Liability Coverage.

The policy may be endorsed to remove coverage for bodily injury or property damage caused by any animal owned by, or in care or custody of any insured person.

\$3.00 credit per home, per year.

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**OPTIONAL COVERAGES**

The following reflects annual rates unless otherwise noted.

Optional Coverage			Rate
Additional Living Expenses	25	Removes \$30 per day limit and increases to 20% Dwelling Limit	\$15.00 per home, per year
Antennas and Satellite Dishes	78	May be increased to provide additional coverage on Antennas, including but not limited to Satellite Dishes.	\$5.00 for each additional \$100 of coverage
Builders Risk Coverage	DY	Personal liability, theft of building materials/supplies, and vandalism/malicious mischief coverages are provided from the time of the construction or permanent loan closing until the home has been delivered to the address where the insured will reside.	N/A
Building Exclusion	R-P5	Removes property and liability coverage for the building described on the endorsement.	N/A
Deletion of Supplementary Coverages	Q4	The policy may be endorsed to remove the Supplemental Coverages Section of the Policy in its entirety.	\$5.00 credit per home, per year
Equipment Breakdown Coverage \$250 Deductible	M0	Provides mechanical breakdown protection for systems & appliances in the home.  A deductible of \$250 applies to each occurrence.	\$30.00
Equipment Breakdown Coverage \$500 Deductible	MR	Provides mechanical breakdown protection for systems & appliances in the home.  A deductible of \$500 applies to each occurrence.	\$15.00
Fire Department Service Charge	53	Provides additional coverage for Fire Department Service Charge.	\$5.00 for each additional \$250 of coverage
Golf Cart Physical Damage and Liability Extension	T1	Provides for loss or physical damage to golf carts and extends liability coverage to apply to non-commercial use of golf carts.  Not available for policies without Personal Liability coverage.	\$35.00 per cart
Hobby Farming Coverage	50	Extends other structures, personal property & liability coverage to private, not-for-profit farming operations conducted on the residence premises by the insured.	\$40.00 per year

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**OPTIONAL COVERAGES**

The following reflects annual rates unless otherwise noted.

Optional Coverage			Rate
Identity Fraud Expense Coverage	6P	Provide for expenses incurred by an insured as the direct result of any one identity fraud first discovered or learned of during the policy period.	\$5,000 Coverage - \$25.00 \$10,000 Coverage - \$40.00
Occasional Rental	75	Gives permission to rent the manufactured home for residential purposes.	\$25.00 per unit, per year
Personal Property Replacement Cost	20	Provides replacement cost coverage for personal property.  The limit of liability for this coverage must be the same as the personal property limit.	\$10.00 per home plus \$.10 per \$100 of coverage
Replacement Cost for Partial Losses	54	Provides replacement cost for partial losses to the Manufactured home and other structures.	\$15.00 per home
Trip Collision	71	Provides for loss caused by collision to the manufactured home while it is being moved or in transit.  \$100 Deductible applies.  A trip is limited to 30 days.  Each section of a multi-sectional manufactured home is considered a unit.  Premium is fully earned.	\$25.00 per unit, per trip
Vacancy Permission	59	Permits the home to be vacant during the remainder of the policy year.  Premium is fully earned.	\$30.00 for the remainder of the policy year
Water Back Up of Sewers or Drains	74	Provides coverage for losses caused by water which backs up through sewers or drains.	\$20.00 per home

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**SCHEDULED PERSONAL PROPERTY**

Category		Annual rate per \$100
Art, ceramics, china, antiques and heirlooms	43	\$0.35
Books, tickets, photographs, stamp, card and comic book collections	22	\$0.45
Cameras, audio or video recording devices, records, tapes, discs	13	\$1.85
Coin collections	27	\$1.90
Computers, computer software, discs, equipment and accessories	AP	\$2.00
Furs	05	\$0.50
Golfers equipment meaning golf clubs, shoes and bags	14	\$1.00
Guns, ammunition, equipment and its accessories	28	\$2.00
Jewelry, watches, precious and semi-precious stones	04	\$1.50
Musical Instruments, their equipment and accessories	44	\$0.55
Silverware, goldware, pewter and precious metals	AL	\$0.35
Tools, building materials and supplies	AN	\$2.00
All Other	18	\$3.00

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**SURCHARGES & DISCOUNTS**

Surcharge		Rate	Owner Byline	Owner Package	Seasonal Byline	Rental / Commercial	Tenant
Supplemental Heating Device	89	\$35.00 per year, per home	X	X	X	X	

Mandatory for all manufactured homes equipped with a supplemental heating device.

### NAIC LOSS COST DATA ENTRY DOCUMENT

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>20100111-02</b>
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<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	<b>n/a</b>
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Company Name		Company NAIC Number		
<b>3.</b>	<b>A.</b>	<b>American Family Home Insurance Company</b>	<b>B.</b>	<b>23450</b>

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)		
<b>4.</b>	<b>A.</b>	<b>Property</b>	<b>B.</b>	<b>Mobile Home</b>

<b>5.</b>			<b>FOR LOSS COSTS ONLY</b>				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(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
<b>Mobile Home</b>	<b>51.7</b>	<b>15.6</b>					
TOTAL OVERALL EFFECT							

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
<b>2005</b>	<b>13559</b>	<b>N/A</b>		<b>\$7,589,953</b>	<b>\$3,569,517</b>	<b>47.0%</b>	<b>78.4</b>
<b>2006</b>	<b>13281</b>	<b>N/A</b>		<b>\$7,893,012</b>	<b>\$5,281,440</b>	<b>66.9%</b>	<b>42.3</b>
<b>2007</b>	<b>13662</b>	<b>+4.0</b>	<b>9/1/2007</b>	<b>\$8,217,963</b>	<b>\$4,271,703</b>	<b>52.0%</b>	<b>40.4</b>
<b>2008</b>	<b>13887</b>	<b>-2.15</b>	<b>4/1/2008</b>	<b>\$8,916,022</b>	<b>\$8,136,768</b>	<b>91.3%</b>	<b>78.8</b>
<b>2009</b>	<b>13431</b>	<b>14.3</b>	<b>6/1/2009</b>	<b>\$9,202,631</b>	<b>\$7,667,539</b>	<b>83.3%</b>	<b>53.6</b>

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	<b>31.0%</b>
B. General Expense	<b>9.2%</b>
C. Taxes, License & Fees	<b>4.0%</b>
D. Underwriting Profit & Contingencies	<b>7.6%</b>
E. Other (explain) Reinsurance Expense	<b>2.4%</b>
F. TOTAL	<b>54.2%</b>

- 8.**   N   Apply Lost Cost Factors to Future filings? (Y or N)
- 9.**   74%   Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
- 10.**   -10%   Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_



**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**TERRITORY DEFINITION**

Unless otherwise indicated, the rates and/or premiums apply to the entire state.

Territory 50	Territory 51
Remainder of State	Ashley
	Chicot
	Clay
	Crittenden
	Cross
	Desha
	Greene
	Jackson
	Lawrence
	Lee
	Mississippi
	Phillips
	Poinsett
	Randolph
	St. Francis
	Woodruff
	Lincoln
	Monroe
	Sharp
	Fulton
	Izard
	Stone

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**DEDUCTIBLES**

**The Deductible is applicable per home, per loss occurrence**

**Owner Byline, Owner Package, and Seasonal Byline Programs**

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**Comprehensive Coverage Including Flood and Earthquake**

The rates and/or premium shown herein for all coverage on manufactured homes, personal property and other structures are subject to the following:

- \$500 All Peril Deductible
- Earthquake Deductible which is 10% of the total amount of insurance per coverage with a minimum of \$1,000.
- \$1,000 Deductible for the perils of Wind and Hail

Optional Deductibles (24)

The deductible may be changed by applying the following premiums.

The change in deductible does not apply to the Earthquake deductible.

<u>Deductible</u>	<u>Premium</u>
\$250	\$25.00
\$500	Included
\$750	(\$30.00)
\$1,000	(\$40.00)

**Tenant Program**

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The rates and/or premium shown herein for all coverage on manufactured homes, personal property and other structures are subject to the following:

- \$500 Burglary Deductible
- \$250 All Peril Deductible

**Rental Programs**

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The rates and/or premium shown herein for all coverage on manufactured homes, personal property and other structures are subject to the following:

- Multiple Deductible options as shown on the rate page
- Earthquake Deductible which is 10% of the total amount of insurance per coverage with a minimum of \$1,000.

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**UVRC RELATIVITY TABLE**

For Dwellings valued in excess of the maximum Dwelling Limit indicated, add the Greater Than Factor for each additional \$1,000 to the maximum relativity listed in each table.

Value	UVRC JL	Value	UVRC JL	Value	UVRC JL
\$5,000 or less	0.777	\$48,000	1.660	\$91,000	2.641
\$6,000	0.777	\$49,000	1.679	\$92,000	2.664
\$7,000	0.777	\$50,000	1.698	\$93,000	2.687
\$8,000	0.824	\$51,000	1.721	\$94,000	2.710
\$9,000	0.866	\$52,000	1.744	\$95,000	2.733
\$10,000	0.893	\$53,000	1.767	\$96,000	2.756
\$11,000	0.920	\$54,000	1.790	\$97,000	2.779
\$12,000	0.946	\$55,000	1.813	\$98,000	2.802
\$13,000	0.972	\$56,000	1.836	\$99,000	2.825
\$14,000	0.987	\$57,000	1.859	\$100,000	2.840
\$15,000	1.000	\$58,000	1.882		
\$16,000	1.014	\$59,000	1.905	GTF:	0.015
\$17,000	1.028	\$60,000	1.928		
\$18,000	1.045	\$61,000	1.951		
\$19,000	1.062	\$62,000	1.974		
\$20,000	1.078	\$63,000	1.997		
\$21,000	1.100	\$64,000	2.020		
\$22,000	1.122	\$65,000	2.043		
\$23,000	1.144	\$66,000	2.066		
\$24,000	1.166	\$67,000	2.089		
\$25,000	1.189	\$68,000	2.112		
\$26,000	1.211	\$69,000	2.135		
\$27,000	1.233	\$70,000	2.158		
\$28,000	1.255	\$71,000	2.181		
\$29,000	1.277	\$72,000	2.204		
\$30,000	1.301	\$73,000	2.227		
\$31,000	1.322	\$74,000	2.250		
\$32,000	1.343	\$75,000	2.273		
\$33,000	1.364	\$76,000	2.296		
\$34,000	1.385	\$77,000	2.319		
\$35,000	1.406	\$78,000	2.342		
\$36,000	1.426	\$79,000	2.365		
\$37,000	1.446	\$80,000	2.388		
\$38,000	1.466	\$81,000	2.411		
\$39,000	1.486	\$82,000	2.434		
\$40,000	1.507	\$83,000	2.457		
\$41,000	1.526	\$84,000	2.480		
\$42,000	1.545	\$85,000	2.503		
\$43,000	1.564	\$86,000	2.526		
\$44,000	1.583	\$87,000	2.549		
\$45,000	1.603	\$88,000	2.572		
\$46,000	1.622	\$89,000	2.595		
\$47,000	1.641	\$90,000	2.618		

<b>ARKANSAS AMERICAN FAMILY HOME INSURANCE COMPANY MANUFACTURED HOME PROGRAM</b>
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**OWNER AND SEASONAL BYLINE RATES**

Comprehensive Including Flood and Earthquake (211/221)

Product Code	Flat Base Rate	Min Rate Value	Min Val Accept	UVRC Code	Cov Relativity
211	\$298.61	\$5,000	\$1,000	JL	1.00
221	\$278.98	\$5,000	\$1,000	JL	1.00

**OWNER AND SEASONAL BYLINE RATING FACTORS**

Territory	Factor
50	1.00
51	1.35

Location	Factor
Protected	1.00
Unprotected	1.23

**Protected:** Located within 5 road miles of a responding fire department.

**Unprotected:** Not otherwise qualifying as protected.

Age of Insured	Factor
18 - 34	1.06
35 - 49	1.02
50 - 64	0.98
65 +	0.95

Age of Home	Factor
New - 1	0.95
2 - 3	1.00
4 - 5	1.05
6 - 10	1.13
11 - 15	1.20
16 - 20	1.30
21 +	1.30

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**OWNER PACKAGE RATES**

**Owner Package Manufactured Home**

Comprehensive Risk Including Flood and Earthquake (041)

Internal Limits for the Package		
Other Structures	Personal Property	Personal Liability
10%	50%	\$50,000

Product Code	Flat Base Rate	Min Rate Value	Min Val Accept	UVRC Code	Cov Relativity
041	\$402.44	\$7,000	\$1,000	JL	1.00

**OWNER AND SEASONAL PAGE RATING FACTORS**

Territory	Factor
50	1.00
51	1.35

Location	Factor
Protected	1.00
Unprotected	1.23

**Protected:** Located within 5 road miles of a responding fire department.

**Unprotected:** Not otherwise qualifying as protected.

Age of Insured	Factor
18 - 34	1.06
35 - 49	1.02
50 - 64	0.98
65 +	0.95

Age of Home	Factor
New - 1	0.95
2 - 3	1.00
4 - 5	1.05
6 - 10	1.13
11 - 15	1.20
16 - 20	1.30
21 +	1.30

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**RENTAL/COMMERCIAL RATES**

Coverage: Comprehensive - Including Flood and Earthquake

Rate: Rates shown are for \$100 of coverage or any part thereof:

**\$1,000 Wind/Hail Deductible applies**

<b>Deductible</b>	<b>Coverage For:</b>	<b>Territory 50</b>	<b>Territory 51</b>
\$250	Manufactured Home (3A1)	\$2.00	\$2.79
	Other Structures (6A1)	\$2.00	\$2.79
	Personal Property (5A1)	\$2.00	\$2.79
\$500	Manufactured Home (3B1)	\$1.79	\$2.50
	Other Structures (6B1)	\$1.79	\$2.50
	Personal Property (5B1)	\$1.79	\$2.50
\$1,000	Manufactured Home (3C1)	\$1.47	\$2.06
	Other Structures (6C1)	\$1.47	\$2.06
	Personal Property (5C1)	\$1.47	\$2.06
\$2,500	Manufactured Home (3D1)	\$1.05	\$1.47
	Other Structures (6D1)	\$1.05	\$1.47
	Personal Property (5D1)	\$1.05	\$1.47

**ARKANSAS  
AMERICAN FAMILY HOME INSURANCE COMPANY  
MANUFACTURED HOME PROGRAM**

**SURCHARGES & DISCOUNTS**

Surcharge		Rate	Owner Byline	Owner Package	Seasonal Byline	Rental / Commercial	Tenant
Supplemental Heating Device	89	\$35.00 per year, per home	X	X	X	X	

Mandatory for all manufactured homes equipped with a supplemental heating device.

Surcharge		Rate	Owner Byline	Owner Package	Seasonal Byline	Rental / Commercial	Tenant
Association Factor	2A	15% applied to the base rate	X	X	X	X	X

Mandatory for all new and renewal business written by select agents.

**American Family Home Ins. Co.**  
**MOBILE HOME STANDARD Rate Level Indication Summary**  
**State: Arkansas**  
**Indicated Change By Agent**

**Exhibit 1**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<b>Agent</b>	Premium In Force @ 12/31/09	Earned Exposures	5 Acc Yrs Curr Level Trended Earned Premium	5 Acc Yrs Dev & Trend Incd L+LAE Loaded for Non Hurr Cats	Hurricane Load	Credibility Weighted Loss & Alae Ratio	Permissible Loss Ratio	Indicated Change	Balanced Indicated Change	Indicated Relativity
<b>Distribution Partner A</b>	1,565,649	6,215	5,216,389	562,606	0.0%	71.1%	41.7%	70.5%	82.4%	1.25
<b>All Other</b>	7,700,137	58,120	44,123,578	3,903,186	0.0%	63.5%	46.7%	36.0%	45.5%	
<b>Total</b>	9,265,786	64,336	49,339,967	4,465,792	0.0%		45.8%	41.8%	51.7%	