

SERFF Tracking Number: CMIC-126671577 State: Arkansas
Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: CMIC-126671577
TOI: 04.0 Homeowners Sub-TOI: 04.0005 Other Homeowners
Product Name: Homeowners
Project Name/Number: /

Filing at a Glance

Company: Cameron Mutual Insurance Company

Product Name: Homeowners

SERFF Tr Num: CMIC-126671577 State: Arkansas

TOI: 04.0 Homeowners

SERFF Status: Closed-Filed

State Tr Num: EFT \$100

Sub-TOI: 04.0005 Other Homeowners

Co Tr Num: CMIC-126671577

State Status: Fees verified and received

Filing Type: Rate/Rule

Reviewer(s): Becky Harrington, Betty Montesi

Author: Barry Korthanke

Disposition Date: 06/30/2010

Date Submitted: 06/24/2010

Disposition Status: Filed

Effective Date Requested (New): 09/01/2010

Effective Date (New): 09/01/2010

Effective Date Requested (Renewal): 09/01/2010

Effective Date (Renewal):

09/01/2010

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 06/30/2010

State Status Changed: 06/25/2010

Deemer Date:

Created By: Barry Korthanke

Submitted By: Barry Korthanke

Corresponding Filing Tracking Number:

Filing Description:

Cameron Mutual Insurance Company is proposing to revise rules and rates for the Homeowners Program (including Standard Homeowners, Preferred Homeowners, Home Security, and Mobile Homeowners).

The rate changes can be summarized as follows:

- 1.) Increase the Multi-Policy Discount to 12%. (previously 10%)
- 2.) Revise Tier Factors.
- 3.) Revise Territory Base Rates.
- 4.) Revise the Amount of Insurance (AOI) factors for Standard Homeowners.

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The effect of these changes results in a 5.27% increase overall.

The rule changed are summarized in the Summary of Revisions document on the Supporting Documentation tab.

Company and Contact

Filing Contact Information

Barry Korthanke, Actuarial Analyst bkorthanke@cameron-insurance.com
 214 McElwain Drive 800-326-6511 [Phone] 258 [Ext]
 Cameron, MO 64429-1321 816-632-1022 [FAX]

Filing Company Information

Cameron Mutual Insurance Company CoCode: 15725 State of Domicile: Missouri
 214 McElwain Drive Group Code: 532 Company Type: Property & Casualty
 Cameron, MO 64429-1321 Group Name: State ID Number:
 (800) 326-6511 ext. [Phone] FEIN Number: 44-0447850

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: Rate/Rule filing fees are \$100.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Cameron Mutual Insurance Company	\$100.00	06/24/2010	37484687

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	06/30/2010	06/30/2010

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	Barry Korthanke	06/28/2010	06/28/2010

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Disposition

Disposition Date: 06/30/2010
 Effective Date (New): 09/01/2010
 Effective Date (Renewal): 09/01/2010
 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):
Cameron Mutual Insurance Company	12.900%	5.270%	\$186,571	2,911	\$2,998,687	20.000%	-14.000%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Form RF-2 Loss Costs Only (not for workers' compensation)		Yes
Supporting Document	H-1 Homeowners Abstract	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Indicated Needs	Filed	Yes
Supporting Document	Indicated Needs Explained	Filed	No
Supporting Document	Detailed Rate Change Justifications	Filed	Yes
Supporting Document	Summary of Revisions	Filed	Yes
Rate	SH UR & GR Rules	Filed	Yes
Rate	HS UR & GR Rules	Filed	Yes
Rate	Standard Home Rate Pages	Filed	Yes
Rate	Rent/Condo Rate Pages	Filed	Yes
Rate	Preferred Home Rate Pages	Filed	Yes
Rate	Home Security Rate Pages	Filed	Yes
Rate	Mobile Home Rate Page	Filed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 06/25/2010

Submitted Date 06/25/2010

Respond By Date

Dear Barry Korthanke,

This will acknowledge receipt of the captioned filing.

Objection 1

- SH UR & GR Rules, HO-UR-5, HO-UR-6, HO-GR-6, HO-GR-8, HO-GR-9, HO-GR-18, HO-GR-19 (Rate)

Comment: The underwriting guidelines must comply with Directive 2-2009.

<http://insurance.arkansas.gov/Legal%20Dataseservices/Directives/2-2009.pdf>

Objection 2

No Objections

Comment: Please indicate the number of insureds receiving the maximum increase of 20%.

Objection 3

No Objections

Comment: Please identify the major type of loss driving the non-weather loss ratio.

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

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Product Name: Homeowners
Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
Response Letter Date 06/28/2010
Submitted Date 06/28/2010

Dear Becky Harrington,

Comments:

Response 1

Comments: There are 10 policies that will receive a 20% increase.

Related Objection 1

Comment:

Please indicate the number of insureds receiving the maximum increase of 20%.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments: Fire is 59% of all non-weather losses from January 2004 through March 2010.

Related Objection 1

Comment:

Please identify the major type of loss driving the non-weather loss ratio.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

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No Rate/Rule Schedule items changed.

Response 3

Comments: We comply with Directive 2-2009 in all rules.

- #1. We do not cancel or nonrenew a policy if a claim arising from natural causes occurs.
- #2. We do not refuse new business based on previous claims arising from natural causes. We also do not surcharge or determine tier placement using claims arising from natural causes.
- #3. We do not cancel a policy after it has been in force for over sixty days unless a reason stated in 23-66-206 (9)(A).
- #4. Not applicable to this filing.
- #5. Not applicable to this filing.
- #6. We send out written notice of nonrenewal or an offer of renewal at least thirty days prior to the policie's expiration date.
- #7. We do not cancel a policy because the policy holder is 65 or older, physically impaired, or is a member on active duty in the Armed Forces.
- #8. We do not cancel or non-renew based on the size or the loss ratio of an agency.
- #9. In the event of cancellation or nonrenewal, we provide loss information on the cancelation letter to the insured if that is the reason for cancellation or nonrenewal.
- #10. We assist the independent producers we cancel in moving their business if they want us to. We also provide the ability to renew the producer's polices for up to 12 months.
- #11. We do not use credit alone as a rating factor and we provide adverse action letters to our insureds as required by law.
- #12. We abide by the terms of the policy for cancellation in the first 60 days of coverage.
- #13. We do not cancel or increase the premium of a policy when events such as those mentioned in this rule occur.

Related Objection 1

Applies To:

- SH UR & GR Rules, HO-UR-5, HO-UR-6, HO-GR-6, HO-GR-8, HO-GR-9, HO-GR-18, HO-GR-19 (Rate)

Comment:

The underwriting guidelines must comply with Directive 2-2009.

<http://insurance.arkansas.gov/Legal%20Dataseservices/Directives/2-2009.pdf>

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

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TOI: *04.0 Homeowners* *Sub-TOI:* *04.0005 Other Homeowners*
Product Name: *Homeowners*
Project Name/Number: */*

No Rate/Rule Schedule items changed.

Sincerely,
Barry Korthanke

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State: Arkansas
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 Sub-TOI: 04.0005 Other Homeowners

Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 9.800%
Effective Date of Last Rate Revision: 09/01/2009
Filing Method of Last Filing: File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Cameron Mutual Insurance Company	12.900%	5.270%	\$186,571	2,911	\$2,998,687	20.000%	-14.000%

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Rate/Rule Schedule

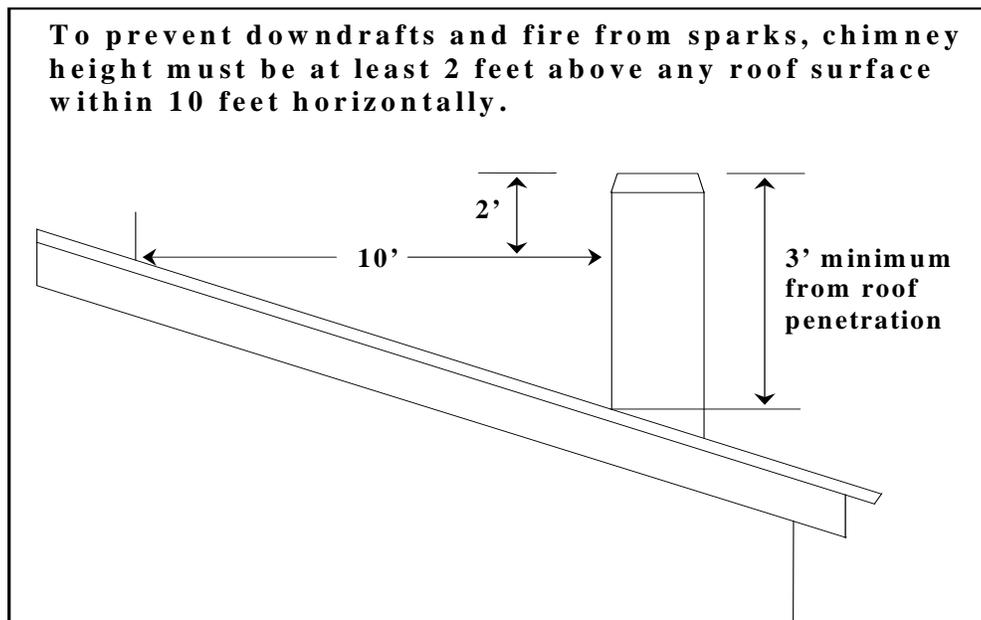
Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 06/30/2010	SH UR & GR Rules	HO-UR-5, HO-UR-6, HO-GR-6, HO-GR-8, HO-GR-9, HO-GR-18, HO-GR-19	Replacement	CMIC HO UR 9-1-10 final.pdf CMIC HO GR 9-1-10 final.pdf
Filed 06/30/2010	HS UR & GR Rules	HS-UR-EX-1, HS-GR-EX-1	Replacement	CMIC HS UR and GR 9-1-10 final.pdf
Filed 06/30/2010	Standard Home Rate Pages	HO-AR-1.1 thru HO-AR-1.3	Replacement	HO AR 1.1 thru 1.3.pdf
Filed 06/30/2010	Rent/Condo Rate Pages	HO-AR-2.1 thru HO-AR-2.3	Replacement	HO AR 2.1 thru 2.3.pdf
Filed 06/30/2010	Preferred Home Rate Pages	PH-AR-1.1 thru PH-AR-1.3	Replacement	PH AR 1.1 thru 1.3.pdf
Filed 06/30/2010	Home Security Rate Pages	HS-AR-1.1 thru HS-AR-1.3	Replacement	HS AR 1.1 thru 1.3.pdf
Filed 06/30/2010	Mobile Home Rate Page	MH-AR-1.1	Replacement	MH AR 1.1.pdf

HOMEOWNERS UNDERWRITING RULES

b. Outdoor wood heat requirements

- 1) There must be twenty feet minimum clearance from the unit to the dwelling or outbuilding.
- 2) The chimney must extend two feet above any roof surface that is within ten feet of the chimney.
- 3) Unit must be on a concrete slab.
- 4) Unit must be UL listed and professionally installed to manufacturer's specifications.
- 5) Outdoor furnaces that heat water are acceptable, but units that rely on forced air to carry heated air to the structure are not eligible.
- 6) Double or triple wall all-fuel chimneys are required. If stainless steel is used it must be a minimum of 16 gauge.
- 7) A noncombustible chimney support is required.
- 8) Barrel stoves or sheet metal stoves are unacceptable.
- 9) The insured must clean the chimney annually.

19. Two photographs of all wood burning units are required, one showing the interior installation and the other showing the flue as it exits the house.



HOMEOWNERS UNDERWRITING RULES

HOMEOWNER PLACEMENT SUMMARY

	Single- and Double-Wide Mobile Homes	Home Security	Standard Homeowners	Preferred Homeowners
Minimum Dwelling Value	\$20,000	\$40,000	\$100,000	\$200,000
Policy Form	HO-2 with MH 04 01 endorsement	HO-2 with ACV endorsement	HO-2 or HO-3	HO-3 with HO-200 endorsement
Loss Experience History	No total fire losses and no more than two losses in the past five years. No water damage in the last five years - not incl. payouts less than \$2,500.	No total fire losses and no more than two losses in the past five years. No water damage in the last five years - not incl. payouts less than \$2,500.	No total fire losses and no more than two losses in the past five years. No water damage in the last five years - not incl. payouts less than \$2,500.	No total fire losses and no more than one loss in the past three years. No water damage in the last five years - not incl. payouts less than \$2,500.
Physical Condition and Maintenance	Good	Average	Good	Excellent
Primary Heating	Modern	Modern	Modern	Central heat
Construction	Good quality	Average quality, no log or mobile homes.	Good quality, no log or mobile homes.	Good to superior quality, no log, mobile or modular homes.
Construction Quality*	All levels of construction quality found in the e2Value® Mobilehomeowners section	All levels of construction quality.	All levels of construction quality except Basic/Economy or Modest/Fair (all levels of construction are acceptable for seasonal and secondary homes).	All levels of construction quality except Basic/Economy or Modest/Fair.
Percent of Replacement Cost	At least 80% unless ACV endorsement MH 04 02 is attached.	Insured amount has no set relationship to replacement cost, use the e2Value® estimators actual cash value portion to determine amount of insurance.	At least 80%, unless Special Loss Settlement is utilized.	Minimum of 100% of the resulting replacement cost figure.
Loss Settlement Coverage A	Replacement cost unless ACV endorsement MH 04 02 is attached.	Actual Cash Value	Replacement Cost	Excess Dwelling Coverage
Risk Index Tier	<p>Applicants in tier one through tier eight are eligible for consideration in the Homeowners program. Tier nine and tier ten are eligible for consideration in the Dwelling Property and Dwelling Liability Program</p> <p>ARKANSAS ONLY - Applicants in tier nine and tier ten who have not experienced a non-weather related loss are eligible for consideration in the Homeowners program.</p>			

* Source – e2Value Residential Cost Estimator

HOMEOWNERS POLICY PROGRAM MANUAL GENERAL RULES

110. NEW HOME DISCOUNT AND RENOVATION DISCOUNT

Forms HO 00 02 and HO 00 03 - New dwellings (excluding Double-Wide Mobile Homes) are eligible for a discount credit.

A. The New Home Discount credit will apply to dwellings no more than seven years of age.

New Home - Age in Years	0-1	2	3	4	5	6	7	8
Amount of Credit	22%	20%	16%	12%	9%	6%	3%	1%

To determine the dwelling age, subtract the year of construction from the present year. All dwellings will be deemed to have advanced one year in age on January 1 of each year.

The New Home credit shall apply to the premium developed from the Basic Premium Chart for the \$1,000 deductible before the application of optional deductible factors or endorsement charges.

B. The Renovation Discount credit will apply to dwellings more than five years of age which have been substantially renovated. If more than one renovation feature is completed, the credits are added together to determine the overall credit.

Age of Feature in Years

Renovation Feature	0-1	2	3	4	5	6	7	8
Central Heating System Credit (to include ALL new duct work)	4%	3%	2%	1%	0%	0%	0%	0%
Total Electrical System Credit (to include ALL interior wiring)	5%	3%	2%	1%	0%	0%	0%	0%

To determine the Age of Feature, subtract the year in which the feature was installed from the present year. All features would be deemed to have advanced one year in age on January 1 of each year. To qualify for any of the Renovation Credits, complete the underwriting information on the premises section on the Homeowners electronic application. All renovated features must be **total** renovations. The **entire** electrical and central heating systems must be updated to conform to current local codes.

These credits shall apply to the premium developed from the Basic Premium Chart for the \$1,000 deductible before the application of optional deductible factors or endorsement charges.

**HOMEOWNERS POLICY PROGRAM MANUAL
GENERAL RULES**

301. BASE PREMIUM COMPUTATION

- A.** For the BASE PREMIUM, refer to the state rate pages and use the \$1,000 deductible rates.
1. All forms except HO 00 04 and HO 00 06
 - a. Select the HO 00 03 premium based upon territory, construction, mitigation classification and limit of liability.
 - b. Apply the applicable form factor for HO 00 02.
 2. Form HO 00 04 or HO 00 06
Select premium from the applicable table based upon territory, construction, mitigation classification and limit of liability.
- B.** When any of the following discounts, charges or options apply, develop the BASE PREMIUM in accordance with the instructions provided in the manual or supplement rules, in the order indicated:
1. Mobile Homeowners Actual Cash Value Loss Settlement option (found in Mobile Homeowners Exceptions).
 2. Special Loss Settlement option - Rule 302.
 3. Mobile Homeowners Seasonal Occupancy option (found in Mobile Homeowners Exceptions).
 4. New Home Discount and Renovation Discount - Rule 110.
 5. Superior Construction - Rule 401.
 6. Townhouse or Row House option - Rule 402.
 7. Multi-Policy Discount - Rule 306.
 8. Risk Index – Rule 307.

These adjustments to the base premium must be completed before any further deductible, discount, charge, or option adjustment can be made.

- C.** When the desired Limit of Liability is not shown, interpolate using the nearest limit above and below the desired limit.

302. SPECIAL LOSS SETTLEMENT - ALL FORMS EXCEPT HO 00 04 and HO 00 06

- A.** The policy provides loss settlement on a replacement cost basis if the Coverage A limit of liability represents at least 80% of replacement value. This percentage amount may be modified to 50%, 60% or 70% of replacement value without affecting the loss settlement provisions. If this option is selected, the Coverage A limit of liability representing 50%, 60% or 70% of replacement value is to be shown in the policy declarations.
- B.** To develop the BASE PREMIUM for the Coverage A limit of liability shown in the policy declarations:
1. Multiply the Coverage A limit of liability by the appropriate factor from the table below and round to the nearest \$1,000.

% of Replacement Value	Factor
50%	1.60
60%	1.33
70%	1.14

2. Develop a BASE PREMIUM in accordance with Rule **301.** for the amount of insurance computed in **B.1.** above.

**HOMEOWNERS POLICY PROGRAM MANUAL
GENERAL RULES**

3. Multiply the premium determined in **B.2.** by the appropriate factor from the table noted below:

% of Replacement Value	Factor
50%	.96
60%	.97
70%	.98

Use Endorsement **HO 04 56** Special Loss Settlement.

303. RULE RESERVED FOR FUTURE USE.

304. RULE RESERVED FOR FUTURE USE.

305. SUPPLEMENTAL WOOD HEATING STOVE

When the Dwelling or outbuilding is equipped with a supplemental wood heating stove, add a flat \$25.00 charge per policy.

306. MULTI-POLICY DISCOUNT

A 12% discount will apply on a Homeowners Policy when the named insured is also the named insured on a Cameron Mutual Personal Auto Policy.

If the Personal Auto Policy is cancelled or not renewed, the 12% Multi-Policy Discount will be removed at the next Homeowners Policy renewal.

307. RISK INDEX

Apply the Risk Index factor to the BASE PREMIUM as per Rule **301.** before any further deductible, discount, charge, or option adjustment is made.

Tier	Factor
1	0.90
2	0.92
3	0.94
4	0.96
5	0.98
6	1.00
7	1.05
8	1.15
9	1.27
10	1.42

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HOMEOWNERS POLICY PROGRAM MANUAL GENERAL RULES

516. PERSONAL PROPERTY - Scheduled

Coverage may be provided on scheduled personal property against all risks of physical loss with certain exceptions. This form is the **only** form available for specifically scheduling items of personal property. The **only** classes of personal property which may be scheduled are: Jewelry, Furs, Cameras, Musical Instruments, Silverware, Golfer's Equipment (not Golf Carts) and Fine Arts.

Stamp and Coin Collections are unacceptable. Other unacceptable collections include, but are not limited to, the following: Sports apparel or trading cards, comic books, Avon items, paperback books, dolls, Christmas ornaments, antique toys, and arrowheads.

Musical instruments used professionally are unacceptable. Professional use is defined as a person who receives more than \$250 a year by using the covered property.

On items of jewelry or furs that are valued over \$1,000 a current (within five years) appraisal is necessary. An updated appraisal will be required every five years on existing policies.

A jewelry appraisal must contain the following:

1. color and clarity;
2. cut;
3. flaws;
4. size of stones;
5. type of mounting; and
6. insured's name and address.

All other items or classes of personal property **must** be insured on a separate Inland Marine Policy. Charge the rate shown on the state rate pages. No deductible applies.

Use Endorsement **HO 04 61** Scheduled Personal Property.

517. RENTAL TO OTHERS - THEFT COVERAGE ALL FORMS

The policy may be endorsed to cover loss by theft while the portion of the residence premises usually occupied by the insured is occasionally rented in whole or in part to others, or while there is rental to a roomer or boarder. Charge the additional rate shown in the state rate pages.

Use Endorsement **HO 04 80** Residence Rental Theft.

518. RULE RESERVED FOR FUTURE USE

519. SPECIAL COMPUTER COVERAGE ALL FORMS

The policy may be endorsed to insure computers and related equipment against additional risks of physical loss subject to certain exclusions. Charge the additional rate shown in the state rate pages.

Use Endorsement **HO 04 14** Special Computer Coverage.

520. WATER BACK UP and SUMP OVERFLOW

- A. The policy may be endorsed to provide coverage for loss resulting from water which backs up through sewers or drains or which overflows from a sump. The limit of liability available under this option is \$10,000.
- B. If insured has had two or more water back up or sump overflow losses within the last three years, the risk is ineligible for this endorsement.
- C. A deductible of \$1,000 applies. No other deductible option is available.
- D. Charge the rate shown in the state rate pages.

Use Endorsement **HO 04 95C** Water Back Up and Sump Overflow.

521. BUILDERS' RISK THEFT (Applies to Dwelling Risks Only)

Covers plumbing, heating, building materials and equipment and light fixtures as are usual to the construction of a dwelling, against loss by theft. Refer to the state rate pages for the appropriate rate.

Use Endorsements **F-070** Builders' Risk Theft and **F-004** Provisional Limit for Building(s) Under Construction.

HOMEOWNERS POLICY PROGRAM MANUAL GENERAL RULES

522. EXCESS DWELLING COVERAGE

Form HO-3 ONLY

The Coverage A-Dwelling limit of liability should be maintained at 100% of replacement cost as determined by construction evaluations and/or inflation estimates as well as from the information required of the insured.

The insured must notify the company, within 30 days of completion, of any alterations to the dwelling which increase the replacement cost of the dwelling by 5% or more.

Eligibility requirements:

1. Dwelling must be a one-family home and insured to 100% of replacement cost.
2. Dwelling must be located within an area receiving a Community Mitigation Classification 8 or better.
3. Coverage C Replacement Cost must be written in conjunction with Coverage A - Dwelling Replacement Cost.
4. Not eligible are dwellings of unique construction or built from materials that cannot be duplicated because of their unique or artistic characteristics.
5. Quality of construction must be average standard or better.
6. Recovery under this endorsement will be limited to 25% above the Coverage A limit shown on the declaration in effect at the time of loss.

Charge the additional rate shown in the state rate pages.

Use Endorsement **HO-289** Excess Dwelling Coverage- Coverage A - Dwelling.

523. HOBBY FARM ENDORSEMENT

Forms HO-2 and HO-3 ONLY

The policy may be extended to cover exposures usual and incidental to a Hobby Farm operation. This endorsement provides the following additional coverages:

1. \$10,000 in the aggregate on buildings not covered under Coverage B.
2. \$10,000 in the aggregate on covered property.

Please see the actual endorsement for coverages, definitions and limitations.

Charge the additional rate shown in the state rate pages.

Use Endorsement **HO-220** Hobby Farm endorsement.

524. OWNED MOTORIZED GOLF CART – PHYSICAL LOSS COVERAGE

The policy may be endorsed to provide \$4,000 Actual Cash Value coverage for physical loss (including collision) to a motorized golf cart, including permanently installed accessories, equipment and parts, owned by an insured. **Make, Model and Serial or Motor Number for each cart will be required.**

Also covered, for an amount equal to 10% of the limit of the cart, are accessories, equipment or parts designed or made solely for the cart that are not permanently installed provided such property is on an insured's residence or in or upon the cart off the insured's residence at the time of loss.

Eligibility requirement:

1. To be eligible for coverage, the motorized golf cart shall be of the type designed to carry up to four people on a golf course for the purpose of playing golf and shall not have been built, or modified after manufacture, to exceed a speed of 25 m.p.h. on level ground;
2. For coverage to apply, the motorized golf cart must not be:
 - a. operated in, or practicing for, any prearranged or organized race, speed contest or similar competition;
 - b. rented to others;
 - c. used to carry persons or cargo for a charge; or
 - d. used for any "business" purpose except while on a golfing facility.

A deductible amount of \$250 applies separately to each insured golf cart and separately to Section I Property Coverages if not in or upon an insured golf cart at the time of loss.

Rate each cart separately. Charge the additional rate shown in the state rate pages.

Use Endorsement **HO 05 28C** Owned Motorized Golf Cart Physical Loss Coverage.

HOME SECURITY EXCEPTIONS TO HOMEOWNERS POLICY PROGRAM MANUAL

The Home Security Policy is ideally suited for well-maintained, older, ornate homes (such as Victorian style) that otherwise would not qualify for coverage because of the significant difference between replacement cost and market value. Under the Home Security Policy building losses are paid on an actual cash value basis.

EXCEPTIONS TO HOMEOWNERS UNDERWRITING RULES

All references to the term "Homeowners Policy" are construed to mean Home Security Policy.

The Homeowners Program Underwriting Rules that apply to Form HO 00 02 apply to the Home Security Policy Program except as follows:

Underwriting Rule 7.

The entire rule is replaced by the following:

Property valuations should be determined by using the current e2Value® cost estimator. The amount of insurance should be figured on an actual cash value basis (the replacement cost less depreciation). The physical condition of the dwelling is used to determine the amount of depreciation. Construction cost indexing will be applied at each renewal. The amount of insurance written must be equal to 50% of the full replacement cost of the dwelling.

**HOME SECURITY EXCEPTIONS
TO HOMEOWNERS
POLICY PROGRAM MANUAL**

INTRODUCTION

A Home Security Policy consists of Homeowners Form HO 00 02 and Actual Cash Value Loss Settlement Form HO 04 82C with a declarations page. Form HO 04 82C replaces the Replacement Cost Loss Settlement Provision in HO 00 02 with an Actual Cash Value Loss Settlement condition.

The following exceptions revise the rules in the Homeowners Manual and apply only to the Home Security Policy. All references to the term "Homeowners Policy" are construed to mean "Home Security Policy."

EXCEPTIONS TO HOMEOWNERS GENERAL RULES

The Homeowners Program General Rules that apply to Form HO 00 02 apply to the Home Security Policy Program except as follows:

101. LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS

A. The limits of liability required under the Home Security Policy are as follows:

1. Section I - Property Damage

<u>Coverage</u>	<u>HO 00 02</u>
A - Dwelling Minimum Limit	\$40,000
B - Other Structures	10% of A
C - Personal Property	50% of A
D - Loss of Use	20% of A

2. Section II - Liability

Coverage E - Personal Liability	\$100,000 Each Occurrence
Coverage F - Medical Payments	\$1,000 Each Person

- B.** The limit of liability for Coverages C or D of Section I and E or F of Section II may be increased.
- C.** Under Coverage B of Section I, an additional amount of insurance may be written on a specific structure.
- D.** Under Coverage C of Section I, it is permissible to reduce the limit of liability to an amount not less than 40% of the limit on the dwelling.

THE FOLLOWING RULES DO NOT APPLY TO HOME SECURITY POLICIES

- 110.** New Home Discount and Renovation Discount
- 302.** Special Loss Settlement
- 401.** Superior Construction
- 502.** Building Additions and Alterations - Increased Limit - HO 00 04
- 507.** Form HO 00 06 Coverage A Dwelling
- 508.** Form HO 00 06 Units Regularly Rented to Others
- 520.** Water Back Up and Sump Overflow
- 521.** Builders' Risk Theft
- 522.** Excess Dwelling Coverage

ARKANSAS
HOMEOWNERS - FORM HO-3
\$1000 All Perils Deductible

Territory 1

Cov. A Dwelling Amount	Masonry Protection Class						
	1-3	4-5	6	7	8	9	10
60,000*	369	406	450	544	734	1,033	1,476
65,000*	388	427	473	572	771	1,086	1,551
70,000*	407	447	496	599	809	1,138	1,627
75,000*	429	472	523	633	854	1,201	1,717
80,000*	461	508	563	680	918	1,291	1,845
85,000*	483	531	589	712	961	1,352	1,932
90,000*	503	553	613	741	1,000	1,407	2,010
95,000*	519	571	633	765	1,033	1,453	2,077
100,000	530	583	647	782	1,055	1,484	2,121
105,000	552	608	674	814	1,099	1,546	2,210
110,000	575	632	701	847	1,143	1,608	2,298
115,000	597	657	728	880	1,187	1,670	2,387
120,000	618	680	754	912	1,230	1,731	2,474
125,000	640	704	781	944	1,273	1,792	2,561
130,000	662	728	807	976	1,317	1,853	2,648
135,000	684	752	834	1,008	1,360	1,914	2,735
140,000	705	776	860	1,040	1,403	1,974	2,821
145,000	727	799	886	1,071	1,445	2,034	2,906
150,000	748	823	912	1,103	1,488	2,094	2,992
155,000	769	847	938	1,134	1,530	2,154	3,077
160,000	790	870	964	1,165	1,572	2,213	3,162
165,000	811	893	990	1,196	1,614	2,272	3,246
170,000	832	916	1,015	1,227	1,656	2,330	3,330
175,000	853	939	1,041	1,258	1,698	2,389	3,414
180,000	875	962	1,067	1,289	1,740	2,448	3,498
185,000	896	985	1,092	1,320	1,781	2,507	3,582
190,000	916	1,008	1,117	1,351	1,823	2,565	3,665
195,000	937	1,031	1,143	1,381	1,864	2,623	3,748
200,000	958	1,054	1,168	1,412	1,905	2,681	3,830
205,000	976	1,074	1,190	1,439	1,941	2,732	3,904
210,000	994	1,094	1,213	1,466	1,978	2,784	3,978
215,000	1,013	1,114	1,235	1,493	2,015	2,836	4,052
220,000	1,031	1,135	1,258	1,520	2,052	2,887	4,125
225,000	1,050	1,155	1,280	1,548	2,088	2,939	4,199
230,000	1,068	1,175	1,303	1,575	2,125	2,991	4,273
235,000	1,087	1,196	1,325	1,602	2,162	3,042	4,347
240,000	1,105	1,216	1,348	1,629	2,198	3,094	4,421
245,000	1,124	1,236	1,370	1,656	2,235	3,145	4,494
250,000	1,142	1,257	1,393	1,684	2,272	3,197	4,568

Frame Protection Class						
1-3	4-5	6	7	8	9	10
443	461	517	605	747	1,184	1,697
466	485	543	636	785	1,244	1,784
488	508	570	667	823	1,305	1,870
515	536	601	704	869	1,377	1,974
554	576	646	756	934	1,480	2,121
580	603	677	792	978	1,550	2,221
603	628	704	824	1,017	1,613	2,311
623	649	727	851	1,051	1,666	2,388
637	662	743	869	1,073	1,701	2,439
663	690	774	906	1,118	1,772	2,540
690	718	805	942	1,163	1,843	2,642
716	745	836	978	1,208	1,915	2,744
742	773	866	1,014	1,252	1,984	2,844
769	800	897	1,050	1,296	2,054	2,944
795	827	927	1,085	1,340	2,124	3,044
821	854	958	1,121	1,384	2,194	3,145
847	881	988	1,156	1,428	2,263	3,243
872	908	1,018	1,191	1,471	2,331	3,341
898	934	1,048	1,226	1,514	2,400	3,440
924	961	1,078	1,261	1,557	2,469	3,538
949	987	1,107	1,296	1,600	2,536	3,635
974	1,014	1,137	1,330	1,643	2,604	3,732
999	1,040	1,166	1,365	1,685	2,671	3,828
1,025	1,066	1,196	1,399	1,728	2,739	3,925
1,050	1,093	1,225	1,434	1,770	2,806	4,022
1,075	1,119	1,255	1,468	1,813	2,874	4,119
1,100	1,145	1,284	1,502	1,855	2,940	4,214
1,125	1,170	1,313	1,536	1,897	3,006	4,309
1,150	1,196	1,342	1,570	1,938	3,072	4,404
1,172	1,219	1,367	1,600	1,976	3,132	4,489
1,194	1,242	1,393	1,630	2,013	3,191	4,573
1,216	1,265	1,419	1,661	2,051	3,250	4,658
1,238	1,288	1,445	1,691	2,088	3,309	4,743
1,260	1,312	1,471	1,721	2,125	3,368	4,828
1,282	1,335	1,497	1,751	2,163	3,428	4,913
1,305	1,358	1,523	1,782	2,200	3,487	4,998
1,327	1,381	1,548	1,812	2,237	3,546	5,083
1,349	1,404	1,574	1,842	2,275	3,605	5,167
1,371	1,427	1,600	1,872	2,312	3,664	5,252

Each Add'l

1,000 add: 3.69 4.06 4.50 5.44 7.34 10.33 14.76

4.43 4.61 5.17 6.05 7.47 11.84 16.97

* Seasonal, secondary or renewal business only.

Premiums include \$100,000 Liability, \$1,000 Medical Payments.

Form 2: Multiply Form 3 rates by 0.95.

A +/- \$2 difference vs. system rate may occur.

ARKANSAS
HOMEOWNERS - FORM HO-3
\$1000 All Perils Deductible

Territory 2

Cov. A Dwelling Amount	Masonry Protection Class						
	1-3	4-5	6	7	8	9	10
60,000*	469	516	572	692	933	1,313	1,876
65,000*	493	542	601	727	981	1,380	1,972
70,000*	517	569	630	763	1,028	1,447	2,067
75,000*	545	600	665	805	1,085	1,527	2,182
80,000*	586	645	715	865	1,166	1,641	2,345
85,000*	614	675	749	906	1,221	1,719	2,456
90,000*	639	703	779	943	1,271	1,788	2,555
95,000*	660	726	805	974	1,313	1,847	2,640
100,000	674	741	822	994	1,341	1,887	2,696
105,000	702	772	856	1,036	1,397	1,966	2,808
110,000	730	803	891	1,077	1,453	2,044	2,921
115,000	758	834	925	1,119	1,509	2,123	3,033
120,000	786	865	959	1,160	1,564	2,201	3,144
125,000	814	895	992	1,201	1,619	2,278	3,255
130,000	841	926	1,026	1,241	1,674	2,356	3,366
135,000	869	956	1,060	1,282	1,729	2,433	3,476
140,000	896	986	1,093	1,322	1,783	2,509	3,585
145,000	923	1,016	1,126	1,363	1,837	2,585	3,694
150,000	951	1,046	1,159	1,403	1,891	2,661	3,803
155,000	978	1,076	1,193	1,443	1,945	2,738	3,911
160,000	1,005	1,105	1,225	1,482	1,998	2,812	4,018
165,000	1,031	1,135	1,258	1,522	2,052	2,887	4,125
170,000	1,058	1,164	1,290	1,561	2,105	2,962	4,232
175,000	1,085	1,194	1,323	1,601	2,158	3,037	4,339
180,000	1,112	1,223	1,356	1,640	2,211	3,112	4,446
185,000	1,138	1,252	1,388	1,679	2,264	3,187	4,553
190,000	1,165	1,281	1,420	1,718	2,317	3,260	4,658
195,000	1,191	1,310	1,452	1,757	2,369	3,334	4,763
200,000	1,217	1,339	1,484	1,796	2,421	3,407	4,868
205,000	1,241	1,365	1,513	1,830	2,468	3,473	4,962
210,000	1,264	1,391	1,542	1,865	2,514	3,539	5,056
215,000	1,287	1,416	1,570	1,900	2,561	3,604	5,150
220,000	1,311	1,442	1,599	1,934	2,608	3,670	5,243
225,000	1,334	1,468	1,627	1,969	2,654	3,735	5,337
230,000	1,358	1,494	1,656	2,003	2,701	3,801	5,431
235,000	1,381	1,520	1,685	2,038	2,748	3,867	5,525
240,000	1,405	1,545	1,713	2,073	2,794	3,932	5,619
245,000	1,428	1,571	1,742	2,107	2,841	3,998	5,712
250,000	1,452	1,597	1,770	2,142	2,888	4,064	5,806

Frame Protection Class						
1-3	4-5	6	7	8	9	10
563	586	657	769	950	1,505	2,157
592	616	691	808	998	1,582	2,267
620	646	724	847	1,047	1,659	2,377
655	682	764	894	1,105	1,750	2,509
704	733	821	961	1,188	1,881	2,696
737	767	860	1,007	1,244	1,970	2,824
767	798	895	1,047	1,294	2,050	2,938
792	825	924	1,082	1,337	2,118	3,035
809	842	944	1,105	1,365	2,163	3,100
843	877	984	1,151	1,422	2,253	3,229
877	912	1,023	1,197	1,479	2,343	3,358
910	948	1,062	1,243	1,536	2,434	3,488
944	982	1,101	1,289	1,592	2,522	3,615
977	1,017	1,140	1,334	1,648	2,611	3,742
1,010	1,051	1,179	1,380	1,704	2,700	3,870
1,043	1,086	1,217	1,425	1,760	2,789	3,997
1,076	1,120	1,256	1,470	1,815	2,876	4,122
1,109	1,154	1,294	1,514	1,871	2,963	4,247
1,141	1,188	1,332	1,559	1,926	3,051	4,372
1,174	1,222	1,370	1,603	1,981	3,138	4,497
1,206	1,255	1,407	1,647	2,035	3,224	4,620
1,238	1,289	1,445	1,691	2,089	3,309	4,743
1,270	1,322	1,482	1,735	2,143	3,395	4,866
1,302	1,355	1,520	1,779	2,197	3,481	4,989
1,334	1,389	1,557	1,823	2,252	3,567	5,112
1,366	1,422	1,595	1,866	2,306	3,653	5,235
1,398	1,455	1,631	1,909	2,359	3,737	5,356
1,429	1,488	1,668	1,952	2,412	3,821	5,477
1,461	1,521	1,705	1,996	2,465	3,905	5,597
1,489	1,550	1,738	2,034	2,513	3,981	5,705
1,517	1,579	1,771	2,072	2,560	4,056	5,813
1,545	1,609	1,803	2,111	2,608	4,131	5,921
1,574	1,638	1,836	2,149	2,655	4,206	6,029
1,602	1,667	1,869	2,188	2,703	4,282	6,137
1,630	1,696	1,902	2,226	2,750	4,357	6,245
1,658	1,726	1,935	2,265	2,798	4,432	6,352
1,686	1,755	1,968	2,303	2,845	4,507	6,460
1,714	1,784	2,001	2,342	2,893	4,583	6,568
1,742	1,814	2,033	2,380	2,940	4,658	6,676

Each Add'l

1,000 add: 4.69 5.16 5.72 6.92 9.33 13.13 18.76

5.63 5.86 6.57 7.69 9.50 15.05 21.57

* Seasonal, secondary or renewal business only.

Premiums include \$100,000 Liability, \$1,000 Medical Payments.

Form 2: Multiply Form 3 rates by 0.95.

A +-\$2 difference vs. system rate may occur.

**ARKANSAS
HOMEOWNERS - FORM HO-3
\$1000 All Perils Deductible**

Territory 3

Cov. A Dwelling Amount	Masonry Protection Class						
	1-3	4-5	6	7	8	9	10
60,000*	590	649	720	870	1,174	1,652	2,360
65,000*	620	682	757	914	1,234	1,736	2,480
70,000*	650	715	793	959	1,294	1,821	2,601
75,000*	686	755	837	1,012	1,365	1,921	2,745
80,000*	738	811	900	1,088	1,468	2,065	2,950
85,000*	772	850	942	1,139	1,537	2,162	3,089
90,000*	804	884	981	1,185	1,599	2,250	3,214
95,000*	830	913	1,013	1,224	1,652	2,324	3,321
100,000	848	933	1,035	1,250	1,687	2,374	3,391
105,000	883	972	1,078	1,302	1,757	2,473	3,533
110,000	919	1,010	1,121	1,355	1,828	2,572	3,675
115,000	954	1,049	1,164	1,407	1,898	2,671	3,816
120,000	989	1,088	1,207	1,458	1,968	2,769	3,955
125,000	1,024	1,126	1,249	1,509	2,037	2,866	4,095
130,000	1,058	1,164	1,292	1,561	2,106	2,964	4,234
135,000	1,093	1,203	1,334	1,612	2,175	3,061	4,373
140,000	1,127	1,240	1,376	1,663	2,244	3,157	4,510
145,000	1,162	1,278	1,418	1,713	2,312	3,253	4,647
150,000	1,196	1,316	1,459	1,763	2,380	3,349	4,784
155,000	1,230	1,353	1,501	1,814	2,448	3,444	4,921
160,000	1,264	1,390	1,542	1,864	2,515	3,539	5,055
165,000	1,297	1,427	1,583	1,913	2,582	3,633	5,190
170,000	1,331	1,464	1,624	1,963	2,649	3,727	5,324
175,000	1,365	1,501	1,665	2,012	2,715	3,821	5,459
180,000	1,398	1,538	1,706	2,062	2,782	3,915	5,593
185,000	1,432	1,575	1,747	2,111	2,849	4,009	5,728
190,000	1,465	1,611	1,788	2,160	2,915	4,102	5,860
195,000	1,498	1,648	1,828	2,209	2,981	4,194	5,992
200,000	1,531	1,684	1,868	2,258	3,047	4,287	6,124
205,000	1,561	1,717	1,904	2,301	3,105	4,370	6,242
210,000	1,590	1,749	1,940	2,345	3,164	4,452	6,360
215,000	1,620	1,782	1,976	2,388	3,223	4,535	6,478
220,000	1,649	1,814	2,012	2,432	3,281	4,617	6,596
225,000	1,679	1,846	2,048	2,475	3,340	4,700	6,714
230,000	1,708	1,879	2,084	2,519	3,399	4,783	6,832
235,000	1,738	1,911	2,120	2,562	3,457	4,865	6,950
240,000	1,767	1,944	2,156	2,606	3,516	4,948	7,068
245,000	1,797	1,976	2,192	2,649	3,575	5,030	7,186
250,000	1,826	2,009	2,228	2,693	3,634	5,113	7,304

Frame Protection Class						
1-3	4-5	6	7	8	9	10
708	738	826	968	1,195	1,894	2,714
744	776	868	1,017	1,256	1,991	2,852
780	813	910	1,067	1,317	2,087	2,991
823	858	961	1,126	1,390	2,203	3,156
885	923	1,033	1,210	1,494	2,368	3,393
927	966	1,081	1,267	1,564	2,479	3,553
964	1,005	1,125	1,318	1,628	2,580	3,696
996	1,038	1,162	1,362	1,681	2,665	3,819
1,017	1,061	1,187	1,391	1,717	2,722	3,900
1,060	1,105	1,237	1,449	1,789	2,835	4,063
1,102	1,149	1,286	1,507	1,861	2,949	4,226
1,145	1,193	1,336	1,565	1,932	3,063	4,389
1,187	1,237	1,384	1,622	2,003	3,174	4,549
1,228	1,280	1,433	1,679	2,073	3,286	4,709
1,270	1,324	1,482	1,737	2,144	3,398	4,869
1,312	1,368	1,531	1,794	2,214	3,510	5,029
1,353	1,410	1,578	1,850	2,284	3,619	5,186
1,394	1,453	1,626	1,906	2,353	3,729	5,344
1,435	1,496	1,674	1,962	2,422	3,839	5,501
1,476	1,539	1,722	2,018	2,492	3,949	5,659
1,517	1,581	1,769	2,073	2,560	4,057	5,813
1,557	1,623	1,816	2,129	2,628	4,165	5,968
1,597	1,665	1,863	2,184	2,696	4,273	6,123
1,638	1,707	1,911	2,239	2,764	4,381	6,277
1,678	1,749	1,958	2,294	2,832	4,489	6,432
1,718	1,791	2,005	2,349	2,900	4,597	6,587
1,758	1,832	2,051	2,404	2,967	4,703	6,739
1,798	1,874	2,097	2,458	3,034	4,809	6,891
1,837	1,915	2,143	2,512	3,101	4,915	7,043
1,873	1,952	2,185	2,560	3,161	5,010	7,179
1,908	1,989	2,226	2,609	3,221	5,104	7,314
1,943	2,026	2,267	2,657	3,280	5,199	7,450
1,979	2,063	2,309	2,706	3,340	5,294	7,586
2,014	2,100	2,350	2,754	3,400	5,388	7,721
2,050	2,137	2,391	2,802	3,460	5,483	7,857
2,085	2,173	2,433	2,851	3,519	5,578	7,993
2,120	2,210	2,474	2,899	3,579	5,673	8,128
2,156	2,247	2,515	2,948	3,639	5,767	8,264
2,191	2,284	2,556	2,996	3,699	5,862	8,400

Each Add'l

1,000 add: 5.90 6.49 7.20 8.70 11.74 16.52 23.60

7.08 7.38 8.26 9.68 11.95 18.94 27.14

* Seasonal, secondary or renewal business only.

Premiums include \$100,000 Liability, \$1,000 Medical Payments.

Form 2: Multiply Form 3 rates by 0.95.

A +-\$2 difference vs. system rate may occur.

ARKANSAS

TERRITORY 1

TENANT - Form HO-4 \$1000 All Perils Deductible

Cov. C Contents Amount	All Constructions Protection Class				
	1-4	5-6	7-8	9	10
6,000	98	105	116	151	177
8,000	116	124	137	179	209
10,000	134	143	158	206	241
12,000	147	157	174	227	265
14,000	161	172	190	247	289
16,000	174	186	205	268	313
18,000	187	200	221	288	337
20,000	201	214	237	308	361
22,000	214	228	252	328	384
24,000	226	242	267	348	407
26,000	239	255	282	368	430
28,000	252	269	297	387	453
30,000	264	282	312	406	475
35,000	295	315	348	454	531

Each Add'l

1,000 add: 6.03 6.44 7.11 9.27 10.85

CONDOMINIUM - Form HO-6 \$1000 All Perils Deductible

Cov. C Contents Amount	All Constructions Protection Class				
	1-4	5-6	7-8	9	10
6,000	92	98	108	141	165
8,000	106	114	125	163	191
10,000	123	132	145	189	221
12,000	135	145	159	208	243
14,000	147	158	173	226	264
16,000	159	171	188	245	286
18,000	171	184	202	263	308
20,000	183	197	216	282	329
22,000	195	210	230	300	351
24,000	207	223	244	319	373
26,000	219	235	259	337	394
28,000	231	248	273	356	416
30,000	244	261	287	374	438
35,000	270	290	318	415	485

Each Add'l

1,000 add: 4.06 4.36 4.79 6.24 7.29

Premiums include \$100,000 Liability, \$1,000 Medical Payments.

ARKANSAS

TERRITORY 2

TENANT - Form HO-4 \$1000 All Perils Deductible

Cov. C Contents Amount	All Constructions Protection Class				
	1-4	5-6	7-8	9	10
6,000	101	108	119	156	182
8,000	120	128	141	185	215
10,000	138	148	163	213	248
12,000	152	163	179	234	273
14,000	166	178	196	256	298
16,000	179	192	212	277	322
18,000	193	207	228	298	347
20,000	207	222	244	319	371
22,000	220	236	260	340	395
24,000	233	250	275	360	419
26,000	246	264	291	380	443
28,000	259	278	306	400	466
30,000	272	292	321	420	489
35,000	304	326	359	469	546

Each Add'l

1,000 add: 6.21 6.66 7.34 9.59 11.16

CONDOMINIUM - Form HO-6 \$1000 All Perils Deductible

Cov. C Contents Amount	All Constructions Protection Class				
	1-4	5-6	7-8	9	10
6,000	95	102	112	147	171
8,000	110	118	130	170	198
10,000	128	137	151	197	230
12,000	141	150	166	216	253
14,000	153	164	181	236	275
16,000	166	177	195	255	298
18,000	178	191	210	274	320
20,000	191	204	225	294	343
22,000	203	218	240	313	365
24,000	216	231	255	332	388
26,000	228	244	269	351	410
28,000	241	258	284	371	433
30,000	253	271	299	390	455
35,000	281	301	331	432	505

Each Add'l

1,000 add: 4.22 4.52 4.98 6.50 7.59

Premiums include \$100,000 Liability, \$1,000 Medical Payments.

ARKANSAS

TERRITORY 3

TENANT - Form HO-4 \$1000 All Perils Deductible

Cov. C Contents Amount	All Constructions Protection Class				
	1-4	5-6	7-8	9	10
6,000	113	121	133	174	203
8,000	134	143	158	205	240
10,000	154	165	182	237	277
12,000	169	182	200	261	305
14,000	185	198	218	284	332
16,000	200	215	237	308	360
18,000	215	231	255	332	388
20,000	231	247	272	355	415
22,000	245	263	290	378	442
24,000	260	279	308	401	468
26,000	275	295	325	423	494
28,000	289	310	342	445	520
30,000	304	325	359	467	546
35,000	339	363	401	522	610

Each Add'l

1,000 add: 6.93 7.43 8.19 10.67 12.47

CONDOMINIUM - Form HO-6 \$1000 All Perils Deductible

Cov. C Contents Amount	All Constructions Protection Class				
	1-4	5-6	7-8	9	10
6,000	106	113	125	163	191
8,000	123	131	145	189	221
10,000	142	152	168	219	256
12,000	156	167	184	240	281
14,000	170	182	201	262	306
16,000	184	197	217	283	331
18,000	198	212	234	305	356
20,000	212	226	250	326	381
22,000	225	241	267	348	407
24,000	239	256	283	369	432
26,000	253	271	300	391	457
28,000	267	286	316	412	482
30,000	281	301	333	434	507
35,000	312	334	369	481	562

Each Add'l

1,000 add: 4.69 5.02 5.54 7.23 8.45

Premiums include \$100,000 Liability, \$1,000 Medical Payments.

ARKANSAS

PREFERRED HOMEOWNERS - FORM HO-3

\$1000 All Perils Deductible

Territory 1

Cov. A Dwelling Amount	Masonry Protection Class					Frame Protection Class				
	1-3	4-5	6	7	8	1-3	4-5	6	7	8
100,000*	602	655	728	867	1,167	710	740	831	962	1,252
105,000*	627	683	759	904	1,217	740	771	866	1,003	1,305
110,000*	652	710	788	939	1,265	770	802	900	1,043	1,356
115,000*	677	737	819	976	1,313	799	832	935	1,083	1,408
120,000*	701	763	848	1,010	1,360	827	862	968	1,121	1,458
125,000*	725	789	876	1,044	1,406	855	891	1,001	1,159	1,507
130,000*	747	814	904	1,077	1,449	882	919	1,032	1,195	1,554
135,000*	768	837	929	1,107	1,490	907	944	1,061	1,228	1,598
140,000*	789	859	954	1,137	1,530	931	970	1,089	1,262	1,641
145,000*	810	883	980	1,168	1,572	957	996	1,119	1,296	1,686
150,000*	831	905	1,005	1,198	1,612	981	1,022	1,148	1,329	1,729
155,000*	855	932	1,034	1,233	1,659	1,010	1,052	1,181	1,368	1,779
160,000*	878	956	1,062	1,266	1,704	1,037	1,080	1,213	1,404	1,827
165,000*	903	983	1,092	1,301	1,752	1,066	1,110	1,247	1,444	1,878
170,000*	926	1,009	1,120	1,335	1,797	1,093	1,139	1,279	1,481	1,927
175,000*	955	1,040	1,154	1,376	1,852	1,127	1,174	1,318	1,526	1,986
180,000*	982	1,069	1,188	1,415	1,905	1,159	1,207	1,356	1,570	2,043
185,000*	1,009	1,099	1,221	1,454	1,958	1,191	1,241	1,394	1,614	2,100
190,000*	1,038	1,130	1,255	1,495	2,013	1,225	1,276	1,433	1,659	2,158
195,000*	1,066	1,161	1,289	1,536	2,068	1,258	1,310	1,472	1,705	2,217
200,000	1,095	1,193	1,324	1,578	2,124	1,293	1,346	1,512	1,751	2,278
205,000	1,113	1,212	1,346	1,604	2,159	1,314	1,368	1,537	1,780	2,315
210,000	1,131	1,232	1,368	1,630	2,194	1,335	1,390	1,562	1,809	2,353
215,000	1,149	1,251	1,389	1,655	2,228	1,356	1,412	1,586	1,837	2,389
220,000	1,167	1,270	1,411	1,681	2,263	1,377	1,434	1,611	1,865	2,427
225,000	1,184	1,289	1,432	1,706	2,297	1,398	1,456	1,635	1,893	2,463
230,000	1,202	1,309	1,454	1,732	2,332	1,419	1,478	1,660	1,922	2,500
235,000	1,219	1,328	1,475	1,757	2,366	1,439	1,499	1,684	1,950	2,537
240,000	1,237	1,347	1,496	1,782	2,400	1,460	1,521	1,708	1,978	2,573
245,000	1,255	1,366	1,517	1,808	2,434	1,481	1,542	1,732	2,006	2,610
250,000	1,272	1,385	1,538	1,833	2,468	1,501	1,564	1,756	2,034	2,646
275,000	1,373	1,496	1,661	1,979	2,664	1,621	1,689	1,897	2,196	2,857
300,000	1,475	1,606	1,783	2,125	2,860	1,741	1,813	2,036	2,358	3,067
325,000	1,587	1,728	1,919	2,286	3,078	1,873	1,951	2,191	2,537	3,301
350,000	1,699	1,850	2,055	2,448	3,296	2,006	2,089	2,346	2,717	3,534
375,000	1,811	1,973	2,190	2,610	3,514	2,138	2,227	2,501	2,896	3,768
400,000	1,924	2,095	2,326	2,772	3,731	2,271	2,365	2,656	3,076	4,001
425,000	2,036	2,217	2,462	2,933	3,949	2,403	2,503	2,811	3,255	4,235
450,000	2,148	2,339	2,598	3,095	4,167	2,536	2,641	2,966	3,435	4,468

Each Add'l

1,000 add: 4.49 4.89 5.43 6.47 8.71 5.30 5.52 6.20 7.18 9.34

* Seasonal, secondary or renewal business only.

Premiums include \$100,000 Liability, \$1,000 Medical Payments. A +-\$2 difference vs. system rate may occur.

ARKANSAS
PREFERRED HOMEOWNERS - FORM HO-3
\$1000 All Perils Deductible

Territory 2

Cov. A Dwelling Amount	Masonry Protection Class					Frame Protection Class				
	1-3	4-5	6	7	8	1-3	4-5	6	7	8
100,000*	678	740	820	977	1,316	800	833	935	1,085	1,410
105,000*	707	771	855	1,018	1,372	834	869	975	1,132	1,470
110,000*	735	802	889	1,059	1,426	867	903	1,013	1,176	1,528
115,000*	763	832	923	1,099	1,481	900	938	1,053	1,221	1,586
120,000*	790	862	955	1,138	1,533	932	971	1,090	1,264	1,642
125,000*	817	891	988	1,177	1,585	964	1,004	1,127	1,307	1,698
130,000*	842	919	1,018	1,213	1,634	993	1,035	1,161	1,348	1,751
135,000*	866	944	1,047	1,247	1,680	1,021	1,064	1,194	1,386	1,800
140,000*	889	970	1,075	1,281	1,725	1,049	1,093	1,226	1,423	1,848
145,000*	913	996	1,105	1,316	1,773	1,078	1,123	1,260	1,462	1,899
150,000*	937	1,022	1,133	1,349	1,818	1,105	1,151	1,292	1,499	1,947
155,000*	964	1,052	1,166	1,389	1,871	1,137	1,185	1,330	1,543	2,004
160,000*	990	1,080	1,197	1,426	1,921	1,168	1,217	1,365	1,584	2,058
165,000*	1,018	1,110	1,231	1,466	1,975	1,201	1,251	1,404	1,629	2,116
170,000*	1,044	1,139	1,263	1,504	2,026	1,232	1,283	1,440	1,671	2,170
175,000*	1,076	1,174	1,301	1,550	2,088	1,269	1,322	1,484	1,722	2,237
180,000*	1,107	1,207	1,338	1,594	2,148	1,306	1,360	1,527	1,771	2,301
185,000*	1,137	1,241	1,376	1,639	2,208	1,342	1,398	1,569	1,821	2,365
190,000*	1,169	1,276	1,414	1,685	2,269	1,380	1,437	1,613	1,872	2,431
195,000*	1,201	1,310	1,453	1,731	2,331	1,417	1,477	1,657	1,923	2,497
200,000	1,234	1,346	1,493	1,778	2,395	1,456	1,517	1,702	1,976	2,566
205,000	1,254	1,368	1,517	1,807	2,434	1,480	1,542	1,730	2,008	2,608
210,000	1,275	1,390	1,542	1,836	2,474	1,504	1,567	1,758	2,040	2,650
215,000	1,294	1,412	1,565	1,865	2,512	1,527	1,591	1,785	2,072	2,691
220,000	1,315	1,434	1,590	1,894	2,551	1,551	1,616	1,813	2,104	2,733
225,000	1,334	1,456	1,614	1,922	2,590	1,574	1,640	1,841	2,136	2,774
230,000	1,355	1,478	1,638	1,952	2,629	1,598	1,665	1,869	2,168	2,816
235,000	1,374	1,499	1,662	1,980	2,667	1,621	1,689	1,896	2,200	2,857
240,000	1,394	1,521	1,686	2,008	2,705	1,645	1,714	1,923	2,232	2,898
245,000	1,414	1,542	1,710	2,037	2,744	1,668	1,738	1,950	2,263	2,939
250,000	1,433	1,564	1,734	2,065	2,782	1,691	1,762	1,977	2,295	2,980
275,000	1,548	1,689	1,872	2,230	3,004	1,826	1,903	2,135	2,478	3,218
300,000	1,662	1,813	2,010	2,394	3,225	1,961	2,043	2,292	2,660	3,455
325,000	1,788	1,951	2,163	2,576	3,470	2,110	2,198	2,467	2,863	3,718
350,000	1,915	2,089	2,316	2,759	3,716	2,259	2,354	2,641	3,065	3,981
375,000	2,041	2,227	2,469	2,941	3,961	2,408	2,509	2,816	3,268	4,244
400,000	2,168	2,365	2,622	3,123	4,207	2,558	2,665	2,990	3,470	4,507
425,000	2,294	2,503	2,775	3,305	4,452	2,707	2,820	3,165	3,673	4,770
450,000	2,421	2,641	2,928	3,488	4,698	2,856	2,976	3,339	3,875	5,033

Each Add'l

1,000 add: 5.06 5.52 6.12 7.29 9.82 5.97 6.22 6.98 8.10 10.52

* Seasonal, secondary or renewal business only.

Premiums include \$100,000 Liability, \$1,000 Medical Payments. A +-\$2 difference vs. system rate may occur.

ARKANSAS
PREFERRED HOMEOWNERS - FORM HO-3
\$1000 All Perils Deductible

Territory 3

Cov. A Dwelling Amount	Masonry Protection Class					Frame Protection Class				
	1-3	4-5	6	7	8	1-3	4-5	6	7	8
100,000*	833	909	1,009	1,201	1,617	984	1,025	1,150	1,333	1,734
105,000*	869	947	1,052	1,252	1,686	1,025	1,069	1,199	1,390	1,808
110,000*	903	984	1,093	1,301	1,753	1,066	1,111	1,246	1,445	1,879
115,000*	938	1,022	1,136	1,351	1,820	1,107	1,154	1,294	1,500	1,951
120,000*	971	1,058	1,175	1,399	1,884	1,146	1,194	1,339	1,553	2,020
125,000*	1,004	1,094	1,215	1,446	1,948	1,185	1,235	1,385	1,606	2,089
130,000*	1,035	1,128	1,253	1,491	2,008	1,221	1,273	1,428	1,656	2,153
135,000*	1,064	1,160	1,288	1,533	2,065	1,256	1,309	1,468	1,702	2,214
140,000*	1,093	1,191	1,323	1,574	2,121	1,290	1,344	1,508	1,748	2,274
145,000*	1,123	1,224	1,359	1,617	2,179	1,325	1,381	1,549	1,796	2,336
150,000*	1,151	1,255	1,394	1,658	2,234	1,359	1,416	1,588	1,842	2,395
155,000*	1,185	1,292	1,434	1,707	2,299	1,398	1,457	1,634	1,895	2,465
160,000*	1,217	1,326	1,473	1,753	2,361	1,436	1,496	1,678	1,946	2,531
165,000*	1,251	1,363	1,514	1,802	2,427	1,476	1,538	1,725	2,001	2,602
170,000*	1,283	1,399	1,553	1,848	2,490	1,514	1,578	1,770	2,053	2,670
175,000*	1,322	1,441	1,601	1,905	2,566	1,560	1,626	1,824	2,115	2,751
180,000*	1,360	1,483	1,647	1,960	2,640	1,605	1,673	1,876	2,176	2,830
185,000*	1,398	1,524	1,693	2,014	2,713	1,650	1,720	1,929	2,237	2,909
190,000*	1,437	1,567	1,740	2,071	2,789	1,696	1,768	1,983	2,299	2,990
195,000*	1,477	1,610	1,788	2,127	2,865	1,743	1,816	2,037	2,362	3,072
200,000	1,517	1,654	1,837	2,185	2,944	1,790	1,866	2,093	2,427	3,156
205,000	1,542	1,681	1,867	2,221	2,992	1,820	1,896	2,127	2,467	3,208
210,000	1,567	1,708	1,897	2,257	3,040	1,849	1,927	2,161	2,506	3,260
215,000	1,591	1,734	1,926	2,292	3,088	1,878	1,957	2,195	2,545	3,310
220,000	1,616	1,761	1,956	2,328	3,136	1,907	1,987	2,229	2,585	3,362
225,000	1,640	1,788	1,986	2,363	3,183	1,936	2,017	2,263	2,624	3,412
230,000	1,665	1,815	2,016	2,399	3,231	1,965	2,048	2,297	2,664	3,464
235,000	1,689	1,841	2,045	2,434	3,278	1,994	2,078	2,330	2,702	3,515
240,000	1,714	1,868	2,075	2,468	3,325	2,022	2,108	2,364	2,741	3,565
245,000	1,738	1,894	2,104	2,503	3,372	2,051	2,137	2,397	2,780	3,615
250,000	1,762	1,921	2,133	2,538	3,419	2,079	2,167	2,431	2,819	3,666
275,000	1,903	2,074	2,303	2,741	3,692	2,245	2,340	2,625	3,044	3,958
300,000	2,043	2,227	2,473	2,942	3,964	2,410	2,512	2,818	3,268	4,249
325,000	2,198	2,396	2,661	3,166	4,266	2,594	2,704	3,032	3,516	4,573
350,000	2,354	2,566	2,849	3,390	4,567	2,777	2,895	3,247	3,765	4,896
375,000	2,509	2,735	3,038	3,614	4,869	2,961	3,086	3,461	4,014	5,220
400,000	2,665	2,905	3,226	3,838	5,171	3,144	3,277	3,676	4,263	5,543
425,000	2,820	3,074	3,414	4,062	5,473	3,328	3,469	3,890	4,511	5,867
450,000	2,976	3,244	3,602	4,286	5,774	3,511	3,660	4,105	4,760	6,190

Each Add'l

1,000 add: 6.22 6.78 7.53 8.96 12.07 7.34 7.65 8.58 9.95 12.94

* Seasonal, secondary or renewal business only.

Premiums include \$100,000 Liability, \$1,000 Medical Payments. A +-\$2 difference vs. system rate may occur.

ARKANSAS
HOME SECURITY - Form HO-2
\$1000 All Perils Deductible

Territory 1

Cov. A Dwelling Amount	Masonry Protection Class							Frame Protection Class						
	1-3	4-5	6	7	8	9	10	1-3	4-5	6	7	8	9	10
40,000	334	367	407	492	664	934	1,335	401	417	467	547	676	1,071	1,535
45,000	345	380	420	509	686	965	1,380	414	431	483	565	699	1,107	1,587
50,000	356	392	434	525	708	996	1,423	427	445	498	583	721	1,142	1,637
55,000	372	409	454	549	740	1,041	1,488	447	465	521	610	754	1,194	1,712
60,000	388	427	473	572	772	1,086	1,552	466	485	543	636	786	1,245	1,785
65,000	415	457	506	612	826	1,162	1,661	499	519	581	681	841	1,332	1,910
70,000	432	476	527	637	860	1,210	1,729	519	540	605	709	876	1,387	1,988
75,000	477	525	582	704	950	1,336	1,909	573	597	668	782	967	1,531	2,196
80,000	512	564	624	755	1,019	1,434	2,049	615	640	717	840	1,038	1,643	2,356
85,000	539	594	657	795	1,073	1,510	2,157	648	674	755	884	1,093	1,731	2,481
90,000	566	623	691	835	1,127	1,586	2,266	680	708	793	929	1,148	1,818	2,606
95,000	601	662	733	887	1,197	1,683	2,406	722	752	842	986	1,218	1,930	2,767
100,000	636	700	776	938	1,266	1,781	2,545	764	795	891	1,043	1,289	2,042	2,927
105,000	673	741	821	992	1,339	1,884	2,693	809	841	942	1,103	1,364	2,160	3,097
110,000	710	781	866	1,047	1,413	1,987	2,840	853	888	994	1,164	1,438	2,278	3,267
115,000	747	822	911	1,101	1,486	2,091	2,988	897	934	1,045	1,224	1,513	2,397	3,436
120,000	784	863	955	1,155	1,559	2,194	3,135	941	980	1,097	1,285	1,588	2,515	3,606
125,000	823	905	1,003	1,213	1,637	2,302	3,290	988	1,028	1,151	1,348	1,666	2,639	3,784
130,000	861	948	1,050	1,270	1,714	2,411	3,445	1,035	1,077	1,205	1,412	1,745	2,764	3,963
135,000	898	989	1,095	1,324	1,787	2,514	3,593	1,079	1,123	1,257	1,472	1,820	2,882	4,132
140,000	935	1,029	1,140	1,379	1,861	2,617	3,740	1,123	1,169	1,309	1,533	1,894	3,000	4,302
145,000	972	1,070	1,185	1,433	1,934	2,720	3,888	1,167	1,215	1,360	1,593	1,969	3,119	4,471
150,000	1,009	1,110	1,230	1,487	2,007	2,824	4,035	1,212	1,261	1,412	1,654	2,044	3,237	4,641
155,000	1,043	1,148	1,271	1,538	2,075	2,919	4,172	1,253	1,304	1,460	1,710	2,113	3,347	4,798
160,000	1,077	1,185	1,313	1,588	2,143	3,015	4,308	1,294	1,346	1,507	1,766	2,182	3,456	4,955
165,000	1,111	1,223	1,355	1,638	2,211	3,110	4,445	1,335	1,389	1,555	1,822	2,251	3,566	5,112
170,000	1,145	1,261	1,396	1,689	2,279	3,206	4,582	1,376	1,432	1,603	1,877	2,320	3,675	5,269
175,000	1,180	1,298	1,438	1,739	2,347	3,301	4,718	1,417	1,474	1,651	1,933	2,389	3,785	5,426
180,000	1,214	1,336	1,480	1,789	2,415	3,397	4,855	1,458	1,517	1,699	1,989	2,459	3,894	5,583
185,000	1,248	1,373	1,521	1,840	2,483	3,493	4,991	1,499	1,560	1,746	2,045	2,528	4,004	5,741
190,000	1,282	1,411	1,563	1,890	2,551	3,588	5,128	1,540	1,602	1,794	2,101	2,597	4,113	5,898
195,000	1,316	1,448	1,604	1,940	2,619	3,684	5,264	1,581	1,645	1,842	2,157	2,666	4,223	6,055
200,000	1,350	1,486	1,646	1,991	2,687	3,779	5,401	1,622	1,688	1,890	2,213	2,735	4,333	6,212
205,000	1,385	1,524	1,689	2,042	2,756	3,877	5,541	1,664	1,731	1,939	2,271	2,806	4,445	6,372
210,000	1,420	1,563	1,731	2,094	2,826	3,975	5,680	1,706	1,775	1,987	2,328	2,877	4,557	6,533
215,000	1,455	1,601	1,774	2,145	2,895	4,073	5,820	1,748	1,819	2,036	2,385	2,948	4,669	6,694
220,000	1,490	1,640	1,816	2,196	2,964	4,170	5,960	1,789	1,862	2,085	2,442	3,018	4,781	6,854
225,000	1,525	1,678	1,859	2,248	3,034	4,268	6,099	1,831	1,906	2,134	2,499	3,089	4,893	7,015

Each Add'l

1,000 add: 6.98 7.69 8.51 10.30 13.90 19.55 27.94 8.39 8.73 9.77 11.45 14.15 22.41 32.13

Premiums include \$100,000 Liability, \$1,000 Medical Payments.

A +-\$2 difference vs. system rate may occur.

ARKANSAS
HOME SECURITY - Form HO-2
\$1000 All Perils Deductible

Territory 2

Cov. A Dwelling Amount	Masonry Protection Class							Frame Protection Class						
	1-3	4-5	6	7	8	9	10	1-3	4-5	6	7	8	9	10
40,000	372	409	454	550	741	1,042	1,490	447	465	521	611	754	1,195	1,713
45,000	385	423	469	568	766	1,077	1,540	462	481	539	631	780	1,236	1,771
50,000	397	436	484	586	790	1,111	1,588	477	496	556	651	804	1,275	1,827
55,000	415	456	506	613	827	1,162	1,661	499	519	581	681	841	1,333	1,910
60,000	433	476	528	639	862	1,212	1,732	520	541	606	710	877	1,390	1,992
65,000	463	509	565	684	922	1,297	1,853	556	579	648	760	938	1,487	2,131
70,000	482	530	588	712	960	1,350	1,929	579	603	675	791	977	1,548	2,219
75,000	533	585	649	786	1,060	1,491	2,130	640	665	745	873	1,079	1,710	2,450
80,000	572	628	697	843	1,138	1,600	2,286	686	714	800	937	1,158	1,835	2,629
85,000	602	662	734	888	1,198	1,685	2,407	723	752	842	987	1,219	1,932	2,769
90,000	632	695	771	933	1,259	1,770	2,529	759	790	885	1,037	1,280	2,029	2,908
95,000	671	738	818	990	1,336	1,879	2,685	806	839	939	1,101	1,359	2,155	3,088
100,000	710	781	866	1,048	1,414	1,988	2,840	853	887	994	1,164	1,438	2,280	3,267
105,000	751	826	916	1,109	1,496	2,103	3,005	902	939	1,051	1,232	1,522	2,412	3,456
110,000	792	871	966	1,169	1,577	2,218	3,170	952	990	1,109	1,299	1,605	2,544	3,645
115,000	834	916	1,016	1,230	1,659	2,333	3,334	1,001	1,041	1,167	1,367	1,688	2,676	3,835
120,000	875	962	1,067	1,291	1,741	2,448	3,499	1,050	1,093	1,224	1,434	1,772	2,808	4,024
125,000	918	1,009	1,119	1,355	1,827	2,569	3,672	1,102	1,147	1,285	1,505	1,859	2,947	4,223
130,000	961	1,057	1,172	1,419	1,914	2,691	3,845	1,154	1,201	1,345	1,576	1,947	3,086	4,422
135,000	1,002	1,102	1,222	1,479	1,996	2,806	4,010	1,204	1,252	1,403	1,644	2,030	3,218	4,611
140,000	1,044	1,147	1,272	1,540	2,077	2,921	4,174	1,253	1,304	1,460	1,711	2,114	3,350	4,801
145,000	1,085	1,192	1,323	1,601	2,159	3,036	4,339	1,303	1,355	1,518	1,779	2,197	3,482	4,990
150,000	1,126	1,238	1,373	1,661	2,241	3,151	4,503	1,352	1,407	1,576	1,846	2,280	3,614	5,179
155,000	1,164	1,279	1,419	1,718	2,317	3,258	4,656	1,398	1,454	1,629	1,908	2,357	3,736	5,354
160,000	1,202	1,321	1,466	1,774	2,393	3,365	4,808	1,444	1,502	1,682	1,971	2,435	3,859	5,530
165,000	1,240	1,363	1,512	1,830	2,469	3,471	4,960	1,489	1,549	1,736	2,033	2,512	3,981	5,705
170,000	1,278	1,405	1,559	1,886	2,545	3,578	5,113	1,535	1,597	1,789	2,096	2,589	4,103	5,880
175,000	1,316	1,447	1,605	1,943	2,620	3,684	5,265	1,581	1,645	1,842	2,158	2,666	4,226	6,056
180,000	1,354	1,489	1,652	1,999	2,696	3,791	5,418	1,627	1,692	1,896	2,221	2,743	4,348	6,231
185,000	1,393	1,531	1,698	2,055	2,772	3,898	5,570	1,672	1,740	1,949	2,283	2,820	4,470	6,406
190,000	1,431	1,573	1,745	2,111	2,848	4,004	5,723	1,718	1,787	2,002	2,346	2,898	4,593	6,582
195,000	1,469	1,615	1,791	2,167	2,924	4,111	5,875	1,764	1,835	2,056	2,408	2,975	4,715	6,757
200,000	1,507	1,656	1,837	2,224	3,000	4,218	6,027	1,810	1,883	2,109	2,471	3,052	4,837	6,932
205,000	1,546	1,699	1,885	2,281	3,077	4,327	6,183	1,856	1,931	2,163	2,535	3,131	4,962	7,111
210,000	1,585	1,742	1,932	2,339	3,155	4,436	6,339	1,903	1,980	2,218	2,599	3,210	5,087	7,291
215,000	1,624	1,785	1,980	2,396	3,233	4,545	6,495	1,950	2,029	2,273	2,663	3,289	5,213	7,470
220,000	1,663	1,828	2,028	2,454	3,310	4,654	6,651	1,997	2,077	2,327	2,726	3,368	5,338	7,649
225,000	1,702	1,871	2,075	2,511	3,388	4,763	6,807	2,044	2,126	2,382	2,790	3,447	5,463	7,829

Each Add'l

1,000 add: 7.79 8.57 9.50 11.50 15.52 21.82 31.18 9.36 9.74 10.91 12.78 15.79 25.02 35.86

Premiums include \$100,000 Liability, \$1,000 Medical Payments.

A +-\$2 difference vs. system rate may occur.

ARKANSAS
HOME SECURITY - Form HO-2
\$1000 All Perils Deductible

Territory 3

Cov. A Dwelling Amount	Masonry Protection Class							Frame Protection Class						
	1-3	4-5	6	7	8	9	10	1-3	4-5	6	7	8	9	10
40,000	450	495	549	663	895	1,259	1,799	540	562	630	738	911	1,444	2,069
45,000	465	511	567	685	925	1,301	1,860	558	581	651	763	941	1,493	2,139
50,000	480	527	585	707	955	1,342	1,918	576	600	671	787	971	1,540	2,206
55,000	502	551	612	739	998	1,404	2,006	602	627	702	823	1,016	1,610	2,307
60,000	523	575	638	771	1,041	1,464	2,092	628	654	732	858	1,059	1,679	2,406
65,000	560	615	683	825	1,114	1,566	2,238	672	700	783	918	1,133	1,797	2,574
70,000	583	641	711	859	1,160	1,631	2,330	700	729	815	956	1,180	1,870	2,680
75,000	643	707	785	948	1,280	1,801	2,573	772	804	900	1,055	1,303	2,065	2,959
80,000	690	759	842	1,018	1,374	1,932	2,761	829	863	966	1,133	1,398	2,216	3,176
85,000	727	799	887	1,072	1,447	2,035	2,908	873	909	1,017	1,193	1,472	2,334	3,344
90,000	764	840	931	1,126	1,520	2,137	3,054	917	955	1,069	1,253	1,546	2,451	3,513
95,000	811	891	989	1,195	1,614	2,269	3,243	973	1,014	1,135	1,330	1,641	2,602	3,729
100,000	858	943	1,046	1,264	1,707	2,401	3,431	1,030	1,073	1,200	1,407	1,737	2,754	3,946
105,000	907	998	1,107	1,338	1,806	2,540	3,630	1,090	1,135	1,270	1,489	1,837	2,913	4,174
110,000	957	1,052	1,168	1,411	1,905	2,679	3,828	1,149	1,197	1,340	1,570	1,938	3,073	4,403
115,000	1,007	1,107	1,228	1,484	2,004	2,818	4,027	1,209	1,259	1,409	1,652	2,039	3,232	4,632
120,000	1,056	1,162	1,289	1,557	2,103	2,957	4,226	1,269	1,321	1,479	1,733	2,139	3,392	4,860
125,000	1,109	1,219	1,353	1,635	2,207	3,104	4,435	1,331	1,386	1,552	1,819	2,245	3,559	5,101
130,000	1,161	1,277	1,416	1,712	2,311	3,250	4,644	1,394	1,452	1,625	1,905	2,351	3,727	5,341
135,000	1,211	1,331	1,477	1,785	2,410	3,389	4,843	1,454	1,514	1,695	1,986	2,452	3,887	5,570
140,000	1,260	1,386	1,538	1,858	2,509	3,528	5,042	1,513	1,576	1,764	2,068	2,552	4,046	5,798
145,000	1,310	1,440	1,598	1,931	2,608	3,667	5,240	1,573	1,638	1,834	2,149	2,653	4,206	6,027
150,000	1,360	1,495	1,659	2,005	2,707	3,806	5,439	1,633	1,700	1,903	2,231	2,753	4,365	6,256
155,000	1,406	1,546	1,715	2,072	2,798	3,935	5,623	1,688	1,758	1,968	2,306	2,847	4,513	6,467
160,000	1,452	1,596	1,771	2,140	2,890	4,064	5,807	1,743	1,816	2,032	2,382	2,940	4,661	6,679
165,000	1,498	1,647	1,827	2,208	2,981	4,193	5,991	1,799	1,873	2,096	2,457	3,033	4,809	6,891
170,000	1,544	1,697	1,883	2,276	3,073	4,322	6,176	1,854	1,931	2,161	2,533	3,126	4,956	7,103
175,000	1,590	1,748	1,940	2,344	3,165	4,451	6,360	1,909	1,988	2,225	2,608	3,219	5,104	7,314
180,000	1,636	1,799	1,996	2,412	3,256	4,579	6,544	1,964	2,046	2,290	2,684	3,313	5,252	7,526
185,000	1,682	1,849	2,052	2,480	3,348	4,708	6,728	2,020	2,103	2,354	2,759	3,406	5,400	7,738
190,000	1,728	1,900	2,108	2,547	3,439	4,837	6,912	2,075	2,161	2,419	2,835	3,499	5,547	7,949
195,000	1,774	1,950	2,164	2,615	3,531	4,966	7,096	2,130	2,218	2,483	2,910	3,592	5,695	8,161
200,000	1,820	2,001	2,220	2,683	3,623	5,095	7,280	2,185	2,276	2,547	2,986	3,685	5,843	8,373
205,000	1,867	2,053	2,278	2,752	3,716	5,226	7,468	2,242	2,335	2,613	3,063	3,781	5,994	8,589
210,000	1,914	2,105	2,335	2,822	3,810	5,358	7,657	2,298	2,394	2,679	3,140	3,876	6,145	8,806
215,000	1,961	2,156	2,393	2,891	3,904	5,490	7,845	2,355	2,453	2,745	3,218	3,971	6,296	9,023
220,000	2,008	2,208	2,450	2,961	3,997	5,622	8,033	2,412	2,511	2,811	3,295	4,067	6,447	9,239
225,000	2,055	2,260	2,507	3,030	4,091	5,754	8,222	2,468	2,570	2,877	3,372	4,162	6,598	9,456

Each Add'l

1,000 add: 9.41 10.35 11.48 13.88 18.74 26.35 37.66 11.30 11.77 13.18 15.44 19.06 30.22 43.31

Premiums include \$100,000 Liability, \$1,000 Medical Payments.

A +-\$2 difference vs. system rate may occur.

ARKANSAS
MOBILE HOMEOWNERS - Form HO - 2
\$1000 All Perils Deductible

All Territories

Cov. A Dwelling Amount	Protection Class			
	1-6	7-8	9	10
6,000*	208	229	251	296
7,000*	220	243	266	314
8,000*	233	256	281	332
9,000*	245	270	296	350
10,000*	258	284	311	368
11,000*	270	297	326	385
12,000*	283	311	341	403
13,000*	295	325	356	421
14,000*	308	339	371	439
15,000*	320	352	386	456
16,000*	332	366	401	474
17,000*	345	379	416	492
18,000*	357	393	431	509
19,000*	370	407	446	527
20,000	382	421	461	545
21,000	395	434	476	563
22,000	407	448	491	580
23,000	420	462	506	598
24,000	432	476	521	616
25,000	445	489	537	634
26,000	457	503	552	652
27,000	470	517	567	669
28,000	482	530	582	687
29,000	495	544	597	705
30,000	507	558	612	723
35,000	570	627	687	812
40,000	632	695	762	901
45,000	694	764	838	990
50,000	757	832	913	1,078
55,000	819	901	988	1,167

Each Add'l

1,000 add: 12.48 13.73 15.05 17.78

* Seasonal, secondary or renewal business only.

Premiums include \$100,000 Liability, \$1,000 Medical Payments.

SERFF Tracking Number: CMIC-126671577 State: Arkansas
 Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: CMIC-126671577
 TOI: 04.0 Homeowners Sub-TOI: 04.0005 Other Homeowners
 Product Name: Homeowners
 Project Name/Number: /

Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Form RF-2 Loss Costs Only (not for workers' compensation)		
Bypass Reason:	We are not adopting a rate filing of an Advisory Organization with this filing.		
Comments:			
		Item Status:	Status Date:
Satisfied - Item:	H-1 Homeowners Abstract	Filed	06/30/2010
Comments:			
Attachment:	H-1 Arkansas.pdf		
		Item Status:	Status Date:
Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey	Filed	06/30/2010
Comments:			
Attachment:	Premium Comparison Arkansas.xls		
		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	06/30/2010
Comments:			
Attachment:	AR loss cost data entry.pdf		
		Item Status:	Status Date:
Satisfied - Item:	Indicated Needs	Filed	06/30/2010

SERFF Tracking Number: CMIC-126671577 State: Arkansas
Filing Company: Cameron Mutual Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: CMIC-126671577
TOI: 04.0 Homeowners Sub-TOI: 04.0005 Other Homeowners
Product Name: Homeowners
Project Name/Number: /

Comments:

Attachment:

5 Year Rate Indications 2010 Smoothing Change AR.pdf

	Item Status:	Status Date:
Satisfied - Item: Detailed Rate Change Justifications	Filed	06/30/2010
Comments:		
Attachment:		
AR Rate Changes.pdf		

	Item Status:	Status Date:
Satisfied - Item: Summary of Revisions	Filed	06/30/2010
Comments:		
Attachment:		
HO AR 9-1-10.pdf		

ARKANSAS INSURANCE DEPARTMENT

FORM H-1 HOMEOWNERS ABSTRACT

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

Company Name Cameron Mutual Insurance Company
NAIC # (including group #) 0532-15725

1. If you have had an insurance to value campaign during the experience filing period, describe the campaign and estimate its impact.
We utilize e2Value for both new and renewal Homeowners Amount of Insurance estimates. We believe the impact of this program is positive in that our insured's homes are appropriately insured.

2. If you use a cost estimator (or some similar method) in order to make sure that dwellings (or contents) are insured at their value, state when this program was started in Arkansas and estimate its impact.
We implemented e2Value in 2004. It's impact has been to adequately value our insured's homes.

3. If you require a minimum relationship between the amount of insurance to be written and the replacement value of the dwelling (contents) in order to purchase insurance, describe the procedures that are used.
We require homes to be at least 80% insured to value for Standard Homeowners. For Preferred Homeowners, we require 100% replacement cost.

4. If you use an Inflation Guard form or similar type of coverage, describe the coverage(s) and estimate the impact.
We do not offer true Inflation Guard coverage.

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

a. Fire Extinguisher	0%
b. Burglar Alarm	2-5%
c. Smoke Alarm	2-5%
d. Insured who has both homeowners and auto with your company	12%
e. Deadbolt Locks	0%
f. Window or Door Locks	0%
g. Other (specify) New Home	1-22%
Electrical Renovation	1-5%
Heat Renovation	1-4%

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

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

Form	Premium Volume
HO-2	\$214,039
HO-3	\$2,712,404
HO-4	\$66,257
HO-6	\$5,987

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

9. Is there a surcharge on risks with wood heat? Yes, \$25 flat per dwelling

If yes, state the surcharge

Does the surcharge apply to conventional fire places? Yes

If yes, state the surcharge \$25 flat per dwelling

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

Signature

Barry Korthanke

Printed Name

Actuarial Analyst II

Title

816-632-6511 ext. 258

Telephone Number

bkorthanke@cameron-insurance.com

Email address

NAIC Number: 532-15725
 Company Name: Cameron Mutual Insurance Company
 Contact Person: Barry Korthanke
 Telephone No.: 816-632-6511 ext. 258
 Email Address: bkorthanke@cameron-insurance.com
 Effective Date: 9/1/2010

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

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

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

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$576.25	\$692.50	\$576.25	\$692.50	\$922.50	\$1,106.25	\$922.50	\$1,106.25	\$732.50	\$880.00	\$732.50	\$880.00	\$732.50	\$880.00	\$576.25	\$692.50	\$732.50	\$880.00
	\$120,000	\$772.50	\$927.50	\$772.50	\$927.50	\$1,236.25	\$1,483.75	\$1,236.25	\$1,483.75	\$982.50	\$1,180.00	\$982.50	\$1,180.00	\$982.50	\$1,180.00	\$772.50	\$927.50	\$982.50	\$1,180.00
	\$160,000	\$987.50	\$1,186.25	\$987.50	\$1,186.25	\$1,580.00	\$1,896.25	\$1,580.00	\$1,896.25	\$1,256.25	\$1,507.50	\$1,256.25	\$1,507.50	\$1,256.25	\$1,507.50	\$987.50	\$1,186.25	\$1,256.25	\$1,507.50
6	\$80,000	\$703.75	\$807.50	\$703.75	\$807.50	\$1,125.00	\$1,291.25	\$1,125.00	\$1,291.25	\$893.75	\$1,026.25	\$893.75	\$1,026.25	\$893.75	\$1,026.25	\$703.75	\$807.50	\$893.75	\$1,026.25
	\$120,000	\$942.50	\$1,082.50	\$942.50	\$1,082.50	\$1,508.75	\$1,730.00	\$1,508.75	\$1,730.00	\$1,198.75	\$1,376.25	\$1,198.75	\$1,376.25	\$1,198.75	\$1,376.25	\$942.50	\$1,082.50	\$1,198.75	\$1,376.25
	\$160,000	\$1,205.00	\$1,383.75	\$1,205.00	\$1,383.75	\$1,927.50	\$2,211.25	\$1,927.50	\$2,211.25	\$1,531.25	\$1,758.75	\$1,531.25	\$1,758.75	\$1,531.25	\$1,758.75	\$1,205.00	\$1,383.75	\$1,531.25	\$1,758.75
9	\$80,000	\$1,613.75	\$1,850.00	\$1,613.75	\$1,850.00	\$2,581.25	\$2,960.00	\$2,581.25	\$2,960.00	\$2,051.25	\$2,351.25	\$2,051.25	\$2,351.25	\$2,051.25	\$2,351.25	\$1,613.75	\$1,850.00	\$2,051.25	\$2,351.25
	\$120,000	\$2,163.75	\$2,480.00	\$2,163.75	\$2,480.00	\$3,461.25	\$3,967.50	\$3,461.25	\$3,967.50	\$2,751.25	\$3,152.50	\$2,751.25	\$3,152.50	\$2,751.25	\$3,152.50	\$2,163.75	\$2,480.00	\$2,751.25	\$3,152.50
	\$160,000	\$2,766.25	\$3,170.00	\$2,766.25	\$3,170.00	\$4,423.75	\$5,071.25	\$4,423.75	\$5,071.25	\$3,515.00	\$4,030.00	\$3,515.00	\$4,030.00	\$3,515.00	\$4,030.00	\$2,766.25	\$3,170.00	\$3,515.00	\$4,030.00

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

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000																		
	\$15,000	\$210.00	\$210.00	\$210.00	\$210.00	\$241.25	\$241.25	\$241.25	\$241.25	\$216.25	\$216.25	\$216.25	\$216.25	\$216.25	\$216.25	\$210.00	\$210.00	\$216.25	\$216.25
	\$25,000	\$291.25	\$291.25	\$291.25	\$291.25	\$335.00	\$335.00	\$335.00	\$335.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$291.25	\$291.25	\$300.00	\$300.00
6	\$5,000																		
	\$15,000	\$223.75	\$223.75	\$223.75	\$223.75	\$258.75	\$258.75	\$258.75	\$258.75	\$231.25	\$231.25	\$231.25	\$231.25	\$231.25	\$231.25	\$223.75	\$223.75	\$231.25	\$231.25
	\$25,000	\$311.25	\$311.25	\$311.25	\$311.25	\$358.75	\$358.75	\$358.75	\$358.75	\$321.25	\$321.25	\$321.25	\$321.25	\$321.25	\$321.25	\$311.25	\$311.25	\$321.25	\$321.25
9	\$5,000																		
	\$15,000	\$322.50	\$322.50	\$322.50	\$322.50	\$370.00	\$370.00	\$370.00	\$370.00	\$333.75	\$333.75	\$333.75	\$333.75	\$333.75	\$333.75	\$322.50	\$322.50	\$333.75	\$333.75
	\$25,000	\$447.50	\$447.50	\$447.50	\$447.50	\$515.00	\$515.00	\$515.00	\$515.00	\$462.50	\$462.50	\$462.50	\$462.50	\$462.50	\$462.50	\$447.50	\$447.50	\$462.50	\$462.50

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$547.44	\$657.88	\$547.44	\$657.88	\$876.38	\$1,050.94	\$876.38	\$1,050.94	\$695.88	\$836.00	\$695.88	\$836.00	\$695.88	\$836.00	\$547.44	\$657.88	\$695.88	\$836.00
	\$120,000	\$733.88	\$881.13	\$733.88	\$881.13	\$1,174.44	\$1,409.56	\$1,174.44	\$1,409.56	\$933.38	\$1,121.00	\$933.38	\$1,121.00	\$933.38	\$1,121.00	\$733.88	\$881.13	\$933.38	\$1,121.00
	\$160,000	\$938.13	\$1,126.94	\$938.13	\$1,126.94	\$1,501.00	\$1,801.44	\$1,501.00	\$1,801.44	\$1,193.44	\$1,432.13	\$1,193.44	\$1,432.13	\$1,193.44	\$1,432.13	\$938.13	\$1,126.94	\$1,193.44	\$1,432.13
6	\$80,000	\$668.56	\$767.13	\$668.56	\$767.13	\$1,068.75	\$1,226.69	\$1,068.75	\$1,226.69	\$849.06	\$974.94	\$849.06	\$974.94	\$849.06	\$974.94	\$668.56	\$767.13	\$849.06	\$974.94
	\$120,000	\$895.38	\$1,028.38	\$895.38	\$1,028.38	\$1,433.31	\$1,643.50	\$1,433.31	\$1,643.50	\$1,138.81	\$1,307.44	\$1,138.81	\$1,307.44	\$1,138.81	\$1,307.44	\$895.38	\$1,028.38	\$1,138.81	\$1,307.44
	\$160,000	\$1,144.75	\$1,314.56	\$1,144.75	\$1,314.56	\$1,831.13	\$2,100.69	\$1,831.13	\$2,100.69	\$1,454.69	\$1,670.81	\$1,454.69	\$1,670.81	\$1,454.69	\$1,670.81	\$1,144.75	\$1,314.56	\$1,454.69	\$1,670.81
9	\$80,000	\$1,533.06	\$1,757.50	\$1,533.06	\$1,757.50	\$2,452.19	\$2,812.00	\$2,452.19	\$2,812.00	\$1,948.69	\$2,233.69	\$1,948.69	\$2,233.69	\$1,948.69	\$2,233.69	\$1,533.06	\$1,757.50	\$1,948.69	\$2,233.69
	\$120,000	\$2,055.56	\$2,356.00	\$2,055.56	\$2,356.00	\$3,288.19	\$3,769.13	\$3,288.19	\$3,769.13	\$2,613.69	\$2,994.88	\$2,613.69	\$2,994.88	\$2,613.69	\$2,994.88	\$2,055.56	\$2,356.00	\$2,613.69	\$2,994.88
	\$160,000	\$2,627.94	\$3,011.50	\$2,627.94	\$3,011.50	\$4,202.56	\$4,817.69	\$4,202.56	\$4,817.69	\$3,339.25	\$3,828.50	\$3,339.25	\$3,828.50	\$3,339.25	\$3,828.50	\$2,627.94	\$3,011.50	\$3,339.25	\$3,828.50

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

HO3 and HO4 only

Fire Extinguisher	0%	Deadbolt Lock	0%
Burglar Alarm	2-5%	Window Locks	0%
Smoke Alarm	2-5%	\$1,000 Deductible	25%
		Other (specify)	

EARTHQUAKE INSURANCE

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?
 WHAT IS YOUR PERCENTAGE DEDUCTIBLE?

no	(yes or no)
%	%

Zone Brick Frame

NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE AUG. 16, 2004)

1.	This filing transmittal is part of Company Tracking #	CMIC-126671577
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number	
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Company Name		Company NAIC Number	
3.	A.	Cameron Mutual Insurance Company	B. 0532-15725

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A.	04.0 Homeowners	B. 04.0005 Other Homeowners

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Mobile Homeowners	5.80%	7.08%					
Home Security	2.83%	0.92%					
Standard Homeowners	42.24%	4.96%					
Preferred Homeowners	14.56%	5.68%					
TOTAL OVERALL EFFECT	27.33%	5.27%					

6. 5 Year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2009	2,911	9.8	9-1-2009	2,998	5,554	185.3%	118.1%
2008	3,592	10.7	9-1-2008	3,120	5,870	188.1%	124.7%
2007	3,941	10.3	6-1-2007	2,965	1,350	45.5%	68.5%
2006	3,922	-1.54	5-1-2005	2,620	3,279	125.2%	135.4%
2005	3,592	4.7	5-1-2004	2,385	1,697	71.1%	70.2%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	24.4%
B. General Expense	8.2%
C. Taxes, License & Fees	2.1%
D. Underwriting Profit & Contingencies	4.2%
E. Other	
F. TOTAL	39.0%

8. Apply Lost Cost Factors to Future filings? (Y or N)
9. 20% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. -14% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

Cameron Mutual Insurance Company
Rate Level Indications
Homeowners
Arkansas

Exhibit 1
 Sheet 4
 6/14/2010

Coverage	Full Indicated Change	Credibility	No Change Complement	Credibile Indicated Change	Selected Rate Change	12/31/2009 Inforce Premium
Mobile Homes	39.91%	0.15	0.00%	5.80%	7.08%	75,891
Home Security	22.59%	0.13	0.00%	2.83%	0.92%	63,639
Standard Homeowners	51.33%	0.82	0.00%	42.24%	4.96%	1,434,761
Preferred Homeowners	18.40%	0.79	0.00%	14.56%	5.68%	1,424,396
	34.79%			27.33%	5.27%	2,998,687
				Change in Premium		158,101

Cameron Mutual Insurance Company
Rate Level Indications
Homeowners
Arkansas

Exhibit 1
Sheet 1
6/14/2010

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Year	Direct Earned Premium	Premium at Present Rates Factors	Current AOI Factors	Premium Projection Factors	Adjusted Premium	Case Incurred Losses	Wind/Hail Adjusted Losses	IBNR Factor
Mobile Homeowners								
2005	42,744.55	1.273	1.149	1.020	63,769.76	9,421.05	19,127.59	1.001
2006	49,089.93	1.247	1.070	1.020	66,828.38	19,407.58	25,646.06	1.003
2007	61,722.37	1.235	1.036	1.020	80,550.38	9,205.70	23,221.78	1.006
2008	71,737.86	1.143	1.008	1.020	84,365.91	129,511.81	33,555.80	1.018
2009	75,891.35	1.038	1.000	1.020	80,352.70	162,360.12	172,004.59	1.049
Total	301,186.06				375,867.13	329,906.26		
Home Security								
2005	36,005.06	1.239	1.061	1.007	47,658.52	43,087.65	50,451.89	1.001
2006	37,998.38	1.221	1.041	1.007	48,610.76	6,110.46	10,562.03	1.003
2007	46,837.76	1.212	1.016	1.007	58,074.04	28,293.56	36,050.96	1.006
2008	56,055.50	1.123	1.018	1.007	64,511.02	78,726.20	26,680.79	1.018
2009	63,638.88	1.026	1.000	1.007	65,754.23	73,362.13	56,633.93	1.049
Total	240,535.58				284,608.56	229,580.00		
Standard Homeowners								
2005	1,134,210.86	1.344	1.234	1.031	1,938,303.17	918,202.05	1,232,859.79	1.001
2006	1,208,815.31	1.320	1.169	1.031	1,923,023.24	1,253,056.03	1,250,407.80	1.003
2007	1,357,240.12	1.328	1.060	1.031	1,969,154.75	770,569.31	1,177,535.88	1.006
2008	1,465,899.08	1.232	1.027	1.031	1,911,740.93	2,934,230.42	1,687,004.90	1.018
2009	1,434,760.89	1.123	1.000	1.031	1,661,078.95	3,260,759.70	2,044,720.27	1.049
Total	6,600,926.26				9,403,301.04	9,136,817.51		
Preferred Homeowners								
2005	1,172,303.83	1.399	1.237	1.035	2,098,327.84	770,720.23	876,924.87	1.001
2006	1,324,219.51	1.335	1.182	1.035	2,161,689.55	1,592,133.69	1,171,062.98	1.003
2007	1,499,618.18	1.308	1.068	1.035	2,167,172.51	666,859.91	891,879.50	1.006
2008	1,526,408.43	1.212	1.038	1.035	1,986,188.46	2,617,801.28	1,347,481.55	1.018
2009	1,424,396.22	1.116	1.000	1.035	1,644,824.44	2,062,359.63	1,901,684.20	1.049
Total	6,946,946.17				10,058,202.79	7,709,874.74		

Cameron Mutual Insurance Company
Rate Level Indications
Homeowners
Arkansas

Exhibit 1
Sheet 2
6/14/2010

	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
Year	LAE Factors	Current Cost Factors	Cost Projection Factors	Trended Incurred Losses w/ibnr and LAE	Trended Loss/LAE Ratio	Judgement Weights	Weighted Loss Ratio	Permissible Loss Ratio	Full Indicated Change
Mobile Homeowners									
2005	1.088	1.091	1.026	23,345.86	36.61%	0.200	7.32%		
2006	1.088	1.060	1.026	30,465.73	45.59%	0.200	9.12%		
2007	1.088	1.033	1.026	26,961.08	33.47%	0.200	6.69%		
2008	1.088	1.000	1.026	38,168.06	45.24%	0.200	9.05%		
2009	1.088	1.000	1.026	201,597.31	250.89%	0.200	50.18%		
Total				320,538.04	85.28%	1.00	0.82	61.0%	39.9%
Home Security									
2005	1.088	1.091	1.026	61,548.77	129.15%	0.200	25.83%		
2006	1.088	1.060	1.026	12,540.01	25.80%	0.200	5.16%		
2007	1.088	1.033	1.026	41,844.47	72.05%	0.200	14.41%		
2008	1.088	1.001	1.026	30,363.81	47.07%	0.200	9.41%		
2009	1.088	1.000	1.026	66,365.99	100.93%	0.200	20.19%		
Total				212,663.05	74.72%	1.00	0.75	61.0%	22.6%
Standard Homeowners									
2005	1.088	1.091	1.026	1,504,643.70	77.63%	0.200	15.53%		
2006	1.088	1.060	1.026	1,485,164.53	77.23%	0.200	15.45%		
2007	1.088	1.033	1.026	1,367,021.51	69.42%	0.200	13.88%		
2008	1.088	1.001	1.026	1,920,022.28	100.43%	0.200	20.09%		
2009	1.088	1.000	1.026	2,396,325.18	144.26%	0.200	28.85%		
Total				8,673,177.20	92.24%	1.00	0.94	61.0%	51.3%
Preferred Homeowners									
2005	1.088	1.091	1.026	1,070,201.75	51.00%	0.200	10.20%		
2006	1.088	1.060	1.026	1,390,800.06	64.34%	0.200	12.87%		
2007	1.088	1.033	1.026	1,035,300.24	47.77%	0.200	9.55%		
2008	1.088	1.001	1.026	1,533,590.09	77.21%	0.200	15.44%		
2009	1.088	1.000	1.026	2,228,661.25	135.50%	0.200	27.10%		
Total				7,258,553.39	72.17%	1.00	0.75	61.0%	18.4%

Rate Changes

- 1.) Increase the Multi-Policy Discount to 12%. (previously 10%)
- 2.) Revise Tier Factors according to the chart below.
- 3.) Revise Territory Base Rates according to the charts below.
- 4.) Revise the Amount of Insurance (AOI) factors for Standard Homeowners.
 - Homes valued between 75K and 100K will have a slightly higher rate.
 - Homes valued above 100K will have a lower rate.
 - HO4 and HO6 policies will have a lower rate.

Tier Factors			
<u>Tier</u>	Old Factor	New Factor	% Change
1	0.94	0.90	-4%
2	0.95	0.92	-3%
3	0.96	0.94	-2%
4	0.97	0.96	-1%
5	0.98	0.98	0%
6	1.00	1.00	0%
7	1.03	1.05	2%
8	1.10	1.15	5%
9	1.19	1.27	7%
10	1.26	1.42	13%

ARKANSAS Base Rate Changes						
<u>Terr</u>	<i>Standard</i> <u>Base</u>	<i>Rent</i> <u>Base</u>	<i>Condo</i> <u>Base</u>	<i>Preferred</i> <u>Base</u>	<i>HS</i> <u>Base</u>	<i>Mobile</i> <u>Base</u>
1	3.0%	-4.0%	-4.0%	2.0%	-2.0%	4.0%
2	3.0%	-4.0%	-4.0%	5.0%	-2.0%	4.0%
3	0.0%	-4.0%	-4.0%	2.0%	-5.0%	4.0%

-
-
-
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Countrywide H, PH, HS, and M Tier Experience

2004 - 2008 Retro Plus 2009 Direct Experience Combined

AWC Score	Tier	Policy Count	Earned Premium	Total Losses	Non-Weather Losses	Loss Ratio	Non-Weather Loss Ratio	Non-Weather			% Change
								Current Factor	Indicated Relativity	Selected Factor	
870--997	1	14,440	7,500,705	5,227,516	1,967,799	70%	26%	0.94	0.48	0.90	-4%
826--869	2	14,723	8,148,179	6,049,973	1,865,741	74%	23%	0.95	0.41	0.92	-3%
783--825	3	14,441	8,188,373	6,483,455	2,634,608	79%	32%	0.96	0.58	0.94	-2%
749--782	4	14,401	8,121,724	6,240,647	2,236,273	77%	28%	0.97	0.50	0.96	-1%
716--748	5	14,358	7,847,996	6,544,857	2,548,567	83%	32%	0.98	0.59	0.98	0%
681--715	6	14,979	7,906,802	8,505,907	4,523,810	108%	57%	1.00	1.04	1.00	0%
646--680	7	13,877	6,844,244	6,629,184	2,847,078	97%	42%	1.03	0.75	1.05	2%
610--645	8	14,750	7,068,032	7,854,630	4,849,116	111%	69%	1.10	1.24	1.15	5%
569--609	9	15,542	7,094,988	8,685,672	5,510,041	122%	78%	1.19	1.41	1.27	7%
0--568	10	13,343	6,114,119	15,283,586	11,874,788	250%	194%	1.26	3.52	1.42	13%
998	6	9,248	3,516,613	3,824,078	1,972,917	109%	56%	1.00	1.02	1.00	0%
999	6	3,832	1,751,914	2,300,481	1,383,953	131%	79%	1.00	1.43	1.00	0%
Totals			80,103,688	83,629,985	44,214,690	104%	55%				

Loss Ratios by Territory

Arkansas H, PH, HS, and M

2003-2004 not shown, but is included in totals

H	2005		2006		2007		2008		2009		Total				
	Terr.	L Ratio	Non Weather	Earned	L Ratio	Weather	Non Weather								
1		101%	94%	110%	77%	42%	35%	267%	48%	139%	113%	\$ 4,151,579	116%	55%	61%
2		57%	43%	23%	8%	83%	76%	200%	97%	646%	66%	\$ 1,829,569	181%	125%	56%
3		67%	59%	150%	31%	62%	55%	80%	55%	64%	54%	\$ 2,640,514	75%	27%	48%
Total		81%	72%	104%	48%	57%	50%	200%	61%	228%	87%	\$ 8,621,663	118%	61%	56%

PH	2005		2006		2007		2008		2009		Total				
	Terr.	L Ratio	Non Weather	Earned	L Ratio	Weather	Non Weather								
1		54%	42%	79%	38%	62%	52%	171%	19%	143%	118%	\$ 4,486,487	102%	45%	58%
2		148%	135%	97%	81%	34%	24%	185%	34%	216%	30%	\$ 2,092,263	117%	68%	49%
3		24%	12%	205%	17%	21%	17%	164%	122%	80%	58%	\$ 2,457,467	95%	43%	52%
Total		66%	53%	120%	41%	44%	36%	172%	50%	146%	81%	\$ 9,036,217	104%	50%	54%

HS & MH	2005		2006		2007		2008		2009		Total				
	Terr.	L Ratio	Non Weather	Earned	L Ratio	Weather	Non Weather								
1		9%	9%	14%	1%	38%	35%	281%	3%	88%	73%	\$ 330,450	84%	61%	23%
2		309%	298%	7%	0%	38%	25%	84%	14%	209%	43%	\$ 109,032	131%	72%	59%
3		24%	24%	62%	26%	27%	27%	45%	0%	231%	237%	\$ 245,722	102%	13%	89%
Total		67%	65%	29%	9%	35%	31%	163%	4%	159%	127%	\$ 685,204	98%	45%	53%

All Lines	2005		2006		2007		2008		2009		Total				
	Terr.	L Ratio	Non Weather	Earned	L Ratio	Weather	Non Weather								
1		74%	65%	91%	55%	52%	43%	221%	32%	139%	114%	\$ 8,968,516	108%	50%	58%
2		110%	96%	60%	44%	56%	47%	188%	61%	407%	47%	\$ 4,030,865	146%	94%	52%
3		46%	37%	174%	24%	40%	35%	117%	83%	81%	67%	\$ 5,343,703	85%	34%	51%
Total		73%	63%	109%	43%	50%	42%	185%	53%	186%	86%	\$ 18,343,084	110%	55%	55%

**Homeowners, Preferred Homeowners, Home Security, & Mobil Home
Loss Experience by: Form, Age of Home, and Multi-Policy**

<u>Form</u>	2003	2004	2005	2006	2007	2008	2009	<u>Earned</u>	<u>L Ratio</u>	<u>Total</u>	
	L Ratio			<u>Weather L Ratio</u>	<u>Non-Weather</u>						
HO0002	71%	83%	59%	137%	77%	151%	101%	\$ 12,572,471	98%	47%	51%
HO0003	88%	73%	50%	140%	67%	122%	122%	\$ 77,314,078	96%	53%	42%
HO0004	67%	28%	42%	78%	70%	61%	20%	\$ 2,108,103	51%	8%	43%
HO0006	50%	2%	22%	5%	31%	59%	54%	\$ 204,549	33%	0%	33%
NA	63%	11%	668%	147%	580%	38%	92%	\$ 349,365	221%	17%	205%
	85%	73%	54%	138%	70%	124%	116%	\$ 92,548,567	95%	51%	44%

<u>Year of Construction</u>	2003	2004	2005	2006	2007	2008	2009	<u>Earned</u>	<u>L Ratio</u>	<u>Total</u>	
	L Ratio			<u>Weather L Ratio</u>	<u>Non-Weather</u>						
0 - 1939	120%	58%	16%	115%	48%	109%	101%	\$ 4,237,234	83%	48%	35%
1940 - 1959	76%	83%	43%	142%	92%	104%	113%	\$ 11,364,186	94%	53%	41%
1960 - 1969	63%	71%	60%	136%	85%	89%	160%	\$ 11,776,465	96%	51%	44%
1970 - 1979	94%	63%	59%	122%	80%	135%	117%	\$ 20,944,450	96%	51%	46%
1980 - 1989	85%	97%	67%	140%	64%	135%	110%	\$ 15,235,388	100%	48%	52%
1990 - 1999	99%	54%	29%	155%	66%	171%	82%	\$ 17,419,446	94%	63%	31%
2000 +	43%	94%	62%	146%	30%	91%	136%	\$ 11,222,032	91%	38%	53%
NA	63%	11%	668%	147%	580%	38%	92%	\$ 349,365	221%	17%	205%
	85%	73%	54%	138%	70%	124%	116%	\$ 92,548,567	95%	51%	44%

<u>Multi-Policy</u>	2003	2004	2005	2006	2007	2008	2009	<u>Earned</u>	<u>2005 - 2009 Totals</u>		
	L Ratio		<u>L Ratio</u>	<u>Weather L Ratio</u>	<u>Non-Weather</u>						
Y	103%	82%	43%	149%	68%	117%	102%	\$ 19,005,337	97%	75%	22%
N	79%	70%	54%	135%	68%	127%	123%	\$ 50,418,570	101%	65%	36%
NA	63%	11%	668%	147%	580%	38%	92%	\$ 221,205	325%	26%	299%
	85%	73%	54%	138%	70%	124%	116%	\$ 69,645,111	101%	68%	33%

**Summary of Revisions
Arkansas Homeowners Program
Effective September 1, 2010**

<u>Page No.</u>	<u>Rule No.</u>	<u>Revision</u>
HO-UR-5	18.b.1) to 18.b.9)	Replaced previous rules 18.b.1) to 18.b.7)
HO-UR-6	N/A	Changed Minimum Dwelling Value for Home Security from \$60,000 to \$40,000
	N/A	Added trademark symbol (®) to e2Value references
HO-GR-6	110.B.	Second paragraph: Added verbiage to third sentence Deleted paragraph: "On existing business..."
HO-GR-8	301.A.	Changed deductible rates from \$500 to \$1,000
HO-GR-9	305.	Added "or outbuilding" to rule
	306.	Changed multi-policy discount from 10% to 12%
	307.	Changed factors for tiers 1-4 and 7-10
HO-GR-18	516.6.	Added rule
HO-GR-19	522.5.	Added rule
	522.6.	Renumbered rule, was previously rule 522.5.
HS-UR-EX-1	N/A	Deleted exception for Underwriting Rule 3
HS-UR-EX-2	N/A	Deleted " (Reserved for Future Use) " page
HS-GR-EX-1	101.A.1.	Changed Coverage A - Dwelling Minimum Limit from \$60,000 to \$40,000
HO-AR-1.1 to HO-AR-1.3	N/A	Rates were revised
HO-AR-2.1 to HO-AR-2.3	N/A	Rates were revised
PH-AR-1.1 to PH-AR-1.3	N/A	Rates were revised
HS-AR-1.1 to HS-AR-1.3	N/A	Rates were revised
MH-AR-1.1	N/A	Rates were revised