

SERFF Tracking Number: HART-127796598 State: Arkansas  
 Filing Company: Sentinel Insurance Company Limited State Tracking Number:  
 Company Tracking Number: FN.14.799.2011.03  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: Homeowners - Dimensions - Sentinel  
 Project Name/Number: Homeowners/FN.14.799.2011.03

## Filing at a Glance

Company: Sentinel Insurance Company Limited

Product Name: Homeowners - Dimensions - Sentinel SERFF Tr Num: HART-127796598 State: Arkansas

Sentinel

TOI: 04.0 Homeowners

SERFF Status: Closed-Filed

State Tr Num:

Sub-TOI: 04.0000 Homeowners Sub-TOI

Co Tr Num: FN.14.799.2011.03

State Status:

Combinations

Filing Type: Rate

Reviewer(s): Becky Harrington,  
Nancy Horton

Authors: Joyce Driscoll, Marilu

Disposition Date: 12/02/2011

Gonzalez, David Logan, Angela

Isaac, Omayra Vega, Casey Albert

Date Submitted: 11/04/2011

Disposition Status: Filed

Effective Date Requested (New): 01/05/2012

Effective Date (New): 01/05/2012

Effective Date Requested (Renewal): 02/19/2012

Effective Date (Renewal):

02/19/2012

State Filing Description:

Referred to Commissioner on 11/9/11

## General Information

Project Name: Homeowners

Status of Filing in Domicile: Not Filed

Project Number: FN.14.799.2011.03

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 12/02/2011

State Status Changed: 11/09/2011

Deemer Date:

Created By: Casey Albert

Submitted By: Casey Albert

Corresponding Filing Tracking Number:

Filing Description:

The attached exhibits detail the development of the overall statewide rate level indications. The information is based on the experience of Sentinel Insurance Company, Ltd. using accident year data ending June 30th, 2011. Summarized below are the indicated and proposed rate level changes. The total proposed rate change is based on a unity premium change on building forms only. The proposed effective date is March 1st, 2012 for new business and April 15th, 2012 for renewal business.

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## Company and Contact

### Filing Contact Information

Casey Albert, Business Analyst casey.albert@thehartford.com  
 8 Farms Spring Road 860-676-7574 [Phone]  
 Farmington, CT 06032

### Filing Company Information

Sentinel Insurance Company Limited CoCode: 11000 State of Domicile: Connecticut  
 Hartford Plaza Group Code: 91 Company Type: Property  
 Hartford, CT 06115 Group Name: State ID Number:  
 (860) 547-5000 ext. [Phone] FEIN Number: 06-1552103

## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sentinel Insurance Company Limited	\$100.00	11/04/2011	53500269

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	12/02/2011	12/02/2011

### 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	11/09/2011	11/09/2011	Casey Albert	12/01/2011	12/01/2011
Pending Industry Response	Becky Harrington	11/07/2011	11/07/2011	Casey Albert	11/09/2011	11/09/2011

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## Disposition

Disposition Date: 12/02/2011  
 Effective Date (New): 01/05/2012  
 Effective Date (Renewal): 02/19/2012  
 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):
Sentinel Insurance Company Limited	43.900%	9.800%	\$281,811	1,448	\$1,460,160	22.000%	0.000%

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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 (revised)	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Explanatory Memorandum	Filed	Yes
Supporting Document	Indication Exhibits 1 through 7	Filed	Yes
Supporting Document	Supporting Exhibits	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	Response to Objection #2	Filed	Yes
Rate	Rate Pages	Filed	Yes

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## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 11/09/2011

Submitted Date 11/09/2011

Respond By Date

Dear Casey Albert,

This will acknowledge receipt of the recent response.

Commissioner Bradford has reviewed the rate change request. Please amend the overall amount to 10%.

Submit a revised HPCS.

NOTICE regarding, corrections to filings and scrivener's Errors:

Effective for all filings made on or after June 1, 2011, Arkansas no longer allows the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

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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Project Name/Number: Homeowners/FN.14.799.2011.03

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 12/01/2011  
Submitted Date 12/01/2011

Dear Becky Harrington,

### Comments:

Good afternoon,

### Response 1

Comments: The overall amount has been amended and the impact is summarized below.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: HPCS-Homeowners Premium Comparison Survey

Comment: The Revised Premium Comparison Survey is attached.

Satisfied -Name: Response to Objection #2

Comment: Attached is the Response to Objection #2.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you for your review of this filing. Please let us know if you require any additional information in order to approve this filing.

Take Care,  
Casey Albert-Bard

Sincerely,  
Angela Isaac, Casey Albert, David Logan, Joyce Driscoll, Marilu Gonzalez, Omayra Vega

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Company Tracking Number: FN.14.799.2011.03  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Homeowners - Dimensions - Sentinel  
Project Name/Number: Homeowners/FN.14.799.2011.03

## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 11/07/2011

Submitted Date 11/07/2011

Respond By Date

Dear Casey Albert,

This will acknowledge receipt of the captioned filing.

### Objection 1

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comment:

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

### Objection 2

- NAIC loss cost data entry document (Supporting Document)

Comment: This form is required with all rate change filings.

NOTICE regarding, corrections to filings and scrivener's Errors:

Effective for all filings made on or after June 1, 2011, Arkansas no longer allows the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

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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Filing Company: Sentinel Insurance Company Limited State Tracking Number:  
Company Tracking Number: FN.14.799.2011.03  
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Product Name: Homeowners - Dimensions - Sentinel  
Project Name/Number: Homeowners/FN.14.799.2011.03

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 11/09/2011  
Submitted Date 11/09/2011

Dear Becky Harrington,

### Comments:

Good morning,

### Response 1

Comments: Attached you will find the excel version of the HPCS-Homeowners Premium Comparison Survey located in the Supporting Document tab of this filing.

### Related Objection 1

Applies To:

- HPCS-Homeowners Premium Comparison Survey (Supporting Document)

Comment:

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

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: HPCS-Homeowners Premium Comparison Survey

Comment: The Premium Comparison Survey is attached.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Response 2

Comments: As requested, we have now attached the NAIC loss cost data entry document to the corresponding tab in the Supporting Documents section of SERFF.

### Related Objection 1

SERFF Tracking Number: HART-127796598 State: Arkansas  
Filing Company: Sentinel Insurance Company Limited State Tracking Number:  
Company Tracking Number: FN.14.799.2011.03  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Homeowners - Dimensions - Sentinel  
Project Name/Number: Homeowners/FN.14.799.2011.03

Applies To:

- NAIC loss cost data entry document (Supporting Document)

Comment:

This form is required with all rate change filings.

**Changed Items:**

**Supporting Document Schedule Item Changes**

Satisfied -Name: NAIC loss cost data entry document

Comment: Attached is the NAIC loss cost data entry document.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you for your review of this filing. If you have any further questions, please contact me.

Take Care.

Sincerely,

Angela Isaac, Casey Albert, David Logan, Joyce Driscoll, Marilu Gonzalez, Omayra Vega

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Project Name/Number: Homeowners/FN.14.799.2011.03

**Post Submission Update Request Processed On 12/02/2011**

**Status:** Allowed  
**Created By:** Casey Albert  
**Processed By:** Becky Harrington  
**Comments:** effective date change  
overall amended per Dept request

**General Information:**

Field Name	Requested Change	Prior Value
Effective Date Requested (New)	01/05/2012	03/01/2012
Effective Date Requested (Renew)	02/19/2012	04/15/2012

**Company Rate Information:**

**Company Name:** Sentinel Insurance Company Limited

Field Name	Requested Change	Prior Value
Overall % Rate Impact	9.800%	19.300%

SERFF Tracking Number: HART-127796598  
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 TOI: 04.0 Homeowners  
 Product Name: Homeowners - Dimensions - Sentinel  
 Project Name/Number: Homeowners/FN.14.799.2011.03

State: Arkansas  
 State Tracking Number:  
 Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

## Rate Information

Rate data applies to filing.

**Filing Method:** Prior Approval  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 13.000%  
**Effective Date of Last Rate Revision:** 11/06/2010  
**Filing Method of Last Filing:** Prior Approval

## 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):
Sentinel Insurance Company Limited	43.900%	9.800%	\$281,811	1,448	\$1,460,160	22.000%	0.000%

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Company Tracking Number: FN.14.799.2011.03  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Homeowners - Dimensions - Sentinel  
Project Name/Number: Homeowners/FN.14.799.2011.03

## Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 12/02/2011 Rate Pages		R-1	Replacement	R-1.pdf



POLICY FORMS HO 00 02, HO 00 03, HO 00 05

TABLE 1 - PREMIUM FACTORS

Policy Form	Type of Construction	Protection Class							
		1,2,3	4,5	6	7	8	8B	9	10
HO 00 02	Frame	0.98	1.09	1.28	1.42	1.77	2.30	2.91	4.66
	Masonry	0.93	1.04	1.22	1.35	1.69	2.19	2.77	4.44
HO 00 03	Frame	1.00	1.10	1.30	1.45	1.81	2.35	2.97	4.75
	Masonry	0.95	1.05	1.24	1.38	1.72	2.24	2.83	4.52
HO 00 05	Frame	1.10	1.22	1.44	1.59	1.99	2.59	3.27	5.23
	Masonry	1.05	1.16	1.37	1.51	1.90	2.47	3.11	4.98

TABLE 2A - UNITY TABLE

TERRITORY	CURVE #	UNITY
13	1	\$1,340
14	1	\$1,014
15	1	\$1,872
16	1	\$1,718
17	1	\$1,670
18	1	\$1,358
19	1	\$951
20	1	\$1,289
21	1	\$1,649
22	1	\$1,117
24	1	\$1,834
29	1	\$1,110
30	1	\$1,919
31	1	\$1,555
32	1	\$1,813

TABLE 2B - AMOUNT OF INSURANCE TABLE

Coverage A Amount	Curve #1
\$ 10,000	0.336
20,000	0.353
30,000	0.374
40,000	0.403
50,000	0.436
60,000	0.469
70,000	0.514
80,000	0.557
90,000	0.622
100,000	0.686
110,000	0.748
120,000	0.815
130,000	0.877
140,000	0.939
150,000	1.000
180,000	1.188
210,000	1.373
240,000	1.562
270,000	1.759
300,000	1.965
330,000	2.170
360,000	2.375
390,000	2.581
420,000	2.786
450,000	2.992
480,000	3.197
510,000	3.403
540,000	3.608
570,000	3.814
600,000	4.020
630,000	4.225
660,000	4.431
690,000	4.637
720,000	4.842
750,000	5.048
Each add'l \$10,000-ADD	0.069

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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Form RF-2 Loss Costs Only (not for workers' compensation) <b>Bypass Reason:</b> N/A <b>Comments:</b>		
<b>Satisfied - Item:</b> H-1 Homeowners Abstract <b>Comments:</b> The Homeowners Abstract is attached. <b>Attachment:</b> Homeowners Abstract.pdf	Filed	12/02/2011
<b>Satisfied - Item:</b> HPCS-Homeowners Premium Comparison Survey <b>Comments:</b> The Revised Premium Comparison Survey is attached. <b>Attachment:</b> HO Survey Form HPCS Revised #2.xls	Filed	12/02/2011
<b>Satisfied - Item:</b> NAIC loss cost data entry document <b>Comments:</b> Attached is the NAIC loss cost data entry document. <b>Attachment:</b> NAIC Loss Cost.pdf	Filed	12/02/2011

SERFF Tracking Number: HART-127796598  
Filing Company: Sentinel Insurance Company Limited  
Company Tracking Number: FN.14.799.2011.03  
TOI: 04.0 Homeowners  
Product Name: Homeowners - Dimensions - Sentinel  
Project Name/Number: Homeowners/FN.14.799.2011.03

State: Arkansas  
State Tracking Number:  
Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Explanatory Memorandum <b>Comments:</b> The Explanatory Memorandum is attached. <b>Attachment:</b> Explanatory Memorandum.pdf	Filed	12/02/2011

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Indication Exhibits 1 through 7 <b>Comments:</b> Attached are the Indication Exhibits 1 - 7. <b>Attachment:</b> Exhibits 1 - 7.pdf	Filed	12/02/2011

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Supporting Exhibits <b>Comments:</b> The Supporting Exhibits are attached. <b>Attachments:</b> Supporting Exhibits Part 1.pdf Supporting Exhibits Part 2.pdf	Filed	12/02/2011

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Response to Objection #2 <b>Comments:</b> Attached is the Response to Objection #2. <b>Attachment:</b> Objection Response #2.pdf	Filed	12/02/2011

**ARKANSAS INSURANCE DEPARTMENT**

**HOMEOWNERS ABSTRACT**

**Page 1 of 2**

**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 Sentinel Insurance Company, Ltd.  
 NAIC No. 11000 Group No. 00914

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

2010	0.6	2007	8.7	2004	8.0
2009	0.0	2006	6.5		
2008	3.1	2005	5.7		

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. ISO 360 in May 2010 for new buisness  
Impact not quantifiable

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. 100% ITV is requested

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

Annual increases	4%	6%	8%	Each additional 4% over 8%
Charge	2%	3%	4%	2%

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

a. Fire Extinguisher	<u>0</u>	%
b. Burglar Alarm	<u>2</u>	%
c. Smoke Alarm	<u>2</u>	%
d. Insured who has both homeowners and auto with your company	<u>20</u>	%
e. Deadbolt Locks	<u>2</u>	%
f. Window or Door Locks	<u>0</u>	%
g. Other (specify)		%
Age of Dwelling	<u>0 to 42.7</u>	%
Limited Access (HO-4, HO-6)	<u>10</u>	%
Full Automatic Sprinklers	<u>13</u>	%
Partial Automatic Sprinklers	<u>8</u>	%

6. Are there any areas in the State of Arkansas in which your company will not write homeowners

insurance? No If so, state areas and explain reason for not writing. \_\_\_\_\_  
AID PC H-1 (4./96)

Form H-1  
Rev. 4/98

**Page 2 of 2**

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

Form	Premium Volume
<u>HO-2</u>	<u>0</u>
<u>HO-3</u>	<u>1,232,428</u>
<u>HO-4</u>	<u>8,206</u>
<u>HO-5</u>	<u>210,551</u>
<u>HO-6</u>	<u>8,975</u>

8. Do you write homeowner risks which have aluminum, steel or vinyl siding? Yes

9. Is there a surcharge on risks with wood heat? No  
If yes, state surcharge N/A  
Does the surcharge apply to conventional fire places? No  
If yes, state surcharge N/A

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

Victoria R. Krueger  
**Signature**

Actuarial Analyst  
**Title**

(860) 843-4714  
**Telephone Number**

NAIC Number: 11000  
 Company Name: Sentinel Insurance Company, Ltd.  
 Contact Person: Victoria Krueger  
 Telephone No.: (860) 843-4714  
 Email Address: Victoria.Krueger@thehartford.com  
 Effective Date: 1/5/2012

**Homeowners Premium Comparison Survey Form  
 FORM HP3 - 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	\$438.90	\$462.00	\$483.55	\$509.00	\$794.20	\$836.00	\$810.35	\$853.00	\$810.35	\$853.00	\$722.95	\$761.00	\$743.85	\$783.00	\$580.45	\$611.00	\$672.60	\$708.00
	\$120,000	\$656.45	\$691.00	\$722.95	\$761.00	\$1,188.45	\$1,251.00	\$1,212.20	\$1,276.00	\$1,212.20	\$1,276.00	\$1,081.10	\$1,138.00	\$1,111.50	\$1,170.00	\$867.35	\$913.00	\$1,006.05	\$1,059.00
	\$160,000	\$855.95	\$901.00	\$942.40	\$992.00	\$1,549.45	\$1,631.00	\$1,580.80	\$1,664.00	\$1,580.80	\$1,664.00	\$1,409.80	\$1,484.00	\$1,449.70	\$1,526.00	\$1,131.45	\$1,191.00	\$1,311.95	\$1,381.00
6	\$80,000	\$572.88	\$600.60	\$631.16	\$661.70	\$1,036.84	\$1,086.80	\$1,057.72	\$1,108.90	\$1,057.72	\$1,108.90	\$943.64	\$989.30	\$970.92	\$1,017.90	\$757.64	\$794.30	\$877.92	\$920.40
	\$120,000	\$856.84	\$898.30	\$943.64	\$989.30	\$1,551.24	\$1,626.30	\$1,582.24	\$1,658.80	\$1,582.24	\$1,658.80	\$1,411.12	\$1,479.40	\$1,450.80	\$1,521.00	\$1,132.12	\$1,186.90	\$1,313.16	\$1,376.70
	\$160,000	\$1,117.24	\$1,171.30	\$1,230.08	\$1,289.60	\$2,022.44	\$2,120.30	\$2,063.36	\$2,163.20	\$2,063.36	\$2,163.20	\$1,840.16	\$1,929.20	\$1,892.24	\$1,983.80	\$1,476.84	\$1,548.30	\$1,712.44	\$1,795.30
9	\$80,000	\$1,307.46	\$1,372.14	\$1,440.47	\$1,511.73	\$2,365.88	\$2,482.92	\$2,413.99	\$2,533.41	\$2,413.99	\$2,533.41	\$2,153.63	\$2,260.17	\$2,215.89	\$2,325.51	\$1,729.13	\$1,814.67	\$2,003.64	\$2,102.76
	\$120,000	\$1,955.53	\$2,052.27	\$2,153.63	\$2,260.17	\$3,540.33	\$3,715.47	\$3,611.08	\$3,789.72	\$3,611.08	\$3,789.72	\$3,220.54	\$3,379.86	\$3,311.10	\$3,474.90	\$2,583.79	\$2,711.61	\$2,996.97	\$3,145.23
	\$160,000	\$2,549.83	\$2,675.97	\$2,807.36	\$2,946.24	\$4,615.73	\$4,844.07	\$4,709.12	\$4,942.08	\$4,709.12	\$4,942.08	\$4,199.72	\$4,407.48	\$4,318.58	\$4,532.22	\$3,370.53	\$3,537.27	\$3,908.23	\$4,101.57

**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	\$156.00	\$156.00	\$156.00	\$156.00	\$156.00	\$156.00	\$156.00	\$156.00	\$156.00	\$156.00	\$156.00	\$156.00	\$156.00	\$156.00	\$156.00	\$156.00	\$156.00	\$156.00
	\$25,000	\$291.00	\$291.00	\$291.00	\$291.00	\$291.00	\$291.00	\$291.00	\$291.00	\$291.00	\$291.00	\$291.00	\$291.00	\$291.00	\$291.00	\$291.00	\$291.00	\$291.00	\$291.00
6	\$5,000																		
	\$15,000	\$171.60	\$171.60	\$171.60	\$171.60	\$171.60	\$171.60	\$171.60	\$171.60	\$171.60	\$171.60	\$171.60	\$171.60	\$171.60	\$171.60	\$171.60	\$171.60	\$171.60	\$171.60
	\$25,000	\$320.10	\$320.10	\$320.10	\$320.10	\$320.10	\$320.10	\$320.10	\$320.10	\$320.10	\$320.10	\$320.10	\$320.10	\$320.10	\$320.10	\$320.10	\$320.10	\$320.10	\$320.10
9	\$5,000																		
	\$15,000	\$254.28	\$254.28	\$254.28	\$254.28	\$254.28	\$254.28	\$254.28	\$254.28	\$254.28	\$254.28	\$254.28	\$254.28	\$254.28	\$254.28	\$254.28	\$254.28	\$254.28	\$254.28
	\$25,000	\$474.33	\$474.33	\$474.33	\$474.33	\$474.33	\$474.33	\$474.33	\$474.33	\$474.33	\$474.33	\$474.33	\$474.33	\$474.33	\$474.33	\$474.33	\$474.33	\$474.33	\$474.33

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

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

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

**HO3 and HO4 only**

Fire Extinguisher	0 %	Deadbolt Lock	2 %
Burglar Alarm	2 %	Window Locks	0 %
Smoke Alarm	2 %	\$1,000 Deductible	%
		Other (specify)	%
		Maximum Credit Allowed	20 %

**EARTHQUAKE INSURANCE**

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

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

WHAT IS YOUR PERCENTAGE DEDUCTIBLE?  %

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

Zone	Brick	Frame
Highest Risk	\$ 1.8	\$ 1
Lowest Risk	\$ 1	\$ 0.36

**NAIC LOSS COST DATA ENTRY DOCUMENT**

**1.** This filing transmittal is part of Company Tracking # \_\_\_\_\_

**2.** If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number N/A

Company Name		Company NAIC Number	
A.	Sentinel Insurance Company, Ltd.	B.	11000

**4.** **A.** Product Coding Matrix Line of Business (i.e., Type of Insurance) \_\_\_\_\_  
**B.** Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance) \_\_\_\_\_

**5.**

(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
	Level Change	% Rate	Level Change	% Rate					
2,3,5	45%	19.70%	0.698	1.244	na	na	na	na	na
4,6	-32.90%	0%	0.692	1.07	na	na	na	na	na
TOTAL OVERALL EFFECT	43.9%	19.3							

**6.**

Year	5 Year History		Rate Change History			Countrywide Loss Ratio
	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	
2006	1006	N/A	N/A	988	838	0.6
2007	1411	4.10%	1/3/2007	1345	152	0.52
2008	1408	N/A	N/A	1306	1001	0.76
2009	1437	0%	1/8/2009	1327	1444	0.93
2010	1264	13%	11/6/2010	1455	1239	0.82

**7.**

Expense Constants	Selected Provisions
A. Total Production Expense	13.3%
B. General Expense	1.3%
C. Taxes, License & Fees	3.1%
D. Underwriting Profit & Contingencies	12.5%
E. Other (explain)	
F. TOTAL	30.2%

**8.** N/A Apply Lost Cost Factors to Future filings? (Y or N)

**9.** 22 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): NA

**10.** N/A Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): NA

**Sentinel Insurance Company, Ltd.**

**ARKANSAS HOMEOWNERS**

EXPLANATORY MEMORANDUM

The attached exhibits detail the development of the overall statewide rate level indications. The information is based on the experience of Sentinel Insurance Company, Ltd. using accident year data ending June 30<sup>th</sup>, 2011. Summarized below are the indicated and proposed rate level changes. The total proposed rate change is based on a unity premium change on building forms only. The proposed effective date is March 1<sup>st</sup>, 2012 for new business and April 15<sup>th</sup>, 2012 for renewal business.

<u>Policy Form</u>	<u>Written Premium</u>	<u>Indicated Change</u>	<u>Proposed Change</u>
Building	\$ 1,442,979	44.8%	19.7%
Tenant/Condo	\$ 17,181	-32.9%	0.0%
<b>Overall</b>	<b>\$ 1,460,160</b>	<b>43.9%</b>	<b>19.3%</b>

This filing has been prepared by Victoria Krueger, Actuarial Analyst. Any questions regarding the contents of this filing should be directed her to attention.

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Personal Property Insurance  
**Statewide Rate Level Indication**  
Building Policy Forms  
Accident Year Data Ending 6/30/2011

Accident Year Ending	(1)  Trended Adjusted EPAPR	(2)  Trended Smoothed Ultimate Losses (x-CAT/Hail)	(3)  Trended Adjusted Loss Ratio	(4)  Selected Accident Year Weights
6/30/2007	1,411,822	496,012	35.1%	10%
6/30/2008	1,514,978	660,036	43.6%	15%
6/30/2009	1,433,815	609,659	42.5%	20%
6/30/2010	1,556,643	808,212	51.9%	25%
6/30/2011	<u>1,602,859</u>	<u>999,160</u>	<u>62.3%</u>	<u>30%</u>
	7,520,117	3,573,079	47.5%	100%

(5) Trended Weighted Loss Ratio (x-CAT/Hail).....	50.2%
(6) Credibility.....	42.3%
(7) Complement of Credibility.....	52.6%
(8) Credibility Weighted Non-CAT Loss Ratio.....	51.6%
(9) CAT Annual Loss Ratio.....	19.2%
(10) Non-CAT Hail Average Annual Loss Ratio.....	6.5%
(11) Total Loss Ratio.....	77.3%
(12) Projected Loss Adjustment Expense.....	1.139
(13) Reinsurance Load.....	0.1%
(14) Other Underwriting Expenses (Fixed).....	13.0%
(15) Adjusted Weighted Loss Ratio.....	101.1%
(16) Permissible Loss Ratio.....	69.8%
(17) Indicated Rate Level Change.....	44.8%

Notes:

- (1) From Exhibit 2, Column (7)
- (2) From Exhibit 3, Column (4)
- (3) Column (2) / Column (1)
- (5) Weighted Average of Column (3) and Column (4)
- (6) Based on the square root rule with a full credibility standard of 40,000 Earned House Years
- (11) Row (8) + [ Row (9) + Row (10) ]
- (15) Row (11) x Row (12) + Row (13) + Row (14)
- (16) From Exhibit 1a, Row (6)
- (17) Row (15) / Row (16) - 1.0



Personal Property Insurance  
**Permissible Loss Ratio**  
Building Policy Forms  
Accident Year Data Ending 6/30/2011

As a percentage of premium:	<b>Combined Ratio @ 87.5% (17.5% ROE)</b>
(1) Commission and Brokerage.....	13.3%
(2) Other Underwriting Expense.....	1.3%
(3) Taxes, Licenses, Fees, Fair Plan.....	3.1%
(4) Underwriting Profit & Contingencies.....	<u>12.5%</u>
(5) Total Expenses.....	30.2%
(6) Permissible Loss & Loss Adjustment Expense Ratio.....	<u>69.8%</u>
(7) Total Premium.....	100.0%

Notes:

- (1) Represents the projected commissions and brokerage to be paid during the period the rates will be in effect for Personal Lines Homeowners policies to our agents in ARKANSAS.
- (2) The Variable portion of OUE represents the countrywide projected expenses for the period that these rates will be in effect.

Personal Property Insurance  
**Development of Trended Adjusted Premiums at Present Rates**  
Building Policy Forms  
Accident Year Data Ending 6/30/2011

Accident Year Ending	(1) Written Premium	(2) Earned Premium	(3) Premium On-level Factor	(4) Earned Premium at Present Rates	(5) Current Average Premium Factor	(6) Average Premium Projection Factor	(7) Trended Adjusted EPAPR
6/30/2007	1,355,120	1,193,716	1.178	1,406,197	1.004	1.000	1,411,822
6/30/2008	1,283,736	1,323,792	1.141	1,510,447	1.003	1.000	1,514,978
6/30/2009	1,251,496	1,266,330	1.130	1,430,953	1.002	1.000	1,433,815
6/30/2010	1,484,416	1,376,184	1.130	1,555,088	1.001	1.000	1,556,643
6/30/2011	1,442,979	1,449,240	1.106	1,602,859	1.000	1.000	1,602,859
	6,817,747	6,609,262		7,505,544			7,520,117

Notes:

- (1) From The Hartford Data runs
- (2) From The Hartford Data runs
- (3) On-level Factor
- (4) Column (2) x Column (3)
- (5) From Exhibit 5, Column (5)
- (6) From Exhibit 4, Row (7)
- (7) Column (4) x Column (5) x Column (6)

Personal Property Insurance  
**Development of Trended Adjusted Ultimate Non-CAT (x-Hail) Losses**  
Building Policy Forms  
Accident Year Data Ending 6/30/2011

	(1)	(2)	(3)	(4)
<b>Accident Year Ending</b>	<b>Smoothed Ultimate Losses</b>	<b>Retro. Trend Factors</b>	<b>Projected Trend Factor</b>	<b>Trended Smoothed Ultimate Losses</b>
6/30/2007	262,664	1.518	1.244	496,012
6/30/2008	387,848	1.368	1.244	660,036
6/30/2009	397,792	1.232	1.244	609,659
6/30/2010	585,305	1.110	1.244	808,212
6/30/2011	803,183	1.000	1.244	999,160
	2,436,791			3,573,079

Notes:

- (1) From Exhibit 6, Column (8)
- (2) Retrospective Trend
- (3)  $(1+0.100 \text{ Annual Projected Trend})^{(2.29 \text{ Trend Period (\#Years)})}$
- (4) Column (1) x Column (2) x Column (3)

Personal Property Insurance  
**Development of Compounded Loss Cost Trend**  
Building Policy Forms  
Accident Year Data Ending 6/30/2011

(1) Selected Annual Loss Cost Trend Factor.....	10.0%
(2) Average Accident Date of Latest Accident Year.....	12/30/2010
(3) Proposed Renewal Date of Rate Change.....	4/15/2012
(4) Anticipated Duration of Filed Rate Change.....	12 Month(s)
(5) Average Policy Period.....	12 Month(s)
(6) Average Accident Date of Forecast Period.....	4/14/2013
(7) Years of Trend.....	2.29
(8) Projected Loss Cost Trend Factor.....	<b>1.244</b>

Notes:

- (1) Selection based on Hartford Data
- (2) Date based on assumption that a claim is equally likely to occur on any given day of the year
- (7) Number of years between average accident dates of experience period and forecast period
- (8)  $[1 + \text{Row (1)}] ^ \text{Row (7)}$

Personal Property Insurance  
**Trend in Average Premium**  
Building Policy Forms  
Accident Year Data Ending 6/30/2011

<b>Accident Year Ending</b>	<b>(1) Average Premium</b>
6/30/2007	1,039
6/30/2008	1,051
6/30/2009	1,053
6/30/2010	1,057
6/30/2011	1,052

<b>(2) 2 Year Average Annual Premium Trend</b>	-0.5%
<b>(3) 3 Year Average Annual Exponential Premium Trend</b>	0.0%
<b>(4) 5 Year Average Annual Exponential Premium Trend</b>	0.3%
<b>(5) Selected Annual Premium Trend</b>	0.0%
<b>(6) Trend Period (# Years) .....</b>	2.29
<b>(7) Average Premium Projection Factor .....</b>	1.000

Notes:

- (1) From Exhibit 5, Column (3)
- (2) (Column 1 Latest Year) / (Column 1 Previous Year) - 1
- (3) Derived from the exponential curve of best fit using the method of least-squares
- (4) Derived from the exponential curve of best fit using the method of least-squares
- (5) Represents the number of years from the midpoint of the last year of relativities data to 12 months beyond the anticipated renewal date of April 15, 2012
- (6) [1.0 + Row (5)] ^ Row (6)

Personal Property Insurance  
**Development of Current Average Premium Factors**  
Building Policy Forms  
Accident Year Data Ending 6/30/2011

(1)	(2)	(3)	(4)	(5)	
<u>Accident Year Ending</u>	<u>Earned Premium at Present Rates</u>	<u>Earned House Years</u>	<u>Average Premium</u>	<u>Current Average Premium Factors</u>	<u>Selected Current Average Premium Factors</u>
6/30/2007	1,406,197	1,353	1,039	1.013	1.004
6/30/2008	1,510,447	1,437	1,051	1.001	1.003
6/30/2009	1,430,953	1,359	1,053	0.999	1.002
6/30/2010	1,555,088	1,471	1,057	0.995	1.001
6/30/2011	1,602,859	1,523	1,052	1.000	1.000

Notes:

- (1) From Exhibit 2, Column (4)
- (2) From The Hartford data runs
- (3) Column (1) / Column (2)
- (4) Column (3) Latest Year / Column (3)

Personal Property Insurance  
**Large Loss Adjustment**  
Building Policy Forms  
Accident Year Data Ending 6/30/2011

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Year Ending	Average Amount of Insurance	Cap Losses at 50% AOI	Ultimate Incurred Losses (x-CAT/Hail)	Excess Losses	Basic Limit Losses	Excess Ratio	Smoothed Ultimate Losses (x-CAT/Hail)
6/30/2007	179,354	89,677	172,805	0	172,805	0.520	262,664
6/30/2008	192,975	96,488	255,163	0	255,163	0.520	387,848
6/30/2009	201,781	100,891	261,705	0	261,705	0.520	397,792
6/30/2010	214,900	107,450	759,149	374,080	385,069	0.520	585,305
6/30/2011	<u>226,414</u>	113,207	<u>629,235</u>	100,825	<u>528,410</u>	0.520	<u>803,183</u>
			2,078,057		1,603,152		2,436,791

Notes:

- (2) Statewide Building Forms Average Amount of Insurance
- (3) Loss Capping Amount
- (4) From Exhibit 7 Column (10)
- (5) Loss exceeding Capping Amount
- (6) Column (4) - Column (5)
- (7) Excess Ratio based on 12 years of Hartford data
- (8) Column (6) x (1+Column (7))

Personal Property Insurance  
**Development of Adjusted Incurred Losses to Ultimate (Catastrophe and Non-Cat Hail losses removed)**  
Building Policy Forms  
Accident Year Data Ending 6/30/2011

Accident Year Ending	Section I - Property					Section II - Liability			Total	
	(1) Total Section I Incurred Losses	(2) Actual CAT Incurred Losses	(3) Non-CAT Hail Incurred Losses	(4) Total Adjusted Incurred Losses	(5) Loss Development Factor	(6) Ultimate Losses	(7) Incurred Losses	(8) Loss Development Factor	(9) Ultimate Losses	(10) Ultimate Losses
6/30/2007	193,826	5,969	18,436	169,421	1.002	169,760	2,982	1.021	3,045	172,805
6/30/2008	765,680	457,613	60,086	247,981	1.005	249,221	5,664	1.049	5,942	255,163
6/30/2009	1,383,296	1,029,277	96,868	257,151	1.007	258,951	2,452	1.123	2,754	261,705
6/30/2010	1,107,653	149,975	199,888	757,790	0.999	757,032	1,593	1.329	2,117	759,149
6/30/2011	1,526,492	773,691	198,158	554,643	1.110	615,654	5,975	2.273	13,581	629,235
	4,976,947	2,416,525	573,436	1,986,986		2,050,618	18,666		27,439	2,078,057

Notes:

- (1) , (2), (3) & (7) From The Hartford data runs
- (4) Column (1) - Column (2) - Column (3)
- (5) Western Region factors developed from The Hartford loss triangles
- (6) Column (4) \* Column (5)
- (8) Countrywide factors developed from The Hartford loss triangles
- (9) Column (7) \* Column (8)
- (10) Column (6) + Column (9)

Personal Property Insurance  
**Statewide Rate Level Indication**  
Tenant/Condo Policy Forms  
Accident Year Data Ending 6/30/2011

<b>Accident Year Ending</b>	<b>(1) Trended Adjusted EPAPR</b>	<b>(2) Trended Smoothed Ultimate Losses (x-CAT)</b>	<b>(3) Trended Adjusted Loss Ratio</b>	<b>(4) Selected Accident Year Weights</b>
6/30/2007	13,421	5,481	40.8%	10%
6/30/2008	17,206	1,497	8.7%	15%
6/30/2009	19,377	0	0.0%	20%
6/30/2010	19,779	0	0.0%	25%
6/30/2011	19,544	31,533	161.3%	30%
	89,327	38,510	43.1%	100%

<b>(5) Trended Weighted Loss Ratio (x-CAT/Hail).....</b>	53.8%
<b>(6) Credibility.....</b>	9%
<b>(7) Complement of Credibility.....</b>	27.0%
<b>(8) Credibility Weighted Non-CAT Loss Ratio.....</b>	29.4%
<b>(9) CAT Annual Loss Ratio.....</b>	0.0%
<b>(10) Total Loss Ratio.....</b>	29.4%
<b>(11) Projected Loss Adjustment Expense.....</b>	1.139
<b>(12) Reinsurance Load.....</b>	0.0%
<b>(13) Other Underwriting Expenses (Fixed).....</b>	12.9%
<b>(14) Adjusted Weighted Loss Ratio.....</b>	46.4%
<b>(15) Permissible Loss Ratio.....</b>	69.2%
<b>(16) Indicated Rate Level Change.....</b>	-32.9%

Notes:

- (1) From Exhibit 2, Column (7)
- (2) From Exhibit 3, Column (4)
- (3) Column (2) / Column (1)
- (5) Weighted Average of Column (3) and Column (4)
- (6) Based on the square root rule with a full credibility standard of 25,000 Earned House Years
- (8) [ Row (5) \* Row (6) ] + [ Row (7) \* (1 - Row (6)) ]
- (10) Row (8) + [ Row (9) ]
- (14) Row (10) x Row (11) + Row (12) + Row (13)
- (15) From Exhibit 1a, Row (6)
- (16) Row (14) / Row (15) - 1.0

**ARKANSAS**  
Sentinel Insurance Company, Ltd.

Personal Property Insurance  
**Statewide Rate Level Indication**  
Building Policy Forms  
Calendar Year Through 2010

	(1)	(2)	(3)
Calendar Year	Catastrophe Losses	Non-Catastrophe Losses	CAT to Non-CAT Ratio
1999	0	4,413	0.0%
2000	0	2,634	0.0%
2001	0	2,017	0.0%
2002	0	1,822	0.0%
2003	0	10,492	0.0%
2004	0	2,297	0.0%
2005	0	4,377	0.0%
2006	0	2,915	0.0%
2007	0	4,674	0.0%
2008	0	1,009	0.0%
2009	0	0	0.0%
2010	0	24,229	0.0%
	0	60,880	0.0%

(4) Average CAT to Non-CAT Ratio.....	0.0%
(5) Credibility Weighted Non-CAT Loss Ratio.....	29.4%
(6) CAT annual Loss Ratio.....	0.0%

Notes:

- (1) From The Hartford data runs
- (2) From The Hartford data runs
- (3) Column(1)/Column(2)
- (4) Average of Column (3)
- (5) From Exhibit 1, Row (8)
- (6) Row (4) \* Row (5)

Personal Property Insurance  
**Permissible Loss Ratio**  
Tenant/Condo Policy Forms  
Accident Year Data Ending 6/30/2011

As a percentage of premium:	<b>Combined Ratio @ 87.5% (17.5% ROE)</b>
(1) Commission and Brokerage.....	13.3%
(2) Other Underwriting Expense.....	1.9%
(3) Taxes, Licenses, Fees, Fair Plan.....	3.1%
(4) Underwriting Profit & Contingencies.....	<u>12.5%</u>
(5) Total Expenses.....	30.8%
(6) Permissible Loss & Loss Adjustment Expense Ratio.....	<u>69.2%</u>
(7) Total Premium.....	100.0%

Notes:

- (1) Represents the projected commissions and brokerage to be paid during the period the rates will be in effect for Personal Lines Homeowners policies to our agents in ARKANSAS.
- (2) The Variable portion of OUE represents the countrywide projected expenses for the period that these rates will be in effect.

Personal Property Insurance  
**Development of Trended Adjusted Premiums at Present Rates**  
Tenant/Condo Policy Forms  
Accident Year Data Ending 6/30/2011

Accident Year Ending	(1) Written Premium	(2) Earned Premium	(3) Premium On- level Factor	(4) Earned Premium at Present Rates	(5) Current Average Premium Factor	(6) Average Premium Projection Factor	(7) Trended Adjusted EPAPR
6/30/2007	15,110	12,583	1.129	14,206	0.964	0.980	13,421
6/30/2008	16,419	15,982	1.129	18,044	0.973	0.980	17,206
6/30/2009	20,667	17,834	1.129	20,135	0.982	0.980	19,377
6/30/2010	17,249	18,039	1.129	20,366	0.991	0.980	19,779
6/30/2011	17,181	18,048	1.105	19,943	1.000	0.980	19,544
	86,626	82,486		92,694			89,327

Notes:

- (1) From The Hartford Data runs
- (2) From The Hartford Data runs
- (3) On-level Factor
- (4) Column (2) x Column (3)
- (5) From Exhibit 5, Column (5)
- (6) From Exhibit 4, Row (7)
- (7) Column (4) x Column (5) x Column (6)

Personal Property Insurance  
**Development of Trended Adjusted Ultimate Non-CAT Losses**  
Tenant/Condo Policy Forms  
Accident Year Data Ending 6/30/2011

	(1)	(2)	(3)	(4)
<u>Accident Year Ending</u>	<u>Smoothed Ultimate Losses</u>	<u>Retro. Trend Factors</u>	<u>Projected Trend Factor</u>	<u>Trended Smoothed Ultimate Losses</u>
6/30/2007	4,545	1.127	1.070	5,481
6/30/2008	1,279	1.094	1.070	1,497
6/30/2009	0	1.062	1.070	0
6/30/2010	0	1.030	1.070	0
6/30/2011	<u>29,470</u>	<u>1.000</u>	<u>1.070</u>	<u>31,533</u>
	35,294			38,510

Notes:

- (1) From Exhibit 6, Column (8)
- (2) Retrospective Trend
- (3)  $(1+0.030 \text{ Annual Projected Trend})^{(2.29 \text{ Trend Period (\#Years)})}$
- (4) Column (1) x Column (2) x Column (3)

Personal Property Insurance  
**Development of Compounded Loss Cost Trend**  
Building Policy Forms  
Accident Year Data Ending 6/30/2011

(1) Selected Annual Loss Cost Trend Factor.....	3.0%
(2) Average Accident Date of Latest Accident Year.....	12/30/2010
(3) Proposed Renewal Date of Rate Change.....	4/15/2012
(4) Anticipated Duration of Filed Rate Change.....	12 Month(s)
(5) Average Policy Period.....	12 Month(s)
(6) Average Accident Date of Forecast Period.....	4/14/2013
(7) Years of Trend.....	2.29
(8) Projected Loss Cost Trend Factor.....	<b>1.070</b>

Notes:

- (1) Selection based on Hartford Data
- (2) Date based on assumption that a claim is equally likely to occur on any given day of the year
- (7) Number of years between average accident dates of experience period and forecast period
- (8)  $[1 + \text{Row (1)}] ^ \text{Row (7)}$

Personal Property Insurance  
**Trend in Average Premium**  
Tenant/Condo Policy Forms  
Accident Year Data Ending 6/30/2011

<b>Accident Year Ending</b>	<b>(1) Average Premium</b>	
6/30/2007	458	
6/30/2008	440	
6/30/2009	468	
6/30/2010	485	
6/30/2011	486	
<b>(2) 2 Year Average Annual Premium Trend</b>		0.2%
<b>(3) 3 Year Average Annual Exponential Premium Trend</b>		1.9%
<b>(4) 5 Year Average Annual Exponential Premium Trend</b>		2.2%
<b>(5) Selected Annual Premium Trend</b>		-0.9%
<b>(6) Trend Period (# Years) .....</b>		2.29
<b>(7) Average Premium Projection Factor .....</b>		0.980

Notes:

- (1) From Exhibit 5, Column (3)
- (2)  $(\text{Column 1 Latest Year}) / (\text{Column 1 Previous Year}) - 1$
- (3) Derived from the exponential curve of best fit using the method of least-squares
- (4) Derived from the exponential curve of best fit using the method of least-squares
- (6) Represents the number of years from the midpoint of the last year of relativities data to 12 months beyond the anticipated renewal date of April 15, 2012
- (7)  $[1.0 + \text{Row (5)}] ^ \text{Row (6)}$

Personal Property Insurance  
**Development of Current Average Premium Factors**  
Tenant/Condo Policy Forms  
Accident Year Data Ending 6/30/2011

	(1)	(2)	(3)	(4)	(5)
<u>Accident Year Ending</u>	<u>Earned Premium at Present Rates</u>	<u>Earned House Years</u>	<u>Average Premium</u>	<u>Current Average Premium Factors</u>	<u>Selected Current Average Premium Factors</u>
6/30/2007	14,206	31	458	1.061	0.964
6/30/2008	18,044	41	440	1.105	0.973
6/30/2009	20,135	43	468	1.038	0.982
6/30/2010	20,366	42	485	1.002	0.991
6/30/2011	19,943	41	486	1.000	1.000

Notes:

- (1) From Exhibit 2, Column (4)
- (2) From The Hartford data runs
- (3) Column (1) / Column (2)
- (4) Column (3) Latest Year / Column (3)

Personal Property Insurance  
**Large Loss Adjustment**  
Tenant/Condo Policy Forms  
Accident Year Data Ending 6/30/2011

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Year Ending	Average Amount of Insurance	Cap Losses at 50% AOI	Ultimate Incurred Losses (x-CAT)	Excess Losses	Basic Limit Losses	Excess Ratio	Smoothed Ultimate Losses (x-CAT)
6/30/2007	45,717	22,859	3,590	0	3,590	0.266	4,545
6/30/2008	41,615	20,808	1,010	0	1,010	0.266	1,279
6/30/2009	47,276	23,638	0	0	0	0.266	0
6/30/2010	46,724	23,362	0	0	0	0.266	0
6/30/2011	46,801	23,401	25,925	2,647	23,278	0.266	29,470
			30,525		27,878		35,294

Notes:

- (2) Statewide T+C Forms Average Amount of Insurance
- (3) Loss Capping Amount
- (4) From Exhibit 7 Column (10)
- (5) Loss exceeding Capping Amount
- (6) Column (4) - Column (5)
- (7) Excess Ratio based on 12 years of Hartford data
- (8) Column (6) x (1+Column (7))

Personal Property Insurance  
**Development of Adjusted Incurred Losses to Ultimate (Catastrophe losses removed)**  
Tenant/Condo Policy Forms  
Accident Year Data Ending 6/30/2011

Accident Year Ending	Section I - Property					Section II - Liability			Total	
	(1) Total Section I Incurred Losses	(2) Actual CAT Incurred Losses	(3) Non-CAT Hail Incurred Losses	(4) Total Adjusted Incurred Losses	(5) Loss Development Factor	(6) Ultimate Losses	(7) Incurred Losses	(8) Loss Development Factor	(9) Ultimate Losses	(10) Ultimate Losses
6/30/2007	3,590	0	0	3,590	1.000	3,590	0	0.941	0	3,590
6/30/2008	1,009	0	0	1,009	1.001	1,010	0	0.913	0	1,010
6/30/2009	0	0	0	0	1.000	0	0	1.067	0	0
6/30/2010	0	0	0	0	1.000	0	0	1.307	0	0
6/30/2011	24,729	500	0	24,229	1.070	25,925	0	1.828	0	25,925
	29,328	500	0	28,828		30,525	0		0	30,525

Notes:

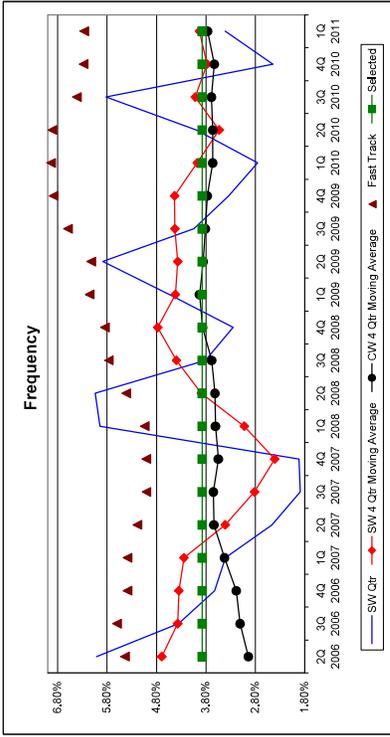
- (1) , (2), (3) & (7) From The Hartford data runs
- (4) Column (1) - Column (2)
- (5) & (8) Countrywide factors developed from The Hartford loss triangles
- (6) Column (4) \* Column (5)
- (9) Column (7) \* Column (8)
- (10) Column (6) + Column (9)

Dimensions Building Forms - Arkansas Trend Analysis  
Losses capped at 50% of AOI (Ex. Cat & Ex. Hail)

Filing Exhibit  
Trend Selections

AR

Accident Quarter	Statewide		Frequency		Fast Track		Severity		Pure Premium		Fast Track		Premium		Statewide		Loss Ratio	
	Ultimate	4 Qtr Moving Average	Countywide	4 Qtr Moving Average	Ultimate	4 Qtr Moving Average	Countywide	4 Qtr Moving Average	Ultimate	4 Qtr Moving Average	Countywide	4 Qtr Moving Average	Ultimate	4 Qtr Moving Average	Countywide	4 Qtr Moving Average	Ultimate	4 Qtr Moving Average
2Q 2005	0.89%	3.41%	114	7,074	4,852	4,863	273	241	739	1	4,863	297	294	297	294	297	297	297
3Q 2005	6.04%	3.45%	12,229	8,511	4,863	4,863	297	294	739	1	4,863	297	294	297	294	297	297	297
4Q 2005	3.32%	2.71%	3,059	12,260	4,863	4,863	297	294	102	102	4,863	297	294	297	294	297	297	297
1Q 2006	3.47%	2.67%	5,841	8,878	7,236	7,236	327	327	102	102	7,236	327	327	327	327	327	327	327
2Q 2006	6.02%	4.70%	3,712	9,775	5,351	5,351	318	289	223	286	5,351	318	289	289	289	318	318	318
3Q 2006	4.35%	3.72%	3,695	8,187	4,966	4,966	315	305	161	175	4,966	315	305	305	305	315	315	315
4Q 2006	3.62%	4.35%	3,608	9,983	7,042	7,042	304	314	131	175	7,042	304	314	314	314	304	304	304
1Q 2007	3.40%	3.42%	4,008	9,077	7,580	7,580	315	336	136	159	7,580	315	336	336	336	315	315	315
2Q 2007	2.46%	3.41%	3,749	7,853	6,315	6,315	328	310	128	128	6,315	328	310	310	310	328	328	328
3Q 2007	1.89%	2.82%	3,759	8,592	5,948	5,948	322	322	41	98	5,948	322	322	322	322	322	322	322
4Q 2007	1.92%	2.41%	3,239	8,781	6,659	6,659	322	322	62	82	6,659	322	322	322	322	322	322	322
1Q 2008	5.94%	3.02%	3,890	10,781	7,379	7,379	333	333	62	308	7,379	333	333	333	333	333	333	333
2Q 2008	6.04%	3.89%	4,329	9,520	6,672	6,672	348	430	348	348	6,672	348	430	430	430	348	348	348
3Q 2008	3.81%	4.40%	4,391	10,379	6,665	6,665	463	416	262	175	6,665	463	416	416	416	463	463	463
4Q 2008	3.25%	4.78%	3,926	9,009	6,571	6,571	451	324	167	208	6,571	451	324	324	324	451	451	451
1Q 2009	4.54%	4.42%	2,843	10,115	8,150	8,150	466	501	128	227	8,150	466	501	501	501	466	466	466
2Q 2009	5.88%	4.37%	3,858	8,435	7,882	7,882	489	309	345	193	7,882	489	309	309	309	489	489	489
3Q 2009	4.04%	4.43%	4,942	11,890	8,227	8,227	542	455	201	201	8,227	542	455	455	455	542	542	542
4Q 2009	3.34%	3.49%	6,601	11,358	8,130	8,130	554	400	220	224	8,130	554	400	400	400	554	554	554
1Q 2010	2.76%	3.98%	5,049	11,472	7,951	7,951	571	491	180	235	7,951	571	491	491	491	571	571	571
2Q 2010	3.99%	3.53%	4,032	13,372	9,086	9,086	523	329	284	329	9,086	523	329	329	329	523	523	523
3Q 2010	5.82%	4.01%	6,054	11,413	7,104	7,104	468	347	353	322	7,104	468	347	347	347	468	468	468
4Q 2010	2.45%	3.78%	4,799	10,885	8,228	8,228	440	415	117	294	8,228	440	415	415	415	440	440	440
1Q 2011	3.41%	3.93%	8,778	10,073	9,707	9,707	322	430	300	322	9,707	322	430	430	430	322	322	322

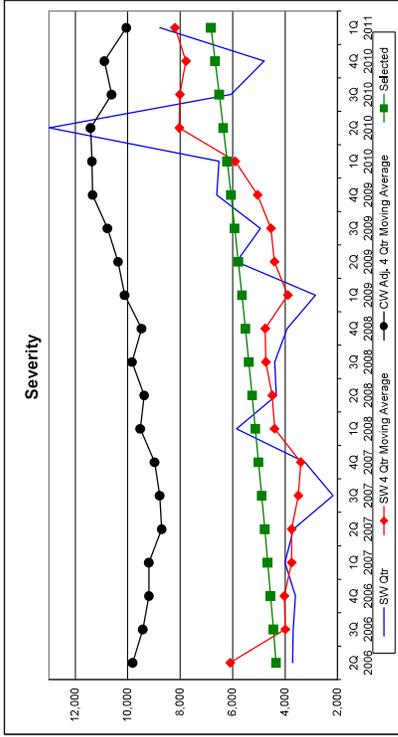


4 Qtr Moving Average  
Frequency  
Prospective Trend

AY Ending	SW	CW	Industry
16 Pt	7.8%	0.6%	8.7%
12 Pt	-5.2%	-0.8%	5.6%
8 Pt	-8.7%	-2.2%	-1.6%
4 Pt	10.7%	2.8%	-11.7%

AY Ending	SW	CW
1Q 2007	0.926	1.101
1Q 2008	1.301	1.045
1Q 2009	0.890	0.959
1Q 2010	0.989	1.030
1Q 2011	1.000	1.000

4 Qtr Moving Average  
Frequency  
Retrospective Factors



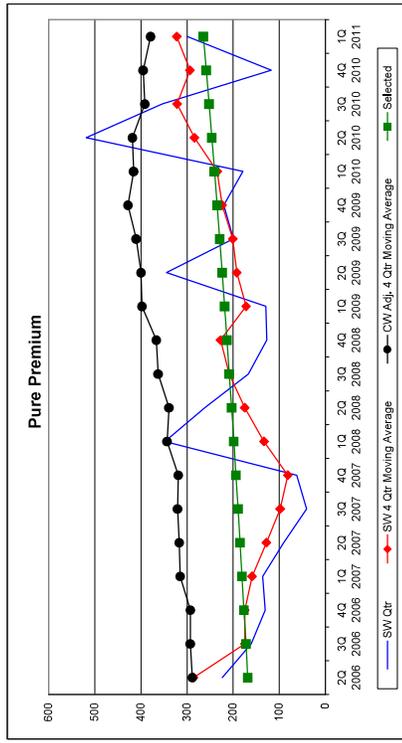
4 Qtr Moving Average  
Severity  
Prospective Trend

AY Ending	SW	CW	Industry
16 Pt	26.1%	6.4%	8.2%
12 Pt	30.8%	4.7%	7.0%
8 Pt	51.5%	-1.9%	2.6%
4 Pt	1.5%	-13.3%	4.2%

AY Ending	SW	CW
1Q 2007	2.186	1.093
1Q 2008	1.863	1.056
1Q 2009	2.104	0.994
1Q 2010	1.389	0.885
1Q 2011	1.000	1.000

4 Qtr Moving Average  
Severity  
Retrospective Factors

Dimensions Building Forms - Arkansas Trend Analysis  
Losses capped at 50% of AOI (Ex. Cat & Ex. Hail)  
AR



4 Qtr Moving Average  
Pure Premium  
Prospective Trend

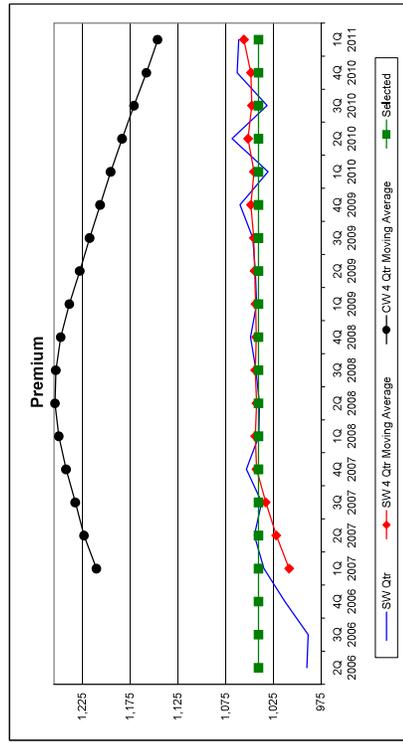
AY Ending	SW	CW	Industry
16 Pt.	35.9%	7.0%	17.5%
12 Pt.	24.0%	3.8%	13.0%
8 Pt.	38.2%	-4.0%	0.9%
4 Pt.	12.3%	-10.8%	-8.1%

**Selected 10.0%**

4 Qtr Moving Average  
Pure Premium  
Retrospective Factors

AY Ending	SW	CW	Selected
1Q 2007	2,025	1,204	1,518
1Q 2008	2,423	1,103	1,368
1Q 2009	1,872	0,953	1,232
1Q 2010	1,373	0,911	1,110
1Q 2011	1,000	1,000	1,000

Selected
11.0%
11.0%
11.0%
11.0%



4 Qtr Moving Average  
Premium  
Prospective Trend

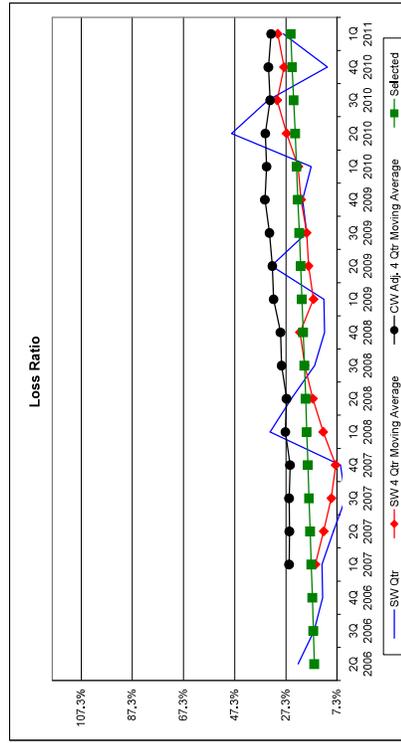
AY Ending	SW	CW
16 Pt.	0.5%	-2.2%
12 Pt.	0.3%	-3.4%
8 Pt.	0.4%	-3.9%
4 Pt.	0.5%	-4.2%

**Selected -0.0%**

4 Qtr Moving Average  
Premium  
Retrospective Factors

AY Ending	SW	CW	Selected
1Q 2007	1,047	0,947	1,004
1Q 2008	1,011	0,917	1,003
1Q 2009	1,012	0,925	1,002
1Q 2010	1,010	0,959	1,001
1Q 2011	1,000	1,000	1,000

Selected
0.1%
0.1%
0.1%
0.1%



4 Qtr Moving Average  
Loss Ratio  
Prospective Net Trend

AY Ending	SW	CW
16 Pt.	35.3%	9.4%
12 Pt.	23.6%	7.5%
8 Pt.	37.6%	-0.1%
4 Pt.	11.7%	-6.9%

**Selected 10.0%**

4 Qtr Moving Average  
Loss Ratio  
Retrospective Net Trend Factors

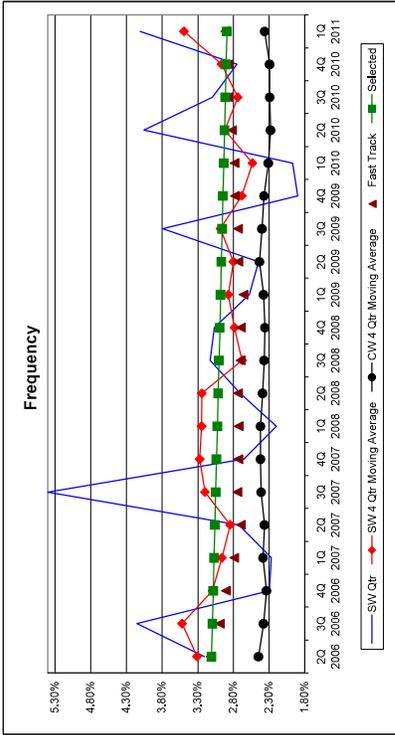
AY Ending	SW	CW	Selected
1Q 2007	1,934	1,371	1,512
1Q 2008	2,385	1,203	1,364
1Q 2009	1,851	1,030	1,230
1Q 2010	1,359	0,950	1,109
1Q 2011	1,000	1,000	1,000

Annual
10.9%
10.9%
10.9%
10.9%

Tenants & Condos (All Products) - Alabama Trend Analysis  
Losses capped at 50% of AOI (Ex. Cat & Ex. Hail)

AL

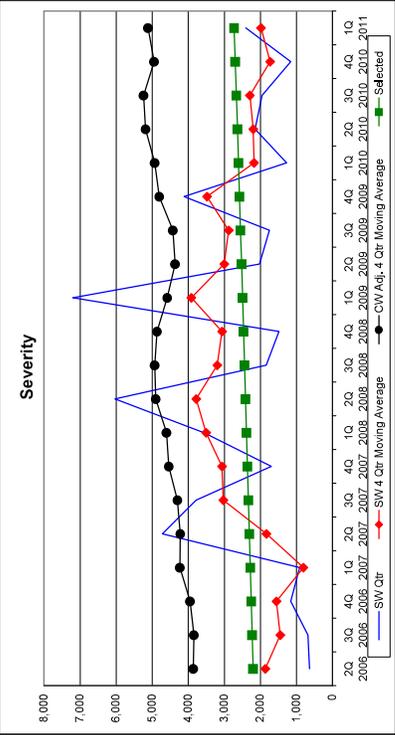
Accident Quarter	Statewide		Frequency		Fast Track		Severity		Pure Premium		Fast Track		Premium		Statewide		Loss Ratio	
	Ultimate	4 Qtr Moving Average	Countywide	4 Qtr Moving Average	Ultimate	4 Qtr Moving Average	Countywide	4 Qtr Moving Average	Ultimate	4 Qtr Moving Average	Ultimate	4 Qtr Moving Average	OnLevel	4 Qtr Moving Average	Ultimate	4 Qtr Moving Average	Ultimate	4 Qtr Moving Average
2Q 2005	1.39%	2.32%	3,695	1,122	3,732	16	86	102	102	102	102	102	102	102	102	102	102	102
3Q 2005	3.38%	2.79%	3,761	2,031	3,240	69	105	118	108	108	108	108	108	108	108	108	108	108
4Q 2005	3.94%	2.42%	3,640	897	3,736	35	88	109	88	88	88	88	88	88	88	88	88	88
1Q 2006	2.71%	2.13%	3,830	4,565	4,241	124	82	133	82	82	82	82	82	82	82	82	82	82
2Q 2006	3.21%	2.44%	3,641	1,862	5,732	21	103	95	103	103	103	103	103	103	103	103	103	103
3Q 2006	4.15%	3.52%	3,691	1,448	4,083	28	51	92	91	92	91	92	91	92	91	92	91	92
4Q 2006	2.30%	2.27%	4,083	1,157	4,224	27	48	110	48	48	48	48	48	48	48	48	48	48
1Q 2007	2.27%	2.33%	4,965	916	4,027	21	116	101	24	24	24	24	24	24	24	24	24	24
2Q 2007	2.72%	2.36%	4,175	4,721	3,361	129	98	100	83	106	106	106	106	106	106	106	106	106
3Q 2007	5.40%	3.20%	4,026	3,778	3,414	204	108	104	108	108	108	108	108	108	108	108	108	108
4Q 2007	2.66%	2.31%	5,057	1,697	4,446	45	100	111	110	110	110	110	110	110	110	110	110	110
1Q 2008	3.25%	2.34%	5,236	3,568	4,701	78	114	123	111	124	108	288	288	288	288	288	288	288
2Q 2008	2.71%	3.24%	5,439	6,035	4,915	163	123	122	122	117	117	117	117	117	117	117	117	117
3Q 2008	3.13%	2.68%	4,125	1,838	4,934	46	86	115	115	127	127	127	127	127	127	127	127	127
4Q 2008	3.07%	2.78%	4,779	1,484	4,467	186	109	109	109	115	115	115	115	115	115	115	115	115
1Q 2009	2.68%	2.87%	4,107	3,915	4,487	80	111	100	100	109	109	109	109	109	109	109	109	109
2Q 2009	2.45%	2.47%	4,482	2,025	4,389	50	84	111	106	122	131	292	294	288	290	294	288	290
3Q 2009	3.79%	2.98%	4,482	2,025	4,389	50	84	111	106	122	131	292	294	288	290	294	288	290
4Q 2009	1.90%	2.68%	4,428	1,750	4,505	86	106	106	106	106	106	106	106	106	106	106	106	106
1Q 2010	1.97%	2.18%	4,368	1,416	4,502	78	93	139	114	110	126	286	286	286	286	286	286	286
2Q 2010	4.05%	2.53%	4,618	1,272	4,570	25	55	100	114	116	122	285	285	285	285	285	285	285
3Q 2010	3.09%	2.92%	5,184	2,152	4,457	87	64	127	118	130	124	281	284	284	284	284	284	284
4Q 2010	2.75%	2.19%	4,588	1,957	4,660	61	63	113	120	154	127	284	284	284	284	284	284	284
1Q 2011	4.11%	3.49%	5,144	1,163	3,619	32	51	113	113	98	125	283	283	283	283	283	283	283
2Q 2011			5,327	2,408	5,302	99	69	130	121			281	282	282	284	283	282	284



4 Qtr Moving Average  
Frequency  
Prospective Trend

AY Ending	SW	CW	Industry
16 Pt	-1.4%	-1.2%	1.8%
12 Pt	1.8%	-1.4%	2.9%
8 Pt	8.4%	-2.6%	3.9%
4 Pt	27.3%	4.4%	4.0%

Selected -1.5%



4 Qtr Moving Average  
Severity  
Prospective Trend

AY Ending	SW	CW	Industry
16 Pt	-10.6%	4.1%	3.9%
12 Pt	-22.7%	3.0%	-1.8%
8 Pt	-27.0%	9.9%	-4.0%
4 Pt	-20.1%	-3.7%	2.7%

Selected 4.8%

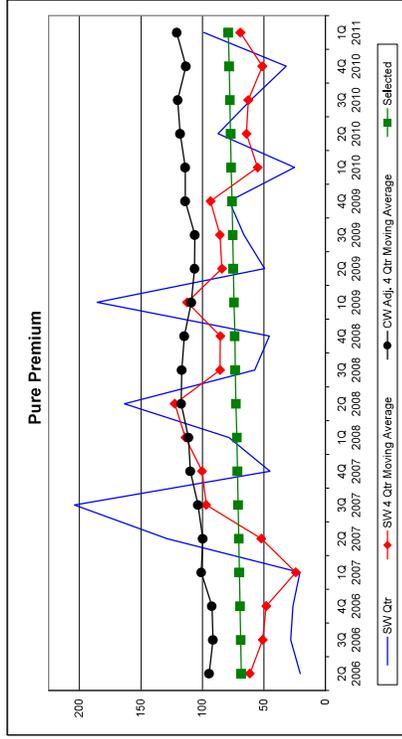
4 Qtr Moving Average  
Frequency  
Retrospective Factors

AY Ending	SW	CW
1Q 2007	1,179	0,991
1Q 2008	1,076	0,976
1Q 2009	1,217	0,993
1Q 2010	1,379	1,022
1Q 2011	1,000	1,000

4 Qtr Moving Average  
Severity  
Retrospective Factors

AY Ending	SW	CW
1Q 2007	2,441	1,209
1Q 2008	0,566	1,112
1Q 2009	0,506	1,117
1Q 2010	0,912	1,038
1Q 2011	1,000	1,000

AL



4 Qtr Moving Average  
 Pure Premium  
 Prospective Trend

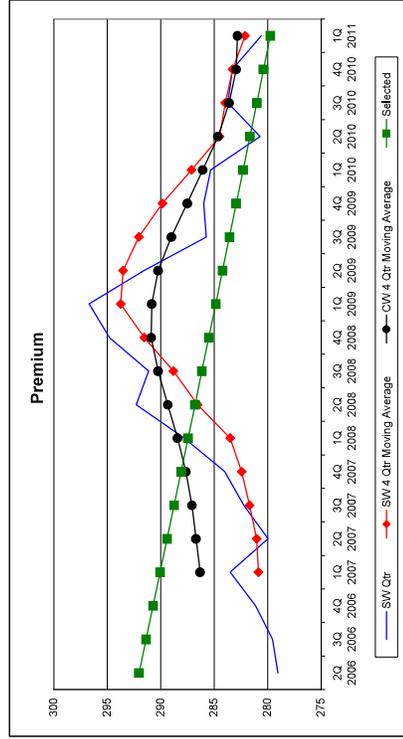
AY Ending	SW	CW	Industry
16 Pt	-11.8%	2.9%	5.8%
12 Pt	-21.4%	1.6%	1.1%
8 Pt	-20.9%	7.0%	-0.2%
4 Pt	1.6%	0.5%	6.9%

**Selected 3.0%**

4 Qtr Moving Average  
 Pure Premium  
 Retrospective Factors

AY Ending	SW	CW	Selected
1Q 2007	2,877	1,197	1,126
1Q 2008	0,608	1,085	1,093
1Q 2009	0,616	1,109	1,061
1Q 2010	1,257	1,061	1,030
1Q 2011	1,000	1,000	1,000

Selected
3.0%
3.0%
3.0%



4 Qtr Moving Average  
 Premium  
 Prospective Trend

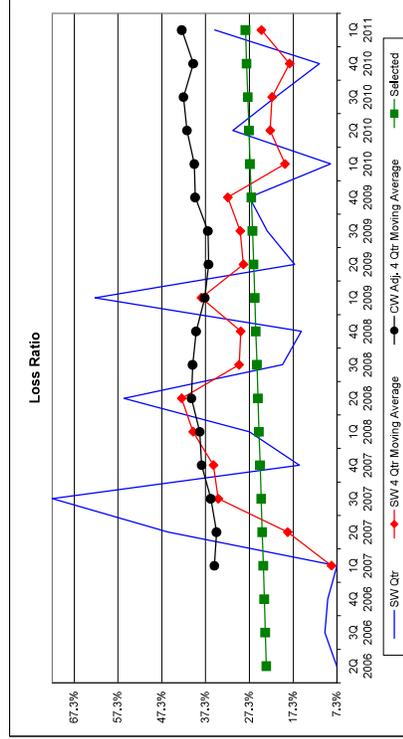
AY Ending	SW	CW
16 Pt	0.1%	-0.5%
12 Pt	-1.1%	-1.1%
8 Pt	-2.4%	-1.6%
4 Pt	-1.1%	-0.9%

**Selected -0.9%**

4 Qtr Moving Average  
 Premium  
 Retrospective Factors

AY Ending	SW	CW	Selected
1Q 2007	1,004	0,988	0,964
1Q 2008	0,995	0,981	0,973
1Q 2009	0,960	0,972	0,982
1Q 2010	0,983	0,989	0,991
1Q 2011	1,000	1,000	1,000

Selected
-0.9%
-0.9%
-0.9%



4 Qtr Moving Average  
 Loss Ratio  
 Prospective Net Trend

AY Ending	SW	CW
16 Pt	-11.9%	3.4%
12 Pt	-20.5%	2.7%
8 Pt	-19.0%	3.7%
4 Pt	2.8%	1.4%

**Selected 4.0%**

4 Qtr Moving Average  
 Loss Ratio  
 Retrospective Net Trend Factors

AY Ending	SW	CW	Selected
1Q 2007	2,865	1,212	1,167
1Q 2008	0,611	1,106	1,123
1Q 2009	0,642	1,140	1,060
1Q 2010	1,280	1,073	1,039
1Q 2011	1,000	1,000	1,000

Annual
3.9%
3.9%
3.9%



LIABILITY (SECTION 2)

Countrywide (No Alpha CATs)  
AGCY - All Rate Plans(x-FL) - NonCat

	12 MTH	24 MTH	36 MTH	48 MTH	60 MTH	72 MTH	84 MTH	96 MTH	108 MTH	120 MTH	
	INCREMENTAL INCURRED LOSS DEVELOPMENT										
200206	4,142,065	1,720,755	478,132	(94,355)	427,818	114,676	136,300	84,000	(5,000)	(5,000)	
200306	3,939,106	3,091,027	1,713,303	548,142	716,675	229,900	76,450	5,000	27,500		
200406	4,612,712	1,823,182	1,932,732	179,646	93,700	319,691	(123,329)	1,736			
200506	2,541,219	1,456,281	1,412,205	695,192	87,610	(81,000)	103,500				
200606	3,671,081	3,735,782	1,924,277	84,593	632,483	97,518					
200706	3,704,286	3,408,594	1,984,371	1,200,737	(311,194)						
200806	5,735,899	3,627,112	669,974	816,792							
200906	5,730,454	3,265,672	760,712								
201006	6,430,387	3,921,763									
201106	5,809,762										

	12 MTH	24 MTH	36 MTH	48 MTH	60 MTH	72 MTH	84 MTH	96 MTH	108 MTH	120 MTH	
	CUMULATIVE INCURRED LOSS DEVELOPMENT										
200206	4,142,065	5,862,820	6,340,952	6,246,597	6,674,415	6,789,092	6,925,392	7,009,392	7,004,392	6,999,392	
200306	3,939,106	7,030,133	8,743,436	9,291,578	10,008,253	10,238,153	10,314,603	10,319,603	10,347,103		
200406	4,612,712	6,435,894	8,368,625	8,548,271	8,641,972	8,961,663	8,838,334	8,840,070			
200506	2,541,219	3,997,501	5,409,706	6,104,898	6,192,508	6,111,508	6,215,008				
200606	3,671,081	7,406,863	9,331,140	9,415,732	10,048,215	10,145,734					
200706	3,704,286	7,112,880	9,097,252	10,297,989	9,986,795						
200806	5,735,899	9,363,010	10,032,984	10,849,777							
200906	5,730,454	8,996,126	9,756,838								
201006	6,430,387	10,352,150									
201106	5,809,762										

	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-ULT
DEV	1.415	1.082	0.985	1.068	1.017	1.020	1.020	0.999	0.999	
ALL-YR AVG	1.643	1.193	1.060	1.033	1.016	1.006	1.003	1.001	1.000	
3-YR AVG	1.604	1.134	1.074	1.016	1.014	1.002	1.003	1.001	1.000	
5-YR AVG	1.711	1.183	1.070	1.028	1.016	1.000	1.003	1.001	1.000	
DEV	1.721	1.208	1.077	1.031	1.017	1.012	1.000	1.001	1.000	
ALL-YR AVG	1.658	1.209	1.060	1.035	1.015	1.008	1.004	1.001	1.000	
3-YR AVG	1.604	1.145	1.074	1.017	1.011	1.004	1.004	1.001	1.000	
5-YR AVG	1.750	1.210	1.074	1.028	1.015	1.008	1.004	1.001	1.000	
X HI-LO	1.721	1.208	1.077	1.031	1.017	1.012	1.000	1.001	1.000	

	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-ULT	
	INCURRED LOSS DEVELOPMENT (WEIGHTED AVERAGE LINKS)									
DEV	1.183	1.070	1.028	1.016	1.000	1.003	1.001	0.999	1.000	
ALL-YR AVG	1.183	1.070	1.028	1.016	1.000	1.003	1.001	0.999	1.000	
3-YR AVG	1.183	1.070	1.028	1.016	1.000	1.003	1.001	0.999	1.000	
5-YR AVG	1.183	1.070	1.028	1.016	1.000	1.003	1.001	0.999	1.000	
DEV	1.183	1.070	1.028	1.016	1.000	1.003	1.001	0.999	1.000	
ALL-YR AVG	1.183	1.070	1.028	1.016	1.000	1.003	1.001	0.999	1.000	
3-YR AVG	1.183	1.070	1.028	1.016	1.000	1.003	1.001	0.999	1.000	
5-YR AVG	1.183	1.070	1.028	1.016	1.000	1.003	1.001	0.999	1.000	
X HI-LO	1.183	1.070	1.028	1.016	1.000	1.003	1.001	0.999	1.000	

SELECTED LINK RATIOS  
CUMULATIVE LDF

	1.711	1.183	1.070	1.028	1.016	1.000	1.001	0.999	1.000
	2.273	1.329	1.123	1.049	1.021	1.004	1.001	0.999	1.000

SELECTED LDF:

	2.273	1.329	1.123	1.049	1.021	1.004	1.001	0.999	1.000
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PROPERTY (SECTION 1)

Countrywide (x-FL)  
AGCY - All Rate Plans - NonCat

INCREMENTAL INCURRED LOSS DEVELOPMENT											
	12 MTH	24 MTH	36 MTH	48 MTH	60 MTH	72 MTH	84 MTH	96 MTH	108 MTH	120 MTH	
200206	4,222,658	159,881	(30,242)	9,807	(2,857)	(1,460)	5,474	500	(500)	(50)	
200306	4,031,953	(140,207)	(27,024)	(14,465)	5,303	4,776	-	-	(35,880)		
200406	2,944,882	272,117	12,046	2,081	5,643	(10,500)	8,160	500			
200506	3,925,916	481,445	(31,955)	(21,922)	(30,731)	1,556	-				
200606	4,619,287	331,512	(1,394)	10,261	31,608	-					
200706	5,627,347	268,580	47,656	(7,935)	7,644						
200806	5,593,416	841,189	(8,041)	(21,200)							
200906	5,859,986	198,863	(34,001)								
201006	5,428,615	137,178									
201106	4,964,140										

CUMULATIVE INCURRED LOSS DEVELOPMENT											
	12 MTH	24 MTH	36 MTH	48 MTH	60 MTH	72 MTH	84 MTH	96 MTH	108 MTH	120 MTH	
200206	4,222,658	4,382,539	4,352,297	4,362,104	4,359,247	4,357,787	4,363,261	4,363,761	4,363,261	4,363,211	
200306	4,031,953	3,891,746	3,864,722	3,850,257	3,855,560	3,860,336	3,860,336	3,860,336	3,860,336	3,824,456	
200406	2,944,882	3,216,998	3,229,044	3,231,125	3,236,768	3,226,268	3,234,428	3,234,928			
200506	3,925,916	4,407,361	4,375,406	4,353,484	4,322,753	4,324,309	4,324,309				
200606	4,619,287	4,950,799	4,949,405	4,959,666	4,991,274						
200706	5,627,347	5,895,927	5,943,583	5,935,648	5,943,293						
200806	5,593,416	6,434,606	6,426,564	6,405,364							
200906	5,859,986	6,058,849	6,024,847								
201006	5,428,615	5,565,793									
201106	4,964,140										

INCURRED LOSS DEVELOPMENT (WEIGHTED AVERAGE LINKS)											
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-ULT	
DEV	1.038	0.993	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
ALL-YR AVG	0.965	0.993	0.996	1.001	1.001	1.001	1.000	1.000	0.991	1.000	
3-YR AVG	1.092	1.004	1.001	1.002	0.997	1.003	1.000				
5-YR AVG	1.123	0.993	0.995	0.993	1.000	1.000					
200606	1.072	1.000	1.002	1.006	1.000						
200706	1.048	1.008	0.999	1.001							
200806	1.150	0.999	0.997								
200906	1.034	0.994									
201006	1.025										

INCURRED LOSS DEVELOPMENT (STRAIGHT AVERAGE LINKS)											
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-ULT	
DEV	1.061	0.998	0.999	1.001	1.000	1.001	1.000	1.000	1.000	1.000	
ALL-YR AVG	1.070	1.000	0.999	1.001	0.999	1.001	1.000	0.996	1.000	1.000	
3-YR AVG	1.066	0.999	0.998	1.001	1.000	1.000	1.000	0.996	1.000	1.000	
5-YR AVG	1.051	0.998	0.999	1.001	1.000	1.001	1.000	0.995	1.000	1.000	
ALL-YR AVG	1.061	0.998	0.999	1.001	1.000	1.001	1.000	0.995	1.000	1.000	
3-YR AVG	1.070	1.000	0.999	1.000	0.999	1.001	1.000	0.995	1.000	1.000	
5-YR AVG	1.066	0.999	0.999	1.001	1.000	1.001	1.000	0.995	1.000	1.000	
X HI-LO	1.051	0.998	0.999	1.001	1.000	1.001	1.000	0.995	1.000	1.000	

SELECTED LINK RATIOS											
	1.070	1.000	0.999	1.001	0.999	1.001	1.001	1.000	1.000	1.000	
CUMULATIVE LDF	1.070	1.000	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.000	

SELECTED LDF:											
	1.070	1.000	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.000	
	1.070	1.000	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.000	

Countrywide (x-FL)  
AGCY - All Rate Plans - NonCat

	INCREMENTAL INCURRED LOSS DEVELOPMENT									
	12 MTH	24 MTH	36 MTH	48 MTH	60 MTH	72 MTH	84 MTH	96 MTH	108 MTH	120 MTH
200206	677,685	86,713	1,290	347,501	103,000	(325,000)	-	(500)	-	-
200306	409,896	159,656	(95,122)	55,500	(2,510)	24,500	4,935	172	394	-
200406	178,680	526,546	11,471	(14,975)	(6,000)	-	(25,000)	-	-	-
200506	1,069,650	160,726	275,390	254,745	(87,823)	-	-	-	-	-
200606	1,039,683	231,675	237,009	60,403	(144,000)	-	-	-	-	-
200706	640,287	169,721	828,453	45,852	(83,750)	-	-	-	-	-
200806	625,002	640,013	373,129	644,540	-	-	-	-	-	-
200906	344,405	396,471	21,928	-	-	-	-	-	-	-
201006	1,133,280	70,802	-	-	-	-	-	-	-	-
201106	559,949	-	-	-	-	-	-	-	-	-

	CUMULATIVE INCURRED LOSS DEVELOPMENT									
	12 MTH	24 MTH	36 MTH	48 MTH	60 MTH	72 MTH	84 MTH	96 MTH	108 MTH	120 MTH
200206	677,685	764,398	765,687	1,113,188	1,216,188	891,188	891,188	890,688	890,688	890,688
200306	409,896	569,551	474,429	529,929	527,420	551,920	556,855	557,027	557,421	557,421
200406	178,680	705,226	716,697	701,722	695,722	695,722	670,722	670,722	670,722	670,722
200506	1,069,650	1,230,376	1,505,766	1,760,511	1,672,688	1,672,688	1,672,688	1,672,688	1,672,688	1,672,688
200606	1,039,683	1,271,358	1,508,366	1,568,769	1,424,769	1,424,769	1,424,769	1,424,769	1,424,769	1,424,769
200706	640,287	810,009	1,638,461	1,684,314	1,600,564	-	-	-	-	-
200806	625,002	1,265,014	1,638,143	2,282,683	-	-	-	-	-	-
200906	344,405	740,876	762,804	-	-	-	-	-	-	-
201006	1,133,280	1,204,082	-	-	-	-	-	-	-	-
201106	559,949	-	-	-	-	-	-	-	-	-

	INCURRED LOSS DEVELOPMENT (WEIGHTED AVERAGE LINKS)									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-ULT
DEV	1.128	1.002	1.454	1.093	0.733	1.000	0.999	1.000	1.000	1.000
ALL-YR AVG	1.390	0.833	1.117	0.995	1.046	1.009	1.000	1.001	1.000	1.000
3-YR AVG	3.947	1.016	0.979	0.991	1.000	0.964	1.000	1.000	1.000	1.000
5-YR AVG	1.150	1.224	1.169	0.950	1.000	1.000	1.000	1.000	1.000	1.000
200606	1.223	1.186	1.040	0.908	1.000	1.000	1.000	1.000	1.000	1.000
200706	1.265	2.023	1.028	0.950	-	-	-	-	-	-
200806	2.024	1.295	1.393	-	-	-	-	-	-	-
200906	2.151	1.030	-	-	-	-	-	-	-	-
201006	1.062	-	-	-	-	-	-	-	-	-

	INCURRED LOSS DEVELOPMENT (STRAIGHT AVERAGE LINKS)									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-ULT
DEV	1.399	1.225	1.169	0.970	0.946	0.995	1.000	1.000	1.000	1.000
ALL-YR AVG	1.527	1.435	1.157	0.937	1.000	0.993	1.000	1.000	1.000	1.000
3-YR AVG	1.399	1.326	1.141	0.948	0.946	1.000	1.000	1.000	1.000	1.000
5-YR AVG	1.244	1.186	1.040	0.908	1.000	1.000	1.000	1.000	1.000	1.000
200606	1.265	2.023	1.028	0.950	-	-	-	-	-	-
200706	2.024	1.295	1.393	-	-	-	-	-	-	-
200806	2.151	1.030	-	-	-	-	-	-	-	-
200906	1.062	-	-	-	-	-	-	-	-	-
201006	-	-	-	-	-	-	-	-	-	-

	SELECTED LINK RATIOS									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-ULT
DEV	1.399	1.225	1.169	0.970	0.946	0.995	1.000	1.000	1.000	1.000
ALL-YR AVG	1.527	1.435	1.157	0.937	1.000	0.993	1.000	1.000	1.000	1.000
3-YR AVG	1.399	1.326	1.141	0.948	0.946	1.000	1.000	1.000	1.000	1.000
5-YR AVG	1.244	1.186	1.040	0.908	1.000	1.000	1.000	1.000	1.000	1.000
200606	1.265	2.023	1.028	0.950	-	-	-	-	-	-
200706	2.024	1.295	1.393	-	-	-	-	-	-	-
200806	2.151	1.030	-	-	-	-	-	-	-	-
200906	1.062	-	-	-	-	-	-	-	-	-
201006	-	-	-	-	-	-	-	-	-	-

	SELECTED LDF:									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-ULT
DEV	1.828	1.307	1.067	0.913	0.941	0.995	1.000	1.000	1.000	1.000
ALL-YR AVG	1.828	1.307	1.067	0.913	0.941	0.995	1.000	1.000	1.000	1.000
3-YR AVG	1.828	1.307	1.067	0.913	0.941	0.995	1.000	1.000	1.000	1.000
5-YR AVG	1.828	1.307	1.067	0.913	0.941	0.995	1.000	1.000	1.000	1.000
200606	1.828	1.307	1.067	0.913	0.941	0.995	1.000	1.000	1.000	1.000
200706	1.828	1.307	1.067	0.913	0.941	0.995	1.000	1.000	1.000	1.000
200806	1.828	1.307	1.067	0.913	0.941	0.995	1.000	1.000	1.000	1.000
200906	1.828	1.307	1.067	0.913	0.941	0.995	1.000	1.000	1.000	1.000
201006	1.828	1.307	1.067	0.913	0.941	0.995	1.000	1.000	1.000	1.000

Calculation of Total Rate of Return  
Agency Home

Policy Effective Period: March 1, 2012 through February 28, 2013

<u>Financials</u>	<u>Before-Tax</u>	<u>Premium %</u>
Earned Premium	\$108	
Expected Loss & LAE	\$61	57.0%
Expected Expenses	<u>\$33</u>	<u>30.6%</u>
Total Loss, LAE & Expenses	\$94	87.5%
Expected Underwriting Profit	\$13	12.5%

Assumptions

Timing of Accounting Entry

Average Earning Lag (Years)	1.00
Average Loss & LAE Incurral Lag (Years)	1.00
Average Expense Incurral Lag (Years)	0.88

Timing of Cash Flows

Average Premium Payment Lag (Years)	0.74
Average Loss & LAE Payment Lag (Years)	1.61
Average Expense Payment Lag (Years)	0.61

Investment and Tax

Investment Rate Before-tax	1.37%
Tax Loss Discount Rate	3.46%
Federal Income Tax Rate - Underwriting	30.0%
Federal Income Tax Rate - Investment	30.0%

Leverage and Surplus

Premium To Surplus Ratio	1.83
Liability To Surplus Ratio	0.69

Results

	<u>Before-Tax</u>	<u>After-Tax</u>
Underwriting Income (Profit)	\$13.41	\$9.39
Investment Income Credit (Operating)	\$0.55	\$0.39
Total Operating Income	\$13.96	\$9.77
Operating Return On Premium	12.99%	9.09%
Surplus		
Surplus Attributed	\$58.88	\$58.88
Investment Income On Surplus	\$0.76	\$0.54
Total Net Income	\$14.73	\$10.31

Expected Return on Surplus	17.5%
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**ARKANSAS**

Sentinel Insurance Company Limited

Homeowners  
Response to FN.14.799.2011.03  
SERFF Tracking #: HART-127796598

Objection Letter

**Commissioner Bradford has reviewed the change request. Please amend the overall amount to 10%.**

The overall amount has been amended and impact summarized below.

<u>Policy Form</u>	<u>Written Premium</u>	<u>Indicated Change</u>	<u>Proposed Change</u>
Building	\$ 1,442,979	44.8%	10%
Tenant/Condo	\$ 17,181	-32.9%	0.0%
<b>Overall</b>	<b>\$ 1,460,160</b>	<b>43.9%</b>	<b>9.8%</b>

In addition, the proposed effective date has been amended to January 5<sup>th</sup>, 2012 for new business and February 19<sup>th</sup>, 2012 for renewal business.

The attached manual page reflects these revisions.

The HPCS form in excel spreadsheet format with the revised base rates has also been re-submitted.

This response has been prepared by Victoria Krueger, Actuarial Analyst. Please contact her with any questions or concerns regarding the response or the filing.

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Victoria Krueger  
Actuarial Analyst  
Personal Lines  
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Victoria.Krueger@thehartford.com



POLICY FORMS HO 00 02, HO 00 03, HO 00 05

TABLE 1 - PREMIUM FACTORS

Policy Form	Type of Construction	Protection Class							
		1,2,3	4,5	6	7	8	8B	9	10
HO 00 02	Frame	0.98	1.09	1.28	1.42	1.77	2.30	2.91	4.66
	Masonry	0.93	1.04	1.22	1.35	1.69	2.19	2.77	4.44
HO 00 03	Frame	1.00	1.10	1.30	1.45	1.81	2.35	2.97	4.75
	Masonry	0.95	1.05	1.24	1.38	1.72	2.24	2.83	4.52
HO 00 05	Frame	1.10	1.22	1.44	1.59	1.99	2.59	3.27	5.23
	Masonry	1.05	1.16	1.37	1.51	1.90	2.47	3.11	4.98

TABLE 2A - UNITY TABLE

TERRITORY	CURVE #	UNITY
13	1	\$1,218
14	1	\$922
15	1	\$1,702
16	1	\$1,561
17	1	\$1,518
18	1	\$1,235
19	1	\$865
20	1	\$1,171
21	1	\$1,499
22	1	\$1,015
24	1	\$1,668
29	1	\$1,009
30	1	\$1,745
31	1	\$1,413
32	1	\$1,648

TABLE 2B - AMOUNT OF INSURANCE TABLE

Coverage A Amount	Curve #1
\$ 10,000	0.336
20,000	0.353
30,000	0.374
40,000	0.403
50,000	0.436
60,000	0.469
70,000	0.514
80,000	0.557
90,000	0.622
100,000	0.686
110,000	0.748
120,000	0.815
130,000	0.877
140,000	0.939
150,000	1.000
180,000	1.188
210,000	1.373
240,000	1.562
270,000	1.759
300,000	1.965
330,000	2.170
360,000	2.375
390,000	2.581
420,000	2.786
450,000	2.992
480,000	3.197
510,000	3.403
540,000	3.608
570,000	3.814
600,000	4.020
630,000	4.225
660,000	4.431
690,000	4.637
720,000	4.842
750,000	5.048
Each add'l \$10,000-ADD	0.069

SERFF Tracking Number: HART-127796598 State: Arkansas  
 Filing Company: Sentinel Insurance Company Limited State Tracking Number:  
 Company Tracking Number: FN.14.799.2011.03  
 TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
 Product Name: Homeowners - Dimensions - Sentinel  
 Project Name/Number: Homeowners/FN.14.799.2011.03

## 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)
11/09/2011	Supporting Document	HPCS-Homeowners Premium Comparison Survey	12/01/2011	HO Survey Form HPCS Revised #1.xls (Superseded)
11/04/2011	Supporting Document	HPCS-Homeowners Premium Comparison Survey	11/09/2011	Premium Comparison Survey.pdf (Superseded)
11/04/2011	Supporting Document	NAIC loss cost data entry document	11/09/2011	

NAIC Number: 11000  
 Company Name: Sentinel Insurance Company, Ltd.  
 Contact Person: Victoria Krueger  
 Telephone No.: (860) 843-4714  
 Email Address: Victoria.Krueger@thehartford.com  
 Effective Date: 3/1/2012

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

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

**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	\$483	\$508	\$532	\$560	\$873	\$919	\$891	\$938	\$891	\$938	\$795	\$837	\$818	\$861	\$638	\$672	\$741	\$780
	\$120,000	\$722	\$760	\$796	\$838	\$1,306	\$1,375	\$1,334	\$1,404	\$1,334	\$1,404	\$1,189	\$1,252	\$1,224	\$1,288	\$955	\$1,005	\$1,108	\$1,166
	\$160,000	\$941	\$991	\$1,037	\$1,092	\$1,703	\$1,793	\$1,739	\$1,830	\$1,739	\$1,830	\$1,551	\$1,633	\$1,596	\$1,680	\$1,245	\$1,310	\$1,444	\$1,520
6	\$80,000	\$630	\$660	\$694	\$728	\$1,140	\$1,195	\$1,163	\$1,219	\$1,163	\$1,219	\$1,038	\$1,088	\$1,068	\$1,119	\$833	\$874	\$967	\$1,014
	\$120,000	\$842	\$888	\$1,039	\$1,089	\$1,705	\$1,788	\$1,741	\$1,825	\$1,741	\$1,825	\$1,552	\$1,628	\$1,597	\$1,674	\$1,246	\$1,307	\$1,446	\$1,516
	\$160,000	\$1,229	\$1,288	\$1,354	\$1,420	\$2,223	\$2,331	\$2,269	\$2,379	\$2,269	\$2,379	\$2,025	\$2,123	\$2,083	\$2,184	\$1,624	\$1,703	\$1,885	\$1,976
9	\$80,000	\$1,438	\$1,509	\$1,585	\$1,663	\$2,601	\$2,729	\$2,655	\$2,786	\$2,655	\$2,786	\$2,369	\$2,486	\$2,437	\$2,557	\$1,902	\$1,996	\$2,207	\$2,317
	\$120,000	\$2,151	\$2,257	\$2,372	\$2,489	\$3,891	\$4,084	\$3,973	\$4,170	\$3,973	\$4,170	\$3,543	\$3,718	\$3,645	\$3,825	\$2,844	\$2,965	\$3,300	\$3,463
	\$160,000	\$2,805	\$2,943	\$3,090	\$3,243	\$5,074	\$5,325	\$5,179	\$5,435	\$5,179	\$5,435	\$4,621	\$4,850	\$4,754	\$4,990	\$3,707	\$3,891	\$4,302	\$4,514

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	\$156	\$156	\$156	\$156	\$156	\$156	\$156	\$156	\$156	\$156	\$156	\$156	\$156	\$156	\$156	\$156	\$156	\$156
	\$25,000	\$291	\$291	\$291	\$291	\$291	\$291	\$291	\$291	\$291	\$291	\$291	\$291	\$291	\$291	\$291	\$291	\$291	\$291
6	\$5,000																		
	\$15,000	\$172	\$172	\$172	\$172	\$172	\$172	\$172	\$172	\$172	\$172	\$172	\$172	\$172	\$172	\$172	\$172	\$172	\$172
	\$25,000	\$320	\$320	\$320	\$320	\$320	\$320	\$320	\$320	\$320	\$320	\$320	\$320	\$320	\$320	\$320	\$320	\$320	\$320
9	\$5,000																		
	\$15,000	\$254	\$254	\$254	\$254	\$254	\$254	\$254	\$254	\$254	\$254	\$254	\$254	\$254	\$254	\$254	\$254	\$254	\$254
	\$25,000	\$474	\$474	\$474	\$474	\$474	\$474	\$474	\$474	\$474	\$474	\$474	\$474	\$474	\$474	\$474	\$474	\$474	\$474

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

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

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

**HO3 and HO4 only**

Fire Extinguisher: 0 %  
 Burglar Alarm: 2 %  
 Smoke Alarm: 2 %

Deadbolt Lock: 2 %  
 Window Locks: 0 %  
 \$1,000 Deductible: %  
 Other (specify): %

Maximum Credit Allowed: 20 %

**EARTHQUAKE INSURANCE**

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?  
 Yes  No  %

WHAT IS YOUR PERCENTAGE DEDUCTIBLE?  
 Brick: 1 %  
 Frame: 1 %

Zone: Highest Risk 1 %  
 Lowest Risk 0.36 %